

Exploring the Interplay of Product Quality and Employee Competence on Customer Satisfaction: A Case Study of BNI Taplus

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Abstract: *This study investigates the influence of product quality on customer satisfaction, considering the moderating role of employee competence, within the context of BNI Taplus Senayan Branch. The research employs a quantitative descriptive approach, with data collected from 100 respondents through questionnaires and documentation. The findings reveal that product quality significantly and positively impacts customer satisfaction. Furthermore, employee competence effectively moderates the relationship between product quality and customer satisfaction, strengthening the impact. The study concludes that product quality and employee competence are integral to achieving customer satisfaction, accounting for 53.2 of its variance. The remaining 46.8 is attributed to other unexplored factors. This research provides valuable insights for banking institutions aiming to enhance customer satisfaction through product and service quality improvements.*

Keywords: Product Quality, People Quality, Customer Satisfaction

1. Introduction

The increasing intensity of competition and the number of competitors in the banking industry has made business competition very tight, both in the domestic and global markets. Banks are required to always innovate in creating the products and services needed, to provide new benefits and quality services to create customer satisfaction. In this case the company focuses their attention on efforts to produce superior products and services and continue to improve them.

An overview of product quality, namely an item that has physical characteristics and functions that can achieve a sense of need that exists in the individual so as to create a sense of satisfaction for the user when using the product and making purchases of the product.

Product quality and bank officers are important factors for customers, because customers want products that have various features and benefits that suit their needs and desires and are served by bank officers who understand their transaction needs so that it has an impact on customer satisfaction. However, there has been a shift in the pattern of customers who were originally only to meet needs, increasing to hope to fulfill satisfaction.

To bridge customer expectations for the products and services needed, a customer satisfaction evaluation method is needed so that banks can develop clear and targeted marketing strategies about what customers want and direct available resources to meet customer expectations at every opportunity or opportunities that exist. According to [1] customer satisfaction is one of the main drivers that connects companies and customers in the long term. Thus customer satisfaction is also closely related to customer loyalty which

can provide a lot of value for both consumers and the company itself.

According to [2] there is one main factor that must be considered by companies in providing satisfaction to consumers, namely; service quality, especially for the service industry. Consumers will feel satisfied if they get good service or what is expected. The quality of service can be obtained from the performance of the company's employees who work seriously and are oriented towards customer satisfaction.

Several previous studies that were evaluated using the marketing mix method found gaps in several aspects, namely; research conducted by [3] states that products have no effect on customer satisfaction. Meanwhile, in research conducted by [4] stated that product quality has a significant positive effect on customer satisfaction. As for the research conducted by [5] which states that people have a positive effect on customer satisfaction.

In relation to the background and previous research, the researcher chose a research topic regarding the relationship between the two elements of the marketing mix, namely; products and people and their implications for customer satisfaction, therefore it is very important to consider the condition of customer satisfaction while making it part of the company's strategy.

2. Literature Review

Good research is research that has strong principles related to the problem to be discussed. Therefore, in the literature review, the researcher will describe some of the main theories and supporting theories related to the variables in this study.

2.1 Marketing Management

According to [6] said that marketing management is the art and science of choosing target markets and obtaining, retaining, and increasing the number of customers through the creation, delivery and communication of superior customer value. Marketing management is related to identifying and meeting customer needs and trying to understand customer desires, creating and communicating added value from a product so that customers get satisfaction.

2.2 Marketing Strategy

According to [7] marketing strategy is a plan that describes the company's expectations of the impact of various marketing activities or programs on the demand for its products or product lines in certain target markets. For the banking world, which is a profit-oriented business entity, marketing activities are a major requirement, so it needs to be packaged in an integrated manner and continuously conduct market research. Marketing must be managed professionally, so that the needs and desires of customers can be fulfilled.

2.3 Marketing Mix

According to [8] state that the marketing mix is a set of tactical marketing tools that companies combine to produce the desired response in the target market. The marketing mix is a company element that can be controlled by the company in communicating with customers who are constantly experiencing developments. The marketing mix has evolved and continues to evolve in line with developments in customer behavior

2.4 Produk Quality

The product concept holds that customers will favor products that offer the most quality, performance, or innovative features. In the marketing mix the product concept emphasizes the importance of product quality. Product quality is the ability of a product to carry out its functions which include durability, reliability, accuracy, ease of operation, repair, and other valuable attributes [6]. This quality issue does not only stop at the internal side of the product, but will be related to the various contexts that surround it such as; services, people, processes, and the environment that meet or exceed expectations.

2.5 Quality People

The people variable in service companies is very important because they will play more roles in delivering products and services owned by the company and interacting directly. The customer's need for high-performing employees will lead to satisfied and loyal customers. Good knowledge will become a basic competency within the company and a good image outside. Other important factors in determining the quality of employees are attitude and motivation. The moment of truth will occur when there is contact between employees and customers. Attitude is very important, it can be applied in

various forms, such as; appearance, voice, body language, facial expressions, and speech.

2.6 Customer Satisfaction

According to [6] consumer satisfaction is a person's feelings of pleasure or disappointment that arise after comparing the results of the product in question with the expected performance. Consumers who are satisfied with products and services tend to repurchase products and reuse services when the same need reappears in the future. This indicates that satisfaction is a key factor for consumers in repurchasing the company's products and services.

3. Methodology

This type of research uses a quantitative approach. The population in this study is 92,160 BNI Taplus Senayan Branch customers. The sampling process was carried out using purposive sampling method. Thus, not all populations can be sampled. Based on the slovin formula with a margin of error of 10%, the total sample in this study was 100 respondents. The method of collecting data in this study is through; questionnaires, direct observation, document review and interviews. The data analysis used in this research uses SPSS 29.0. This analysis technique uses linear regression analysis by conducting interaction testing to test the moderating variable.

4. Result

A series of data processing has been carried out, starting from; validity test, reliability test, classic assumption test, hypothesis testing and interaction test so that research results are obtained that are able to reveal the problems in this study.

4.1 Test Coefficient of Determination (R^2)

The coefficient of determination test (R^2) was conducted to assess the extent to which the ability of the independent variables explained the dependent variable in the study. The following presents the results of the test for the coefficient of determination (R^2).

Table 1: Test Results for the Coefficient of Determination

R Square	Adjusted R Square	Std. Error of the Estimation
.538	.532	.948

The Adjusted R Square value is 0.532 or 53.2%. The coefficient of determination shows that the product quality variable (X) is able to explain the customer satisfaction variable (Y) of 53.2%. Meanwhile, the remaining 46.8% is explained by other variables not included in this research model.

4.2 Partial Hypothesis Test (T Test)

Partial hypothesis testing (t test) was conducted to determine whether product quality partially affects customer satisfaction.

Table 2: Recapitulation of Partial Hypothesis Test Result

Variable	t value	t Table	β	Result
Effect of Product Quality on Customer Satisfaction	7,880	1,98	0,438	Positive significant

Based on the test results recapitulation table, information can be obtained that product quality (X) has a significant positive effect on customer satisfaction (Y) because the t value > t table and the β value is positive.

4.3 Interaction Test

The interaction test was carried out to find out whether the moderating variable in this study was able to strengthen or weaken the influence between the independent variable and the dependent variable. The interaction test in this study was conducted to test the Quality of People (Z) in moderating the effect of Product Quality (X) on Customer Satisfaction (Y).

Table 3: Recapitulation of Interaction Test Result

Variable	t Value	t Table	β	Result
Effect of Product Quality on Customer Satisfaction moderated by Quality of People	8,669	1,98	0,910	Able to moderate

Based on the interaction test results recapitulation table, information can be obtained that the existence of the quality of people (Z) as a moderating variable is able to strengthen the effect of product quality (X) on customer satisfaction (Y) because the t value > t table and the β value is positive.

5. Discussion

Based on the results of data processing that has been done, several results were found which will be discussed further in order to reveal the objectives of this study.

5.1. Effect of Product Quality on Customer Satisfaction

Based on table 2 it is known that the calculated t value of 7.880 is greater than the t table value of 1.98. As well as the acquisition of a β value of 0.438 which is positive. This shows that product quality has a significant positive effect on customer satisfaction at BNI Taplus Senayan Branch. Product quality affects customer satisfaction because of quality products such as; has the desired use and there is a guarantee that if there is an error in the product it will satisfy the customer [9]. The existence of good product quality in a company can create a sense of satisfaction for customers. When customers feel satisfied with a product or service, they will compare it with other products. Usually when consumers are satisfied they will buy back and even recommend it to those closest to them to buy the product or service they are currently using. Therefore companies must pay attention to the quality of their products because customer satisfaction is important to maintain business and win the competition against other companies.

5.2 Effect of Product Quality on Customer Satisfaction Moderated by Quality of People

Based on table 3 it is known that the calculated t value of 8.669 is greater than the t table value of 1.98. As well as the acquisition of a β value of 0.910 which is positive. This shows that the quality of people is able to moderate the effect of product quality on customer satisfaction by strengthening it at BNI Taplus Senayan Branch. Employees are at the forefront of marketing products to customers. Superior product quality will not be able to reach and be enjoyed by customers if it is not presented properly by employees. Therefore, in addition to superior product quality, qualified employees are needed to serve and present products to customers. When product quality and employee quality are provided as well as possible, it is possible that customers will be satisfied and make repeat purchases and even recommend them to others. Thus, product quality, people quality and customer satisfaction are an inseparable unit.

6. Conclusion

Based on the results of the research that has been done and supported by the discussion, several conclusions can be drawn as follows: product quality has a significant positive effect on customer satisfaction at BNI Taplus Senayan Branch. The quality of people is able to moderate the effect of product quality on customer satisfaction by strengthening it at BNI Taplus Senayan Branch. Product quality as an independent variable is able to explain the customer satisfaction variable by 53.2% with the remaining 46.8% explained by other variables not included in this study.

7. Future Scope

Based on the results of this study, several recommendations can be made regarding the research model, namely; for future researchers, it is hoped that they can add other marketing mix variables to examine their effect on customer satisfaction and it is hoped that future researchers can increase the number of respondents so that there will be more variations in the answers.

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