The Effect Of Digital Marketing And Service Quality On Nasability Satisfaction And The Role Of Word Of Mouth As A Moderating Variable (Study on Customers of PT. Bank Pembangunan Daerah Jawa Timur Tbk. Banyuwangi Branch)

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ABSTRACT

This research was conducted to analyze the effect of marketing and service quality on customer satisfaction and the role of word of mouth as a moderating variable. The researcher took the place of research at the East Java Regional Development Bank, Banyuwangi Branch. The objects in this study are digital marketing (X1), Service Quality (X2), Word of Mouth (M), Customer Satisfaction (Y). the subjects that the researchers have prepared are customers at PT Bank Pembangunan Daerah Jawa Timur Tbk. Banyuwangi Branch. The sampling technique, of course, uses the Non Probability Sampling method with the same dose for each population prepared. Classifying research by attracting 170 respondents who are categorized as customers at Development Banks, especially in the Banyuwangi area, East Java. By utilizing primary data and secondary data for the preparation of this study, both of which have their own data cycles. Primary data obtained from interviews, as well as distributing questionnaires, observations etc. While secondary data was obtained from previous research. The results obtained in this study include; 1) digital marketing has a significant influence on consumer satisfaction. 2) word of mouth can strengthen customer satisfaction.

Keywords ; Word Of Mouth, Customer Satisfaction, Digital Marketing

INTRODUCTION

In recent years, the banking world has undergone significant changes. The influence of deregulation has made competition tougher until the formation of competitive power is increasing. Basically, customer satisfaction is the main authority that needs to be considered by all banking parties. Maintaining the credibility of the institution by maintaining good relations with customers needs to be done for the development of the company's own life. Of course, a banking industry has flexibility in its service levels, which means customer satisfaction is a major concern in the banking world.

According to (Kotler & Keller, 2016; Budiantono, 2021), describes that customer satisfaction is a change in feelings felt by consumers after comparing performance and results that have been measured based on the standardisation of satisfaction with the consumer himself. A new customer will also feel significant satisfaction if treated well, it is possible that the new customer will become a regular customer until he makes transactions that increase every year because he is satisfied with the services provided by the intended agency (Suhermin & Hermawati, 2021).

PT Bank Pembangunan Daerah Jawa Timur (PT BPD) itself nurtures a vision to gain a place in the hearts of the community and become Bank No. 1 in Indonesia. An extraordinary performance has been achieved by BPD Jatim with the best service performance category and has been ranked 2nd throughout Indonesia, which of course is surveyed directly by the Bank service Excellence monitor 2021 with details of Third Party Funds (DPK) increasing by 21.52% from Rp. 68.46 trillion (2020) to Rp. 83.2 trillion. Credit products also increased from IDR 41.48 trillion to IDR 42.74 trillion.

According to (Hermansyah, 2013) said that the role of banking in efforts to advance the country's economy must dominate, banking is certainly the axis of economic circulation in the financial sector in order to advance and improve the country's economy. This success is of course driven by the quality of service that must also be considered. The better the service provided by the Bank, the more satisfaction the customer will get until it triggers the emergence of new customers from recommendations by the old customer (word of mouth). The power of a customer or consumer satisfaction is very strong, a small thing that might reduce customer satisfaction will push the company to the brink of destruction that needs attention.

Word of mouth has its own advantages that are worth trying to improve service performance. The use of this technique can certainly greatly affect the bank's reputation which even needs to be maintained very carefully. The slightest mistake in serving customers who come will cause dissatisfaction in the minds of customers. Whether the dissatisfaction is able to be expressed directly or even suppressed and will become a boomerang for the PT Pembangunan company itself. Reviews from direct customers can be said to be a double-edged sword, if used very carefully and right on target, the sword will have a good impact on the company. However, if it is able to affect customer satisfaction, then all that will be obtained is a negative impact that is fatal to the company.

Positive experiences told by customers who come can encourage public confidence to try to explore more about the products sold by the company. Luckily, if the new customer is loyal to the company, what is meant by loyal here is that the customer is happy to entrust his wealth to the bank that is trusted wholeheartedly to manage his finances. As we know, the turnover of the economy is strongly influenced by effective and efficient financial management, making banking the main asset in helping financial management with interest that should be taken into account by prospective customers. In some cases, interest also affects the decision of prospective customers in making decisions to entrust their wealth to the intended bank. This is also considered by PT Bank Pembangunan Daerah Jawa Timur to always provide its own benefits for all customers.

OVERVIEW

Digital Marketing (X1)

A new tool and technology to drive marketing success in the current technological era, expanding market share by utilising website media, social media, email marketing, video marketing, advertising, and search engine optimisation (SEO), according to (Hermawati, et al., 2022). Success in using digital marketing can certainly drive sales to a significant extent. Approaching consumers through digital marketing is considered more efficient than face to face sales promotion. In this case, we do not need to meet directly with consumers and can transact through the site that has been used. Time efficiency and also cost savings are one of the advantages of this Digital Marketing.

Service Quality (X2)

The definition of service quality has been described by several experts, one of which is (Tjiptono, 2016; Budiantono et al., 2021), which states that service quality is a reflection in evaluating consumers on the services obtained with the time that has been done. The quality of service is of course determined by the important points in the minds of consumers themselves. Fulfilment of needs and desires is always requested by consumers, handling this is of course driven by good service quality. The better the quality of service provided, the better the responsiveness of consumers to be interested in the products we offer.

Word of Mouth (M)

A communication carried out from the communicator to the communicator regarding the topic presented by the communicator regarding a product, catalogue, brand of goods, or an institutional agency that refers to a person's desire for satisfaction channeled by communicating with others. Influencing or promoting a product is unconsciously done by consumers who have successfully fulfilled their expectations. The word of mouth technique in fact has a contagious virus through conversations, reviews, promotions, and recommendations from one person to another until the influence to buy the recommended product is created. According to (Hasan, 2010; Hermawati et al., 2022), declaring that word of mouth is an information exchange conversation from one party to another by providing advice or recommendations for products or services to create enthusiasm to try the product.

Consumer Satisfaction (Y)

A valuable asset that needs to be maintained as well as possible for the survival of the company itself. The influence obtained from a fulfilment of consumer satisfaction greatly affects the company's reputation. Where in customer satisfaction can support product sales significantly. The level of customer satisfaction can be interpreted as the initial capital to win the competition which also has its own advantages. (Supranto, 2011) states that the level of customer satisfaction can affect the quality of the product or service being sold. Satisfaction itself is a level of feeling shown by consumers in fulfilling the needs and desires of consumers themselves through services, or characteristics of goods that are able to meet the expectations of consumers. But unfortunately, consumer satisfaction is very difficult to see because it is abstract and relative. For this reason, companies are competing to meet the expectations of their consumers through surveys, or observations to improve the quality of the products provided., ataupun pengamatan guna memperbaiki kualitas produk yang disediakan.

PREVIOUS RESEARCH

Novita et. al. 2022, in their research stated that customer satisfaction is influenced by the level of trust and quality of service provided by the seller to the buyer to create a sense of security in fulfilling expectations in the minds of consumers. However, customer satisfaction does not necessarily affect consumer repurchase intentions for the products offered even though it has been mediated by service quality, customer loyalty, word of mouth motivation.

Likewise, Dwilianingsih & Indradewa's opinion confirms through their article that a rationalism for service has a positive influence on the level of customer satisfaction and loyalty even though it has been mediated by customer loyalty itself.

Digdowiseiso & Sari made an observation in the form of an article in 2022. In their article, they expressed several opinions regarding digital marketing, product quality, and service quality. One of the opinions stated in this article is that the benefits of using digital marketing are significant. It can reach consumers globally and can increase customer satisfaction because transactions are facilitated from several applications used by sellers through the realm of digital marketing. Of course, without ignoring product quality which also has a big role in fulfilling customer satisfaction.

Word of mouth itself has a strong enough influence to fulfil satisfaction in new consumers. Direct recommendations from consumers to other consumers in fact have a strong enough impact in fostering public confidence about a product offered. Something that was previously doubted can be dismissed from a mere recommendation that is able to arouse consumer confidence in purchasing new products. Word of mouth is considered to play an important role in spreading promotion directly, influencing consumers through the point of view of other consumers so that a decision to buy a product is formed (pradana et. al. 2022).

RESEARCH METHODS

In research with the title of the effect of digital marketing and service quality on customer satisfaction and the role of word of mouth as a moderating variable,

conducted at PT Bank Pembangunan Daerah Jawa Timur Tbk. Banyuwangi Branch. Assisted with PLS (Partial Last Square) supported by smart PLS ver. 3 which is believed to be able to analyse in data management accurately and reliably. Processing numbers into information that can be read and understood and is able to be a clue to the accuracy of a change in points in research. Applying quantitative methods where in testing the hypothesis has a cause and effect explanation. Taking data using time coverage with cross section properties which means that data handling is carried out from a certain time. the influence of digital marketing and service quality on customer satisfaction and the role of word of mouth as a moderating variable is an object in this research. According to (Sugiyono, 2015; Putri & Budiantono, 2021) primary data is a data source that provides data to data collectors. In the study, the subjects took samples from customers of PT Bank Pembangunan Daerah Jawa Timur Tbk. Banyuwangi branch.

RESULTS AND DISCUSSION

Respondent Characteristics

Determination of 170 respondents obtained from customers of PT Bank Pembangunan Jawa Timur has been done by using an approach that is believed to be able to support the quality of research. Among them, including; Gender, age, latest education, occupation, length of time as a customer, digital access,

Table 4.1 Characteristics of Respondents Based on Gender

No	Gender	Total	Persentase (%)
1	Male	92	54.12%
2	Female	78	45.88%
Total		170	100.00%

Source: processed primary data 2023

It can be concluded that men dominate more than women. A total of 54.12% of male respondents, with 45.12% female respondents, so it can be said that the sum in this characteristic is 100.00% according to the accumulation that has been determined.

Table 4.2 Characteristics of Respondents by Age

No	Age	Total	Persentase (%)
1	17 - 20 tahun	25	14.71%
2	21 - 30 tahun	45	26.47%
3	31 - 40 tahun	78	45.88%
4	> 40 tahun	22	12.94%
Total		170	100.00%

Source: processed primary data 2023

A total of 78 (45.88%) people aged 31 - 40 years were dominant compared to the accumulation of numbers in other ages. With the fulfilment of 100.00% presense obtained from the age of 17 - 20 years 14.71%, age 21 - 30 years as much as 26.47%, and 12.94% obtained from the age of more than 40 years..

Table 4.3 Characteristics of Respondents Based on Last Education

No	Latest Education	Total	Persentase (%)
1	SD	-	-
2	SMP	-	-
3	SMA	55	32.35%
4	Diploma	17	10.00%
5	S1	69	40.59%
6	S2	27	15.88%
7	S3	2	1.18%
Total		170	100.00%

Source: primary data 2023

The lowest point of this sample is 2 which is obtained from S3 education, while the highest point is held by S1 which amounts to 69 respondents. Followed by diploma as many as 17 respondents, S2 as many as 27 respondents, and SMA which has the 2nd highest level of 55 respondents. For elementary and junior high school education levels so far have not been detected so they do not have respondents with the last level of education.

Table 4.4 Characteristics of Respondents Based on Occupation

No	Pekerjaan	Jumlah	Persentase (%)
1	Pegawai Swasta	39	22.94%
2	PNS/TNI/Polri	72	42.35%
3	Wiraswasta	26	15.29%
4	Pelajar/Mahasiswa	15	8.82%
5	IRT	18	10.59%
Jumlah		170	100.00%

Source: processed from primary data 2023

A total of 72 respondents as the peak of this sample were occupied by civil servants / TNI / Polri. For the occupation level with the lowest accumulation of respondents, there are students with 15 respondents. Followed by housewives who got 18 respondents, self-employed as many as 26 respondents, and finally private employees with 39 respondents.

Table 4.5 Characteristics of Respondents Based on Length of Being a Customer

No.	Lama Menjadi Nasabah	Jumlah	Persentase (%)
1	2 - 3 tahun	36	21.18%
2	4 - 5 tahun	77	45.29%
3	> 5 tahun	57	33.53%
Jumlah		170	100.00%

Source: primary data management 2023

The level of length of customer subscription can be seen from the table above, where 77 respondents occupied the first level with the category 4-5 years of

being a customer, then there were 57 respondents in the position of more than 5 years, and the last 36 customers with a level of 2-3 years of being a customer.

Table 4.6 Characteristics of Respondents Based on Digital Marketing Access

No	Akses Digital *Marketing*	Jumlah	Persentase (%)
1	*Facebook*	84	38.36%
2	*Twitter*	45	20.55%
3	*Youtube*	34	15.53%
4	*Instagram*	56	25.57%
Jumlah		219	100.00%

Source: primary data management 2023

From the table above, it can be concluded that Facebook is ranked first with 84 respondents. Instagram ranked second with 56 respondents, followed by Twitter and YouTube with 45 and 34 respondents respectively.

Descriptive Statistics of Digital Marketing Variables (X1)

Table 4.7 Descriptive Statistics of Digital Marketing Variables (X1)

Variabel	Item	Frekuensi					N	Min.	Max.	Mean
		STS	TS	N	S	SS				
Interactive (X1.1)	X1.1.1	-	10	4	115	41	170	2	5	4.10
	X1.1.2	-	10	4	104	52	170	2	5	4.16
	Rata-rata									4.13
Incentive Program (X1.2)	X1.2.1	-	10	11	102	47	170	2	5	4.09
	X1.2.2	-	10	4	88	68	170	2	5	4.26
	Rata-rata									4.18
Site Design (X1.3)	X1.3.1	-	10	8	92	60	170	2	5	4.19
	X1.3.2	4	7	10	96	53	170	1	5	4.10
	Rata-rata									4.15
Cost (X1.4)	X1.4.1	-	10	44	82	34	170	2	5	3.82
	X1.4.2	-	7	59	87	17	170	2	5	3.67
	Rata-rata									3.75
Rata-rata Digital *Marketing* (X1)										4.05

Source: processed primary data 2023

The data above shows that the average obtained from digital marketing is 4.05. from this figure it can be said to be very good. In the explanation, the Incentive Program becomes the highest average accumulation of 4.18 compared to the lowest accumulation which is occupied by costs which only have 3.75 average..

Descriptive statistics of service quality variables (X2)

Table 4.8 Descriptive Statistics of Service Quality Variables (X2)

Variabel	Item	Frekuensi					N	Min.	Max.	Mean
		STS	TS	N	S	SS				
Tangible (X2.1)	X2.1.1	-	7	16	104	43	170	2	5	4.08
	X2.1.2	-	7	30	82	51	170	2	5	4.04

	Rata-rata									4.06
Empathy (X2.2)	X2.2.1	-	10	11	93	56	170	2	5	4.15
	X2.2.2	-	7	53	84	26	170	2	5	3.76
	Rata-rata									3.96
Responsiveness (X2.3)	X2.3.1	-	7	24	106	33	170	2	5	3.97
	X2.3.2	-	7	27	97	39	170	2	5	3.99
	Rata-rata									3.98
Reliability (X2.4)	X2.4.1	-	10	21	89	50	170	2	5	4.05
	X2.4.2	-	10	10	86	64	170	2	5	4.20
	Rata-rata									4.13
Assurance (X2.5)	X2.5.1	-	10	11	93	56	170	2	5	4.15
	X2.5.2	-	7	53	72	38	170	2	5	3.83
	Rata-rata									3.99
Rata-rata Kualitas Pelayanan (X2)										4.02

Source: primary data management 2023

From the data above it can be concluded that as much as 4.02 average service quality with details of Tangible 4.06, Empathy 3.96, Responsiveness 3.98, Reliability 4.13, Assurance 3.99. This shows that the numbers that dominate so as to get a score of 4.02 as the average service quality can be said to be good.

Descriptive Statistics of Word Of Mouth Variables (M)

Table 4.9 Descriptive Statistics of Word of Mouth Variables (M)

Variabel	Item	Frekuensi					_N_	_Min._	_Max._	_Mean_
		STS	TS	N	S	SS				
Membicarakan (M1.1)	M1.1.1	-	7	39	94	30	170	2	5	3.86
	M1.1.2	-	13	13	101	43	170	2	5	4.02
	Rata-rata									3.94
Mempromosikan (M1.2)	M1.2.1	-	10	13	105	42	170	2	5	4.05
	M1.2.2	-	10	7	114	39	170	2	5	4.07
	Rata-rata									4.06
Merekomendasikan (M1.3)	M1.3.1	-	10	7	117	36	170	2	5	4.05
	M1.3.2	-	10	10	86	64	170	2	5	4.20
	Rata-rata									4.13
Menjual produk/merek kepada pelanggan atau konsumen lain (M1.4)	M1.4.1	-	10	22	88	50	170	2	5	4.05
	M1.4.2	-	7	28	93	42	170	2	5	4.00
	Rata-rata									4.03
Rata-rata _Word of Mouth_ (M)										4.04

Source: Questionnaire (Processed, 2022)

In the assessment, it can be said to be very good with an average of 4.04 for word of mouth. in the data above, the highest average is obtained from recommending with a total average of 4.13, while the lowest average value is occupied by talking about the 3.99 average.

Descriptive Statistics of Customer Satisfaction Variables (Y)

Table 4.10 Descriptive Statistics of Customer Satisfaction Variables (Y)

Variabel	Item	Frekuensi					N	Min.	Max.	Mean
		STS	TS	N	S	SS				
Kualitas produk (Y1.1)	Y1.1.1	-	10	10	86	64	170	2	5	4.20
	Y1.1.2	-	10	22	95	43	170	2	5	4.01
	Rata-rata									4.11
Kualitas pelayanan (Y1.2)	Y1.2.1	-	7	25	97	41	170	2	5	4.01
	Y1.2.2	-	10	13	100	47	170	2	5	4.08
	Rata-rata									4.05
Harga (Y1.3)	Y1.3.1	-	10	7	103	50	170	2	5	4.14
	Y1.3.2	-	10	7	112	41	170	2	5	4.08
	Rata-rata									4.11
Emosional (Y1.4)	Y1.4.1	-	10	10	92	58	170	2	5	4.16
	Y1.4.2	-	10	7	117	36	170	2	5	4.05
	Rata-rata									4.11
Rata-rata Kepuasan Nasabah (Y)										4.09

Source: Questionnaire (Processed, 2022)

In details, the average customer satisfaction is rated very good with a value of 4.09. this is supported by the emotional level, price, and product quality which has the same value of 4.11. then it is also supported by service quality of 4.05.

Table 4.16 R-Square

Variabel Laten Endogen	R-Square
Kepuasan Nasabah (Y)	0.959

Source: Questionnaire (Processed, 2022)

Shows that the value of customer satisfaction (Y) is 0.959 at R-Square which means that 95.9% digital marketing (X1), service quality (X2), word of mouth (M) affect customer satisfaction.

Tabel 4.18 Path Coefficients

Path	Original Sample
Digital Marketing (X1) Kepuasan Nasabah (Y)	0.101
Kualitas Pelayanan (X2) Kepuasan Nasabah (Y)	0.046
Word of Mouth (M) Kepuasan Nasabah (Y)	0.979
Word of Mouth (M) x Digital Marketing (X1) -> Kepuasan Nasabah (Y)	0.014
Word of Mouth (M) x Kualitas Pelayanan (X2) -> Kepuasan Nasabah (Y)	0.031

Source: primary data processed in 2023

The data above describes the hypothesis as follows;

1. Digital marketing path (X1) on customer satisfaction (Y), Original sample of 0.101 means that if digital marketing drops 1%, customer satisfaction will also decrease by 0.101
2. Service quality (X2) on customer satisfaction (Y) has an origin value of 0.046. This means that service quality increases by 1%, customer satisfaction will decrease by 0.046
3. Word of mouth path (M) on customer satisfaction (Y), original sample margin of 0.979. This means that 1% word of mouth increases, the value of customer satisfaction will decrease by 0.979
4. The moderation coefficient of word of mouth (M) x digital marketing (X1) on customer satisfaction (Y) has a sample origin value of 0.014, which means that the moderation is getting stronger because it is positive.
5. The efficiency of the word of mouth (M) x service quality (X2) path to customer satisfaction (Y) with an original sample of 0.031. Means moderation strengthens because it has a positive value

Table 4.20 Summary of Hypothesis Test Result

Hipotesis	Pernyataan Hipotesis	Kesimpulan
H1	Digital *marketing* berpengaruh signifikan terhadap kepuasan nasabah PT. Bank Pembangunan Daerah Jawa Timur Cabang Banyuwangi	Diterima
H2	Kualitas pelayanan berpengaruh signifikan terhadap kepuasan nasabah PT. Bank Pembangunan Daerah Jawa Timur Cabang Banyuwangi	Ditolak
H3	*Word of mouth* berpengaruh signifikan terhadap kepuasan nasabah PT. Bank Pembangunan Daerah Jawa Timur Cabang Banyuwangi	Diterima
H4	*Word of mouth* memoderasi pengaruh digital *marketing* secara signifikan terhadap kepuasan nasabah PT. Bank Pembangunan Daerah Jawa Timur Cabang Banyuwangi	Ditolak
H5	*Word of mouth* memoderasi pengaruh kualitas pelayanan secara signifikan terhadap kepuasan nasabah PT. Bank Pembangunan Daerah Jawa Timur Cabang Banyuwangi	Diterima

Source: Questionnaire (Processed, 2022)

Explanation from the table above, it can be seen that the 5 hypotheses proposed by the researcher in this study, which include H1, H3, and H5 are accepted because they have a t-statistic value of more than 1.96 with a value of 0.05. while for H2 and H4 they have to be rejected because they are less than the average proposed as a requirement.

The Relationship of Digital Marketing to Customer Satisfaction

Customer satisfaction at PT Bank Pembangunan Banyuwangi East Java can be influenced by digital marketing. It can be said that the level of satisfaction with feelings of interest in the product can be said to be high in accordance with what is expected.

The Effect of Service Quality on Customer Satisfaction

Perceptual reflections on the evaluation of the services received by consumers occupy a good position. A service will support customer satisfaction more than word of mouth. Even so, word of mouth still affects customer satisfaction of PT Bank Pembangunan Banyuwangi East Java.

The Effect of Word Of Mouth on Customer Satisfaction

The effect of word of mouth on all averages shows panel 4.04, which can be interpreted as good. In fact, the word of mouth technique is held by customers or consumers who have come and experienced the products being sold themselves. Pword of mouth can be said to be the oldest form of advertising, where consumers can directly influence others through product recommendations that they use.

The Role of Word Of Mouth in Moderating the Effect of Digital on Customer Satisfaction

In the digital marketing panel, the number is 4.05, which means good. This shows that marketers using digital marketing are considered quite capable of boosting customer satisfaction. It can be said that word of mouth is grouped as a moderator predictor, which means that the moderating variable has an independent role in the relationship formed.

The Role of Word Of Mouth in Moderating the Effect of Service Quality on Customer Satisfaction

Service quality in the service quality panel has a good category with a value of 4.02. in this case the moderating role of word of mouth can be said to be a pure moderator which means a variable that is able to moderate the relationship between independent and dependent on a predetermined variable.

CONCLUSIONS AND SUGGESTIONS

Conclusion

1. Digital marketing has a significant effect on customer satisfaction of PT East Java Regional Development Bank Banyuwangi Branch. This means that digital marketing is increasingly effective, able to increase customer satisfaction.
2. Service quality has no significant effect on customer satisfaction of PT Bank Pembangunan Daerah Jawa Timur Banyuwangi Branch. This means that service quality does not have a direct impact on customer satisfaction.
3. Word of mouth has a significant effect on customer satisfaction of PT Bank Pembangunan Daerah Jawa Timur Banyuwangi Branch. This means that the stronger word of mouth, the more able to increase satisfaction.

4. Word of mouth does not moderate the effect of digital marketing on customer satisfaction of PT Bank Pembangunan Daerah Jawa Timur Banyuwangi Branch. This means that word of mouth is unable to play a role in moderating (strengthening / weakening) the effect of digital marketing on customer satisfaction.

5. Word of mouth moderates the effect of service quality significantly on customer satisfaction of PT Bank Pembangunan Daerah Jawa Timur Banyuwangi Branch. This means that word of mouth is able to play a role in strengthening the effect of service quality on customer satisfaction.

Advice

1. The author's limited time, money, and skills can affect some conditional aspects that are not optimal.

2. Suggestions are addressed to future researchers who are expected to be able to improve this research better

3. Population expansion is needed to build more relationships at PT Bank Pembangunan Banyuwangi Branch East Java

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