



Promotional Performance, Personal Performance and Process Performance Impact on Increasing Consumer Satisfaction

Pebi Kurniawan¹, Ali Jufri^{2*}

¹) Program Study Management, University Muhammadiyah Cirebon

²) Program Study Management, University Muhammadiyah Cirebon, email: jufri.ali2014@gmail.com

Corresponding Author: Ali Jufri²

Abstract: The purpose of this study was to determine and analyze: (1) Promotion; (2) Personnel; (5) Process; (3) Consumer Satisfaction and (4) The Influence of Promotion Performance, Personnel, Process Performance on Micro Credit Customer Satisfaction at Bank BJB Bandung City. The research method used in this research is a descriptive survey and an explanatory survey, the unit of analysis in this study is the Micro Credit Customers at Bank BJB Bandung City with a sample of 50 people. The type of investigation is causality, and the time horizon in this study is cross-sectional. Based on the results of the study, it was found that the promotion performance according to Micro Credit Customers at Bank BJB Bandung City was generally not good; Personnel performance according to Micro Credit Customers at Bank BJB Bandung City is generally good and Process Performance according to Micro Credit Customers at Bank BJB Bandung City is generally not good, Micro Credit Customer Satisfaction at Bank BJB Bandung City is currently considered good. Promotion Performance, Personnel Performance and Process Performance have an effect on Micro Credit Customer Satisfaction at Bank BJB Bandung City. Because Personal affects customer satisfaction dominantly, then at Bank BJB Bandung City must maintain conditions so that the satisfaction of Micro Credit Customers at Bank BJB Bandung City remains consistent, so that customer satisfaction is formed strongly and deeply rooted.

Keywords: Promotion Performance, Personnel Performance, Process Performance and Consumer Satisfaction

INTRODUCTION

At this time, a company, whether large or small, needs and has a strategy to compete with its competitors. A good company must have good management as well. The discussion about management, of course, cannot be separated from various factors of good human resources and of course can produce a sustainable performance and can support each other to support the survival of the company's business. Marketing activities are the most important part for the company.

Bank BJB as one of the only regional companies whose shares are listed on the index and is engaged in banking services that provides financial services to the general public, especially in providing microcredit. The strategy used is to combine the 4P and 3P marketing mix, namely the service marketing mix consisting of product, price, promotion, place, employees, physical evidence and process. The company is trying to improve the product by increasing the types of insurance offered to the public, such as education insurance and old age insurance.

From the aspect of price, there is no change, but there is less incentive to do promotions, rarely do product demonstrations according to physical evidence, marketing division employees are still lacking and the installation process is slow. The phenomenon of the marketing mix that is not applied by the parties is seen from the application of the product marketing mix, the company does not offer various types of products, the availability of insurance products is still limited and the insurance coverage is still low. The reality of the marketing mix is seen from the price side, there are price differences with other competitors. The price in relation to the insurance offered is determined by compensation in the form of profits, discounts on insurance costs are provided and the provision of benefits for each product offered is rarely done by companies to add customers. Applying the concept of the marketing mix is inseparable from promotional activities to introduce and inform customers about the products offered.

Promotion plays an important role to introduce to customers through trade, sales and business activities. Judging from the product marketing mix from the place side, it directly or indirectly determines marketing activities. Marketing actors in selling or offering their products are heavily influenced by the existence of a place as a channel (distribution), strategic location and easy-to-find access. For product and service marketing developers, it is no less important to play a role in terms of employees (people). Employees are marketing actors who are required to have an attractive appearance, be able to work in a work team, always cooperate and communicate effectively to carry out marketing activities. Marketing activities are also inseparable from the physical evidence. The company in developing service marketing activities strives to win the competition by providing, completing and updating all the physical evidence it has in the form of the use of modern equipment, sophisticated equipment, large buildings and large fleets.

Product and service marketing activities are also determined from the process side. The phenomenon seen today at Bank BJB Bandung City shows that the service process and operational activities carried out tend to be not in accordance with the provisions of service prerequisites, service standardization, service procedures carried out and work systems applied. The service process carried out has not been oriented to fast, easy and smooth service.

The marketing mix concept applied by Bank BJB Bandung City aims to develop the environmental conditions of the insurance company itself in the face of intense competition, strong regulations applied in practice which tend to be a dilemma in making decisions about using banking financial services related to public fund assets. . Likewise, the strong motivation of the public in seeing and understanding the regulations in the insurance sector which causes a level of prudence (prudential) which tends to become a mossy of distrust, which is feared to lead to distrust (trust), so that the level of liquidity will decrease and profitability companies find it difficult to improve, which in turn causes people to distrust them.

The current phenomenon is how to implement an integrated marketing service system, namely marketing products and providing quality insurance services, which will directly or indirectly provide a positive image for customers, namely the fulfillment of desired expectations from the imagined reality, so that an appreciation of satisfaction can be

achieved. The service provided by the bank is an important element in evoking and instilling customer loyalty to partner with Bank BJB Bandung City.

Understanding the marketing of products and services stated above is based on the phenomenon, it is natural to put forward a theoretical view of the 7P concept put forward by Payne (2000:105) stating that to win the competition in the marketing of products and services, it is necessary to consider the 7P concept (product, price, promotion, place, physical evidence, people, process) in order to meet customer satisfaction.

Bank BJB Bandung City currently does not consider customer satisfaction for its banking services. Customer dissatisfaction is due to the fact that insurance needs are not fulfilled, the desire to pay affordable monthly contributions is not fulfilled, the suitability of expectations and goals for the type of insurance offered. Parker and Mathews (2001:38) state that satisfaction is an important element of service marketing. Satisfaction is the expression of feelings towards the fulfillment of needs, desires, hopes and goals.

As a technical implementing unit in order to increase the effectiveness of service success at Bank BJB Bandung City, Bank BJB Bandung City carries out further socialization program activities regarding banking products, especially micro credit to customers through services and follow-up on regulatory socialization, communication, information and education, program socialization supervision through print and electronic media as well as carrying out the operation of the poisoning information system.

The socialization of the Bandung City BJB Bank is part of the Bandung City BJB Bank's policy. Socialization to Bank BJB Bandung City Customers was carried out with the aim of increasing knowledge and education regarding follow-up on relationships with partners.

High-performing services are services that are able to provide satisfaction to customer needs or are able to exceed customer expectations (Anderson, Fornell, and Lehmann, 1994). From the activities carried out by Bank BJB Bandung City to customers, it is necessary to evaluate the satisfaction felt by customers conveyed by service officers, as well as the process applied. In this era of globalization, companies will always realize the importance of the consumer factor. Therefore, measuring the level of customer satisfaction is very necessary, although its implementation is not easy. With the better management of the two elements above, namely personal and process where the personal has high competence, skills and professionalism, the process is fast, easy and supported by convenient, easily accessible, complete facilities, it is predicted that the higher the customer satisfaction served by the company will be.

To achieve customer satisfaction so as to provide high consumer value, the company implements a good marketing strategy. One of the marketing strategies used by companies is the marketing mix. According to Lovelock and Wright (2000:31) non-conventional marketing mix is a people-based service process that is supported by a service process..

LITERATURE REVIEW

Promotion

Promotion is one part of the marketing activities of a product or service. Promotion is also an activity to disseminate information about the products or services offered, so that consumers know and know the product or service or to make products that are already known to consumers so that they are preferred. For modern marketing, the creation of a good product with the right price and available in an easily obtainable amount is sufficient. Companies need to communicate their products to target consumers of promotional activities.

Promotion is also one of the marketing mix that cooperates with other components to achieve maximum sales volume.

Through promotion, the company communicates with its consumers about the

products it produces and informs how the product can be used. The more intensive promotional activities carried out by the company, the more interested and influenced consumers will be, so that eventually consumers will buy the company's products.

According to Fandy Tjiptono (2004:219) in the Service Management book defines promotion as follows:

"Promotion is a form of marketing activity that seeks to disseminate information, influence and persuade, and or remind the target market of the company and its products to be willing to accept, buy and be loyal to the products offered by the company concerned. Meanwhile, according to Staton.et.al quoted by Saladin (2003:171), namely: Promotion is one element in the company's marketing mix that is utilized to inform, persuade, and remind about the company's products. In the description above it can be concluded that promotion is a one-way marketing activity, which seeks to persuade or influence consumers to create exchanges in marketing.

Personnel

In general, services or services depend on interactions between customers and their employees either directly or indirectly. This has a big influence on customer perceptions of the company's service quality. Therefore, management needs to implement strategies in recruiting, training, and motivating employees to provide optimal service to customers.

Zeithaml & Bitner (2009:24) People, is an activity that involves people, both consumers and employees in the company to participate during the transaction process for the services provided or offered. This involvement is a result of the intangible characteristics of services and the implementation of their production along with consumption by consumers

Haksever, Render, Russell and Murdick (2000:131) state that personal (people) are people who are directly involved in carrying out all company activities and are factors that play an important role for the organization. In service companies, this element of people not only plays an important role in the field of production or operations, but also in making direct contact with consumers. The behavior of the people who are directly involved is very important in influencing the quality of services offered and the image of the service company concerned.

Zeithaml & Bitner (2009:117) define service quality as having two major elements, namely people and physical infrastructure: "as the delivery of excellent or superior service relative to customer expectations". According to Parasuraman, Zeithaml and Berry in Beteson (1991:516) and in Lovelock & Wright (2002:367) "the five elements that determine service quality are: tangible is an element in the form of physical evidence, while responsiveness, reliability, assurance and empathy are elements-elements that constitute people's performance". Reliability includes consistency and reliability of service personnel, responsiveness includes readiness and speed of service personnel to provide services, assurance includes skills, friendliness of service personnel in providing services and empathy includes ease of communication between service officers and customers and understanding of service officers on consumer needs.

Process

Creating and delivering service products to customers requires the design and implementation of effective processes. Process is the method and sequence of activities in the performance of services. Poor process design results in slow, bureaucratic and ineffective service delivery, resulting in dissatisfied customers. Poor processes also cause front-line staff to not be able to do their jobs properly, resulting in lower productivity and increased service failure.

The process according to Zeithaml and Bitner (2009:25) is "Process is the actual procedures, mechanisms and flow of activities by which the service is delivered the service and operating systems".

The management process ensures consistent quality and ease/procedure of getting services, on the side of continuous consumption and production of the services offered without a logical management process, equating service demand with service delivery is very difficult. Services cannot be stored and so must find ways to handle peak loads and optimize the needs of different customers with varying levels of expertise within the service company. Kotler and Keller (2009:471), this process element has the meaning of a company's efforts in carrying out and carrying out its activities to meet the needs and desires of its consumers. For service companies, the cooperation between marketing and operations is very important in this element of the process, especially in serving all the needs and desires of consumers. Because when viewed from the consumer's point of view, service products are seen from how the service process produces functions.

Service quality depends on who provides it, when, where and to whom. Service users are aware of this variability and often discuss it with others before selecting a service provider. To reassure customers, some companies offer service guarantees that can reduce consumer perceptions of risk.

Customer Satisfaction

Kotler and Keller (2009: 138) state that satisfaction is a person's feeling of pleasure or disappointment arising from comparing the perceived performance of the product (or result) against their expectations. If performance fails to meet expectations, customers will be dissatisfied. If performance matches expectations, customers will be satisfied, if performance exceeds expectations, customers will be very satisfied or happy. Customer ratings of product performance depend on many factors, especially the type of loyalty relationship a customer has with a brand. Consumers often form more favorable perceptions of a product with a brand they already perceive as positive.

How do buyers form their expectations? Expectations come from past buying experiences, advice from friends and associates and information and promises from marketers and competitors. If marketers raise expectations too high, buyers will be disappointed. However, if the company sets expectations too low, it will not attract enough buyers (although the company will be able to satisfy those who buy).

Lovelock (2004:92) states that "customer satisfaction is a short term emotional reaction to a specific service performance". Consumer satisfaction is a short-term emotional outburst from consumers in response to the performance of services provided by service providers specifically. Specifically, here it can be underlined, namely the performance of non-conventional marketing mixes (personal, physical evidence and processes) with consumer expectations, then consumers will feel satisfaction with the services provided.

Zeithaml et al (2009:104) stated: Satisfaction is the customer's fulfillment response. It is a judgment that a product or service feature or the product or service itself, provides a pleasurable level of consumption related fulfillment.

So satisfaction is the response of consumers who have fulfilled their desires. There is an estimate of the features of goods and services that have provided a certain level of pleasure and consumers are really satisfied.

Theoretical Framework

Marketing is a process of perceiving, understanding, stimulating and meeting the needs of a specially selected target market by channeling an organization's resources to meet those needs. Thus, marketing is the process of aligning an organization's resources with market

needs. Marketing is concerned with the dynamic interrelationships between a firm's products and services, consumer wants and needs, and the activities of competitors. According to Zeithaml & Bitner (2009:24-5) that in service marketing the scope of the service marketing mix that needs to be considered consists of 7 (seven) elements (the seven P's) namely product, price, promotion, place, people (personal), physical evidence (physical evidence), and Process (process).

According to Haksever, Render, Russell and Murdick (2000: 131-132) Organizations engaged in the service sector use this service marketing mix to assist their strategy in achieving high service/consumer value according to consumers (customer value) which ultimately determines their competitive position (competitive advantage).

Meeting the needs that come from the performance of competent and professional employees, the performance of physical evidence that makes it easy and attractive as well as a simple, fast, easy-to-access process, will certainly give consumers a perception of the services used so as to create value for customers. With the existing attributes of the marketing mix, it will show a relationship and interrelation with each other to form a value so that if the customer gets what is expected, it will have a better value.

According to Kotler and Keller (2009: 50) customers form service expectations from many sources such as past experiences, word of mouth and advertising. Successful companies add benefits to their offerings so that customers are not only satisfied but surprised and very satisfied. Customers will be very satisfied if they get an experience that exceeds their expectations.

Customers making choices tend to maximize value, within the constraints of search costs as well as knowledge, mobility and revenue. The customer estimates which bid will deliver the highest perceived value and acts on that estimate. The suitability of an offer with the expectation that it will affect customer satisfaction and the probability that the customer will buy the product again.

Customer satisfaction contributes to a number of crucial aspects, such as creating customer loyalty, increasing company reputation, reducing price elasticity, reducing future transaction costs, and increasing employee efficiency and productivity (Edvardsson, et al, 2000). Customer satisfaction and dissatisfaction is part of the customer experience of a product offered.

RESEARCH METHOD

The research method used in this study is a quantitative method with a descriptive and verification approach. The population, according to Arikunto (2002:108) is the whole subject in the study. The population in this study is Micro Credit Customers at Bank BJB Bandung City.

According to Sugiyono (2011: 118), the sample is part of the number and characteristics possessed by the population. The sampling technique used in this study is non-probability sampling with purposive sampling technique. According to Husein Umar (2008: 90), explains that:

"Non-probability sampling is in this way all elements of the population do not necessarily have the same opportunity to be selected as members of the sample because for example there are certain parts that are intentionally not included in the selection to represent the population".

Meanwhile, purposive sampling is the selection of samples based on certain characteristics that are considered to have a relationship with previously known population characteristics Husein Umar (2008: 92). The sample selected in this study were Micro Credit Customers at Bank BJB Bandung City in 2015-2016 as many as 50 customers.

Data analysis in testing the hypothesis of this study will be carried out through path

analysis. Path analysis technique is used to examine the contribution (contribution) indicated by the path coefficient on each path diagram of the causal relationship between variables X1, X2, and X3 to Y and their impact on Z (Supardi, 2012: 263).

The hypotheses in this study are:

Table 1. Research Hypotesis

No.	Direct Hypothesis
H1	Promotion has influence on Customer Satisfaction
H2	Personel has influence on Customer Satisfaction
H3	Process has influence on Customer Satisfaction

FINDINGS AND DISCUSSION

To reveal the effect of a variable or a set of variables on other variables, Pearson Correlation Analysis can be used, where the statistical test to be used is Path Analysis, where the path coefficient is basically a correlation coefficient. To find out whether personnel (X1), process (X2), affect satisfaction (Y), performed using Pearson Correlation analysis and the software used is SPSS release 25.0 The steps to calculate Pearson Correlation are as follows:

Table 2 Correlation Matrix Between Variables

		Correlations			
		Customer Satisfactions	Promotion	Personnel	Process
Pearson Correlation	Customer Satisfactions	1.000	.299	.231	.299
	Promotion	.288	1.000	.232	.212
	Personnel	.231	.240	1.000	.240
	Process	.299	1.000	.240	1.000
Sig. (1-tailed)	Customer Satisfactions	.	.007	.000	.007
	Promotion	.000	.000	.000	.000
	Personnel	.000	.003	.	.003
	Process	.007	.	.003	.
N	Customer Satisfactions	50	50	50	50
	Promotion	50	50	50	50
	Personnel	50	50	50	50
	Process	50	50	50	50

Source: SPSS Output

- 1) The relationship of the Promotional Performance variable (X1) with the Personnel Performance variable (X2), the correlation coefficient value is 0.232. Thus, it can be said that promotion and personnel have a positive relationship with low criteria.
- 2) The relationship between the Promotional Performance variable (X1) and the Process Performance variable (X3), the correlation coefficient value is 0.212. Thus, it can be said that promotion and process have a positive relationship with low criteria.
- 3) The relationship between the Personnel Performance variable (X1) and the Process Performance variable (X2), the correlation coefficient value is 0.240. Thus, it can be said that personal and process have a positive relationship with low criteria.
- 4) Variable relationship between Promotion (X1) and Satisfaction variable (Y), the correlation coefficient value is 0.288. Thus, it can be said that promotion with satisfaction has a positive relationship with the Low criteria
- 5) Variable relationship between Personnel (X2) and Satisfaction variable (Y), obtained a correlation coefficient value of 0.231. Thus, it can be said that personnel with satisfaction have a positive relationship with the Low criteria

6) The relationship between the variables of the process (X2) and satisfaction (Y), obtained a correlation coefficient of 0.299. Thus, it can be said that Process with Satisfaction (Y) has a positive relationship with low criteria.

Based on the table above, it is a correlation matrix between variables that shows the magnitude of the relationship between fellow variables, both dependent and independent. The proportions for the path diagram are 3 independent variables (X1 X2 X3) which have a relationship between variables, and each independent variable (X), as well as a correlational relationship from outside variables (X1 X2 X3) residual to the dependent variable (Y). The steps to calculate path analysis are as follows:

$$P_{Yxi} = \sum_{j=1}^k CR_{1j} r_{YX_j} \quad I = 1,2$$

And the overall effect of X1 to X3

$$R_{YX_1X_2...X_3}^2 = \sum_{i=1}^k P_{YX_i} r_{YX_i} = 0.205$$

While the path coefficients of other variables outside the variables X1 to X4 are determined through:

$$p_{Y1\epsilon1} = \sqrt{1 - R_{YX_1X_2}^2} = 0.795$$

This means that the influence of the X1 X2 variable, jointly on the Y variable, is 0.205 or 20.5% of the X1 X2 X3 variable, jointly affecting Y, and the remaining 0.795 or 79.5% is influenced by other variables not included in the study.

Based on the theoretical framework that there is an influence between Promotion Performance, Personnel Performance and Process Performance on Micro Credit Customer Satisfaction at Bank BJB Bandung City, then we will test the overall hypothesis in the following form:

Simultaneous Hypothesis Testing

To find out whether the independent variables, namely the Effect of Promotional Performance, Personnel Performance and Process Performance on Customer Satisfaction of Micro Credit Bank BJB Bandung City, where the hypothesis statistics can be expressed in the following form:

- Ho : = 0 There is no influence of Promotion, Personnel and Process on Satisfaction
- Hi : = 0 There is an effect of Promotion, Personnel and Process on Satisfaction

The hypothesis testing is done through the F test statistic, with the condition that accept Ho if Fcount < Ftable and reject Ho if Fcount > Ftable. From calculations using SPSS software, the following results are obtained:

$$t_{0i} = \frac{P_{YX_i}}{\sqrt{\frac{1 - R_{Y^2 X_1X_2X_3}}{n - k - 1}}} \quad , i = 1,2,3 \quad (Cr$$

Table 3. Simultaneous testing

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	86.897	2	43.449	4.639	.005 ^b
	Residual	1245.712	47	26.505		
	Total	1332.609	49			

Source: SPSS Output Based on the results of these calculations

It turns out that Fcount of 4.639 is greater than ttable 3.23 ($F_o > F^* : (k,n-k-1)$ ($4.439 > 3.23$), so that the hypothesis is accepted or H_0 is rejected. This means that individual testing with hypotheses can continue, namely;

Individual Hypothesis Testing

Individual testing is carried out when simultaneous testing rejects the null hypothesis, meaning that there is at least one path coefficient that is not equal to zero. This test is used to determine or test the effect of each independent variable whether individually significant or not. Because the overall test resulted in a significant test, the next analysis was carried out by individual testing (partial testing).

$H_o : P_{([YX])_2} = 0$, there is no effect of Process on Satisfaction

$H_i : 0$, There is an effect of Process on Satisfaction

Test statistics for each hypothesis

$$t_{oi} = \frac{P_{YXi}}{\sqrt{\frac{(1 - R_{Y^2 X_1X_2X_3})Cr_{ii}}{n - k - 1}}}$$

Tolak H_o , Jika $t_{oi} > t_{1-\alpha (n-k-1)}$

From the correlation test between the X variables, it turns out that $tcount > ttable$, then H_0 is rejected, meaning that there is a direct relationship between the Personnel and Process variables on Satisfaction. The complete diagram of the causal relationship between $X_1 X_2 X_3$ and Y is as follows:

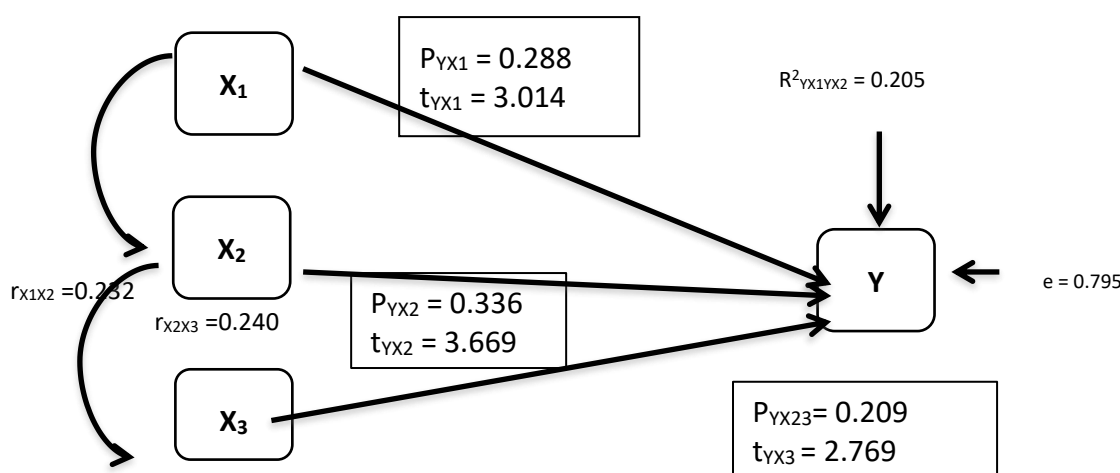


Figure 1. Causal Diagram between Promotion, Personnel and Process on Satisfaction

CONCLUSIONS AND RECOMMENDATIONS

Conclusions

The results showed that the rise and fall of customer satisfactions was influenced by promotion, personel and process. Based on result study, it can be seen that promotion has a partial effect on customer satisfactions, Which means the promotion going positive, then customer will satisfy to the product. Then, personel has a direct effect on Customer Satisfactions in this study, which means that the personel’s services as expected as customer need, then customer will satisfy to the product. Last but not least, process has a direct effect on Customer Satisfactions in this study, which means that the process as expected as customer need, then customer will satisfy to the product

Recommendations

The limitation of this study is that the research only focuses on promotion, personnel and process as a factor that affects customer satisfactions. In fact, the factors that affect customer satisfactions are not only promotion, personnel and process, but there is electronic word of mouth, brand image, service quality, brand equity, and so on.

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