

The Influence of Marketing Mix, Service Quality, and Company Image on Customer Satisfaction and Loyalty in Private Banks in Parepare City

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ABSTRACT

This research aims to determine the influence of the Marketing Mix, Service Quality and Company Image directly on customer satisfaction and loyalty, as well as an indirect influence on customer loyalty with customer satisfaction as an intervening variable. And the influence of customer satisfaction on customer loyalty in private banks in the city of Parepare. This research used a sample of 100 people taken from patients spread across nine private banks in the city of Parepare. Each private bank in the city of Parepare is represented by a sample of people taken using a sampling method, namely non-random or non-probability selection in the form of purposive sampling. Purposive sampling is carried out by taking samples from the population based on criteria determined by the researcher. The data obtained from the results of this research were analyzed using an application Structural Equation Modeling (SEM). The results of the research show that the marketing mix has a significant positive effect on customer satisfaction, service quality has a significant positive effect on customer satisfaction, company image has a significant positive effect on customer satisfaction, marketing mix has an insignificant positive effect on customer loyalty, service quality has a significant positive effect on customer loyalty, image company has a significant positive effect on customer loyalty, customer satisfaction has a significant positive effect on customer loyalty, marketing mix has an effect on customer loyalty through customer satisfaction, service quality has an effect on customer loyalty through customer satisfaction, while company image has an effect on customer loyalty through customer satisfaction.

Keywords: Marketing Mix, Service quality, Company Image; Satisfaction, and Loyalty.

INTRODUCTION

Each company will grow and develop in its respective environment, both external and internal. The survival of every company does not only depend on its ability to produce goods or services efficiently and then sell the products at prices that buyers can afford and that there are enough buyers to guarantee profitable operations. There are other factors that also influence and determine a company's ability to gain profits from its activities. The level of economic growth of a country is closely related to the state of the business climate found in the country where the company is located. During this time, events occurring in other countries or economic changes occurring in other countries can have a very important influence on the nature of the prevailing business climate. Social, economic and political conditions also influence the business climate. According to Freddy Ranguti (2012:48), the activity process that is influenced by various social, cultural, political, economic and managerial factors is called marketing. The success of a company depends on the effectiveness and efficiency in carrying out marketing activities. Only with appropriate and good marketing will the company be able to achieve its previously established goals in a more focused manner. This is in accordance with what Nitisemito (2019:14) stated: that no company can survive if the company is unable to market or sell the goods or services it produces. The definition of marketing, according to Nitisemito (2019:12), is All activities aimed at facilitating the flow of goods and services from producers to consumers most efficiently with the aim of creating effective demand. Paying attention to this definition means that a lot of effort must be made by the company to create exchanges so that effective demand (buying and selling transactions) occurs. Efforts that can be made by the company can be in the form of product packaging, product quality, the good color of the product or in terms of 2 prices, then the basic price is quite competitive, and the price is in accordance with the quality of the product and its distribution, the company

can fulfill it according to the time and quantity to achieve the desired demand, effectively by carrying out promotional activities, including those that have a direct effect, namely sales promotions. The efforts made must be adjusted to the company's capabilities. This is due to competition, which is also always developing its marketing activities. Companies must be able to make every effort to capture market share. This can be done, among other things, through marketing activities. This concept is, of course, applied by all business sectors, especially the banking sector. One bank that implements this concept is a private bank.

Fandy Tjiptono (2017:18), the services marketing mix consists of 7Ps, namely: product, price, place, promotion, people, process and physical evidence (physical evidence). In the current era, the environment has changed a lot in terms of politics, economics, society, culture and technology. The culture of society has also changed; people are getting smarter in choosing a service product where the offer is more profitable, cheaper and, of course, the product is more attractive, so that is what the public chooses. Likewise, banking service providers are competing to attract customer interest and achieve maximum results to satisfy their customers. The main activity of banking is services in the service sector, which was initially only located in urban centers. This is because the city center provides economic benefits. In its development, it is in line with banking's aim to provide services to the entire community, not just those living in the city center. So, banking locations began to spread to suburban areas with relatively high intensity. A private bank is a financial institution with part or all of its ownership controlled by a private party, and its deed of establishment and activities are also carried out by the private party. Because ownership is in the hands of a private party, profit sharing from banking activities will also be given to that party. Apart from that, the banking deregulation of 27 October 1988 was a policy of eliminating barriers to entry in the banking industry. With this deregulation, for the first time, the Government deemed it necessary to create a climate for banking competition through market mechanisms in order to encourage the mobilization of funds through the expansion of institutional networks. Increased competition and rapid banking deregulation have led banking services businesses to seek profitable ways to differentiate themselves from competitors. One strategy that can support business success in the banking sector is trying to offer quality services with high service quality, which is visible in the performance of existing services (Parasuraman et al., 1985). So far, the concept and measurement of service quality has developed rapidly. One of the contributors that is often used in developing service quality measurements is the service quality measurement tool, namely SERVQUAL (Service Quality), which was developed by Parasuraman, Zeithaml, and Berry (1985). From this SERVQUAL scale, they argue that in evaluating service quality, consumers compare the service they expect with the perception of the service they receive (Gap analysis). In fact, several concepts state that the depiction of the five dimensions (tangibles, reliability, responsiveness, assurance, and empathy), which are often used in SERVQUAL to assess service quality, is still a problem (Cronin et al., 2000). It has also been stated that the description of the five existing dimensions is inconsistent when used for cross-sectional analysis, and it has also been proven that some of the existing items do not contain the same components when compared between different services (Cronin et al., 2000).

In this case, service measures based on performance will better reflect the quality of services. SERVPERF (Service Performance) was developed by Cronin. This scale states that the measure of service quality is the performance of the service received by the consumer himself, and consumers will only be able to assess the quality of the service they actually feel. This author states that performance-based measures (SERVPERF) will better reflect service quality because the measurement of service quality in SERVQUAL proposed by Parasuraman, Zeithaml, and Berry (1985) has formed a weak paradigm where consumer expectations regarding service quality refer to Consumer expectations of service providers in general, while perceptions of service performance lead to targeted/specific service expectations. This is reinforced by Athanassopoulos's (2000) statement that service performance will be a good predictor of service quality. Private banks in the city of Parepare try to provide the best for their customers by increasing customer value, providing the best service, and producing superior products so that customers can feel satisfied with the company. Customer satisfaction or dissatisfaction is the customer's response to evaluating the perceived discrepancy between prior expectations and the perceived actual performance of the product. The efforts that must be made by companies operating in the banking services sector are to implement service quality issues. Service quality is a statement about attitude, a relationship resulting from a comparison between expectations (expectations) and performance (results). Apart from this, banks must be able to analyze service variables that will later influence the level of customer satisfaction. The customer service

provided by the bank is not just the attitude and behavior of employees in dealing with customers but must also include service variables. Financial institutions, especially banks, rely on service aspects that can be felt or not felt by customers. In general, customers will feel satisfied if the service they receive from banking matches or exceeds customer expectations. This statement is further confirmed by the research findings of Hensley & Sulek (2007), and Na (2010) confirms that the company's excellent service will increase the level of satisfaction that, in turn, will create an attitude of customer loyalty to service companies (Amin et al., 2013). This research aims to determine and analyze the influence of service quality and customer satisfaction on customer loyalty and to determine and analyze the influence of variables that have a dominant influence on customer satisfaction. Customers form an expectation of value and act based on it. A high level of perception of service quality (value) will result in customer satisfaction. By measuring perceptions through the attributes attached to a savings product, it can be seen whether consumer perceptions are positive towards savings products.

Company image plays an equally important role; company image not only has an impact on consumers' perceptions of the good and bad of a company but can also have an internal impact. A good company image is intended so that the company can remain alive and the people within it continue to develop creativity and even provide more meaningful benefits for other people. This means that people are free to choose a pharmacy according to their wishes. Consumer decisions in choosing a pharmacy can be influenced by many factors, one of which is the image of a pharmacy. Consumers who do not have adequate information regarding the target pharmacy tend to rely on the pharmacy's image to reduce the risks that arise (Zeitaml, 2000), and consumer demographic characteristics can vary for each pharmacy. Differences in customer demographic characteristics can be seen in terms of gender, age, education level, status, and how to decide to save and carry out credit transactions in banking. The development of information technology makes business competition in the global environment increasingly competitive and increasingly difficult, many new competitors for the same business are emerging, posing a threat to companies that are running their business. For example, the birth of Bank Hasamitra in Indonesia has made banks increasingly improve the quality of their services so as not to lose their market share. Ease of accessing bank facilities makes it easy for customers to differentiate the quality of service from one bank to another. Customer loyalty is loyalty that arises without coercion but rather the awareness that is expected by every company, especially service companies such as cooperatives and banking. Building customer loyalty towards customer satisfaction is very difficult. Once you have loyal customers, you must maintain them at all costs because retaining customers is much more difficult than finding new customers. Financial institutions, especially banks, rely on service aspects, both tangible and intangible. Felt by customers. In general, customers will feel satisfied if the service they receive from banking matches or exceeds customer expectations. This statement is further confirmed by the research findings of Hensley & Sulek (2007), and Na (2010) confirms that the company's excellent service will increase the level of satisfaction that, in turn, will create an attitude of customer loyalty to service companies (Amin et al., 2013). For banking companies, building trust in potential customers requires guarantees from the banking company's image, considering the many problems in banking, both public and private, with many cases of customers losing savings and creditor problems experienced by customers. This research aims to determine and analyze the influence of marketing mix, quality service, and trust towards customer satisfaction and to find out and analyze the influence of variables that have a dominant influence on customer satisfaction; customers form an expectation of value and act based on it. A high level of perception of service quality (value) will result in customer satisfaction. By measuring perceptions through the attributes attached to a savings product, it can be seen whether consumer perceptions are positive towards savings products. Customer satisfaction in the service sector is an important and determining element in growing a company so that it continues to exist in the face of competition. Likewise, the banking business is a business based on the principle of trust, so financial institutions must be able to create products that are truly high quality and able to compete with other companies. Research regarding marketing mix strategies on customer satisfaction is becoming increasingly interesting because financial institutions also need to evaluate how their performance has been and whether they have satisfied customers or not.

Nowadays, people's need for banking is increasing, accompanied by the emergence of banking products that increasingly provide convenience and a variety of services. Banking consumers or customers also increasingly know what banking products suit their tastes and needs and at which banks these banking products can satisfy customer needs. So, consumers are increasingly selective in choosing and deciding to use bank service products.

Regarding the above, private banks in the city of Parepare, in carrying out their business activities, need to know the factors that cause their customers to save at private banks. Currently, the number of customers at private banks in the southern city of Parepare is increasing every year, but is the increase in the number of customers each year accompanied by customer satisfaction and loyalty? Data on Private Bank customers in the city of Parepare in the last three years, both creditors or lending debtors and debtors or funding customers, as depicted in the following tab:

Table 1 Data on Debtor Customers and Funding from Parepare Private Bank

No	Bank name	Product Name	Customer		
			2020	2021	2022
1	KB. Bank Bukopin Parepare	Savings	3455	3856	2534
		Credit	2098	2128	2456
2	PT Bank BCA Pare-pare	Savings	5834	5694	4759
		Credit	3768	4126	4276
3	PT. Bank Hasamitra Pare-pare	Savings	-	876	1211
		Credit	-	153	231
4	PT. Bank Mega Pare-pare	Savings	-	728	876
		Credit	-	273	354
5	PT Bank BTPN Parepare Branch	Savings	3896	4236	2758
		Credit	978	5165	1532
6	PT. Bank Sinar Mas Pare-pare Branch	Savings	1979	2122	1654
		Credit	375	422	453
7	PT. Bank Muamalat Pare-pare Branch	Savings	1277	1433	1645
		Credit	211	232	263
8	PT. Bank Danamon Pare-pare Branch	Savings	739	656	456
		Credit	299	276	128
9	PT Bank Panin Pare-pare Branch	Savings	1189	1648	1944
		Credit	167	211	343

If you pay attention to the table above, it is very important for private banks in Parepare City to create satisfaction for their customers. The satisfaction felt by customers will certainly result in customers becoming loyal and not wanting to move to another bank. This will be a cheap promotional tool because customers, with their personal experiences regarding satisfaction with the selected bank's service products, will then share their personal experiences with their friends and close relatives so that this will attract the interest of colleagues or relatives. Customers to join the same bank. The main problem currently is how to make these customers satisfied with the bank's products. Banks must be market-oriented, meaning that the bank in question exists because of the needs of consumers or potential customers for bank products, and ultimately, as the number of market demands increases, banks try to meet market needs. The function of banks as a place to store money and borrow credit has been widely used by the public. In its development, there are several facilities and conveniences provided by banks to their customers, including telephone banking services, various transactions via ATM, credit cards, prize draws and so on.

The reason for conducting this research is interesting because it is based on similar research regarding Imelda Aprileny's (2022) The Effect of Marketing Mix on Customer Loyalty Through Customer Satisfaction as an Intervening Variable (Case Study of Make Over Cosmetics Customers at the Bekasi Metropolitan Mall). Distribution and promotion directly have a significant influence on customer satisfaction. Customer satisfaction has a significant influence on customer loyalty. Products indirectly influence customer loyalty. Promotions indirectly influence customer loyalty. Samirudin (2022) The Influence of Customer Relationship Management, Service Quality, and Marketing Mix on Customer Satisfaction with Customer Value as an Intervening Variable at the Zelika Company, West Papua Province. The research results show that: 1) Customer relationship management has a significant effect on customer satisfaction. 2) Customer relationship management has a significant effect on customer value. 3) Service quality has a significant effect on customer value. 4) The

marketing mix has a significant effect on customer value. 5) Customer value has a significant effect on customer quality. 6) The marketing mix has a significant effect on customer satisfaction. 7) Customer relationship management has a significant effect on customer satisfaction, which is mediated by customer value. 8) Service quality has a significant effect on customer satisfaction, which is mediated by customer value. 9) The marketing mix has a significant effect on customer satisfaction, which is mediated by customer value. Results of previous research by Ayu Putri Syamnarila (2022), *The Influence of Service Quality on Purchase Interest with Customer Satisfaction as an Intervening Variable at Charles & Keith Mall Ratu Indah Makassar*. The results of this research show that service quality has a positive influence on customer satisfaction, customer satisfaction has a positive influence on purchase interest, service quality has a positive effect on purchase interest, and service quality has a positive effect on purchase interest through customer satisfaction for Charles & Keith Mall Ratu Indah Makassar consumers. Research Conducted by Fryda Aprillia (2022) *The Influence of Service Quality, Product Quality and Company Image on Advance Digital Customer Satisfaction*. The results obtained from this research show that, first, although the service quality and product quality variables have positive regression coefficient values, these variables do not have a significant effect on customer satisfaction, and the company image variable has a positive and significant effect on customer satisfaction. Research conducted by Hariningtyas, Inayah Putri (2022) *Analysis of the Relationship Model of Service Quality Indicators on IndiHome User Satisfaction in Surabaya Using the Structural Equation Modeling-Partial Least Square Method*. This research provides results that the factors that influence Satisfaction are Network Quality, Confirmation, Perceived Performance, and Competitive Advantage. Meanwhile, the factors that influence Continued Intention are Satisfaction and Perceived Performance. Thamrin, Muhammad (2022). *The Influence of Service Quality and Company Image on Cargo Terminal Customer Satisfaction and Loyalty at Sams Sepinggan Airport in Balikpapan During the Covid-19 Pandemic*. The results of this research showed that two hypotheses were rejected and four hypotheses were accepted, including service quality has a positive and significant effect on customer satisfaction, company image has a positive and significant effect on customer satisfaction, service quality has a positive and significant effect on company image, service quality has no positive effect and significant to customer loyalty, company image does not have a positive and significant effect on customer loyalty, and customer satisfaction has a positive and significant effect on customer loyalty. Based on these results, companies can take steps to improve top management, such as improving the quality of human resources, utilizing IT, and improving service by providing guarantees during the delivery of goods and carrying out promotions to create the corporate image branding that customers want. Research Conducted by Asriani, Irma (2022) *The Influence of Company Image, Service Quality, SME Motivation, Relationship Marketing, and Trust on SMEs' Decisions to Partner with Smesco Indonesia*. The results of this study found that company image had a positive and insignificant effect on the decision of SMEs to partner, service quality had a positive and significant effect on the decision of SMEs to partner, motivation of SMEs had a positive and significant effect on the decision to partner, relationship marketing had a positive and significant effect on the decision to partner, and trust had an effect positive and significant towards partnering decisions. Research conducted by Mahathir Mohamad Basri Modding (2022), *The Effect of Service Quality on Internet Service Customer Loyalty during the Pandemic, Satisfaction and Trust as Intervening Variables*, results show that (1) service quality has a positive and significant effect on satisfaction customer. (2) service quality has a positive and significant effect on trust. (3) service quality has a positive and significant effect on loyalty, (4) satisfaction has a positive and significant effect on trust, (5) satisfaction has a positive and significant effect on loyalty, and (6) trust has a positive effect, but not significant on loyalty. (7) service quality has a positive and significant effect on loyalty through satisfaction. (8) service quality has a positive and significant effect on loyalty through customer trust. Research conducted by Mahyus Mahyus, Basri Modding (2022) *The Influence of Marketing Mix, Service Quality on Student Satisfaction and Decisions to Choose Makassar Islamic University*. The results of this research show that (1) service quality has a positive and significant effect on customer satisfaction. (2) service quality has a positive and significant effect on trust. (3) service quality has a positive and significant effect on loyalty, (4) satisfaction has a positive and significant effect on trust, (5) satisfaction has a positive and significant effect on loyalty, and (6) trust has a positive effect, but not significant on loyalty. (7) service quality has a positive and significant effect on loyalty through satisfaction. (8) service quality has a positive and significant effect on loyalty through customer trust. Based on the background above, the author is interested in conducting research related to

customer satisfaction and loyalty of Lending debtors, specifically for Bukopin Siaga Savings, where this type of savings has the most customers compared to other types of savings. The title studied is "The Influence of Marketing Mix, Service Quality and Company Image on Customer Satisfaction and Loyalty in Private Banks in Parepare City."

RESEARCH METHODS

Based on the research problems stated previously, this research is explanatory research, namely trying to explain the influence of causality between the marketing mix variables, service quality and company image, satisfaction variables, and customer loyalty variables at private banks in Parepare City.

Data Types and Sources.

There are two types of data used in this research, namely:

1. Quantitative Data, namely data obtained from the company in the form of data that can be calculated or figures obtained from documents or reports.
2. Qualitative Data, namely data in the form of information, which is an interpretation of the results of interviews both verbally and in writing.

In terms of data types, there are 2 (two) types of data collected in this research, namely primary and secondary data.

1. Primary data was collected through questionnaires to respondents relating to the marketing mix, service quality, company image, customer satisfaction and loyalty.
2. Apart from primary data, this research also collects secondary data, which is supporting data and information obtained and processed by other parties (Natsir, 1985, p. 21). The type or types of secondary data that have been collected are in the form of reports, and usually in the form of explanations and figures obtained from KB.Bank Bukopin Parepare, PT.Bank BCA, PT.Bank Hasamitra, PT.Bank Mega, PT.Bank BTPN, PT.Bank Sinar Mas, PT.Bank Muamalat, PT.Bank Danamon, PT. Panin Bank in Parepare City.

Method of collecting data

Data collection methods used in this research include:

1. Questionnaire, namely a structured list of questions aimed at respondents selected as samples. The questionnaire models used are closed and open questionnaires.
2. Interview is a data collection technique carried out face to face and direct question and answer between the data collector and the researcher towards the informant or data source.
3. Literature Study: By using books and studying literature that is related to this research.

Population and Sample

Population

The population is a generalized area consisting of objects/subjects that have certain quantities and characteristics determined by the researcher to be studied and then conclusions drawn Sugiyono (2001: 57). The population in this study were savings and credit customers of KB Bank Bukopin Parepare, PT Bank BCA, PT Bank Hasamitra, PT Bank Mega, PT Bank BTPN, PT Bank Sinar Mas, PT Bank Muamalat, PT Bank Danamon, PT Bank Panin in Parepare City at a Private Bank in Parepare City, totaling 17,837 customers.

Sample

The sample is part of the number and characteristics possessed by the population Sugiyono (2001:57). The population studied is consumers, so this research only uses a number of respondents selected as samples. The sampling technique used is incidental (accidental) to determine the sample by selecting which respondents the researcher meets.

Data Analysis Method

Taking into account the research objectives, namely analyzing the influence of the marketing mix, service quality, and trust on customer satisfaction and loyalty, it will be analyzed qualitatively and quantitatively. Respondents'

answers have been quantitatively processed using statistical analysis of the SPSS version 21.00 program and the AMOS (Analysis) program of Moment Structures) version 21.

RESEARCH RESULTS AND DISCUSSION

Based on the empirical model proposed in this research, the proposed hypothesis can be tested by testing the path coefficients in the structural equation model. Table 21 is a hypothesis test by looking at the p-value; if the p-value is smaller than 0.05, then the relationship between the variables is significant. The test results are presented in the following table:

Table 21 Hypothesis Testing

HIP	Independent Variable	Dependent Variable	Direct Effect			
			Standardize	CR	p-value	Information
H1	Marketing mix	Customer satisfaction	0,252	2,701	0,007	Significant
H2	Quality of service	Customer satisfaction	0,232	2,473	0,013	Significant
H3	Company image	Customer satisfaction	0,332	2,898	0,004	Significant
H4	Marketing mix	Customer Loyalty	0,144	1,528	0,067	Not significant
H5	Quality of service	Customer Loyalty	0,203	2,283	0,022	Significant
H6	Company image	Customer Loyalty	0,266	2,416	0,016	Significant
H7	Customer satisfaction	Customer Loyalty	0,378	3,658	≤ 0,001	Significant
Indirect Effect						
Independent Variable	Dependent Variable	Interve Variable	Standardize	p-value	Information	
Marketing mix	Customer Loyalty	Customer satisfaction	0,095	0,029	Significant	
Quality of service	Customer Loyalty	Customer satisfaction	0,088	0,040	Significant	
Company image	Customer Loyalty	Customer satisfaction	0,125	0,023	Significant	

Of the total hypothesized seven direct path models, there are six significant paths and one insignificant path, and among the three indirect influence paths, all paths are significant. The interpretation of Table 21 can be explained as follows:

1. The marketing mix has a significant effect on customer satisfaction, with $P = 0.007 < 0.05$, with a coefficient value of 0.252. This coefficient shows that the better the marketing mix, the better customer satisfaction will be.
2. Service quality has a significant positive effect on customer satisfaction with $P = 0.013 < 0.05$ with a coefficient value of 0.232; this coefficient shows that good service quality can increase customer satisfaction
3. Company image has a significant positive effect on customer satisfaction with $P = 0.004 < 0.05$ with a coefficient value of 0.332; this coefficient shows that the better the company image, the better customer satisfaction.
4. The marketing mix has a positive and insignificant effect on customer loyalty with $P = 0.067 > 0.05$ with a coefficient value of 0.144; this coefficient shows that the marketing mix model applied does not directly increase customer loyalty.

5. Service quality has a significant positive effect on customer loyalty with $P = 0.022 < 0.05$ with a coefficient value of 0.203; this means that the better the service quality, the better customer loyalty will be.
6. Company image has a significant positive effect on customer loyalty with $P = 0.016 < 0.05$ with a coefficient value of 0.266; this coefficient shows that the better the company image in the minds of customers, the better customer loyalty will be.
7. Customer satisfaction has a significant positive effect on customer loyalty with $P = 0.000 < 0.05$ with a coefficient value of 0.378; this coefficient shows that the better the customer satisfaction, the better the customer loyalty.
8. The marketing mix influences customer loyalty through customer satisfaction, with $P = 0.029 < 0.050$ with a coefficient value of 0.095. This means that the marketing mix applied to banking encourages increased customer satisfaction, which ultimately results in better customer loyalty.
9. Service quality influences customer loyalty through customer satisfaction, with $P = 0.040 < 0.050$ with a coefficient value of 0.088. This means that good service quality in private banking in the city of Parepare encourages customer satisfaction and has an impact on increasing customer loyalty.
10. Company image influences customer loyalty through customer satisfaction, with $P = 0.023 < 0.05$ with a coefficient value of 0.125. This means that a company that has a good image will encourage increased customer satisfaction, which ultimately has an impact on better customer loyalty.

Discussion

This discussion focuses on decisions resulting from hypothesis testing as an effort to answer the formulation of the research problem. The analysis results from hypothesis testing are described as follows:

1. The Influence of Marketing Mix on Customer Satisfaction

Based on the research results, the first hypothesis can be observed from the SEM analysis results in Table 21. This table shows that the marketing mix has a significant positive effect on customer satisfaction. This shows that the better the marketing mix, the better customer satisfaction will be. This finding is in accordance with the results of research conducted by Utami Sri Wira (2022) examining the influence, showing that the marketing mix has a positive and real effect on consumer satisfaction and loyalty. The estimated parameters have an effect with a CR value > 1.96 and a probability value of $p < 0.05$. Marketing mix on consumer satisfaction (CR = 5.865, $p = 0.000$), Marketing mix on consumer loyalty (CR = 2.015, $p = 0.044$) and consumer satisfaction on consumer loyalty (CR = 2.398, $p = 0.017$). A marketing mix that is done well can influence consumer satisfaction and consumer loyalty. The descriptive statistical results of the marketing mix variables show that respondents understand and comprehend what researchers mean by marketing mix. The indicator that has the highest average value of the marketing mix variable is the people indicator. Each employee has their own abilities and discipline possessed by employees at private banks in the city of Parepare; next is the indicator for fast and easy banking transaction processes at private banks in Parepare. , next is the price, the amount of administration fees charged to customers and the minimum balance set for each type of savings; next is the location indicator with ease of reaching the bank location; next is the promotion indicator, Consumer trust in word of mouth promotions and attractive content marketing on social media, next are product indicators. The types of savings offered are very diverse; next are Physical Evidence indicators. Level of cleanliness and comfort of offices at private banks in the city of Parepare and adequate waiting room facilities and room layout. Facts from the research show that by providing a wide variety of types of savings offered, large administration fees charged to customers, and an easy process, this is a marketing strategy for private banks to provide satisfaction to their customers.

2. The Influence of Service Quality on Customer Satisfaction

Based on the research results, the second hypothesis can be observed from the results of the path analysis in Table 21. This table shows that service quality has a significant positive effect on customer satisfaction. This shows that good service quality at private banks in the city of Parepare can increase customer satisfaction. This finding is different from the results of research conducted by Y. Shandi Wicaksono's (2012) research titled Analysis of Aviation Quality in Indonesia; Relationship to Customer Satisfaction. The research results show that increasing customer satisfaction through service quality has a very positive effect on customer satisfaction. Based on the

explanation above, the hypothesis (H2) in this research is that it has a very positive effect on customer satisfaction. The analysis technique used in this research is SEM. Based on data analysis using SEM (Structural Equation Modeling) and a discussion of the research results that have been presented, it can be concluded that the things to answer the problem are as follows: The service quality variable has no effect on consumer satisfaction.

The results of descriptive statistics for the service quality variable show that respondents understand and comprehend what researchers mean by service quality. The indicator that has the highest average value of the service quality variable is the physical evidence indicator. Physical evidence here is considered to be the one that has the biggest impact on customer satisfaction, especially in terms of good room layout, making it easy for customers to find all the places. Service: This can be seen from the positions of the rooms in the nine private banks where the research is located, which are easy for customers to access. Apart from that, private bank buildings are also considered by customers to be suitable for use. Facts at the research site show that these nine private banks are continuously making improvements to private banks. And room interior design that is considered good and comfortable also influences customer satisfaction. The next indicator is guarantee; customers at the research site think that bank employees always provide clear information regarding customer savings so that customers can know well what they want. Apart from that, all employees who serve customers at the nine private banks are in their respective fields so that customers feel they are being handled by professionals; this is shown by the major of each employee, which is appropriate to their position. Apart from that, employees always show a friendly attitude in serving customers so that customers feel confident in the services provided by the private bank. The facts at the research site show that private banking in the city of Parepare provides the best service, with sophisticated digital savings applications making it easier for customers to carry out deposit and withdrawal transactions so that customers get satisfaction from the private sector in the city of Parepare.

3. The Influence of Company Image on Customer Satisfaction.

Based on the research results of the third hypothesis, it can be observed that the test results in Table 21 show that company image has a significant positive effect on customer satisfaction. The findings of this research show that the better the company image, the better customer satisfaction. These findings are in accordance with research conducted by Fauzy Isnain (2022) entitled Research on the Influence of Image, Service Quality, Value, Reputation and Commitment on Customer Satisfaction and Loyalty. Study on BPJS Employment Yogyakarta Branch. This research aims to determine the influence of image, service quality, value, reputation and commitment on customer satisfaction and loyalty. The method used is a qualitative method using questionnaire results as primary data. The research had 268 BPJS Employment participants as respondents and was analyzed using the SEM method. The results that can be concluded are partially 1) the BPJS image has a positive effect on service quality, value, reputation and customer satisfaction; 2) Service quality has a positive effect on the value, consumer satisfaction and BPJS reputation; 3) Value has a positive effect on reputation and customer satisfaction; 4) Customer satisfaction has a positive effect on reputation, consumer loyalty and customer commitment; 5) BPJS reputation has a positive effect on customer loyalty and customer commitment; 6) Customer commitment has a positive effect on customer loyalty at BPJS Employment Yogyakarta Branch. Based on the explanation above, the hypothesis (in this research) is that image, service quality, value, reputation, and commitment to customer satisfaction and loyalty have a positive effect.

The descriptive statistical results of the image variable show that respondents understand and understand what the researcher means by the image variable. In this variable, the indicator that has the highest average value is the company value indicator, which is also a characteristic of an organization that differentiates it from competing companies in a similar industry. Not only that, these values also become strong guidelines for all human resources in the company in realizing the organization's vision and mission. And the final indicator of the company's personality. In running a company, people are needed who are right and competent in their field. Apart from that, there are also other important things needed to support the success of the company, namely the right personality of each employee, as research shows.

4. The Influence of Marketing Mix on Customer Loyalty.

The results of testing the fourth hypothesis show that the marketing mix has an insignificant positive effect on customer loyalty. These findings indicate that the marketing mix model applied does not directly increase

customer loyalty. These findings are in accordance with the results of research conducted by Imelda Aprileny (2022) entitled The Effect of Marketing Mix on Customer Loyalty Through Customer Satisfaction as an Intervening Variable (Case Study of Make Over Cosmetics Customers at Bekasi Metropolitan Mall)

This research aims to find out how much influence the marketing mix has on customer loyalty through customer satisfaction as an intervening variable with a case study of Make Over Cosmetics users at Bekasi Metropolitan Mall. The marketing mix consists of four variables: (1) product, (2) price, (3) location/distribution channels, (4) promotion. This research uses an associative research strategy, which is measured using the path analysis method with SPSS 24.00. The population of this research is users/consumers of Make Over Cosmetics at Bekasi Metropolitan Mall, with a sample size of 100 respondents. The data collection technique uses field studies by distributing questionnaires. In the research, it was found that products, location/distribution channels, and promotions directly have a significant influence on customer satisfaction. Customer satisfaction has a significant influence on customer loyalty. Products indirectly influence customer loyalty. Promotion indirectly has an influence on customer loyalty. Based on the explanation above, the hypothesis in this research is that the research found that products, location/distribution channels, and promotions directly have a significant influence on customer satisfaction. Facts at the research location show the same thing, where customers. You cannot immediately become loyal if you have not felt satisfaction first, so even if a private bank carries out a marketing strategy through a marketing mix, it will not increase the value of customer loyalty if the customer does not feel what is called customer satisfaction.

5. The Influence of Service Quality on Customer Loyalty

The results of testing the fifth hypothesis show that service quality has a positive effect on customer loyalty. These findings indicate that the service quality model that is implemented directly increases customer loyalty. This finding is in accordance with the results of research conducted by Darwin Dhasan (2019) with the research title Effect of Product Quality, Service Quality and Price Fairness on Customer Engagement and Customer Loyalty. The research results show that there is a significant direct influence on customer loyalty, with product quality, service quality, and price fairness all having a positive influence. Based on the explanation above, the hypothesis (H5) in this research is that it has a significant direct impact on customer loyalty, with product quality, service quality, and price fairness all having a positive influence.

If we look at the fifth hypothesis, where service quality has a positive and significant effect on customer loyalty, the results obtained in the fourth hypothesis are slightly opposite. The results of this research show that loyalty can be created because there are many things that customers like. The types of savings offered are very diverse, the quality of the savings products offered, and the process is so easy that customers only decide to save their funds at one private bank. Customers at the research location show that all the indicators contained in the image can influence their level of loyalty. Customers show the attitude that the slogan, logo, values and reputation of a private bank can make them make repeat visits and provide recommendations to their family or relatives as indicators contained in the loyalty variable. Looking at the research location, it can be said that the respondents are people who live in rural areas, so their purchasing decisions are easily influenced by word of mouth. Considering the culture of society in areas like this, the relationship between each resident is still very good and close to each other. , so that the reputation of a private bank is very influential in choosing a private bank where they will buy the best services in savings and credit transactions. Many people in the research area make purchasing decisions based on other people's opinions about a private bank, and they put aside the quality of service just because other people's opinions are heard.

6. The Influence of Company Image on Customer Loyalty

The results of testing the sixth hypothesis show that company image has an influence on customer loyalty. This shows that the better the company image, the better customer loyalty will be. This finding is in accordance with research on company image and customer loyalty, one of which was conducted by Kesturi Pandanwangi (2022) with the research title The Influence of Product Certification, Company Image and Opinion Leaders on Customer Loyalty on Purchasing Decisions. The research results show that feed certification influences the perceived product quality when purchasing feed ($\beta = 0.127$; $t = 1.849$; $p < 0.1$). Opinion leaders ($\beta = 0.157$; $t = 2.115$; $p < 0.05$) have a positive and significant influence on perceived product quality. Company image ($\beta = 0.157$; $t = 2.115$; $p < 0.05$) have a positive and significant influence on perceived product quality. Company image ($\beta = 0.157$; $t = 2.115$; $p < 0.05$) have a positive and significant influence on perceived product quality.

= 0.690; $t = 9.828$; $p < 0.05$) has a positive and significant influence on perceived product quality. Furthermore, perceived product quality has an influence on consumer confidence ($\beta = 0.699$; $t = 12.903$; $p < 0.05$) and customer satisfaction ($\beta = 0.689$; $t = 12.130$; $p < 0.05$). Consumer trust ($\beta = 0.507$; $t = 6.828$; $p < 0.05$) and customer satisfaction ($\beta = 0.414$; $t = 5.192$; $p < 0.05$) also have a positive influence on customer loyalty. The research results show that the influence of product certification, opinion leaders and company image are the main factors in building customer loyalty in purchasing decisions.

The facts at the research site show that if we look at the sixth hypothesis, the image has a positive and significant effect on customer satisfaction. The results of this research show that loyalty can be created due to many things. Customers at the research location show that all the indicators contained in the image can influence their level of loyalty. Customers show the attitude that the slogan, logo, values and reputation of a private bank can make them make repeat visits and provide recommendations to their family or relatives as indicators contained in the loyalty variable. Looking at the research location, it can be said that the respondents are people who live in rural areas, so their purchasing decisions are easily influenced by word of mouth. Considering the culture of society in areas like this, the relationship between each resident is still very good and close to each other, so that the reputation of a private bank is very influential in choosing a private bank where they will save in private banking. Many people in the research area make purchasing decisions based on other people's opinions about a private bank, and they put aside the quality of service just because other people's opinions are heard.

7. The Influence of Customer Satisfaction on Customer Loyalty

Based on the research results, the seventh hypothesis can be observed from the results of the path analysis in Table 21. This table shows that customer satisfaction has a significant positive effect on customer satisfaction. This shows that good customer satisfaction at private banks in the city of Parepare can increase customer loyalty. This finding is in accordance with the results of research related to customer satisfaction and customer loyalty, research conducted by Mark D, Grahame R.D, and Kathy (2003) research titled Customer Loyalty and Customer Loyalty Program. The research results show that there is a positive influence between customer satisfaction and customer loyalty through the customer loyalty program. Based on the explanation above, the hypothesis (H7) in this research is that service quality has a positive and significant effect on customer loyalty.

The descriptive statistical results of the service quality variable show that respondents understand and comprehend what researchers mean by marketing mix. The indicator that has the highest average value of the mixed variable is private bank promotion because customers find the promotions offered by private banks very attractive through marketing content that offers products that are very easy for private bank customers to understand. This encourages the creation of customer loyalty. The next indicator is that the process offered is very easy and fast; using the application can make transactions faster for customers. Then, the employee service indicators provided to customers are in accordance with the existing system, and all private bank employees always act friendly to customers. Followed by promotional indicators, the atmosphere, facilities and location of private banks are also triggers for creating patient loyalty. Facts at the research location show that customers who are satisfied with this private bank become loyal; this is shown by customers who always make transactions with the same private bank if they need services, both savings and credit. Apart from that, customers also recommend the private bank to their family or relatives. Need savings or credit services, and always tell other people positively about the services provided by the private bank. Customer satisfaction is what patients feel after receiving service at the private bank, and consumers who feel satisfied with the service they receive then show a loyal attitude towards the private bank.

8. The Influence of Marketing Mix on Customer Loyalty Through Customer Satisfaction

Based on the research results of the eighth hypothesis, it can be observed from the results of the path analysis in Table 21. This table shows that the marketing mix influences customer loyalty through customer satisfaction. This shows that a good marketing mix in private banks in the city of Parepare can increase customer loyalty through customer satisfaction. These findings are in accordance with research conducted by Anisa, Rizka Dwi (2022), The Influence of Employee Performance and Marketing Mix on Customer Loyalty Through Customer Satisfaction as an Intervening Variable (Study at BMT MBS Syariah Karas Magetan Branch). Based on the results of the analysis that has been carried out, the results show that there are four hypotheses rejected and three hypotheses accepted. The hypotheses that were rejected were H1, which stated that employee performance had a positive effect on

customer loyalty, H2 which stated that employee performance had a positive effect on customer satisfaction; H3, which stated that the marketing mix had a positive effect on customer satisfaction and H6 which stated that employee performance had a positive effect on customer loyalty, through customer satisfaction. Meanwhile, the accepted hypothesis is H4, which states that the marketing mix has a positive effect on customer satisfaction; H5, which states that customer satisfaction has a positive effect on customer loyalty; and H7, which states that the marketing mix has a positive effect on customer loyalty through customer satisfaction. The hypothesis that is rejected is the hypothesis that is not significant because the t-statistic value is < 1.96 and the P value is > 0.05 (5%). Meanwhile, the accepted hypothesis is a significant hypothesis because the t-statistic value is > 1.96 and the P value is ≤ 0.05 (5%). Based on the explanation above, the hypothesis (in this research) is Employee Performance and Marketing Mix on Customer Loyalty Through Customer Satisfaction.

Facts from the research show that customers like the very diverse types of savings offered, customers like the minimum balance set for each type of savings, customers find it easy to reach the bank location because the location is very strategic, and customers like the very attractive promotions offered.

9. The Influence of Service Quality on Customer Loyalty Through Customer Satisfaction.

Based on the research results, the ninth hypothesis can be observed from the results of the path analysis in Table 21. This table shows that service quality influences customer loyalty through customer satisfaction. This shows that good service quality at private banks in the city of Parepare can increase customer loyalty through customer satisfaction. This finding is in accordance with research conducted by Akbar and Parves (2009) with the research title Impact of service quality, trust, and customer satisfaction on customer loyalty. Researching the influence of service quality, trust, and customer satisfaction on customer loyalty obtained the results that customer satisfaction has a positive impact on customer loyalty. According to Utami (2015), research on the influence of product quality, service, price and location on loyalty with satisfaction as an intervening variable suggests that there is a relationship between service quality and loyalty through customer satisfaction. Good service quality can lead to satisfaction. If the service received or experienced by the customer matches or even exceeds the customer's expectations, then the service is considered quality and satisfactory. If satisfaction has arisen, customer loyalty will be formed.

Based on the explanation above, the hypothesis (H9) in this research is the impact of service quality, trust, and customer satisfaction on customer loyalty. Facts on the ground show that loyal customers are customers who have made repeat transactions and invited their families to save and become creditor customers at private banks. In other words, the customer has experienced the service provided by the private bank, and he feels satisfied with the service, which ultimately succeeded in increasing the value of customer loyalty. Service is something that really influences customer satisfaction because service at private banks is something that comes into direct contact with customers. During transactions, everything the customer gets is part of the quality of service. If the service quality is good, customers will also be satisfied. This is also in line with the results obtained in the first hypothesis. The satisfaction felt by customers is one of the reasons for making customers loyal.

10. The Influence of Company Image on Customer Loyalty Through Customer Satisfaction.

Based on the research results, the tenth hypothesis can be observed from the results of the path analysis in Table 21. This table shows that company image has a significant positive effect on customer loyalty through satisfaction. This shows that a good company image in private banks in the city of Parepare can increase customer satisfaction. These findings are in accordance with research conducted by Anang Ashari (2022) The Influence of Service Quality, Customer Satisfaction and Company Image on Customer Loyalty of BMT UGT Sidogiri, Glenmore Regency Branch; the results of the analysis show that the service quality variable has a significant effect on customer loyalty with Sig. 0.037. Customer satisfaction has a significant effect on customer loyalty with Sig. 0,000. Company image has a big influence on customer loyalty with Sig. 0,000. These variables (simultaneously) have a significant effect on customer loyalty with a calculated F value of $71.390 \geq F$ table 3.20 and a significance of $0.000 \leq 0.05$. Then, the R2 test used (coefficient of determination) is 0.220 or 22%. However, researchers did not further examine other variables that influenced the remaining 78% in this study.

The problem formulation and sixth hypothesis can be seen in the analysis results in Table 21. From this table, it is known that image has a positive and significant effect on customer loyalty through the customer satisfaction

variable. This explains that company image has a significant effect on customer loyalty, even though satisfaction is the intervening variable. This is also related to the results shown in Hypothesis 3, which shows that image has a significant effect on consumer satisfaction, so this increases the value of customer loyalty. Personality, reputation, values and company identity, which are indicators of image variables, are able to increase customer satisfaction scores, so this also has an impact on loyalty. So, respondents at this research location get satisfaction from the image created by the private bank where they save and credit; this is because the company's image is directly related to them when they carry out savings and credit transactions. Because of the significance of image on satisfaction, customer loyalty also becomes influential. Even though the image of the private banking company is getting better, this has an influence on customer loyalty if the image is through customer satisfaction first because customer satisfaction is more influenced by what they feel when making transactions. An image that has indicators of personality, reputation, values and corporate identity shows different results when measured directly on patient loyalty, which has a positive and significant influence, as stated in the fifth hypothesis. In the sixth hypothesis, it can be seen that image directly has a positive and significant effect on loyalty. This shows that people in the research location can become loyal to a private bank because of the reputation of the private bank. Respondents indicated that they believed more in what they heard about the private bank and how other people told them about the private bank where they saved. They choose to save at the same bank because it is based on the image they receive, so they become loyal customers. This could also be caused by the prestige of local people who always want to save in private banks that have a good image in the eyes of the local community. They want to save in private banks that are visited by many other people.

Research Limitations

Limitations and weaknesses in this research could result in the research being less than perfect, so it is hoped that other researchers will improve it. Some limitations and weaknesses are as follows:

1. This research only focuses on marketing mix variables, service quality and company image on customer satisfaction and loyalty to private banks.
2. This research only focuses on private bank customers in Parepare City.

CONCLUSIONS AND SUGGESTIONS

Conclusion

The number of customers, which continues to increase every year at the nine private banks, does not necessarily mean that customer satisfaction at these private banks is measured. This is shown by the large number of complaints made by customers after carrying out transactions at private banks, either directly or using online applications, to obtain excellent service at private banks. For this reason, it is necessary to evaluate the customer side and find out the level of satisfaction and loyalty felt by the customer. From this research, it can be concluded that the respondents studied determined their level of satisfaction based on what they experienced and felt directly. Their level of satisfaction can be influenced by things that come into direct contact with them, both in terms of the service they receive and in terms of the ease of administration they experience when carrying out savings and credit transactions at the Parepare City private bank. And the satisfaction they feel can make them loyal to the private bank where they carry out savings and credit transactions.

Suggestion

Based on the conclusions of the research results that have been described, here are several suggestions that researchers can give:

1. The marketing mix variable should be of special attention to private banking companies in the city of Parepare so that the marketing mix can increase customer satisfaction and even create customer loyalty so that customers will make repeat visits and prioritize their funds being deposited in private banks.
2. Private banks must always maintain the quality of service provided to customers, because from the research results it can be seen that service quality has a significant influence on customer satisfaction.
3. Maintaining good relationships with customers is also something that must be maintained by all human resources within a private bank. Customers who use transactions at private banks in the city of Parepare will be satisfied if they feel cared for by private bank employees.

4. Private Banks should continue to update mobile applications to add innovative features to the service system so that customers can get the latest information regarding developments at the Private Bank. Several private banks in the city of Parepare have not updated their applications.
5. For future researchers, the image variable is a variable that still needs to be studied in depth, especially its relationship with customer satisfaction and other variables not examined in this research.

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