



# The Influence of Marketing Strategy and Service Quality on Customer Loyalty at Bank BJB Kc Majalengka, Majalengka District

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This research aims to identify marketing strategies, evaluate service quality, and analyze their influence on customer loyalty at Bank BJB Majalengka Branch Office, Majalengka Regency. This research uses descriptive and verification methods with a quantitative approach to examine the relationship between marketing strategy, service quality and customer loyalty at Bank BJB Majalengka Branch. The population and sample in this study were 100 people. Data collection techniques include observation, interviews, and questionnaires. In this research, it was found that marketing strategies have a positive and significant influence on customer loyalty at Bank BJB Majalengka Branch Office. With a significance level of 0.05, the  $t$  value of 2.311 is greater than the  $t$  table value of 1.66140, which means the alternative hypothesis is accepted. These results indicate that investing in effective marketing strategies, such as building personal relationships, providing quality products, and providing a satisfying customer experience, can increase customer loyalty. Based on testing with a significance level ( $\alpha$ ) of 0.05, it was found that the  $t$  count value for service quality was 4.632 which was greater than the  $t$  table value of 1.66140. This means that the hypothesis which states that service quality has a significant effect on customer loyalty can be accepted. Thus, it can be concluded that service quality has a positive and significant influence on customer loyalty at Bank BJB Majalengka Branch Office. It can be concluded that marketing strategy and service quality have a positive and significant influence on customer loyalty at Bank BJB Majalengka Branch Office. With  $\alpha=0.05$ ,  $db_1=2$  and  $db_2=97$ , it is known that the  $F$ -table value is 3.09. From the values above, it is known that the value of  $F_{count} (56,812) > F_{table} (3.09)$ , so that  $H_0$  is rejected and  $H_a$  is accepted, meaning that marketing strategy and service quality together have a positive and significant effect on consumer loyalty.

**Keywords:** marketing strategy, service quality, customer loyalty

*Penelitian ini bertujuan untuk mengidentifikasi strategi pemasaran, mengevaluasi kualitas layanan, dan menganalisis pengaruhnya terhadap loyalitas pelanggan di Kantor Cabang Bank BJB Majalengka, Kabupaten Majalengka. Penelitian ini menggunakan metode deskriptif dan verifikatif dengan pendekatan kuantitatif untuk menguji hubungan antara strategi pemasaran, kualitas layanan, dan loyalitas pelanggan di Kantor Cabang Bank BJB Majalengka. Populasi dan sampel dalam penelitian ini adalah 100 orang. Teknik pengumpulan data meliputi observasi, wawancara, dan kuesioner. Dalam penelitian ini ditemukan bahwa strategi pemasaran memiliki pengaruh positif dan signifikan terhadap loyalitas pelanggan di Kantor Cabang Bank BJB Majalengka. Dengan tingkat signifikansi 0,05, nilai  $t$  sebesar 2,311 lebih besar dari nilai  $t$  tabel sebesar 1,66140, yang berarti hipotesis alternatif diterima. Hasil ini menunjukkan bahwa investasi dalam strategi pemasaran yang efektif, seperti membangun hubungan personal, menyediakan produk berkualitas, dan memberikan pengalaman pelanggan yang memuaskan, dapat meningkatkan loyalitas pelanggan. Berdasarkan pengujian dengan tingkat signifikansi ( $\alpha$ ) sebesar 0,05, ditemukan bahwa nilai  $t$  hitung untuk kualitas layanan adalah 4,632 yang lebih besar dari nilai  $t$  tabel sebesar 1,66140. Hal ini berarti hipotesis yang menyatakan bahwa kualitas layanan berpengaruh signifikan terhadap loyalitas pelanggan dapat diterima. Dengan demikian, dapat disimpulkan bahwa kualitas layanan memiliki pengaruh positif dan signifikan terhadap loyalitas pelanggan di Kantor Cabang Bank BJB Majalengka. Kesimpulannya, strategi pemasaran dan kualitas layanan secara bersama-sama memiliki pengaruh positif dan signifikan terhadap loyalitas pelanggan di Kantor Cabang Bank BJB Majalengka. Dengan  $\alpha=0,05$ ,  $db_1=2$ , dan  $db_2=97$ , diketahui bahwa nilai  $F$  tabel adalah 3,09. Dari nilai-nilai di atas, diketahui bahwa nilai  $F$  hitung (56,812) >  $F$  tabel (3,09), sehingga  $H_0$  ditolak dan  $H_a$  diterima, yang berarti bahwa strategi pemasaran dan kualitas layanan secara bersama-sama memiliki pengaruh positif dan signifikan terhadap loyalitas konsumen.*

**Kata Kunci:** strategi pemasaran, kualitas layanan, loyalitas pelanggan

## INTRODUCTION

With the strategy of stating that the right marketing strategy is the key to the success of a business, a business will be more focused and have clear goals. Assisted by a marketing strategy, program implementation in achieving organizational goals can be realized.



Strategy is a plan developed by a company executive, which focuses on long-term goals to improve the quality of the company's business. Every business must have a strategy to achieve something planned or expected, because strategy plays an important role

in the functioning of a business. The level of competition between businesses will force each entrepreneur to produce a variety of innovative ideas to beat adequate industry competition in order to win market competition.

Currently, many technological developments have been able to accelerate changes in competition between businesses, especially in similar matters. Increasingly fierce competition requires business owners to always focus on existing marketing strategies so that their businesses can survive and continue to grow in any situation.

Marketing strategy according to Awalia, et al, (2023: 24), namely: "A prioritized plan to achieve goals. Some companies may have the same goals, but the strategies used to achieve these goals may be different. So, strategies are made based on goals."

A business is obliged to approach consumers. With this, consumers will trust and decide to purchase a product and will make repeat purchases. Apart from the importance of designing a good marketing strategy for a company, there are several other factors that influence consumer satisfaction, including service quality.

Service Quality According to Idris & Snow (2023: 71), states that: "Service quality in general is a comparison between consumer expectations and the performance of the services provided."

Service quality is an effort made by a company to serve, fulfill needs and desires in accordance with what consumers expect. One of the main ways to differentiate a service company is to consistently provide higher quality services than competitors. Apart from the importance of providing good quality service, companies are required to develop a strong understanding of marketing strategies. What is meant here is that business people must be able to carry out good marketing communication and outreach by increasing the productivity of a business.

As we know, satisfaction is one of the causes of loyalty. In the process, loyalty is generated by satisfaction. However, it is not satisfaction at the level of "quite satisfied" but satisfaction at a certain level, namely "very satisfied". In business, customer satisfaction is a form of comparison between the product performance or results he feels and his expectations. This can be said to be successful if it achieves the goal of creating and retaining consumers. There are many things that can influence the progress and decline of a business, one of which is how we perform in order to attract consumers and retain them by providing the best quality of service so that consumers are satisfied with the services provided. If performance meets consumer expectations, a sense of satisfaction will arise and this sense of satisfaction can build loyalty. Loyalty is a form of someone's behavior in making decisions to use services routinely or repeatedly.

Based on the research location, a bank or bank is a public trust institution which has a role as an intermediary between parties experiencing a surplus of funds to be produced in sectors experiencing a lack of funds. Financial institutions have a big role in the community's economy and of course these institutions have much stricter rules and regulations governing operational activities.

Banks as financial institutions in carrying out business activities are not immune from problems that often occur, this will of course have an impact on a business sector. The role of banks in the service sector has a very important role in improving service quality and satisfaction for their customers. Customers who are part of the community of interest in transacting products in the form of services marketed by banks in Indonesia.

In the context of a consumer approach, Bank BJB Majalengka Branch Office provides services to customers by expanding business networks and increasing market share (both collecting third party funds and lending). One of them is opening a network of branch offices with fund collection carried out simultaneously through integrated efforts. This includes promotions, improving customer service, product verification, and developing various technology-based features, through collaboration with banks or service companies outside banking.

There are a number of selected products tailored to customer needs, such as BJB Tandamata, Tandamata Berjangka, Tandamata Purnabakti, Tandamata My First, Tandamata Dolar, and Tandamata Bisnis. If seen from a product perspective, each banking type and product is not much different, what differentiates them is the type of service, features, rates. A bank always ensures that customers invest in a safe, trustworthy and profitable place.

The following are the types of services offered by Bank BJB Majalengka Branch Office to customers, namely:

1. BJB Bisa, is an officeless financial service managed by individuals or business entities.
2. Safe Deposit Box, is a rental service for storage boxes for assets or securities which are specially designed from steel and placed in a safe room that is sturdy, unloadable and fireproof to provide a sense of security for the user.
3. BJB Credit Card, is a co-branding credit card resulting from a collaboration between two large banks, namely Bank BJB and Bank BNI. Card holders will get double benefits because apart from being able to enjoy discount programs created exclusively by Bank BJB, customers can also enjoy features and benefits as well as promos from regular Bank BNI credit cards.
4. Transfer/Remittance, is a type of bank service where the sending bank receives a mandate from a customer or the public to send a sum of money for the benefit of the individual/company/customer elsewhere.
5. KCP Mobile / Education Car, is a KCP that can move or is located in one place temporarily to serve customers, including in the form of mobile cash, floating cash, non-permanent bank counters.
6. Weekend Banking, is a form of convenience and flexibility for bank bjb customers, provided weekend banking services on Saturdays and Sundays at several service locations.
7. BJB Call, is a BJB Bank call center service which functions to provide information and banking services via telephone which can be accessed by customers and non-customers.
8. E – Tax, regional tax payment service which is one type of banking service from Bank BJB to customer and non-customer taxpayers in the form of tax payment system and procedure services, including BPHTB, E – Samsat, PBB, PJD, Licensing Retribution payments , Provincial/City/Regency levies and National Digital Samsat through office networks and electronic networks.

9. BJB Education Payment, is a banking service developed to provide financial services to educational institutions, making it easier for students to pay education fees through all BJB Bank channels in real time.
10. Electronic Samsat, is the best payment service from Bank BJB for customers, especially in terms of paying annual motor vehicle tax. Now Bank BJB customers do not need to queue for a long time to pay motor vehicle tax because payments can be made at all Bank BJB ATM machines spread throughout Indonesia.
11. *T – Samsat, is a service for paying motor vehicle tax (PKB tax) in installments through savings with an automatic debit mechanism when the tax payment is due.*
12. *Customer Complaints, is a service for submitting complaints regarding customer dissatisfaction caused by potential financial losses to customers which are suspected to be due to bank errors or negligence.*
13. *.Drinking Water Bill, is a service for receiving water bill payments from PDAM using the bill number online which can be paid through the entire BJB Bank network.*
14. *Asset Buy Asset Sell, is a transaction activity in the form of purchasing/selling credit portfolios from sellers/buyers.*
15. *Investment and Insurance, are products and services from Bank BJB specifically for customers to meet their needs.*
16. *E – Banking.*

Based on the results of observations and interviews, one party related to the company in the marketing department stated that the possible obstacles or problems often faced in marketing its products are people who do not know much about the bank, many competitors who have similar or even the same products, lack of information regarding savings products. Companies need to increase socialization activities, improve excellent service, provide rewards to customers, improve promotion and information strategies through electronic and print media, increase education and training activities, evaluate performance that has been carried out so that they can find out what needs to be improved for development. company in the future.

Seeing how important the influence of marketing strategy and service quality is in a company/banking agency and also the influence on customer loyalty, the author is interested in conducting research with the title: "THE INFLUENCE OF MARKETING STRATEGY AND SERVICE QUALITY ON CUSTOMER LOYALTY AT BANK BJB MAJALENGKA BRANCH OFFICE, MAJALENGKA DISTRICT ”.

a. Formulation of the problem

Based on the limitations of the problem above, the main problem in this research can be formulated as follows:

- 1 Is there an influence of marketing strategy on customer loyalty at Bank BJB Majalengka Branch Office, Majalengka Regency?
- 2 Is there an influence of service quality on customer loyalty at Bank BJB Majalengka Branch Office, Majalengka Regency?
- 3 Is there an influence of marketing strategy and service quality on customer loyalty at Bank BJB Majalengka Branch Office, Majalengka Regency?

b. Research purposes

The objectives of this research are as follows:

1. To find out whether there is an influence of marketing strategy on customer loyalty at Bank BJB Majalengka Branch Office, Majalengka Regency.
2. To find out whether there is an influence of service quality on customer loyalty at Bank BJB Majalengka Branch Office, Majalengka Regency.
3. To find out whether there is an influence of marketing strategy and service quality on customer loyalty at Bank BJB Majalengka Branch Office, Majalengka Regency

## METHODOLOGY

The method used in this research is descriptive and verification. Descriptive research in this study was used to answer the descriptive problem formulation in order to find out how respondents responded regarding marketing strategies and service quality to customer loyalty at Bank BJB Majalengka Branch Office, Majalengka Regency. This method is also used to test the influence or form of causal relationship of the problem being investigated or proposed in the hypothesis. Verification research in this study was used to answer problem formulation number four in order to find out how much influence the independent variable has on the dependent variable directly or indirectly, namely the influence of marketing strategy and service quality on customer loyalty at Bank BJB Majalengka Branch Office, Majalengka Regency.

The population to be studied is 500 customers who made product purchase transactions in 2022 at Bank BJB Majalengka Branch, Majalengka Regency. By using the Slovin formula, the number of samples used in this research was 100 people. The sampling technique used is non-probability sampling, namely a sampling technique that does not provide equal opportunities for each element or member of the population to be selected as a sample. Technique The sampling method uses incidental sampling, a sampling technique based on chance.

The appropriate data collection method used in this research is the documentation method. Documentation is investigating past data records. There are 2 forms of collecting documentation, the first is written documentation (printed), which consists of: books, magazines, documents, regulations, meeting minutes, diaries, journals, articles, theses, theses and reports and the second is electronic documentation (nonprinted).

Data analysis techniques in this research include normality tests, and hypothesis tests consisting of multiple regression coefficient tests, correlation coefficient tests, R2 model tests (coefficient of determination), t tests (partial tests) and F tests (simultaneous).

**a. Descriptive Test Results**

- a. The marketing strategy at Bank BJB Majalengka branch office, Majalengka Regency is good, where the total score of respondents' responses regarding marketing strategy is 77.12%, which if we look at it is between 69% - <84% with good criteria.
- b. The quality of service at Bank BJB Majalengka branch office, Majalengka Regency is good. where the total score from respondents' responses regarding service quality was 77.24%, between 69% - <84% with good criteria.
- c. Customer loyalty to Bank BJB Majalengka branch office, Majalengka Regency is good, this can be seen from. where the total score from respondents' responses regarding customer loyalty is 75.96%, which if we look at it is between 69% - <84% with good criteria.

**b. Normality Test Results**

Results of Normality Test for Research Variable Instruments

Table.1.1  
 Normality Test Results

		Marketing strategy	Service Quality	Customer Loyalty
N		100	100	100
Normal Parameters <sup>a, b</sup>	Mean	38.5600	38.6200	18.9900
	Std. Deviation	4.49089	4.38035	2.36769
Most Extreme Differences	Absolute	.147	.141	.102
	Positive	.105	.085	.102
	Negative	-.147	-.141	-.102
Test Statistic		.147	.141	.102
Asymp. Sig. (2-tailed)		.253 <sup>a</sup>	.219 <sup>a</sup>	.312 <sup>a</sup>

a. Test distribution is Normal.  
 b. Calculated from data.

Based on the table above, it is known that the significance value of Asymp.Sig (2-tailed) is greater than 0.05. So in accordance with the basis for decision making in the Kolmogorov-Smirnov normality test above, it can be concluded that the data is normally distributed. Thus, the normality assumptions or requirements in the regression model are met.

**c. Partial Correlation Coefficient Test Results**

Calculations using SPSS Version 25 for Windows obtained the following results:

Table.1.2  
 Partial Correlation Coefficient Test Results

		Marketing strategy	Service Quality	Customer Loyalty
Strategi Pemasaran	Pearson Correlation	1	.863**	.814**
	Sig. (2-tailed)		.000	.000
	N	100	100	100
Service Quality	Pearson Correlation	.863**	1	.869**
	Sig. (2-tailed)	.000		.000
	N	100	100	100
Customer Loyalty	Pearson Correlation	.814**	.869**	1
	Sig. (2-tailed)	.000	.000	
	N	100	100	100

\*\* . Correlation is significant at the 0.01 level (2-tailed).

We can interpret the results of the Pearson correlation calculation above as follows:

1. The relationship between marketing strategy and customer loyalty is 0.814 and is in the very strong category. The direction of the positive relationship between marketing strategy and customer loyalty shows that an increase in marketing strategy tends to be followed by an increase in customer loyalty.
2. The relationship between service quality and customer loyalty is 0.869 and is in the very strong category. The direction of the positive relationship between service quality and customer loyalty shows that good service quality in companies tends to be followed by increased customer loyalty.

**d. Simultaneous Correlation Coefficient Test Results**

Calculations using SPSS Version 25 for Windows obtained the following results:

Table.1.3

Simultaneous Correlation Coefficient Test Results

Model Summary					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	
1	.878 <sup>a</sup>	.771	.767	1.14352	

a. Predictors: (Constant), Service Quality, Marketing strategy

Based on the output above, it is known that the simultaneous correlation coefficient between marketing strategy and service quality on customer loyalty is 0.878. The correlation coefficient has a positive sign indicating that the simultaneous relationship that occurs between marketing strategy and service quality on customer loyalty is unidirectional, where the greater the marketing strategy and service quality simultaneously will be followed by the greater customer loyalty. The value of 0.878 shows that the simultaneous relationship that occurs between marketing strategy and service quality on customer loyalty is in the very strong relationship category (interval 0.800 – 1.000).

**d. Linear Regression Test Results**

By using SPSS software, the following results were obtained:

Table.1.4

Linear Regression Test Results

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients Beta	t	Sig.
		B	Std. Error			
1	(Constant)	.270	1.044		.258	.797
	Marketing strategy	.131	.051	.248	2.579	.011
	Service Quality	.354	.052	.655	6.812	.000

a. Dependent Variable: Customer Loyalty

Through the results of data processing as described above, a prediction model for marketing strategy variables and service quality on customer loyalty can be formed as follows:  $Y = 0.270 + 0.131X_1 + 0.354X_2$

**e. Koefesien Determinasi**

Perhitungan dengan menggunakan program SPSS Versi 24 for windows didapatkan hasil sebagai berikut :

Table.1.5

Koefesien Determinasi

Model Summary					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	
1	.878 <sup>a</sup>	.771	.767	1.14352	

a. Predictors: (Constant), Service Quality, Marketing strategy

Based on the calculations and output table above, it is known that the joint influence that marketing strategy and service quality have on customer loyalty is 0.771 or 77.1%, while the remaining 0.229 (1-R<sup>2</sup>) or 22.9% is the contribution of the influence. from other factors not studied (epsilon).

**f. Hypothesis Test Results**

1) Simultaneous hypothesis testing

The statistical value of the F test can be seen from the following output table:

Table.1.6

Simultaneous hypothesis testing

ANOVA <sup>a</sup>						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	428.149	2	214.074	163.710	.000 <sup>b</sup>
	Residual	126.841	97	1.308		
	Total	554.990	99			

a. Dependent Variable: Customer Loyalty

b. Predictors: (Constant), Service Quality, Marketing strategy

Based on the output table above, it can be seen that the Fcount value is 163.710. This value will be compared with the F-table value. With  $\alpha=0.05$ ,  $db1=2$  and  $db 2=97$ , it is known that the F-table value is 3.09. From the values above, it is known that the value of Fcount (163.710) > Ftable (3.09), so that  $H_0$  is rejected and  $H_a$  is accepted, meaning that marketing strategy and service quality together have a positive and significant effect on consumer loyalty.

#### 1) Partial Hypothesis Test

Based on the above, it is known that the t-calculated value for the marketing strategy is 2.579. This tcount value will be compared with the ttable value in the t distribution table, with  $\alpha 0.05$  and  $df (n-k-1) 97$  for the 2 party test, the ttable value is 1.66071. Because the tcount value (2.579) is greater than the ttable value (1.66071) and is in the  $H_0$  rejection area, so in accordance with the hypothesis testing criteria, it rejects  $H_0$  and accepts  $H_a$ , which means that there is a positive and significant influence of marketing strategies on customer loyalty at BJB Bank, Majalengka Regency branch office. Majalengka

Based on the above, it is known that the t-count value for service quality is 6.812. This tcount value will be compared with the ttable value in the t distribution table, with  $\alpha 0.05$  and  $df (n-k-1) 97$  for the 2 party test, the ttable value is 1.66071. Because the tcount value (6.812) is greater than the ttable value (1.66071) and is in the  $H_0$  rejection area, so in accordance with the hypothesis testing criteria, it rejects  $H_0$  and accepts  $H_a$ , which means there is a positive and significant influence of service quality on customer loyalty at BJB Bank, Majalengka Regency Branch Office. Majalengka.

## CONCLUSIONS AND SUGGESTIONS

### CONCLUSIONS

Based on data analysis in the previous chapter, the following conclusions can be drawn:

- a. There is a positive and significant influence of marketing strategies on customer loyalty at Bank BJB Majalengka Branch Office. With a significance level of 0.05, the t value of 2.579 is greater than the t table value of 1.66071, which means the alternative hypothesis is accepted. These results indicate that investing in effective marketing strategies, such as building personal relationships, providing quality products, and providing a satisfying customer experience, can increase customer loyalty.
- b. There is a positive and significant influence between service quality on customer loyalty. Based on testing with a significance level ( $\alpha$ ) of 0.05, it was found that the tcount value for service quality was 6.812 which was greater than the ttable value of 1.66071. This means that the hypothesis which states that service quality has a significant effect on customer loyalty can be accepted.
- c. Marketing strategy and service quality together have a positive and significant influence on customer loyalty at Bank BJB Majalengka Branch Office. With  $\alpha=0.05$ ,  $db1=2$  and  $db 2=97$ , it is known that the F-table value is 3.09. From the values above, it is known that the value of Fcount (163.710) > Ftable (3.09), so that  $H_0$  is rejected and  $H_a$  is accepted.

### SUGGESTIONS

The author can provide suggestions, including the following:

1. The research results state that marketing strategy variables and service quality have an influence on customer loyalty. This can be proven by considering the added value provided to customers in setting prices for products or services. Banks need to ensure that the quality of service provided is commensurate with the price charged to customers. In this way, banks can maintain their competitive advantage while ensuring customer satisfaction is maintained in order to create customer loyalty.
2. In terms of service, Bank BJB Majalengka Branch Office can consider implementing a technology-based queuing system that allows customers to make appointments or take queue numbers online via the mobile application or the bank's official website. In this way, customers will feel more appreciated and service efficiency can be increased because waiting times can be minimized, thereby creating a better experience for customers and strengthening the bank's positive image in the eyes of the public. And customers can consider optimizing the digital banking features provided by the bank. By utilizing digital banking services such as internet banking or mobile banking, you can help increase efficiency and convenience in financial management.

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