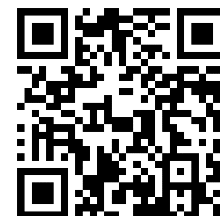


The Influence of Marketing Mix Strategies for Savings Plus (BNI Taplus) Products on the Level of Customer Satisfaction at Pt. Bank Negara Indonesia (Persero) Tbk Supporting Branch Office (KCP) Wisma Bumiputera Jakarta



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ABSTRACT: Mix marketing is something that can be carried out by the company for influence request will its products consist of on four groups, namely: product, price, promotion and place or channel distribution. Research purposes This is For Know the mix strategy marketing product savings plus (BNI Taplus), view factors considered customers in choose BNI Taplus products and see How influence mix marketing to level satisfaction customers. In measuring level satisfaction customers, there is four dimensions mix marketing among them product, price, place and promotion to satisfaction customers. Research methods this, that is study quantitative. Study quantitative is a research analysis in a way general use analysis statistics. Whereas type research used is type study survey, that is research that takes sample from One population and use questionnaire as tool basic data measurements. Sample in research This that is BNI Taplus customers at PT. Bank Negara Indonesia (Persero) Tbk KCP Wisma Bumiputera Jakarta as many as 50 respondents. The design used in study This is method descriptive analysis that is trying method look for description comprehensive about data, facts, events Actually about object research and for research data analysis This using multiple linear regression test, coefficient test determination, f-test, and t-test. Based on results research and f-test results (simultaneous) show that factors mix marketing influential positive to satisfaction customers. The results of the t-test (partial) are influential positive in a way significant to satisfaction customers is variable product, meanwhile variable price, place, promotion influential positive but no significant to satisfaction customers. Meanwhile, contribution variable mix marketing to satisfaction customers indicated by the coefficient determination already customized of 0.223 meaning that mix marketing (product, price, place and promotion) is influential to satisfaction customers amounted to 29.00% while the rest 71.00 % is influenced by other variables outside the model used by the author. Research result This getting $R = 0.535$ shows R is almost approach number 1, meaning between variable mix marketing (product, price, place and promotion) towards satisfaction customers have influence.

KEYWORDS: Strategy, Mix Marketing and Satisfaction Customer

I. INTRODUCTION

A. Background

According to Constitution Number 10 of 1998 amendment on Constitution Number 7 of 1992 concerning Banking, Bank is a business entity that collects funds from public in form savings and distribute them to public in form loan in frame increase level the lives of many people.

Conventional Banks is the bank that implements its activity business in a way deep conventional his activities give service in Then cross payment. Martono (2002:20) explains principle conventional used by conventional banks using two methods, namely:

- Set flower as price, good For product savings like savings, deposits futures, or product loans (credit) provided based on level flower certain.
- For other bank services, the bank uses or apply various cost in nominal or percentage certain. System determination cost This called *fee based*.

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In conventional banks, interests the owner of the funds (*depositor*) is obtain rewards form flower high, medium savings interest holder share is among them obtain optimal *spread* between ethnic group flower savings and tribes flower loan (optimize *interest differences*). Dilain party interest the user of funds (*debtor*) is obtain level low interest (fee cheap). With so to third interest from three party the happen difficult *antagonism* harmonized. In terms of this is a conventional bank works as institution intermediary just No exists bond strong emotional between Shareholders, Bank Managers and Customers because of each party have departed desires behind. System interest : Determination ethnic group flower made on time contract with guidelines must always profit For the Bank.

Banks as institution finance need communicate every their products offer that is need a marketing strategy. This matter done for the community know and have interest buy benefit from products offered in accordance with his needs and desires. Many banks offer product savings Good product new or a development from old product because savings is one of the cheap fund products collected by banks for increase *Current Account and Savings Account (CASA)* at a bank for distributed return in form credit (*lending*) to the community. Between they some fail and some do n't success in seize satisfaction customers. This matter caused because there is always a buyer's market changing, so need implementing the right marketing strategy.

can raise funds (*funding*) at the bank shaped current accounts, savings and deposits. Principle implemented operations in collecting community funds.

PT. Bank Negara Indonesia (Persero) Tbk emit type developed savings to in various variation savings in accordance with need customers, one of which is BNI Savings Plus (BNI Taplus). BNI Taplus is is product savings from PT. Bank Negara Indonesia (Persero) Tbk For give convenience public save savings funds with safe and reliable.

PT. Bank Negara Indonesia (Persero) Tbk has become a trusted bank with features superior and special products. BNI Taplus earmarked For all circles public without must open balance beginning with high amount.

BNI Taplus product made like that appearance fully so that the scope is very broad and not limited by specifications type effort, time, and area business.

For can know how about BNI Taplus the can known and sought after by customers For use the appropriate BNI Taplus with needs and desires customers so a mix strategy is needed reliable marketing.

Mix Strategy Marketing as reject measuring BNI Taplus product in increase company in various field business especially banking, as for mix strategy marketing carried out by PT. Bank Negara Indonesia (Persero) Tbk in market product savings as cheap funds based on 4Ps, namely Product (BNI Taplus), Price (rate, cost management monthly account and balance start), Place (easy location reachable, means cheap transportation, place spacious parking and comfortable place as well as safe) and Promotion (Advertising through brochures, banners / billboards, mass media and audio *visual*).

As well as in condition intense competition, p the main thing is to do it prioritized is level satisfaction customers. In terms of This is what the mix strategy looks like marketing implemented by PT. Bank Negara Indonesia (Persero) Tbk KCP Wisma Bumiputera - Jakarta at BNI Taplus, how influence of mix strategy marketing to desire customers For choose BNI Taplus and things What only thing to consider customers in choose BNI Taplus.

Based on description the authorinterested For stage study with title

“The Influence of Mix Strategy Marketing Plus Savings Products (BNI Taplus) on Satisfaction Levels Customers at PT. Bank Negara Indonesia (Persero) Tbk Wisma Bumiputera Jakarta Sub -Branch Office (KCP).

B. Objective

The purpose of study This is :

1. For know How influence *product* to level satisfaction Bank PT customers. Bank Negara Indonesia (Persero) Tbk KCP Wisma Bumiputera Jakarta?
2. For know How influence *price* to level satisfaction Bank PT customers. Bank Negara Indonesia (Persero) Tbk KCP Wisma Bumiputera Jakarta?
3. For know How influence *place* to level satisfaction Bank PT customers. Bank Negara Indonesia (Persero) Tbk KCP Wisma Bumiputera Jakarta?
4. For know How influence *promotion* to level satisfaction Bank PT customers. Bank Negara Indonesia (Persero) Tbk KCP Wisma Bumiputera Jakarta?
5. For know How influence *product, price, place* and *promotion* in a way simultaneous to level satisfaction Bank PT customers. Bank Negara Indonesia (Persero) Tbk KCP Wisma Bumiputera Jakarta?
6. For know variable what is most dominant influential to level satisfaction Bank PT customers. Bank Negara Indonesia (Persero) Tbk KCP Wisma Bumiputera Jakarta?

II. THEORITICAL REVIEW

A. Understanding Strategy

Use of the word strategy in management or a organization interpreted as "tips or method tactics main design in a way systematic in carry out function goal - directed management strategic organization".

Every company need a strategy to keep going develop. Strategy formulation must done with appropriate at the beginning will establish A company. One company can develop strategies for overcome threat external and snatch existing opportunities. The process of strategy formulation and evaluation carried out in strategy is called planning strategic. Strategy is tool For reach objective.

For know more clear about understanding strategy, author put forward the meaning of strategy put forward by several expert including:

1. According to Johnson and Scholes (2016:29), providing understanding as following :

"Strategy is the direction and scope of an organization in the long run that achieves profits for the organization through the configuration of resources in a challenging environment, to meet market needs and meet stakeholder expectations."

"Strategy is direction and space scope A organization in term reaching length profit for organization through configuration source Power in challenging environment, for fulfil market needs and fulfill them hope holder interest".

2. According to Pearce, John A. and Robinson, Richard B. (2013:3), provides understanding as following :

"Strategy is a plan of a company, which reflects the company's awareness of when, where and how to compete in dealing with opponents with specific goals and objectives".

"Strategy is a plan from a company, which reflects Awareness Company about when, where as well as How must compete in face against with purpose and objectives certain".

3. According to Philip Kotler (2004:191), providing understanding as following :

"Strategy is the glue that aims to build and provide a consistent value proposition and build a different image to the target market"

"Strategy is purposeful adhesive For build and deliver proposition consistent and constructive values different image to the target market".

Can be concluded that strategy is very important thing carried out by the company For reach superiority Good in overcome competition or in get consumer so that success a company can achieved. One company said succeed if objective mainly achieved.

B. Understanding Mix Marketing

Success a company based on his expertise in control owned marketing strategy. Draft marketing have set tool marketing in nature can controlled that is, more known with mix marketing (*marketing mix*).

Mix marketing is the strategy carried out covers determining product strategy, pricing strategy, place strategy and promotion strategy. In product strategy for example banks must make product attractive savings as well as can modify existing products There is become more interesting. Pricing strategy that is how the bank determines price the product that is based on burden that must be covered customers. Place strategy is the layout a location bank branch. Promotion strategy that is a method For introduce a products offered to customers new or candidate customers as well as maintain old customers. If the bank has capable give product with a mix strategy good marketing, then will Lots interesting interest customers to be loyal to a the bank's products. However on the contrary, if the bank turns out to be No capable give product and mix strategy marketing that doesn't perfect, then can confirmed by the bank will get failure and customers No feel satisfied with the Bank's products and services. This is what is behind it back Why every bank is trying hard For develop a mix strategy marketing to the products it produces so that it can give satisfaction maximum Possible to customers as well as maintain customer loyalty.

In determining *marketing mix*, must outlined moreover formerly in outline regarding specific strategies in relationship with *marketing mix*. *Marketing mix* is something that can carried out by the company for influence request will its products consist of on four groups, namely: *product, price, place or distribution and promotion*.

By simple, decisive *marketing mix* aimed at everyone activity marketing can taking place with success, the product developed in accordance with needs and desires consumer, given prices that consumers can afford then distributed, where consumer Can shop and promote through affordable media consumer.

Philip Kotler (2009:101) provides understanding as following:

"Marketing mix is a set of marketing tools that companies use continuously so they can achieve their marketing goals to the target market."

"Marketing mix is set tool marketing used company Keep going continuously so that can reach objective the marketing to the target market".

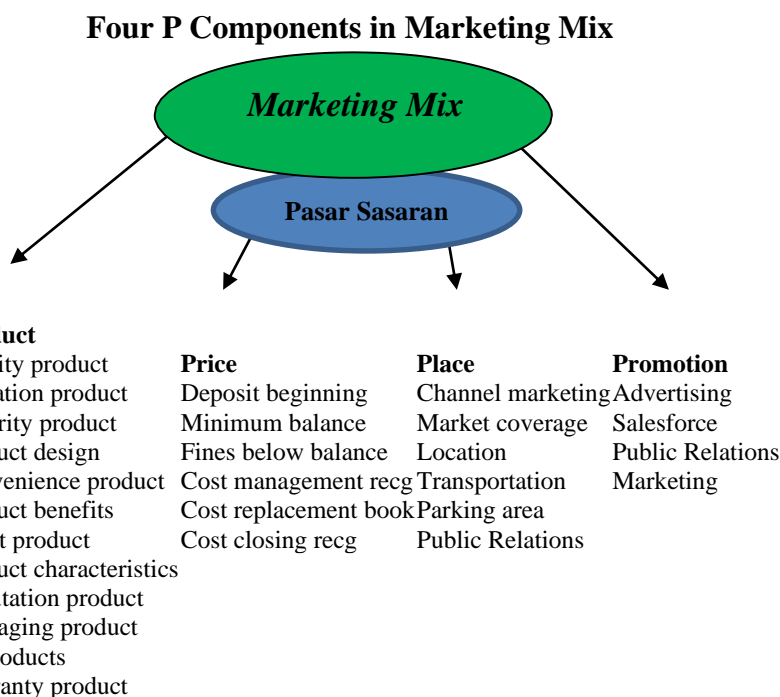
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Understanding about mix marketing very needed by all business No exception sector banking. Banking world moment This own Lots product in the market so that companies in the sector banking must capable endure oppose existing competition. More so in environment competitive, sector banking must can give difference big profitable between total *customer value* and total *customer cost*. Acquisition superiority the can done with implement the right marketing strategy so that can survive, gain profitable and satisfying customers.

From several definition on can withdrawn conclusion that "Mix marketing is combination set tool marketing in nature can controlled by the company as part in effort reach aim at the target market". *Marketing Mix* is One the device will determine level success marketing and all That addressed For give satisfaction to market share or selected consumers.

If the bank has capable give product with a mix strategy good marketing, then will Lots interesting interest customers to be loyal to a the bank 's products. However on the contrary, if the bank turns out to be No capable give product and mix strategy marketing that doesn't perfect, then can confirmed by the bank will obtain failure and customers No feel satisfied with the Bank's products and services.

PT. Bank Negara Indonesia (Persero) Tbk is one company banking in the form of an Open Company (Tbk). PT products. Bank Negara Indonesia (Persero) Tbk very various, one of them is BNI Taplus. BNI Taplus is product mainstay from PT. Bank Negara Indonesia (Persero) Tbk. The largest fund obtained from BNI Taplus, so that PT. Bank Negara Indonesia (Persero) Tbk must carry out the right strategy to obtain funds from BNI Taplus still can collected and maintained the mix strategy marketing relies on the 4Ps as following :



a) Product

Product is element most importantly in a mix marketing, where Good the bad a products to consumers will bring influence for continuity Life Company in the future come. According to Philip Kotler & Keller (20016:389), product is every what only you can offered on the market for get attention, request, usage or possible consumption fulfil desire or need. Can be concluded that product is something that gives benefit good in matter fulfil need daily or something you want owned by consumers.

Decisions from product This covers determination form offer in a way physical, brand, packaging, warranty and service after sales, because of the environment company there is a necessary management appreciate it hopes them and based on foundation of data both past and present nor results *forecast* about sales, profits, "*return on investment*" are mutually exclusive relate with public. Development products can done after analyze needs and desires the market, and before product That reach stage maturity that will going to stage decline.

In the banking world, product strategies are carried out is as following:

1) Determining the Logo and Motto

Logos are characteristic typical a bank while the motto is a series of words containing mission and vision of the bank in serve public.

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Consideration creating a logo and motto is as following :

- a. Has a positive meaning
- b. Interesting attention
- c. Easy remembered
- d. Creating a Brand

The goal is to make it easy known remembered buyer. Brand is something For know goods or services offered. Creation brand must consider factors among others :

- a. Easy remember
- b. Impressed great and modern
- c. Has a positive meaning
- d. Interesting attention

2) Create Packaging

In the world of banking packaging more interpreted to giving service or service to customers besides also as wrapping For a number of his services like book savings, checks, ATM cards or card credit.

3) Label Decisions

Labels are something that is attached to the product being offered and is part from packaging.

Savings Products offered by PT. Bank Negara Indonesia (Persero) Tbk KCP Wisma Bumiputera Jakarta is very competitive in the market, such as BNI Taplus product.

BNI Taplus is product prima donna from PT. Bank Negara Indonesia (Persero) Tbk in general and KCP Wisma Bumiputera Jakarta in particular.

BNI Taplus give convenience, comfort services and lots profit For various activity transaction banking.

b) Price

Price is determination the required amount paid by the customer For obtain a products, and prices a goods or service is decider for request the market. Determining goals price can endure live, maximize profit, quality product, influence position competition company and also influence its *market* share. On every product or services offered, section marketing entitled determine price the main thing is. Necessary factors considered in determination price the including : costs, profits, practices rivals, and change market desires. Wisdom price This also concerns determination amount deductions, *mark-up mark-down*, and so on are related with price.

pricing strategy implemented by PT. Bank Negara Indonesia (Persero) Tbk on capable compete with other banks.

c) Place or Distribution

Place or distribution is place where it is sold buy it product banking and central control banking. Distribution is also an activity bridging economy activity production and consumption, blessing distribution, goods and services can until hand consumer. Within sectors services, distribution defined as available means increase existence or enjoyment a additional services income from the user, fine with maintain existing users, upgrade mark its use between existing users or interesting new user.

Opinion Creeper Lupiyoadi (2001:58) in his book entitled Marketing Services Explained Theory and Practice that "Determination location is very important remember if one in analyze will result increase costs will be issued later. The location is not strategic will reduce interest customers towards banks. In terms of This There is three type influencing interactions location".

PT. Bank Negara Indonesia (Persero) Tbk KCP Wisma Bumiputera Jakarta has place good and plentiful distribution the advantages it has that is :

- 1) Location is close with facility general.
- 2) Location can be visible and easy accessible.
- 3) Easy location reachable by transportation common and cheap.
- 4) Location is close with office.
- 5) Location is close with center business.
- 6) Location in the center city big.

Whereas for PT room layout. Bank Negara Indonesia (Persero) Tbk KCP Wisma Bumiputera Jakarta is :

- 1) Atmosphere room impressed spacious and spacious.
- 2) Place clean, safe and comfortable For transaction.
- 3) Layout arranged chairs and tables neat and tidy with easy moved around.

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- 4) Decoration in Interesting room, so felt room the alive or not impressed stiff.
- 5) Entertainment facilities like television, so there is a sense of comfort customers and functions also for chase away boredom.
- 6) Place spacious and safe parking.

With advantages and advantages from place / location that, is expected public can reach to location with easy, so Lots the people who come For do transaction in accordance with his wants and needs.

d) Promotion

Product Already created, price Already set, and place Already available It means product Ready For for sale. So that society know presence product This so done with means promotion. According to Murti Sumarni (2010: 69-270), promotion is method direct or No direct For influence consumers for more Like buy a brand goods certain. Including activity promotion is advertising, personal selling, promotion sales, and publicity. So promotion is current information or persuasion One direction made For direct somebody or organization to the act of creating exchange in marketing.

Activity promotion have a number of objective among them is :

- 1) *Modification behavior sell*, that is do promotion with objective For change behavior behavior and opinions.
- 2) *Tell*, that is tell the market about products sold.
- 3) *Persuade*, that is influence consumer in term long time.
- 4) *Increase*, with objective maintain the product brand in the heart public.

In doing promotions, companies and organizations explain superiority product to consumers, including type product, quality and design, then also explain Name brand packaging and size. The goal is so get satisfaction from customer. Second step with carry out promotional strategies with approach direct to consumer.

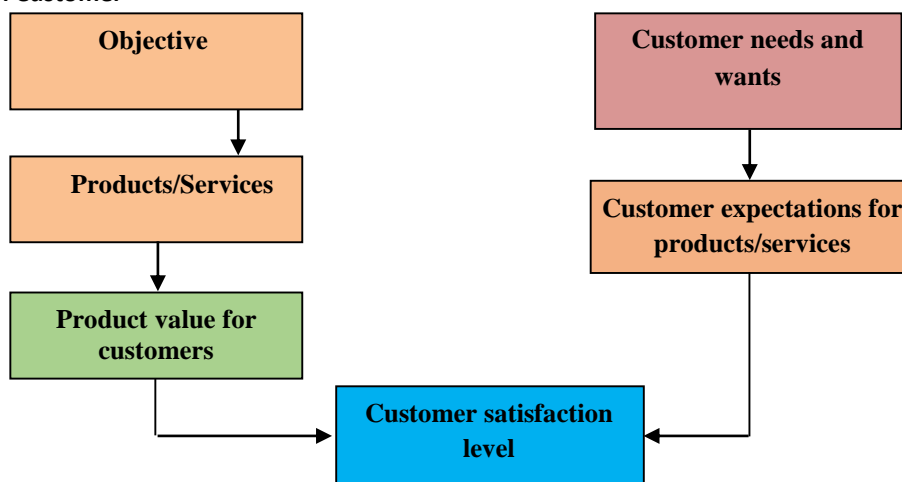
Activity promotions carried out in line with plan marketing in a way overall, as well planned will directed and controlled with OK, expected can role in a way means in increase sales and market *share*. Besides that activity promotion that is also expected will can maintain fame brand (*brand*) during this and even improved, if use the right promotional program.

The activities included in activity promotion is advertising, *personal selling*, promotion sales, and *publicity*. Promotion here related with magnitude cost promotions and activities promotions that will done. Companies must capable decide activity promotion what's right ? for a products owned by the company. Because every product have different target markets, so approach promotion is a must it will be done different too. Besides that activity promotion must customized with budget promotions held by the company.

Target from mix marketing is interesting interest consumer with promising superior value, set Attractive price, distribute product with easy, promote in a way effective, as well maintain existing consumers There is with still maintain principle satisfaction consumer. One company must formulate mix appropriate marketing to create it satisfaction consumer in consume product or services offered by the company. Satisfaction consumer is response emotional on evaluation to experience consumption a product or service.

C. Understanding Satisfaction Customer

Draft Satisfaction Customer



Very tight competition, with the more many banks are involved in fulfillment needs and desires customers cause every bank should capable put satisfaction orientation customers as objective main. This matter reflected from the more many banks include

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commitment to satisfaction customers. Because it's key main For win competition is give value and satisfaction customers through delivery product quality with price compete.

Satisfaction customer in matter This is satisfaction customers is level feeling customers after compare between what is he accept and hope. A customer, if feel satisfied with the value provided by the product or services, very great the possibility become customers in long time.

According to Philip Kotler and Kevin Lane Keller (2007:177) quoted from book Management Marketing give understanding as following :

"Consumer Satisfaction is a feeling of pleasure or disappointment someone who appears after comparing the performance (results) of the product thought to the expected performance".

"Satisfaction Consumer is feeling like or disappointed someone shows up after compare performance (results) of the product in mind to expected performance"

Satisfying need customers (customers) are desire every company banking. Apart from factors important for continuity life company, satisfactory need customers can increase superiority in competition. Satisfied customer to products and services service tend For buy return products and uses return service on time the same needs appear return later day. This matter means satisfaction is factor key for customers in do purchase repeat which is portion biggest of sales volume company.

D. Satisfaction Strategy Customer

The strategy used in increase satisfaction customers is as following :

a) Marketing strategy Sustainable (*Relationship Marketing Strategy*)

Interweave good relationship in a way Keep going continuous (continuous) with customer, no only in term short but connection term long. Customer No only satisfied but also loyal to our bank.

b) Excellent Service Strategy

Offer more service Good compared to with competitors. this business usually form sufficient costs big, but also delivering big impact for customers.

In view traditional, customer (customer) a company is people who buy and use the product. Customer the are people who interact with company after the producing process product. In essence objective business is For create and maintain and maintain customers (customers). Therefore That only with understand the process and customers (customers) then organization can aware and appreciative meaning quality. And satisfaction is feeling like or disappointed someone shows up after compare expected product performance (results).

There is satisfaction customers (customers) can give benefit, including :

- a) Connection between the company and its customers become harmonious.
- b) Give good basis for purchase repeat.
- c) Can push creation loyalty customer (customer).
- d) Shaping a recommendation from mouth to profitable mouth for company.
- e) Reputation company become good on the eyes customer (customer).
- f) Profit earned can increase.

Satisfaction achieved when quality meet and exceed hopes, desires and needs customer (customer). On the other hand, if quality No meet and exceed hopes, desires and needs customers so satisfaction No achieved. Customers who don't satisfied to product or the services it consumes will look for company or other capable banks provide his needs. From various opinion above can concluded definition satisfaction customers (customers), namely level feeling somebody after compare performance the product that he feel it with his hope.

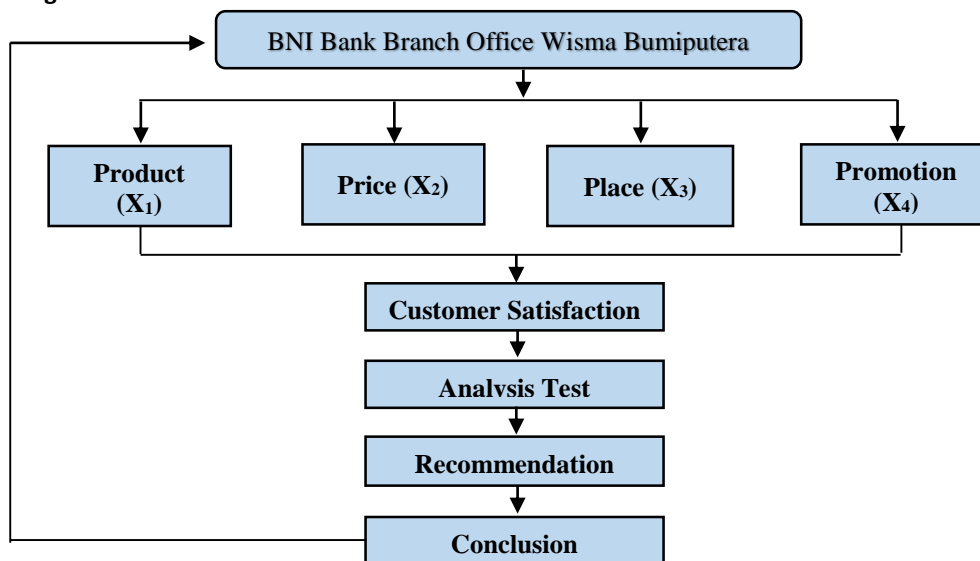
E. Framework Thinking

Framework thinking is an explanatory model How connection a theory with important factors that have been known in a problem certain. Framework think will connect between variables study that is variable free and variable bound.

For make it easier understanding about study this, following This can depicted framework think what happened base thinking in study.

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Framework Thinking



E. Hypothesis Study

1) Hypothesis Alternative (Ha)

- a) Allegedly There is influence product, price, place and promotion partial to level satisfaction customers of PT. Bank Negara Indonesia (Persero) Tbk KCP Wisma Bumiputera Jakarta.
- b) Allegedly There is influence product, price, place and promotion simultaneous to level satisfaction customers of PT. Bank Negara Indonesia (Persero) Tbk KCP Wisma Bumiputera Jakarta.
- c) Allegedly There is the most dominant variable influential to level satisfaction customers of PT. Bank Negara Indonesia (Persero) Tbk KCP Wisma Bumiputera Jakarta.

2) Hypothesis (H0)

- a) Allegedly No There is influence product, price, place and promotion partial to level satisfaction customers of PT. Bank Negara Indonesia (Persero) Tbk KCP Wisma Bumiputera Jakarta.
- b) Allegedly No There is influence product, price, place and promotion simultaneous to level satisfaction customers of PT. Bank Negara Indonesia (Persero) Tbk KCP Wisma Bumiputera Jakarta.
- c) Allegedly No There is the most dominant variable influential to to level satisfaction customers of PT. Bank Negara Indonesia (Persero) Tbk KCP Wisma Bumiputera Jakarta.

3. DISCUSSION

A. Description Object Study

Subject in study This is a group that can give information. They consists from marketing department, employees and BNI Taplus customers at PT. Bank Negara Indonesia (Persero) Tbk KCP Wisma Bumiputera Jakarta. Meanwhile that becomes object in study This is "The Influence of Mix Strategy Marketing BNI Savings Plus (BNI Taplus) Products on Satisfaction Levels Customers at PT. Bank Negara Indonesia (Persero) Tbk Sub- Branch Office (KCP) Wisma Bumiputera Jakarta" consisting of of 2 variables that is variable X and variable Y, of which variable X consists from Product (X₁), Price (X₂), Place (X₃) and Promotion (X₄) whereas variable Y is Satisfaction Customer.

B. Characteristics Respondent

Characteristics respondents is explanation For know identity as respondents in study This. Respondent in study This is BNI Taplus customers at PT. Bank Negara Indonesia (Persero) Tbk KCP Wisma Bumiputera Jakarta as many as 50 people with characteristics start from type gender, age, occupation and education final.

C. Description Questionnaire Study

Based on results research that has been processed so obtained respondent data as following :

1) Mix Marketing

a) Product

Known that response BNI Taplus customers to the occupying product variables ranking First is BNI Taplus product guaranteed and safe.

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That matter show that products provided by PT. Bank Negara Indonesia (Persero) Tbk KCP Wisma Bumiputera Jakarta in accordance with hope customers and customers feel guaranteed and safe in save the money. Whereas response BNI Taplus customers to variable the product that is ranked last is BNI Taplus product as decider desire customers For save.

That matter show that influence exerted to customers in choose BNI Taplus product only A little. This matter allegedly customers in choose BNI Taplus more consider safe and secure savings.

b) Price

Known that response BNI Taplus customers to variable the price is ranked first is cost incurred in accordance with benefits and profits obtained customers.

That matter show that cost incurred with benefits obtained customers in accordance hope customers. Whereas response BNI Taplus customers to variable the price that ranks last is giving flower in accordance with hope customers. That matter show that influence from giving flower in accordance or No with hope customers. Matter This allegedly giving flowers given to customers Not yet in accordance.

c) Place

Known that response BNI Taplus customers to variable the place that occupies the first rank is comfort in do transaction.

That matter show that comfort in do transaction in accordance hope customers. This matter allegedly that PT. Bank Negara Indonesia (Persero) Tbk KCP Wisma Bumiputera Jakarta operates For give a place that is comfortable, clean, neat, safe and serviceable friendly employees in activity transaction so that customers feel safe and comfortable. Whereas response BNI Taplus customers to variable the place that occupies the last ranking is transportation For reach location Enough cheap. Matterthe show that influence exerted from transportation For reach location Enough cheap only A little.

d) Promotion

Known that response BNI Taplus customers to variable promotion that ranks first is reputation name BNI Taplus Good.

That matter show that reputation name BNI Taplus Good in accordance hope customers. This matter allegedly that PT. Bank Negara Indonesia (Persero) Tbk KCP Wisma Bumiputera Jakarta operates For look after reputation name BNI Taplus with Good to all over customers. Whereas response BNI Taplus customers to variable promotion that is ranked last is giving present as effort look after faithfulness customers.

That matter show that influence of this allegedly Because faithfulness customers in choose and use BNI Taplus Because need in transaction No simply Because present.

Recapitulation of Average Variable Scores Mix Marketing

No	Variable Mix Marketing	Average Score	Ranking
1	Product	210.30	1
2	Price	191.80	4
3	Place	193.14	3
4	Promotion	203.75	2

From table on can known, recapitulation of the variable average mix marketing is ranked first that is variable product, which consists from BNI Taplus product guaranteed and safe. That matter show that the influence it has variable product in accordance with hope customers. This matter allegedly BNI Taplus product guaranteed and safe is matter principal in BNI Taplus product. Therefore that's BNI Taplus packaged for customers feel calm, safe and secure in save the money.

As for the recapitulation of variable averages mix marketing is ranked last that is variable price, which consists from cost administrative charges cheap in accordance with hope customers, but expensive and not in accordance with hope customers.

That matter show that the influence it has variable price to satisfaction customers only A little. This matter allegedly cost administrative charges to customers quite expensive.

From the recapitulation of the average score of the mix variables marketing known that is ranked first that is variable product, which consists from BNI Taplus product guaranteed and safe. That matter show that the influence it has variable product in accordance with hope customers. This matter allegedly BNI Taplus product guaranteed and safe is matter principal in BNI Taplus product. Therefore That BNI Taplus packaged for customers feel calm, safe and secure in save the money.

As for the recapitulation of variable averages mix marketing is ranked last that is variable price, which consists from cost administrative charges cheap in accordance with hope customers, but expensive and not in accordance with hope customers.

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That matter show that the influence it has variable price to satisfaction customers only A little. This matter allegedly cost administrative charges to customers quite expensive.

2) Satisfaction Customer

Known that respondents BNI Taplus customers to variable satisfaction resident customers ranking First is employee friendly and kind in give information to customers.

That matter show that employee friendly and kind in give information in accordance hope customers.

This matter allegedly that PT. Bank Negara Indonesia (Persero) Tbk KCP Wisma Bumiputera Jakarta in give information in a way detailed about BNI Taplus savings. Whereas response customers BNI Taplus savings to variable satisfaction the customer who is ranked last is deposit opening Expensive account. That matter show that influence exerted from BNI Taplus limit room motion transaction customers only A little.

D. Data analysis Study

Based on results research that has been processed with use SPSS Statistics 25 for Windows software, then obtained the results of each test as following :

1) Linear Regression Test Multiple

Based on results research that has been processed with use SPSS Statistics 25 for Windows software, then obtained results as following :

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	42,672	9,620		4,436	,000
	VARIABLES.X1	,814	,228	,458	3,566	,001
2	(Constant)	37,558	10,872		3,454	,001
	VARIABLES.X1	,815	,228	,458	3,571	,001
	VARIABLES.X2	,264	,262	,129	1,009	,318
3	(Constant)	35,634	10,798		3,300	,002
	VARIABLES.X1	,680	,242	,383	2,814	,007
	VARIABLES.X2	,205	,261	,100	,785	,437
	VARIABLES.X3	,267	,176	,209	1,521	,135
4	(Constant)	32,764	11,010		2,976	,005
	VARIABLES.X1	,602	,249	,339	2,416	,020
	VARIABLES.X2	,173	,262	,085	,662	,512
	VARIABLES.X3	,226	,178	,176	1,267	,212
	VARIABLES.X4	,300	,251	,165	1,199	,237

a. Dependent Variable: VARIABLE.Y

From table on can obtained equality multiple linear regression as following :

$$Y = 32.764 + 0.602 X_1 + 0.173 X_2 + 0.226 X_3 + 0.300 X_4$$

From Eq the can interpreted that coefficient direction regression between variable product, price, place, and promotion state exists influence positive to satisfaction customers. Variable product (X_1) has influence positive to satisfaction customers, with mark coefficient regression amounting to 0.602%. Variable price (X_2) have influence positive to satisfaction customers, with mark coefficient regression amounting to 0.173%. Variable where (X_3) has influence positive to satisfaction customers, with mark coefficient regression amounting to 0.226%. Variable promotion (X_4) has influence positive to satisfaction customers, with mark coefficient regression of 0.300%.

This matter show that coefficient regression between variable product, price, place, and promotion in accordance with hope customers.

2) Coefficient Test Determination

Based on results research that has been processed with use SPSS Statistics 25 for Windows software, then obtained results as following :

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Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1 a	.458	.209	.193	4,535	.209	12,715	1	48	.001
2 b	.476	.226	.193	4,534	.017	1,018	1	47	.318
3 c	.513	.263	.215	4,472	.037	2,315	1	46	.135
4 d	.535	.286	.223	4,451	.023	1,437	1	45	.237

a. Predictors: (Constant), VARIABLE.X1

b. Predictors: (Constant), VARIABLE.X1, VARIABLE.X2

c. Predictors: (Constant), VARIABLE.X1, VARIABLE.X2, VARIABLE.X3

d. Predictors: (Constant), VARIABLE.X1, VARIABLE.X2, VARIABLE.X3, VARIABLE.X4

From the table above show that mark coefficient determination (R Square) of 0.286 and coefficient determination that has been adjusted (Adjusted R Square) of 0.223, meaning that mix Marketing (product, price, place, promotion) has an influence to satisfaction customers amounted to 29.0% while the rest amounting to 71.0% is influenced by other variables outside the model used by writer.

Research result This getting R= 0.535 shows R is almost approach number 1, meaning between variable mix marketing (product, price, place, promotion) towards satisfaction customers have influence.

3) F-test (Simultaneous)

Based on results research that has been processed with use SPSS Statistics 25 for Windows software, then obtained results as following :

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	261,470	1	261,470	12,715	.001 ^b
	Residual	987,030	48	20,563		
	Total	1248,500	49			
2	Regression	282,398	2	141,199	6,869	.002 ^c
	Residual	966.102	47	20,555		
	Total	1248,500	49			
3	Regression	328,684	3	109,561	5,479	.003 ^d
	Residual	919.816	46	19,996		
	Total	1248,500	49			
4	Regression	357.143	4	89,286	4,508	.004 ^e
	Residual	891,357	45	19,808		
	Total	1248,500	49			

a. Dependent Variable: VARIABLE.Y

b. Predictors: (Constant), VARIABLE.X1

c. Predictors: (Constant), VARIABLE.X1, VARIABLE.X2

d. Predictors: (Constant), VARIABLE.X1, VARIABLE.X2, VARIABLE.X3

e. Predictors: (Constant), VARIABLE.X1, VARIABLE.X2, VARIABLE.X3, VARIABLES.X4

From the table above show that mark its significance of 0.004 where number the more this small 0.1 means variable independent

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(product, price, place, and promotion) basis together influential positive in a way significant to variable dependent (satisfaction customer). This matter show that variable independent (product, price, place, promotion) appropriate with hope customers.

4) T-test (Partial)

Based on t-test results that influence between variable independent to variable dependent as following :

a) **Variable (product) X_1**

Based on mark its significance of 0.020 where number the show that variable X_1 influential positive in a way significant to satisfaction customers.

b) **Variable (price) X_2**

Based on mark its significance of 0.512 where number the show that variable X_2 influential positive but No in a way significant to satisfaction customers.

c) **Variable (place) X_3**

Based on mark its significance of 0.212 where number the show that variable X_3 influential positive but No in a way significant to satisfaction customers.

d) **Variable (promotion) X_4**

Based on mark its significance of 0.237 where number the show that variable X_4 influential positive but No in a way significant to satisfaction customers.

This matter show that only variable influential products in a way significant to satisfaction customers. Whereas variable price, place and promotion influential positive but No in a way significant to satisfaction customers. Third variable the mark its significance more big from mark level its significance that is as big as this value is 0.1 means variable price, place and promotion No influential in a way significant, will but influential only A little to satisfaction customers.

4. CONCLUSIONS AND RECOMMENDATIONS

A. Conclusion

Based on results research that has been described in the previous chapter, you can withdrawn conclusion, as following :

1. Obtained Equation Results Multiple Linear Regression as following :

$$Y = 32,764 + 0,602 X_1 + 0,173 X_2 + 0,226 X_3 + 0,300 X_4$$

From Eq the can interpreted that coefficient direction regression between variable product, price, place, and promotion state exists influence positive to satisfaction customers with conclusion as following :

- a. Variable The product (X_1) has influence positive to satisfaction customers, with mark coefficient regression amounting to 0.602%.
- b. Variable (X_2) has influence positive to satisfaction customers, with mark coefficient regression amounting to 0.173%.
- c. Variable Place (X_3) has influence positive to satisfaction customers, with mark coefficient regression amounting to 0.226%.
- d. Variable Promotion (X_4) has influence positive to satisfaction customers, with mark coefficient regression of 0.300%.

This matter show that coefficient regression between variable product, price, place, and promotion in accordance with hope customers.

2. Coefficient Results Obtained Determination (R Square) as following :

Coefficient value determination (R Square) of 0.286 and coefficient determination that has been adjusted (Adjusted R Square) of 0.223, meaning that mix Marketing (product, price, place, promotion) has an influence to satisfaction customers amounted to 29.0% while the rest amounting to 71.0% is influenced by other variables outside the model used by the author.

Research result This get $R = 0.535$, p This show that R is almost approach number 1, meaning between variable mix marketing (product, price, place, promotion) towards satisfaction customers have influence.

3. Obtained F-test (Simultaneous) Test Results as following :

Its significant value of 0.004 where number the more this small 0.1 means variable independent (product,

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price, place, and promotion) basis together influential positive in a way significant to variable dependent (satisfaction customer).

This matter show that variable independent (product, price, place, promotion) appropriate with hope customers.

4. Obtained T-test results (partial) as following :

a) Variable Product (X_1)

Based on mark its significance of 0.020 where number the show that Variable Product (X_1) has an effect positive in a way significant to satisfaction customers.

b) Price Variable (X_2)

Based on mark its significance of 0.512 where number the show that The Price Variable (X_2) has an effect positive but No in a way significant to satisfaction customers.

c) Variable Place (X_3)

Based on mark its significance of 0.212 where number the show that Variable Place (X_3) matters positive but No in a way significant to satisfaction customers.

d) Variable Promotion (X_4)

Based on mark its significance of 0.237 where number the show that Variable Promotion (X_4) has an effect positive but No in a way significant to satisfaction customers.

This matter show that only Variable Influential products in a way Significant to Satisfaction Customer Because mark significance < 0.1 . Whereas Price, Place and Promotion Variables influential Positive but not totally Significant to Satisfaction Customer Because mark significance > 0.1 .

5. Factors considered customers in choose BNI Taplus is :

- a. BNI Taplus Savings Products own superior and special features as well as earmarked for all circles public without must open balance beginning with high amount
- b. BNI Taplus product guaranteed and safe
- c. BNI Taplus product IT system Already advanced
- d. Cost incurred in accordance with benefits and advantages
- e. Cost administrative charges cheap.
- f. Safe and comfort in do transaction
- g. Easy location reachable
- h. Reputation name BNI Taplus Good
- i. Convenience in transaction Because service friendly staff, clean and tidy place.

B. SUGGESTION

From the results study can known that PT. Bank Negara Indonesia (Persero) Tbk KCP Wisma Bumiputera Jakarta has create a marketing strategy with OK, however the reality There is some are necessary continuously repaired can create satisfaction for customers, yes some suggestions from writers, among others :

1. PT. Bank Negara Indonesia (Persero) Tbk KCP Wisma Bumiputera Jakarta so that you can understand needs, interests and hopes customers.
2. PT. Bank Negara Indonesia (Persero) Tbk KCP Wisma Bumiputera Jakarta for more notice factors that become consideration customers in choose product.
3. PT. Bank Negara Indonesia (Persero) Tbk KCP Wisma Bumiputera Jakarta received complaints and respond customers in a way fast if There is problems and experiences difficulty.
4. PT. Bank Negara Indonesia (Persero) Tbk KCP Wisma Bumiputera Jakarta for more Pay attention to and evaluate mix strategies marketing that becomes factor satisfaction customers.
5. PT. Bank Negara Indonesia (Persero) Tbk KCP Wisma Bumiputera Jakarta to continue maintained its closeness with customers so that customers feel comfortable and satisfied.

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