

Modeling the Marketing Mix for Mobile Banking Service in Indonesia:

A Case Study of BNI

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Abstract—Indonesia has four banking institutions with the status of State-Owned Enterprises namely Bank Rakyat Indonesia (BRI), Bank Negara Indonesia (BNI), Bank Tabungan Negara (BTN) dan Bank Mandiri. Facing the marketing 4.0, banks created a mobile banking service to facilitate transactions for customers. BNI mobile banking has the lowest rating of 3.6 on a scale of 5. This study aims to analyze the service marketing mix as a marketing strategy. Data obtained through observation of 100 users of BNI mobile banking service. The results of the factor analysis show that the service marketing mix dimension that has the highest influence is the product with a 95% confidence level. Furthermore, BNI needs to develop mobile banking services on an ongoing basis in accordance with customer expectations.

Keywords—marketing mix, service

I. INTRODUCTION

Indonesia has four banking institutions with the status of State-Owned Enterprises namely Bank Rakyat Indonesia (BRI), Bank Negara Indonesia (BNI), Bank Tabungan Negara (BTN) and Bank Mandiri. In marketing 4.0, the bank created a mobile banking service to facilitate transactions for customers. BNI mobile banking has the lowest rating of 3.6 on a scale of 5. It can be seen on table 1.

TABLE I. RATING & REVIEW MOBILE BANKING SERVICE

Rank	Bank	Product	Rating & Reviews
1	Bank Rakyat Indonesia	BRI Mobile	4,2
2	Bank Tabungan Negara	BTN Mobile	4,0
3	Bank Mandiri	MIB Mobile	4,0
4	Bank Negara Indonesia	BNI Mobile Banking	3,6

Source: Play Store in 2019.

Ratings and reviews are a form of interaction in a social environment with a very broad reach for mobile commerce users. The social information processing approach shows that the support of others has an important influence on one's actions when choosing decisions made because individuals adjust their beliefs, attitudes and behaviors to their social context [1]. Positive reviews induce lower risk perceptions and favorable attitudes towards purchases [2]. In other hands, although both attitudes toward purchase and subjective norms are antecedents of good buying intentions, these attitudes have a statistically stronger impact than subjective norms. Consumer sentiment has a positive relationship with online consumer

review ratings so service companies in general need to increase a positive attitude towards service [3]. Positive review content has a large impact on numerical ratings for weaker brands and has an impact. Factors that influence the use of electronic services, one of which is social influence [4]. If at this time BNI mobile banking service ratings & reviews are at the bottom, how does the marketing mix of services as a tool or tool for marketers of customer's perspective?

II. METHODS

The marketing research method will be use is analysis of factor. The purpose analysis of factor method is to identify a number of relatively small factors that can be used to explain marketing mix variables in marketing strategy phenomenon. Data collection analysis of factor research design is survey. Survey as a method of collecting data from a sample using questionnaire with structured question. Questionnaire as collecting data technique by giving a set of question or written question to respondent. Therefore, amount of sample is 100 respondent based on random calculation. To give a population ideal limitation, this analysis research unit are BNI Mobile Banking users as individual. Meanwhile, observation research unit are all branches in Indonesia.

Data analysis technique in quantitative research method is statistic. To analyze the data with analysis of factor method researcher used *Smart Partial Least Square 3* (Smart PLS3). Using interval as measurement scale. Interval scale as a scale which researcher enable to arithmetic calculation from collected data from respondent. Measurement has no real zero value. Consumer behavior measurement used in the common marketing research are Likert scale. Likert scale is a scale which ask respondents to respond if they agree or disagree about one perspected object which are very agree, agree, neutral, disagree and very disagree.

Basicly, marketing mix for service variable has seven dimensions, namely the product, price, place, promotion, participants, physical evidence and process [5]. Marketing mix for service modified and expanded for mobile banking, namely comfort, service quality, functional quality, perception assessment, employee participation, customer perception, usefulness perception, risk perception, accuracy, ease of use, increased sustainability, digital literacy, resistance to change, risks obtained [6-9].

III. RESULTS AND DISCUSSION

Marketing mix for service modified and expanded for mobile banking has fourteen dimensions. The questionnaire data is presented in table 2:

TABLE II. FACTOR OF ANALYSIS OF MARKETING MIX FOR SERVICE VARIABLES AND DIMENSIONS

No	Dimension	t _{value}	Label
	Product	11.053	Accepted
1	Service quality	4.614	Accepted
2	Functional quality	8.652	Accepted
	Price	10.035	Accepted
3	Customer perception	4.146	Accepted
4	Usefulness perception	2.568	Accepted
5	Risk perception	3.013	Accepted
	Place	6.160	Accepted
6	Comfort	6.1.60	Accepted
	Promotion	6.262	Accepted
7	Ease of use	6.262	Accepted
	Participants	2.219	Accepted
8	Employee participation	2.219	Accepted
	Physical Evidence	7.806	Accepted
9	Risks obtained	5.022	Accepted
10	Perception assessmen	2.002	Accepted
	Process	8.735	Accepted
11	Accuracy	4.861	Accepted
12	Increased sustainability	1.871	Accepted
13	Digital literacy	2.001	Accepted
14	Resistance to change	1.003	Rejected

Sources: Data processing over 100 respondents with Smart PLS3

IV. CONCLUSIONS, IMPLICATIONS AND SIGNIFICANCE

A. Conclusions

After conducting an analysis on the theory and the results of previous studies, the researcher concluded that significant influence of marketing mix for service variables and dimensions are product, price, place, promotion, participant, physical evidence and process.

B. Implications

The implication of this research is that the bank continually give attention to the marketing mix which has an easy rating and review on online applications.

C. Significance

The results of the factor analysis show that the service marketing mix dimension that has the highest influence is the product with a 95% confidence level. Furthermore, BNI needs to develop mobile banking services on an ongoing basis in accordance with customer expectations.

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