

ISSN : 2580-3220  
E-ISSN : 2580-4588

# Jurnal MANDIRI<sup>TM</sup>

ILMU PENGETAHUAN, SENI, DAN TEKNOLOGI

[www.jurnalmandiri.com](http://www.jurnalmandiri.com)

Vol. 7, No. 1, Juni 2023



J. Mandiri.

Vol. 7

No. 1

Hal. 1 - 63

Tangerang Selatan,  
Juni 2023

ISSN : 2580-3220  
E-ISSN : 2580-4588



# Editor's Introduction

Assalamu'alaikum Wr. Wb.

All praise and gratitude we pray to Allah SWT because of His blessings, mercy, taufiq, and guidance, Jurnal MANDIRI: Ilmu Pengetahuan, Seni, dan Teknologi, can be published again. Thirteenth edition, Vol. 7, No. 1, June 2023, of course it is very proud and happy for us as managers.

Alhamdulillah, based on the Decree of the Director General of Strengthening Research and Development of the Ministry of Research, Technology and Higher Education of the Republic of Indonesia, Number 36/E/Kpt/2019 concerning the Scientific Journal Accreditation Ranking Period VII of 2019 as of December 13, 2019, starting from Vol. 3, No. 1, June 2019, Jurnal MANDIRI Accreditation rose to SINTA 4 rank.

As for the coverage in the Jurnal MANDIRI: Ilmu Pengetahuan, Seni, dan Teknologi, these are ideas or ideas as well as the results of studies and scientific works both originating from research and community service with the aim of advancing science, art, and technology. In addition, the existence of this journal is expected to be a means for improving the competence of lecturers and also as an alternative for the general public in publishing their work.

We realize, in this thirteenth publication, there are still many shortcomings. For this reason, we welcome criticism and suggestions for improvement in the next edition. Criticisms and suggestions can be sent to the editorial address of Jurnal MANDIRI.

In closing, we invite Mr/Mrs/Mr. to be able to fill out this journal. Thanks and happy reading.

Wassalamu'alaikum Wr. Wb.

**Editor**



Published twice a year in June and December.

Contains writings adopted from the results of research, studies, and scientific works as well as community service in various fields of science, art, and technology.

---

**Chief of Editor**

Syamruddin (ID Scopus: 57245744900) - (ID Scholar: \_nrNbvKAAAAJ) - (ID Orcid: 0000-0002-8711-5788) - (ID Publon: 4727903),  
Universitas Pamulang, Banten, Indonesia

**Editors**

Mahirah Kamaludin (ID Scopus: 56102066600), Universiti Malaysia Terengganu, Malaysia  
Retno Purwani Setyaningrum (ID Scopus: 57195427700) - (ID Scholar: qeG41DUAAAAJ), Universitas Pelita Bangsa, Bekasi, Jawa Barat,  
Indonesia Zackharia Rialmi (ID Scopus: 57219945452) - (ID Scholar: WP97Y9IAAAAAJ), Universitas Pembangunan Nasional Veteran,  
Jakarta, Indonesia  
Iman Lubis (ID Scholar: s0SsY-MAAAAJ), Universitas Pamulang, Banten, Indonesia  
Oki Iqbal Khair (ID Scholar: uikOE2MAAAAAJ), Universitas Pamulang, Banten, Indonesia Hamdi Mahmud (ID Scholar: dConDzcAAAAJ),  
Sekolah Tinggi Ilmu Ekonomi YPN, Karawang, Jawa Barat, Indonesia  
Nova Arestia (ID Scholar: 3pgG6\_0AAAAJ), Universitas Widya Dharma Pontianak, Kalimantan Barat, Indonesia  
Angga Juanda (ID Scholar: A3OR1clAAAAJ), Universitas Pamulang, Banten, Indonesia Arif Zunaidi (ID Scholar: qsVcIkMAAAAAJ), Institut  
Agama Islam Negeri (IAIN) Kediri, Jawa Tengah, Indonesia  
Solehuddin Harahap (ID Scholar: 5gkijyEAAAAJ), STAIN Mandailing Natal, Sumatera Utara, Indonesia  
Ahmad Yani Nasution (ID Scholar: JgOOzEUAAAAJ), Universitas Pamulang, Banten, Indonesia  
Agus Suparno (ID Scholar: RxjYs38AAAAJ), Sekolah Tinggi Ilmu Komputer Yos Sudarso, Purwokerto, Jawa Tengah, Indonesia  
Achmad Nur Sholeh (ID Scholar: yOBROFwAAAAJ), Universitas Pamulang, Banten, Indonesia  
Irwansyah (ID SINTA: 6658440), Universitas Pamulang, Banten, Indonesia

**Reviewers**

Yusliza Mohd Yusoff (ID Scopus: 57191439114) - (ID Scholar: BWergZIAAAAJ), Universiti Malaysia Terengganu, Malaysia  
Zikri Muhammad (ID Scopus: 57212080462) - (ID Scholar: OxE3lzMAAAAAJ), Universiti Malaysia Terengganu, Malaysia  
Jumadil Saputra (ID Scopus: 57195569546) - (ID Scholar: dMU2OfoAAAAJ), Universiti Malaysia Terengganu, Malaysia  
I Gusti Ayu Ketut Giantari (ID Scopus: 56716327400) - (ID Scholar: bEa2tg4AAAAJ), Universitas Udayana, Denpasar, Bali, Indonesia  
Hamdy Hady (ID Scopus: 57196287877) - (ID Scholar: Lxkk0AQAAAAJ), Universitas Persada Indonesia YAI, Jakarta, Indonesia  
Abror (ID Scopus: 57201779260) - (ID Scholar: S7XEwfsAAAAJ), Universitas Negeri Padang, Indonesia  
Prita Prasetya (ID Scopus: 57219125255) - (ID Scholar: HnHL9JcAAAAJ), Universitas Prasetiya Mulya, Indonesia  
Umi Rusilowati (ID Scopus: 57191376785) - (ID Scholar: bO6hVdUAAAAJ), Universitas Pamulang, Banten, Indonesia  
Asep Kamaluddin Nashir (ID Scopus: 57205607634) - (ID Scholar: NQvAJ4sAAAAJ), Universitas Pembangunan Nasional Veteran, Jakarta, Indonesia  
Ali Zaenal Abidin (ID Scopus: 57203998345) - (ID Scholar: \_D0\_5E4AAAAJ), Universitas Pamulang, Banten, Indonesia  
Pitri Yandri (ID Scopus: 57195837764) - (ID Scholar: 5Gg94OIAAAAJ), Institut Teknologi dan Bisnis Ahmad Dahlan, Jakarta, Indonesia  
Andryan Setyadharma (ID Scopus: 57211883495) - (ID Scholar: i8iXh9wAAAAJ), Universitas Negeri Semarang, Jawa Tengah, Indonesia  
Fatlina Zainuddin (ID Scopus: 57197823363) (ID Scholar: UGDqQeIAAAAAJ), Universitas Tadulako Palu, Sulawesi Tengah, Indonesia  
Juhaeri (ID Scopus: 57223021697) - (ID Scholar: abr-6FQAAAAJ), Universitas Pamulang, Banten, Indonesia  
Iston Dwija Utama (ID Scopus: 57203390834) - (ID Scholar: kCNzLBUAAAAJ), Universitas Bina Nusantara, Jakarta, Indonesia  
Wenny Pebrianti (ID Scopus: 57193164721) - (ID Scholar: A-XBQjUAAAAJ), Universitas Tanjungpura, Pontianak, Kalimantan Barat, Indonesia  
I Wayan Gde Sarmawa (ID Scopus: 57205452775) - (ID Scholar: DmEm0XsAAAAJ), Universitas Warmadewa Denpasar, Bali, Indonesia  
Ni Putu Santi Suryantini (ID Scopus: 57205394536) - (ID Scholar: KcMNXQ8AAAAJ), Universitas Udayana, Denpasar, Bali, Indonesia  
Bambang Sutrisno (ID Scopus: 57269726900) - (ID Scholar: bXcUNgUAAAAJ), Universitas Muhammadiyah Jakarta, Indonesia

M Risal (ID Scopus: 57219350492) - (ID Scholar: kLXSUasAAAAJ), Universitas Muhammadiyah Palopo, Sulawesi Selatan, Indonesia  
Novita Wahyu Setyowati (ID Scopus: 57211534615) - (ID Scholar: NJcgE1sAAAAJ), Universitas Bhayangkara Jakarta Raya, Jakarta, Indonesia  
Paulina Y Amtiran (ID Scopus: 57194165757) - (ID Scholar: TEAvDjsAAAAJ), Universitas Nusa Cendana, Kupang, Nusa Tenggara Timur, Indonesia  
Maria Josefa F. Esomar (ID Scopus: 57216259318) - (ID Scholar: UwHZIhgAAAAJ), Universitas Pattimura, Maluku, Indonesia  
Syahril Yoserizal (ID Scopus: 57191379178), STIE Pengembangan Bisnis Manajemen, Jakarta, Indonesia  
Ruknan (ID Scholar: eULYNN8AAAAJ), Universitas Pamulang, Banten, Indonesia Khayaton Nufus (ID Scholar: To24T5oAAAAJ), Universitas Islam Negeri (UIN) Syarif Hidayatullah Jakarta, Indonesia  
Encep Saepudin (ID Scholar: YDeGfYQAAAAJ), Universitas Muhammadiyah Purwokerto, Jawa Tengah, Indonesia  
Sawaluddin (ID Scholar: Ce24z3oAAAAJ), STAI Rokan Hilir, Riau, Indonesia  
Dameis Surya Anggara (ID Scholar: FtqqdOAAAAAJ), Universitas Pamulang, Banten, Indonesia  
Dedi Darwis (ID Scholar: p4-7UvwAAAAJ), Universitas Teknokrat Indonesia, Lampung, Indonesia  
Fatimah Mulya Sari (ID Scholar: PITVIXQAAAAJ), Universitas Teknokrat Indonesia, Lampung, Indonesia  
Zahida Itisoma Billah (ID Scholar: goRxbHoAAAAJ), Institut Ilmu Keislaman Zainul Hasan Genggong, Probolinggo, Jawa Timur, Indonesia  
Ahmad Fitriansyah (ID Scholar: \_u9HgYMAAAAAJ), Institut Teknologi dan Bisnis Swadharma, Jakarta, Indonesia  
Asep Suherman (ID Scholar: TvTJllsAAAAJ), Universitas Pamulang, Banten, Indonesia Astohar (ID Scholar: H4dV8jQAAAAJ), STIE Totalwin Semarang, Jawa Tengah, Indonesia Dewi Zulvia (ID Scholar: 5tv9CaQAAAAJ), STIE KBP, Padang, Sumatera Barat, Indonesia Elmira Siska (ID Scholar: PD5BWc8AAAAJ), Universitas Bina Sarana Informatika, Jakarta, Indonesia  
Endang Afriyeni (ID Scholar: MtwOFkAAAAJ), Politeknik Negeri Padang, Sumatera Barat, Indonesia  
M. Ichwan Hamzah (ID Scholar: t9dqFTA AAAAJ), Sekolah Tinggi Ilmu Ekonomi Bisnis Indonesia (STIEBI), Jakarta, Indonesia  
Friska Mastarida (ID Scholar: U2\_dHz4AAAAJ), ITL Trisakti, Jakarta, Indonesia  
Nuzul Inas Nabila (ID Scholar: 0GhhbY0AAAAJ), Universitas Lampung, Indonesia  
Syafieq Fahlevi Almassawa (ID Scholar: 7sf-XnwAAAAJ), Universitas Pamulang, Banten, Indonesia  
Supri Wahyudi Utomo (ID Scholar: MGYSXFAAAAAJ), Universitas PGRI Madiun, Jawa Timur, Indonesia  
Farih Ismawan (ID Scholar: wmd\_FeYAAAAJ), Universitas Mohammad Husni Thamrin Jakarta, Indonesia  
Endang Chumaidiyah (ID Scholar: D9bjFNsAAAAJ), Telkom University, Indonesia Gentur Jalunggono (ID Scholar: wFoHG40AAAAJ), Universitas Negeri Tidar Magelang, Jawa Tengah, Indonesia  
Puspita Rama Nopiana (ID Scholar: 2kY1rcEAAAAJ), Institusi STIE Galileo, Batam, Kepulauan Riau, Indonesia  
Rian Destiningsih (ID Scholar: ckUvua0AAAAJ), Universitas Negeri Tidar Magelang, Jawa Tengah, Indonesia  
Miralda Indarti (ID Scholar: rZMt5fQAAAAJ), Sekolah Tinggi Ilmu Ekonomi IPWI Jakarta, Indonesia  
Ika Baskara (ID Scholar: CUfLQoYAAAAJ), Universitas Esa Unggul Jakarta, Indonesia

**Proofreader**

*Rahmayeny Putri Batubara, Universitas Sumatera Utara (USU), Medan*

**Layout**

Muhammad Fahrizal

**Editor's Address and Administration**

**Jurnal MANDIRI: Ilmu Pengetahuan, Seni, dan Teknologi**

by address Lembaga Kajian Demokrasi dan Pemberdayaan Masyarakat (LKD-PM)  
Jalan Kiwi IV No. 7, Griya Pamulang Estate, Pamulang Timur, Tangerang Selatan 15417  
Website: [www.jurnalmandiri.com](http://www.jurnalmandiri.com)  
E-mail: [jurnalmandiri@lkd-pm.com](mailto:jurnalmandiri@lkd-pm.com)  
Telp./Faks.: 021-74771224

**Jurnal MANDIRI: Ilmu Pengetahuan, Seni, dan Teknologi**

published by Lembaga Kajian Demokrasi dan Pemberdayaan Masyarakat (LKD-PM), since June 2017.  
Published every six months (twice a year).  
The person in charge is the Director of LKD-PM.

Publishers accept contributions of writings that have never been published by other media. Articles can be sent in the form of printed and softcopy articles with the format as listed on the back page. The submitted articles will be reviewed for substance by the Editorial Board and edited for uniformity in format, terms, and other procedures.



# Table Of Content

ISSN : 2580-3220, E-ISSN : 2580-4588  
J. Mandiri., Vol. 7, No. 1, Juni 2023  
©2017 Lembaga Kajian Demokrasi  
dan Pemberdayaan Masyarakat (LKD-PM)

**Jurnal**  
**MANDIRI**<sup>™</sup>  
ILMU PENGETAHUAN, SENI, DAN TEKNOLOGI

The Influence of Incentives, Motivation and Work Discipline on Employee Performance at Credit Union Filosofi Petani Pancur Kasih Pontianak <i>oleh Alberd</i> .....	1
The Influence of Service Quality, Product Quality, and Price on IndiHome Customer Satisfaction in Salatiga City <i>oleh Adrian Nanda Pratama, Hanna Prillysca Chernovita</i> .....	12
The Effectiveness of Gadget Protection Implementation in Purchasing Gadgets at Shopee Indonesia E-Commerce <i>oleh Audina Rizka Zahra, Juliana Nasution</i> .....	22
Product and Service Quality to Inflict Customer Satisfaction and Loyalty of Bank Sahabat Sampoerna Kelapa Gading Branch <i>oleh Valentine Theresia Simamora, Wahid Akbar Basudani</i> .....	34
MSME Marketing Strategy in South Tangerang City During the Covid-19 Pandemic <i>oleh Syamruddin, Gatot Kusjono</i> .....	46

A large, stylized graphic of musical notation on a curved staff, resembling a globe or a sphere, dominates the right side of the page. The notation consists of various notes, stems, and beams, all rendered in black and white, creating a sense of movement and rhythm. The staff curves from the top right towards the bottom left, following the contour of the globe.

Jurnal  
**MANDIRI**<sup>®™</sup>  
ILMU PENGETAHUAN, SENI, DAN TEKNOLOGI

[www.jurnalmandiri.com](http://www.jurnalmandiri.com)

ISSN : 2580-3220, E-ISSN : 2580-4588  
J. Mandiri., Vol. 7, No. 1, Juni 2023 (1 - 11)  
©2017 Lembaga Kajian Demokrasi  
dan Pemberdayaan Masyarakat (LKD-PM)  
DOI: <https://doi.org/10.33753/mandiri.v7i1.225>

## **The Influence of Incentives, Motivation and Work Discipline on Employee Performance at Credit Union Filosofi Petani Pancur Kasih Pontianak**

**Alberd**

Facultas Ekonomi dan Bisnis, Universitas Widya Dharma Pontianak  
[alberdpabayo@gmail.com](mailto:alberdpabayo@gmail.com)

### **Abstract**

*This study aims to analyze the effect of incentives, motivation, and work discipline on employee performance at CU Filosofi Petani Pancur Kasih Pontianak. The instrument test used is the reliability test, validity test, statistical test (T-test, F test, and R2 test/coefficient of determination), and classical assumption test (multicollinearity test, heteroscedasticity test, and normality test). The number of samples was 37 people. This research is very important because it looks at the performance of CU Filosofi Petani Pancur Kasih employees in the last time bracket has decreased and this impact is certainly not good for the development of an organization, The data analysis method used in this study was multiple regression, All populations are 37 people and all of them (census) are sampled in this study to achieve a good level of precision. Partially, the incentive variable does not have a significant effect on the employee performance of CU Filosofi Petani Pancur Kasih Pontianak. However, motivation and discipline have a significant effect on the employee performance of CU Filosofi Petani Pancur Kasih Pontianak. Simultaneously, the Incentive (X1), Motivation (X2), and Discipline (X3) variables significantly influence the employee performance of CU Filosofi Petani Pancur Kasih Pontianak. Based on the analysis of the coefficient of determination, the employee performance of CU Filosofi Petani Pancur Kasih Pontianak can be concluded and explained by the variables of Incentives (X1), Motivation (X2), and Discipline (X3), while the other 52.4% are influenced or explained by other variables which are not discussed in this study.*

**Keywords:** Incentives, Motivation, Discipline, Performance

### **INTRODUCTION**

Human resources are a very important asset for any organization or company. In order to develop human resources, the company should pay attention to the performance of its employees. Therefore, all companies need employees who are able to work and are accountable for the work they are assigned and for the company they work for. Companies need to manage their human resources as well as possible. Human Resource

Management considers that employees are the most valuable asset of the organization that needs to be properly managed.

The existence of human resources is very essential for companies to manage, organize, guide and utilize human resources so that they can be productive, effective and efficient in achieving the company's goals. Each company seeks to maximize its profitability and hopes that this development will enable it to compete with other

companies. The company's progress is influenced by internal and external environmental forces. The company must be able to carry out various activities in order to face and meet the demands and changes in the company's environment.

Given the significance of the role that human resources play within an organization, the company will always endeavor to enhance its human resources to contribute to the initiatives to improve work productivity in accomplishing the company's goals. In order to accomplish the objectives of the organization, good human resources are needed to be able to respond to all current issues. Employee performance is very necessary to improve organizational competitiveness; the better the performance of employees, the better the performance of the organization.

CU Filosofi Petani Pancur Kasih Pontianak is a financial organization operating in the savings and loans sector. Employees of CU Filosofi Petani Pancur Kasih Pontianak must be motivated or inspired in order for their performance to be able to bring value to the organization and be successful in human resource management in the face of fierce commercial rivalry. Employee stimulation or encouragement can be accomplished through a variety of incentive strategies, motivation, work discipline, a positive work atmosphere, acknowledging others, career growth, and effective human resources placement.

Incentives programs aim to balance above-average performance with its capabilities by connecting pay to performance. According to Hasibuan (2014:118), Additional services are given as incentives to some employees whose accomplishments are above average. Based on Haedar Muh's research. Ikbal and Gunair (2015) show that incentives partially have a significant effect on employee performance.

Based on research conducted by Widhawati (2018), incentives have a positive and significant effect on employee performance so that the third hypothesis in the study is accepted, with the test results obtained a Sig.t value of 0.007 with a beta coefficient value of 0.480. Sig value.  $t 0.007 < 0.05$  indicate that H0 is rejected and H3 is accepted,

this shows that with incentives, employees will continue to try to be better at work both for their own employees and for the company, considering the remuneration in the form of incentives provided by the company in accordance with the results and work achievements achieved, in line with this study, Hopefully the incentives provided by the Credit Union Filosofi Petani Pancur Kasih farmer are appropriate with policies and provide good contribution to the performance of its employees

Based on previous research conducted by Sudarso (2017) at the research site of SMK Mulia Buana Bogor, which tested the effect of incentives on teacher performance, based on the results of the analysis carried out and obtained the results of providing incentives were declared good enough can be seen from the teacher's response to the incentives provided by SMK Mulia Buana Bogor stated that they strongly agreed 31.09% plus those who answered agreed 38.94% with a total of 70.03%.

Work motivation can be said to be a driver or drive that can trigger a sense of enthusiasm and is also able to change individual behavior to lead to better things. Work motivation includes efforts to encourage or encourage employees to work. Motivation is a process that explains the intensity, direction, and perseverance of an individual to achieve his goals (Andayani & Tirtayasa, 2019). In line with this research, employees or activists at credit unions should have high motivation for the progress of their organization in a better direction, the motivation of good employees can come from themselves and from within the employees themselves.

Based on research conducted by Wahyudi (2019) with work motivation variables have a calculated t value greater than t table ( $4,535 > 2,009$ ). This means that work motivation is proven to have a positive effect on performance. With interpretation, if work motivation increases by 1 unit then performance will increase by 0.448. It can be interpreted that these findings have confirmed the theory that posits that work motivation is a driving force that can increase employee morale, which ultimately achieves performance. In other

words, motivation is an internal and external stimulus that triggers feelings of enthusiasm, passion, and positive thinking, which then affects the right and good way of working, in line with this research, employee motivation at the Credit Union Philosophy of Pancur Kasih Farmer must be built from within the employee himself where employees must encourage themselves to work better to achieve the goals they want to achieve.

In line with research conducted by Farisi et al. (2020) related to the influence of motivation on employee performance, a tcount value of 2.128 was obtained which was greater than the Ttabel value with a sig value of  $0.038 < \alpha 0.05$  from these results, it was concluded that  $H_0$  was rejected and  $H_a$  was accepted. This shows that motivation has a positive and significant influence on employee performance.

The compliance of organizational rules and regulations by members is crucial to an organization's ability to function. In other words, employees should apply work discipline since without it, the purpose of the organization will be challenging to accomplish.

According to Hasibuan (2013), In order to achieve goals, work discipline is a crucial component of human resource management because it is difficult to maintain the maximum level of discipline without it. If there is no discipline, employees will not generate any operations that are satisfactory.

Based on research conducted by Astria (2018) there is a positive and significant influence between work discipline on employee performance, with a positive correlation of 0.628 and a contribution of 39.4%. And the calculated t value is 6.145 with a probability significance t of 0.000, which means that if the work discipline carried out by employees increases, it will improve employee performance.

According to Hani Handoko (2014: 208), preventative and corrective disciplinary actions fall under one of two categories. In order to prevent misappropriation, preventive discipline is used to motivate employees to abide certain norms and regulations. The major objective is to promote self discipline among workers.

In this manner, the workers can preserve their self-discipline in addition to being required to manage. Corrective discipline is a measure used to deal with rule infringement and attempt to deter potential ones. Disciplinary action is the term for corrective measures, which frequently take the form of punishment. Discipline, for instance, can be a warning or suspension.

According to Miner in Edy Sutrisno (2014: 168), Performance refers to the manner in which a person behaves and functions while performing the responsibilities that have been given to him. Any guidelines on how someone should conduct themselves while carrying out their duties imply participation in the organization. Each organization, whether it be a government organization or a private one, must be driven by a group of individuals who actively participate as players in the institution's or organization's efforts to accomplish its objectives, concerned Prawirosentono, in Wibowo (2014: 171).

Only the behaviors of the players that make up the organization are capable of achieving its objectives. In this instance, individual performance and organizational performance are actually closely related. In other words, it is highly possible that if an employee does well, so will the organization. Employees will perform well if they have significant levels of skill, inspired to do their best, compensated in accordance with the contract, and also have higher expectations for the future.

Farisi et al.(2020) conducted research at PT. Perkebunan Nusantara V Kebun Tanah Putih Riau Province related to the influence of work discipline on performance and obtained a calculated value of 0.289 which is smaller than the value of table 2.000 with a sig value of  $0.773 > \alpha 0.05$  from these results it can be concluded that  $H_0$  is accepted and  $H_a$  is rejected showing that work discipline has a positive insignificant effect on employee performance. In contrast to research conducted by Ekhsan (2019), Motivation and Work Discipline jointly affect Employee Performance at PT. Syncrum Logistics. This shows that simultaneously work motivation and work discipline have a significant

effect on employee performance. So that the higher the motivation and the more conducive work discipline to employees, the higher the employee's performance.

Meanwhile, Cornick & Tiffinn in Wibowo (2014: 172), stated that performance is quality, quantity, and time used in carrying out tasks. Performance is the quality, quantity, and duration of work done. A quantity is a measurable outcome that can be obtained by an individual who has successfully accomplished his goals. Quality is the method in which an individual does their duties, specifically in terms of the frequency, rigidity, and accuracy. The organization's performance will determine whether the established organizational goals are achieved or otherwise. Employers or managers frequently ignore the issue until they are extremely severe or if something goes wrong.

After reviewing the aforementioned information, it can be concluded that performance refers to a systematic and structured system used to measure, assess, and evaluate the strengths and weaknesses of work, behavior, and results, including a person's absence.

Based on research conducted by Setyawati et al. (2018) on employees at Manggarai Station, South Jakarta with the results of the t test for the Work Discipline variable (X2) on Employee Performance (Y), namely the calculated value of  $3,799 > \text{table } 1.9813$  with a sig value (p-value) of

$1.1 < 0.05$ , so that it can be partially concluded that the variable of work discipline has a positive and significant effect on Employee Performance and receiving H2.

Thus, it can be interpreted that high discipline from employees and obey all existing regulations so that the implementation of work can be in accordance with a predetermined plan. Reinforced by the results of Jufrizen's research (2018) shows that work discipline has a positive and significant effect on employee performance. It is reaffirmed that employees have been able and aware of the importance of discipline in their activities in carrying out and achieving tasks that have been targeted by the company or institution.

This study focuses on incentives, motivation, work discipline and performance, this study looks at employee turnover that has occurred in the last few years, employee performance has decreased, this can be seen from the number of employee attendance which is increasing the number of permits, the number of absences due to illness is also increasing, and this happens to CU Filosofi Petani Pancur Kasih, Absenteeism can also be caused by less motivation from employees, decreased motivation can also be due to incentives provided by companies that are not appropriate, therefore this study was conducted in order to find out the truth of the problems that occur.

Based on the description above, the frame of mind can be seen in Figure 2.1.

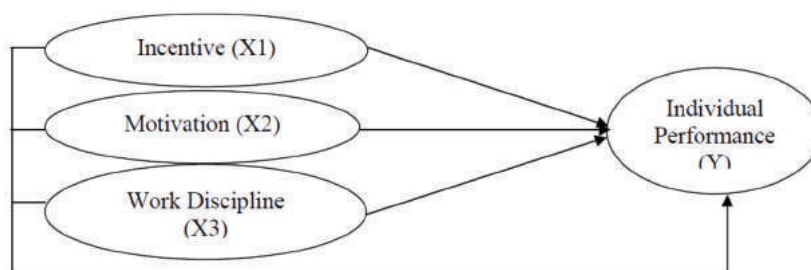


Figure 1. Frame of mind

Based on the aforementioned theoretical framework, the hypothesis of this study is as follows:

- H1: It is suspected that there is an influence of incentives on the performance of employees of CU Filosofi Petani Pancur Kasih Pontianak.
- H2: It is suspected that there is an influence of motivation on the performance of employees of CU Filosofi Petani Pancur Kasih Pontianak
- H3: It is suspected that there is an influence of work discipline on the performance of employees of cu Filosofi Petani Pancur Kasih Pontianak.
- H4: It is suspected that there is an influence of incentives, motivation and work discipline on the performance of employees of CU Filosofi Petani Pancur Kasih Pontianak simultaneously.

## METHODS

Incentives, motivation, and work discipline are investigated in this research as they relate to how well Credit Union Filosofi Petani Pancur Kasih Pontianak employees perform. The proposed strategy is a quantitative approach since the investigation is supported by data. This study explains the relationship between research variables. According to Sugiyono (2013) the causal research method is a research method to determine the influence of one or more independent variables on dependent variables, in this study to determine the influence of independent variables, namely incentives, motivation and work discipline on

bound variables, namely employee performance at the Credit Union Filosofi Petani Pancur Kasih Pontianak.

Data collection techniques in this study through, Observation, namely making direct observations / reviews of the objects studied, so that the data collected is more objective, Interviews by holding questions and answers to CU employees of the Pancur Kasih Farmer Philosophy to obtain the information needed and Documentary Studies data collected from reports or documents related to the object of study, The population in this study was all employees of CU Filosofi Petani Pancur Kasih which amounted to 37 people, from all existing populations as many as 37 people all (census) were sampled in this study in order to achieve a good level of precision.

The data analysis method used in this study was multiple regression. Multiple linear regression analysis is used to determine the effect of the independent variable on the dependent variable on the change of any increase or decrease in the independent variable that will affect the dependent variable.

## RESULTS

### Validity and Reliability Test

The SPSS for Windows version 18 output states that the analysis of the item is expressed as Corrected Item-Total Correlation and the critical limit for indicating valid items is normally 0.230. A value of Corrected Item-Total Correlation above 0.267 indicates a valid item.

This study used a measurement of respondent response consistency (internal consistency) with Cronbach's alpha coefficient.

**Table 1.** Reliability test results

Variables	Alpha	Information
Incentives (X1)	0,970	Reliabel
Motivation (X2)	0,975	Reliabel
Discipline (X3)	0,815	Reliabel
Performance (Y)	0,833	Reliabel

The conventional assumption test is required for multiple regression analysis. To fulfill the prerequisite requirement due to good regression, a test evaluating the presence or lack of breaches of classical assumptions will be undertaken initially. This conventional assumption test also includes the normality test and the autocorrelation test.

The Multicollinearity Test aims to determine whether there is a relationship between two independent variables. If the tolerance is high, the VIF is low, and vice versa for these two values of VIF and tolerance. The VIF number cannot be greater than 5 (five), and if it is, multicollinearity symptoms can be considered to occur. However,

if the VIF value is less than 5, multicollinearity symptoms are not present.

The tolerance value  $> 0.10$  with a VIF value of  $<10$ , which is a prerequisite for no multicollinearity, has been reached, hence it is clear from the table above that the regression model is suitable for use in this study.

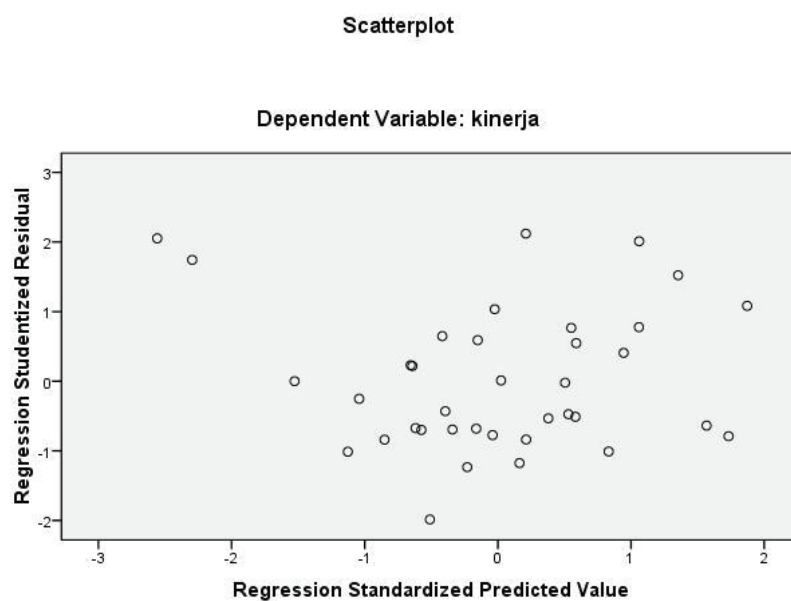
The heteroscedasticity test aims to evaluate the validity of the T-test and T-table values as well as efficiency in the sample. To find out the presence or absence of symptoms of heteroscedasticity then you can see the picture below:

**Table 2.** Multicollinearity test results

Model	Coefficients <sup>a</sup>					Collinearity Statistics	
	Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.	Tolerance	VIF
1 (Constant)	27.270	9.693		2.813	.008		
Incentive	.077	.070	.147	1.115	.273	.914	1.094
Motivation	.214	.068	.440	3.163	.003	.823	1.215
Discipline	.494	.213	.335	2.323	.026	.762	1.312

a. Dependent Variable: kinerja

Source: Processed Data Results 2023.



**Figure 2.** Heteroscedasticity test

The image above appears pattern less and irregular both above and below the number 0 (zero), so it can be concluded that the regression model used has no symptoms of heteroscedasticity.

The Normality test was performed by using the P-P Plot chart. When the data produces dots that spread close to the diagonal line, it is considered normal. The distribution of points close to the diagonal line indicates a normal graph pattern in the results of linear regression analysis with normal graphs P-P plot versus residual error regression models.

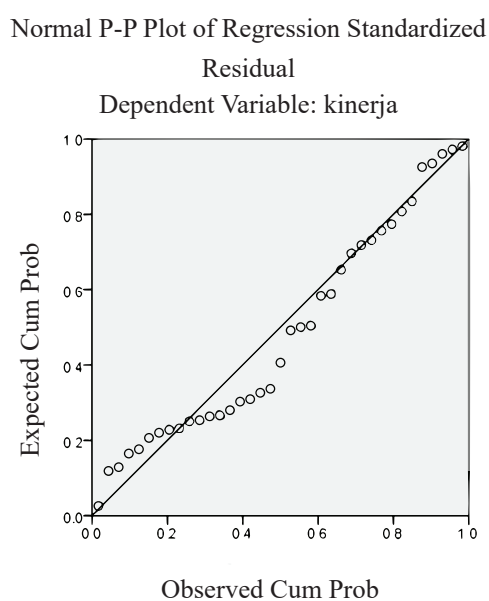


Figure 3. Normality test

### Normal Graph

The plot above illustrates the comparison between the cumulative distribution of the actual data and the cumulative distribution of the data from the normal distribution. The points depicted in the normal graph of the plot above spread around the diagonal line following the direction of the diagonal line, so it can be concluded that the regression model used meets the assumption of normality.

### Regression Analysis

The quantitative analysis using inferential statistical methods submitted for evaluating the hypothesis will be shown in the following section. To provide a general overview of the discussion of elements that have a theoretical relationship and combined with the status of the research results, descriptive analysis will be performed in addition to quantitative analysis.

Based on the data in Table 4, a model of multiple linear regression equations can be formulated as follows:

$$Y = 27,270 + 0,077 X_1 + 0,214 X_2 + 0,494 X_3$$

From the equation can be described as follows: Constanta = 27,270.

Table 3. Regression analysis

Model	Coefficients <sup>a</sup>					Collinearity Statistics	
	Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.	Tolerance	VIF
1 (Constant)	27.270	9.693		2.813	.008		
Incentive	.077	.070	.147	1.115	.273	.914	1.094
Motivation	.214	.068	.440	3.163	.003	.823	1.215
Discipline	.494	.213	.335	2.323	.026	.762	1.312

a. Dependent Variable: Performance  
Source: Processed Data Results 2023.

This shows the constant level, where if the variables of incentive (X1), motivation (X2) and discipline (X3) are 0, then the employee performance (Y) CU Filosofi Petani Pancur Kasih Pontianak is 27,270 Coefficients b1 (X1) = 0,077. This shows that the incentive variable (X1) positively affects employee performance (Y) CU Filosofi Petani Pancur Kasih Pontianak, or in other words, if the incentive variable is increased by 1 unit, then employee performance will increase by 0.077 assuming other variables remain.

This result is in line with research conducted by Andini Susi, Handayani and Kurniawan DP (2021) which incentives affect employee performance by 0.198 or have a positive effect, which means that if the variable of providing incentives increases, it affects employee performance and will increase by 0.198. Coefficients b2 (X2) = 0,214. This shows that the motivation variable (X2) positively affects employee performance (Y) CU Filosofi Petani Pancur Kasih Pontianak, or in other words, if the motivation variable is increased by 1 unit, then employee performance will increase by 1.214 assuming other variables remain.

In line with research conducted by Prayogi and Nursidin (2018) Motivation has a positive effect on Employee Performance with  $t$  count  $>$   $t$  table ( $2.717 > 2.00$ ). Statistically, variable X2 (Motivation) is influenced by variable Y (Employee Performance), or the hypothesis is accepted. Coefficients b3 (X3) = 0,494. This shows that the discipline variable (X3) positively affects the performance of employees (Y) CU Filosofi Petani Pancur Kasih Pontianak, or in other words, if the discipline variable is increased by 1 unit, then employee performance will increase by 0.494 assuming other variables remain, reinforced by research conducted by Ayu & Sinaula (2018) with results showing that if the higher the work discipline owned by employees, the employee performance will increase by 0.763.

**Test the Regression Hypothesis Simultaneously (F Test)**

This test is used to determine how significantly independent variables affect dependent variables either individually or jointly. With statistical t-tests for each of the free variables, these tests are carried out in part or individually.

**Table 4.** Partial test analysis

		<b>Coefficients<sup>a</sup></b>				
		<b>Unstandardized Coefficients</b>		<b>Standardized Coefficients</b>		
<b>Model</b>		<b>B</b>	<b>Std. Error</b>	<b>Beta</b>	<b>t</b>	<b>Sig.</b>
1	(Constant)	27.270	9.693		2.813	.008
	Incentive	.077	.070	.147	1.115	.273
	Motivation	.214	.068	.440	3.163	.003
	Discipline	.494	.213	.335	2.323	.026

a. Dependent Variable: working

Source: Processed Data Results 2023.

## DISCUSSION

Incentive Variables (X1) partially, the Incentive Variable has a calculated the t value of 1.115 which is smaller than the table t  $\alpha$  0.05 which is  $1.115 < 1.692$ . Therefore, it can be concluded that the Incentive Variable partially has no real effect on the performance of employees of CU Filosofi Petani Pancur Kasih Pontianak. Motivational Variables (X2) Partially the Motivation Variable has a calculated t value of 3.163 which is greater than the t of the table  $\alpha$  0.05 which is  $3.163 > 1.692$ . So, it can be concluded that variable of Motivation partially has a real effect on the performance of employees of CU Filosofi Petani Pancur Kasih Pontianak. Discipline Variables (X3) Partially the Discipline Variable has a calculated t value of 2.323 which is greater than the table t  $\alpha$  0.05 which is  $2.323 > 1.692$ . Therefore, it can be concluded that the Discipline Variable partially has a real effect on the performance of employees of CU Filosofi Petani Pancur Kasih Pontianak.

From the test results, incentives have no real effect on the performance of CU employees The

philosophy of farmers Pancur Kasih Pontianak, this is due to the number of incentives received by employees has not provided a stimulus that makes employee motivation increase, other things the number of incentives given has not met the wishes of employees. for variables Motivation partially has a real effect on employee performance, this is because the motivation provided by leaders and fellow employees has an impact on employee performance, employees who have high morale due to influence between employees. And the Discipline Variable partially has a real effect on employee performance, this is because the more diligent the employee, the results obtained personally will be better and contribute a lot to the development of the company.

### Simultaneous test

This simultaneous test is by comparing the calculated F value with the table F value at a significant level of 0.05. The F value of table 0.05 is obtained by taking into account the magnitude of the degree of freedom (df) or  $(k - 1)$  and  $(n - k)$  values, where k is the number of variables and n is the number of samples.

**Table 5.** Analisis of variance

#### ANOVA<sup>b</sup>

	<b>Model</b>	<b>Sum of Squares</b>	<b>df</b>	<b>Mean Square</b>	<b>F</b>	<b>Sig.</b>
1	Regression	723.323	3	241.108	9.974	.000 <sup>a</sup>
	Residual	797.704	33	24.173		
	Total	1521.027	36			

a. Predictors: (Constant), disiplin, insentif, motivasi

b. Dependent Variable: Performance

Source: Processed Data Results 2023.

In the table above, it is known that simultaneously the calculated F value of 9.974 at a significant level of 0.000 and because the probability level of 0.000a is much smaller than 0.05, this regression model can be used to predict the factors that affect the performance of employees at CU Filosofi Petani Pancur Kasih Pontianak.

Based on table F distribution it can be seen that the F value of table 0.05 in (3) (33) is 2.89. The results of the regression analysis showed that the calculated F value was 9.974. Therefore, if compared, the F value is calculated  $>$  the table F value, which is  $9.974 > 2.89$ , so it can be concluded that the performance of employees of CU Filosofi Petani Pancur Kasih Pontianak is significantly influenced by the variables Incentive (X1), Motivation (X2) and Discipline (X3).

**Coefficient of Determination (R<sup>2</sup>)**

Analysis of the coefficient of determination (R<sup>2</sup>) is used to determine how much percentage (%) of the overall influence of the independent variables used (X1, X2, X3) on the dependent variable (Y). This test was carried out by looking at R<sup>2</sup> on the results of the analysis of the regression equation obtained. If the coefficient number is accepted (R<sup>2</sup>) closer to 1, it means that the regression model used is getting more and more appropriate as an estimator model for the dependent variable (Y).

R Square of 0.476 means that 47.6% of the employee performance variables of CU Filosofi Petani Pancur Kasih Pontianak can be explained by the variables Incentive (X1), Motivation (X2) and Discipline (X3). While the other 52.4% were influenced or explained by other variables that were not discussed in this study.

**CONCLUSION**

The following are some conclusions that can be concluded from the studies and discussions presented in the previous chapter: Partially, the Incentive Variable does not have a significant effect on the performance of employees of CU Filosofi Petani Pancur Kasih Pontianak as evidenced by the sig value. of  $0.273 > \alpha (0.05)$  and a calculated t value of  $1.115 < t$  of 1.692. Partially, the Motivation variable has a significant effect on the performance of CU employees of the Philosophy of Pancur Kasih Pontianak Farmers as evidenced by the sig value. of  $0.003 < \alpha (0.05)$  and a calculated t value of  $3.163 > t$  table of 1.692. Partially, the Discipline variable has a significant effect on the performance of employees of CU Filosofi Petani Pancur Kasih Pontianak as evidenced by the sig value. of  $0.026 < \alpha (0.05)$  and a calculated t value of  $2.323 > t$  table of 1.692. Simultaneously, the performance of the work of CU Philosophy of Farmers Pancur Kasih Pontianak is significantly influenced by the variables Incentive (X1), Motivation (X2) and

**Table 6.** Koefisien determinasi R<sup>2</sup>

<b>Model Summary<sup>b</sup></b>				
<b>Model</b>	<b>R</b>	<b>R Square</b>	<b>Adjusted R Square</b>	<b>Std. Error of the Estimate</b>
1	.690 <sup>a</sup>	.476	.428	4.91659

a. Predictors: (Constant), Discipline, Incentives, Motivation

b. Dependent Variable: Performance

Source: Processed Data Results 2023.

Discipline (X3).

## ACKNOWLEDGEMENT

The author expresses appreciation to the Credit Union Filosofi Petani Pancur Kasih Pontianak, especially to the administrators, supervisors, and management of the Credit Union Filosofi Petani Pancur Kasih, who have allowed the author to conduct research at the Credit Union Filosofi Petani Pancur Kasih Pontianak. As well as providing the data needed by the authors in this study, so that the authors can complete this research. The cost expenditure of this study comes from the independent costs of the researcher.

## REFERENCES

- Andayani, I., & Tirtayasa, S. (2019). Pengaruh Kepemimpinan, Budaya Organisasi, dan Motivasi Terhadap Maneggio. *Jurnal Ilmiah Magister Manajemen*, 2(1), 45–54.
- Astria, K. (2018). Pengaruh Disiplin Kerja Dan Motivasi Terhadap Kinerja Karyawan. *J. Mandiri*, 2(1), 1–22.
- Ayu, D. K., & Sinaula, J. H. (2018). Pengaruh Insentif dan Disiplin Kerja terhadap Kinerja Karyawan.
- Pengaruh Insentif Dan Disiplin Kerja Terhadap Kinerja Karyawan, 20(3), 1–23.
- Farisi, S., Irnawati, J., & Fahmi, M. (2020). Pengaruh Motivasi dan Disiplin Kerja Terhadap Kinerja Karyawan. *Jurnal Humaniora*, 4(1), 15–33.
- Hani Handoko. (2014). *Manajemen Personalialia & Sumberdaya Manusia*, Edisi kedua. Yogyakarta: BPFE UGM.
- Hasibuan, S. P. M. (2013). *Manajemen Sumber Daya Manusia*. Jakarta: PT. Bumi Aksara.
- Hasibuan, S. P. M. (2014). *Manajemen Sumber Daya Manusia*. Edisi : Kedelapan belas. Jakarta: PT. Bumi Aksara.
- Ikbal, M., & Gunair. (2015). Pengaruh pemberian insentif terhadap kinerja karyawan PT. Suroco Jaya Abadi Motor. *Jurnal Equilibrium*, 5(1), 15–21.
- Saputri, A. D., Handayani, S., & DP, M. K. (2021). Pengaruh Disiplin Kerja dan Pemberian Insentif terhadap Kinerja Karyawan PT Putra Karisma Palembang. *Jurnal Nasional Manajemen Pemasaran & SDM*, 2(1), 25-42.
- Setyawati, N. W., Aryani, N. A., & Ningrum, E. P. (2018). Stres kerja dan disiplin kerja terhadap kinerja karyawan. *Jurnal Riset Manajemen Dan Bisnis (JRMB) Fakultas Ekonomi UNIAT*, 13(3), 405– 412.
- Sudarso, A. P. (2017). Pengaruh Insentif Terhadap Kinerja Guru Pada Smk Mulia Buana Bogor. *J. Mandiri*, 1(2), 172–186.
- Sugiyono. (2013). *Metode Penelitian Bisnis (Pendekatan Kuantitatif, Kualitatif, dan R&D)*. Bandung: Alfabeta.
- Sutrisno. (2021). Intellectual Agility Stimulation to Improve Organizational Performance. *Budapest International Research and Critics Institute-Journal (BIRCH-Journal)*, 1397-1409.
- Wahyudi. (2019). Pengaruh disiplin dan motivasi terhadap kinerja karyawan. *Jurnal Economic, Accounting, Management and Business*, 2(3), 351–360.
- Wibowo. (2014). *Manajemen Kinerja Edisi Ketiga*. Jakarta: Grafindo.
- Widhawati, A. (2018). Pengaruh efektivitas penggunaan SIA, budaya kerja, dan insentif terhadap kinerja karyawan. *E-Jurnal Akuntansi Universitas Udayana*, 24(2), 1301–1327.

A large, stylized graphic of musical notation on a curved staff, resembling a globe or a sphere, dominates the right side of the page. The notation includes various notes, stems, and beams, all rendered in black and white. The staff curves from the top right towards the bottom left, creating a sense of depth and movement.

Jurnal  
**MANDIRI**<sup>®™</sup>  
ILMU PENGETAHUAN, SENI, DAN TEKNOLOGI

[www.jurnalmandiri.com](http://www.jurnalmandiri.com)

ISSN : 2580-3220, E-ISSN : 2580-4588  
J. Mandiri., Vol. 7, No. 1, Juni 2022 (12 - 21)  
©2017 Lembaga Kajian Demokrasi  
dan Pemberdayaan Masyarakat (LKD-PM)  
DOI: <https://doi.org/10.33753/mandiri.v7i1.228>

## **The Influence of Service Quality, Product Quality, and Price on IndiHome Customer Satisfaction in Salatiga City**

**Adrian Nanda Pratama**

Fakultas Teknologi dan Informasi, Universitas Kristen Satya Wacana Salatiga  
682018142@student.uksw.edu

**Hanna Prillysca Chernovita**

Fakultas Teknologi dan Informasi, Universitas Kristen Satya Wacana Salatiga  
hanna.chernovita@gmail.com

### **Abstract**

*PT Telekomunikasi Indonesia is one of the largest service or goods provider companies in Indonesia. PT Telekomunikasi Indonesia, which focuses on the fields of Telecommunication, Information, Media, Edutainment, and Services, which is shortened to (TIMES), prepares products such as Indihome and Wifi.ID to facilitate all Indonesian people. This study aims to analyze Indihome customer satisfaction, especially in the city of Salatiga by using a type of research method using a quantitative approach based on the dimensions of product satisfaction, price quality, service quality, on customer satisfaction. The research data used 113 data and were processed with SPSS software through validity, reliability, descriptive analysis and multiple linear regression. The results showed that the independent variable (X) (X) studied, namely product satisfaction, price quality, service quality had an effect of 73.2%. on the dependent variable (Y), namely customer satisfaction, while the other 26.8% is influenced by other factors outside the variables studied. So it can be concluded that the current Indihome products in terms of product satisfaction, price quality, service quality are very good.*

**Keywords:** Service, Product, Price, Customer Satisfaction

### **INTRODUCTION**

The development of science and technology in the digital era and globalization at this time, especially in the field of telecommunications and information where this condition requires companies to create more creative solutions and innovations in meeting the needs of people in Indonesia. Based on a survey conducted by the Indonesian Internet Service Providers Association (APJII), internet penetration in Indonesia in January 2019 has reached 56%. This shows that 56% of the total Indonesian people have been

reached by the internet. (Reska K. Nistanto, 2019) Internet usage has increased rapidly in early January 2021 to reach 202.6 million people. This number increased by 15.5% or equivalent to 27 million people compared to January 2020. Indonesia's population is currently 274.9 million. This means that internet penetration in Indonesia at the beginning of 2021 reached 73.7%. (Andawana & Adi, 2022)

Along with the development of technology that has experienced rapidly growth, especially in terms of the internet, almost the entire population

of Indonesia needs internet facilities, because the role of the internet is very large, ranging from the exchange of information data to access to communication with people living in the world. PT. Telekomunikasi Indonesia, which is currently one of the companies that dominate the telecommunications industry in Indonesia, has a variety of products to pamper the Indonesian people to communicate.

Therefore PT. Telecommunications in Indonesia launched an advanced internet technology, called IndiHome. Products that are the flagship of PT. Telkom IndiHome itself is a new Telkom product that began to be launched in early 2015 as a replacement for Speedy, because as we already know that Telkom management has removed the Speedy Brand and replaced a new Brand, namely IndiHome, which of course with this new product PT. Telkom will provide facilities as well as comfort and customer satisfaction are more guaranteed. (Alimansyah & Dian, 2017)

The high number of internet usage by the public made competition in business in the telecommunications sector increasingly tighter. Every telecommunications company strives to provide maximum service to customers to meet customer needs. This demands one of the largest telecommunications companies, namely PT. Telkom Indonesia to continue to develop products and improve the quality of service to customers so that they can always survive and even excel in increasingly fierce competition. (Dewiani et al., 2019)

Quality services provided by the company are needed to attract purchasing decisions and achieve a level of customer satisfaction. Continuous improvement of service quality is one strategy that can benefit service providers or goods companies and their customers. PT Telekomunikasi Indonesia which focuses on the fields of Telecommunication, Information, Media, Edutainment, and Service which is abbreviated to (TIMES) prepares products such as Indihome and Wifi.ID to facilitate the Salatiga community. Indihome products include tripleplay (3P) services, namely communication and data service packages such as landline (Voice), internet

(Internet on Fiber or High Speed Internet), and interactive television services (Use TV Cable, IPTV). (Marluthy & Halilah, 2019)

There have been several studies that use the same variables as this study. Research conducted by (Luthfia Zein Pettarani et al., 2019) found that service quality variables have a positive and significant effect on customer satisfaction. In addition, research conducted by (Marluthy & Halilah, 2019) found that there is a positive and significant influence of service quality on customer satisfaction.

According to (Dandees, 2017) there are several Indihome customers who are dissatisfied with the handling of complaints at Indihome Telkom in Salatiga, but Indihome customers continue to use Indihome Telkom services even though they feel dissatisfied with the handling of these complaints. Based on the background above, to find out the level of Indihome customer satisfaction in Salatiga City based on the influence of service quality, products and prices. The results of this research are expected to contribute to the development of products and services in accordance with customer characteristics.

This research is also expected to be useful for PT Telkom Indonesia, especially indihome customers to find out more about the effect of service quality on customer satisfaction.

## METHODS

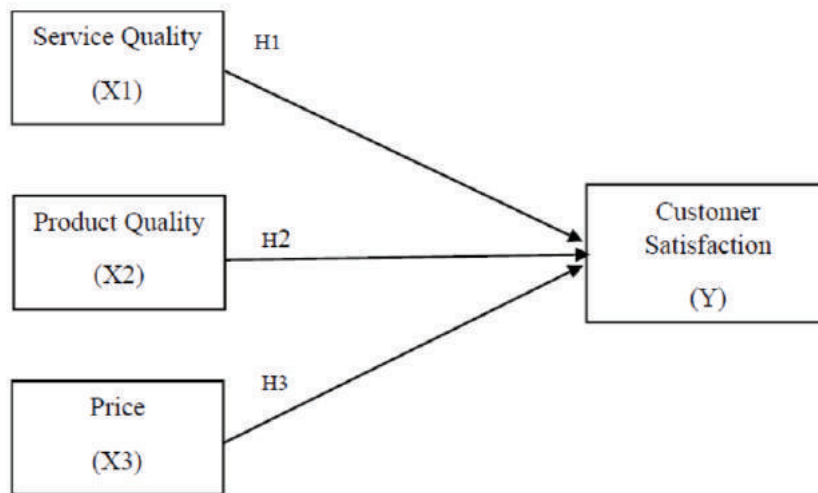
The number of populations in this study is needed by customers who still use to IndiHome in Salatiga City. The number of samples to be taken is 113 people. The questionnaire was made with questions using a scale (1-5) that had a preference level of answers for each score of 1 to 5 with the following details: Strongly Agree (5), Agree (4), Neutral (3), Disagree (2), Strongly Disagree (1). This type of research uses a quantitative approach. Data analysis technique using SPSS, relevant approach with the aim of this study is to see the influence and relationship between the independent variable and the dependent variable which is analyzed by the regression methods. Previously these variables were descriptive first. This type of research is a survey research to

collect data on factors related to research variables using questionnaires with Likert scales (Luthfia Zein Pettarani et al., 2019) The data source in this study is primary data, the primary data source is a data source that

directly provides data to the data collector. (Lnu, 2020) In this study, primary data was obtained from the results of filling out questionnaires conducted by respondents of Indihome Salatiga users.

**Table 1.** Research instruments

<b>Category</b>	<b>Indicators</b>
Product Quality	1. The quality of the product shape is good
	2. The features offered I really get as customer, advertising and promotion according to reality
	3. The durability of Indihome in my opinion is good, resistant to weather disturbances or others
	4. Internet speed offeres in accordance with advertisements and promotions
Price	5. The price is relative economical for customers, both new or old
	6. Promo price as billed, no change
	7. There are discount from Indihome packages at certain times or certain promo
	8. From the payment method, it is not difficult to pay bills can be paid through ATM's, M-Banking, or others online payments.
	9. For new customers or have experienced it for exiting customers, when joining Indihome there are special price or special offers.
Quality of Service	10. Is Indihome responsive in responding to customer complaints?
	11. Do Indihome employees provide a clear explanation about the product packages offered?
	12. Does Indihome's service make you more confident to remain a customer?
	13. Do Indihome employees communicate any obstacles/improvements/changes made by Indihome?
	14. Does Indihome respond well to every customer complaint?
Customer Satisfaction	15. Indihome's facilities and infrastructure (including employees, tools) show Indihome is a company you can trust?
	16. Customer expectations of Indihome have been fulfilled both product quality, price and service
	17. Become a loyal customer of Indihome products even though various positive and negative things have been experienced
	18. In total, I am satisfied with everything Indihome has to offer



**Figure 2.** Research Framework

Based on the research framework above, the hypothesis is known:

H1 : There is a significant influence between Service Quality and customer satisfaction

H2 : There is a significant influence between Product Quality and customer satisfaction

H3 : There is a significant influence between price and customer satisfaction

A hypothesis is an opinion or conclusion that is still temporary, not really a thesis (Muhsinin & Rahmawati, 2020)

Based on table 2 above, the respondents used as research material are customers in the city of Salatiga. In the process of data collection using primary data through filling out online questionnaires. The data collection phase will be carried out starting from November 2022. Then it was found that the number of respondents who used indihome services with a subscription length of more than 1 year was 85 respondents (75.2%) and the rest with a subscription of less than 1 year with a total of 28 respondents (24.8%).

## RESULTS

### Profile Respondents

**Table 2.** Respondent profile

Variable	Number of Respondents	Percentage
Live in the City of Salatiga	113	100%
More than 1 Year	85	75,2%
Less than 1 Year	28	24,8%

Source: SPSS, 2022.

**Validity Test**

A validity test is a test used to show the extent to which a measuring instrument is used in measuring what is being measured (Noor Wahyuni, 2014). The validity test is carried out with a correlation technique, which looks at the value of the r-count correlation, this value is compared to the r-table value, where a measuring instrument is said to be valid if the r-count correlation > r-table (Rohman & Kurniawan, 2017). In this study using a significance of 5% and the number of samples 113 (N = 113) obtained

the r-table value was 0.195. The following is a correlation table and the results of the analysis of the validity of measuring instruments of each variable.

**Reability Test**

Reliability tests are conducted by checking Cronbach's Alpha values as a rule of thumb, Cronbach's Alpha values above 0.7 ( $\alpha \geq 0.7$ ) then reliable (N. Elangovan, 2013). As can be seen in the chart of Table 4. Which means that all question variables on the questionnaire are reliable and worthy as instruments in research.

**Table 3.** Validity Test

<b>Variable</b>	<b>Indicator</b>	<b>Pearson Correlation</b>	<b>Tabel-r Value</b>	<b>Signifikasi</b>	<b>Noted</b>
	KP1	0,834	0, 195	0,000	
	KP2	0,808	0, 195	0,000	
	KP3	0,834	0, 195	0,000	
	KP4	0,843	0, 195	0,000	
	KH1	0,719	0, 195	0,000	
	KH2	0,790	0, 195	0,000	
	KH3	0,757	0, 195	0,000	
	KH4	0,650	0, 195	0,000	
	KH5	0,796	0, 195	0,000	
	KL1	0,801	0, 195	0,000	
	KL2	0,783	0, 195	0,000	
	KL3	0,837	0, 195	0,000	
	KL4	0,823	0, 195	0,000	
	KL5	0,808	0, 195	0,000	
	KL6	0,761	0, 195	0,000	
	KPP1	0,899	0, 195	0,000	
	KPP2	0,861	0, 195	0,000	
	KPP3	0,848	0, 195	0,000	

Source: SPSS, 2022.

**Table 4.** Reability tests

<b>Variable</b>	<b>Cronbach's Alpha</b>	<b>Tabel-r Value</b>	<b>Noted</b>
KP	0,840	0, 195	Reliable
KH	0,796	0, 195	Reliable
KL	0,887	0, 195	Reliable
KPP	0,838	0, 195	Reliable

Source: SPSS, 2022.

Based on table 4 above, the results of the reliability test are known that all respondents' answers through questionnaires have met the reliability test standard where the Cronbach Alpha value for all questions is greater than the Table R Value so that it can be said that all question items are declared reliable.

#### Descriptive Statistical Analysis

Descriptive Statistical Analysis is statistics whose level of work includes ways to collect, compile, or organize, process, present, and analyze numerical data, in order to provide an orderly, concise, and clear picture of a phenomenon, event, or condition (Sholikhah, 2016). The stage to process and present data to obtain information.

Based on table 5. The amount of data processed is all 113 which is indicated by the value of N. The Range column shows the range of each variable. The minimum column represents the minimum value of each variable and the maximum column indicates its maximum value. The mean is the average of each variable. Std.Deviation shows the standard deviation of each variable (Nasution, 2017).

#### Multiple Linear Regression Test

Multiple linear regression test is an equation model that explains the relationship of one non-free variable / response (Y) with two or more independent variables or predictors (X1, X2. Xn). The purpose of multiple linear regression tests

**Table 5.** Analysis descriptive

	<b>N</b>	<b>Minimum</b>	<b>Maximum</b>	<b>Mean</b>	<b>Std. Deviation</b>
Product Quality	113	7.00	20.00	14.6637	3.12710
Price	113	9.00	25.00	19.3451	3.40370
Service Quality	113	12.00	30.00	22.4336	4.26965
Customer Satisfaction	113	4.00	15.00	11.1593	2.35496
Valid N (listwise)	113				

Source: SPSS, 2022.

is to predict the value of the non-free variable or response (Y) if the values of the independent variable or predictor (X1, X2,.. Xn) is known. In addition, it is also to be able to find out how the direction of the relationship between non-free variables and their independent variables (Yuliara, 2016)

**Coefficients (T test)**

This test in multiple regression is used to determine whether the regression model of the independent variable partially has a significant effect on the dependent variable (Mardiatmoko, 2020).

Based on Table 6, it explains that there is no influence between the variables of product satisfaction, price quality, service quality, on customer satisfaction.

Formula of the regression equation:  $Y = a + b1.x1 + b2.x2 + b3.x3$

$Y = -0,176 + 0,208 \text{ Product Quality} + 0,097 \text{ Price Quality} + 0,286 \text{ Service Quality}$

Based on the regression coefficient formula, it can be seen that, if the value of b1 is the value

of the regression coefficient X1 of 0.208, it shows that the system quality variable (X1) has a positive influence on user satisfaction (Y). Which means that every increase of 1 unit of system quality variable (X1) will affect user satisfaction (Y) by -0.176. Then, if the value of b2 is the value of the regression coefficient X2 of 0.097, it shows that the information quality variable (X2) has a positive influence on user satisfaction (Y).

Which means that every increase of 1 unit of information quality variable (X2) affects user satisfaction (Y) by 0.097. Then, if the value of b3 is the value of the regression coefficient X3 of 0.286, it shows that the information quality variable (X3) has a positive influence on user satisfaction (Y). Which means that every increase of 1 unit of information quality variable (X3) affects user satisfaction (Y) by 0.286.

**Anova (F test)**

This test is used to determine whether the independent variables together have a significant effect on the dependent variable (Mardiatmoko, 2020).

**Table 6. Coefficients<sup>a</sup>**

Model	Unstandardized Coefficients		Standardized Coefficients		Collinearity Statistics		
	B	Std. Error	Beta	t	Sig.	Tolerance	VIF
(Constant)	-.176	.709		-.248	.805		
Product Quality	.208	.061	.277	3.428	.001	.377	2.650
Price	.097	.051	.140	1.903	.060	.457	2.188
Service Quality	.286	.044	.518	6.497	.000	.387	2.581

a. Dependent Variable: Customer Satisfaction  
Source: SPSS, 2022.

**Table 7. ANOVA<sup>a</sup>**

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	454.448	3	151.483	99.059	.000 <sup>b</sup>
Residual	166.685	109	1.529		
Total	621.133	112			

a. Dependent Variable: Customer Satisfaction  
b. Predictors: (Constant), Service Quality, Price, Product Quality  
Source: SPSS, 2022.

Based on table 8 above, it can be seen that the F test results show the sig value. is 0.000. Then because of the sig value. 0.000 is less than 0.05, thus the hypothesis is accepted that product satisfaction (X1), price quality (X2) and service quality (X3) together (simultaneously) have an influence on customer satisfaction. Furthermore, it is known that the calculated F value is 99.059 and the table F is 3.71. Because the calculated F value is greater than the table F, it can be known or concluded that the hypothesis of acceptance or product satisfaction (X1), price quality (X2) and service quality (X3) together have an influence on customer satisfaction. Coefficient of Determination (R Square)

Determination analysis is a measure that shows how much variable X contributes to variable Y. This analysis is used to determine the percentage of contribution of the influence of the independent variable simultaneously to the dependent variable (Mardiatmoko, 2020).

that the Sig. value for the effect of Price Quality on customer satisfaction is  $0.60 > 0.05$  and the calculated t value of  $1.903 < 1.984$ , so it can be concluded that H2 is rejected which means there is no effect of Price Quality on customer satisfaction.

### Third Hypothesis (H3)

Based on the results of the study, it can be seen that the value of Sig. for the effect of Service Quality on customer satisfaction is  $0.000 < 0.05$  and the calculated t value is  $6.497 > t$  table 1.984, so it can be concluded that H3 is accepted which means there is an influence of Service Quality on customer satisfaction.

## CONCLUSION

From the results of the research obtained, it is known that product satisfaction has a significant influence on customer satisfaction. This means that if the level of customer satisfaction of

Table 7. ANOVA<sup>a</sup>

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.855 <sup>a</sup>	.732	.724	1.23662

a. Predictors: (Constant), Kualitas Layanan, Kealitas Harga, Kepuasan Produk

b. Dependent Variable: Kepuasan Pelanggan

Source: SPSS, 2022.

Based on table 8 above, it can be known that the R-Square value of 0.732, this means that the influence of product satisfaction, price quality and service quality variables simultaneously on customer satisfaction variables is 73.2%.

## DISCUSSION

### First Hypothesis Testing (H1)

Based on the results of the study, it can be seen that the Sig. value for the effect of product satisfaction on customer satisfaction is  $0.001 < 0.05$  and the t value is calculated at  $3.428 > 1.984$ , so it can be concluded that H1 is accepted which means there is an influence of product satisfaction on customer satisfaction.

### Testing the Second Hypothesis (H2)

Based on the results of the study, it can be seen

Indihome Salatiga city is very noticed and has been fulfilled, it will make customers feel satisfied in subscribing to Indihome.

From the results of the study, it is known that the quality of the price has no influence on customer satisfaction. This means that the cheapness or high cost of Indihome products does not affect customers too much. And the quality of service has a significant influence on customer satisfaction. From research, it is known that the quality of service is highly considered by Indihome customers in the city of Salatiga.

Thus, it can be concluded that Indihome customers in Salatiga City attach great importance to good service quality and commensurate product quality in subscribing at prices that match what they get. This can be seen from the results of research and data processing that has been

obtained how customer satisfaction, price quality, and service quality greatly support and affect customer satisfaction.

## ACKNOWLEDGEMENT

The funding source of this paper was supported by personal shared expenses. In accordance with the publishing of Jurnal MANDIRI Vol. 7, No. 1, June 2023, we would like to take this opportunity to thank you for your effort and expertise as a reviewer. Your help enabled us to meet the scheduled time and to maintain the standards of peer-reviewed journals. We also thank the information and data provided by resource persons from the Salatiga City.

## REFERENCES

- Alimansyah, L., & Dian, F. (2017). Analisis Tingkat Kepuasan Pelanggan Indihome PT. Telkom Kota Bengkulu. *Jurnal Ilmiah Dinamika Sosial*, 1(2), 120–126.
- Andawana, A., & Adi, T. (2022). Pengaruh Penetapan Harga dan Kualitas Pelayanan Terhadap Tingkat Kepuasan Pelanggan Indihome Pt . Telkom Indonesia (Persero) (Studi Pada Witel Surabaya Utara Telkom Kapasan). *JURNAL EKSEKUTIF*, 19(02). <https://jurnal.ibmt.ac.id/index.php/jeksekutif/article/view/316>.
- Dewiani, Andini Dani Achmad, & Aulia Ananda. (2019). Pengaruh Kualitas Jaringan IndiHome Terhadap Customer Experience. Seminar FORTEI, 67–72. <https://ejournal.unp.ac.id/index.php/jtev/article/view/106149/102365>.
- Hudatama, B. I., & Ngatno, N. (2023). Pengaruh Promosi dan Brand Image terhadap Keputusan Pembelian dengan Kepercayaan Merek sebagai Variabel Intervening (Studi pada Pelanggan Baru Indihome di Kota Semarang). *Jurnal Ilmu Administrasi Bisnis*, 12(1), 1–10.
- Lnu, S. (2020). Sumber Data Dan Metode Analisis. <https://repository.unikom.ac.id/64390/1/contoh%20sumber%20data.docx>.
- Luthfia Zein Pettarani, Murdifin Haming, & Hamzah Ella. (2019). Pengaruh Kualitas Layanan Terhadap Kepuasan Pelanggan di Kantor Telkom IndiHome Makassar. *Jurnal Ilmu Ekonomi*, 2(4), 150–161. <https://docplayer.info/176090459-Pengaruh-kualitas-layanan-terhadap-kepuasan-pelanggan-di-kantor-telkom-indihome-makassar.html>.
- Mardiatmoko, G.-. (2020). Pentingnya Uji Asumsi Klasik Pada Analisis Regresi Linier Berganda.
- BAREKENG: Jurnal Ilmu Matematika Dan Terapan, 14(3), 333–342. <https://doi.org/10.30598/barekengvol14iss3pp333-342>.
- Marluthy, A., & Halilah, I. (2019). Peran Kualitas Pelayanan Penyedia Internet Terhadap Kepuasan Pelanggan. *Jurnal Riset Bisnis Dan Investasi*, 5(1), 33–47. <https://doi.org/10.35313/jrbi.v5i1.1614>.
- Muhsinin, M., & Rahmawati, T. (2020). Teori Hipotesa dan Proposisi Penelitian. *SCHOLASTICA: Jurnal Pendidikan Dan Kebudayaan*, 2(2). <http://jurnal.stitnualhikmah.ac.id/index.php/scholastica/article/view/754>.
- N. Elangovan. (2013). Evaluating Perceived Quality of B-School Websites. *IOSR Journal of Business and Management*, 12(1), 92–102. <https://doi.org/10.9790/487X-12192102>.
- Nasution, L. M. (2017). Statistik deskriptif. *Hikmah*, 14(1), 49–55. <http://e-jurnal.staisumatera-medan.ac.id/index.php/hikmah/article/view/16>.
- Noor Wahyuni. (2014, November 1). Uji Validitas Dan Reliabilitas. *Qmc.Binus.Ac.Id*. <https://qmc.binus.ac.id/2014/11/01/u-j-i-v-a-l-i-d-i-t-a-s-d-a-n-u-j-i-r-e-l-i-a-b-i-l-i-t-a-s/#:~:text=Uji%20validitas%20adalah%20uji%20yang,atau%20valid%20tidaknya%20suatu%20kuesioner>.
- Reska K. Nistanto. (2019, February 4). Riset: Penetrasi Internet Indonesia Naik Jadi 56 Persen Artikel ini telah tayang di Kompas.com dengan judul “Riset: Penetrasi Internet Indonesia Naik Jadi 56 Persen”, Klik untuk baca: <https://tekno.kompas.com/read/2019/02/04/11420097/riset-penetrasi-internet-indonesia-naik-jadi->

- 56-persen?page=all.. Penulis : Reska K. Nistanto Editor : Oik Yusuf Kompascom+ baca berita tanpa iklan: <https://kmp.im/plus6> Download aplikasi: <https://kmp.im/app6>. Kompas.Com. <https://tekno.kompas.com/read/2019/02/04/11420097/riset-penetrasi-internet-indonesia-naik-jadi-56-persen?page=all>.
- Rohman, F., & Kurniawan, D. (2017). Pengukuran Kualitas Website Badan Nasional Penanggulangan Bencana Menggunakan Metode Webqual 4.0. *JITK (Jurnal Ilmu Pengetahuan Dan Teknologi Komputer)*, 3(1). <https://ejournal.nusamandiri.ac.id/index.php/jitk/article/view/334>.
- Sholikhah, A. (2016). Statistik Deskriptif Dalam Penelitian Kualitatif. *KOMUNIKA: Jurnal Dakwah Dan Komunikasi*, 10(2), 342–362. <https://doi.org/10.24090/komunika.v10i2.953>.
- Yuliara, I. M. (2016). *Regresi Linier Berganda*. Denpasar: Universitas Udayana.



A large, stylized graphic of musical notation on a curved staff, resembling a globe or a sphere, dominates the right side of the page. The notation consists of various notes, stems, and beams, all rendered in black and white, creating a sense of movement and rhythm. The staff curves from the top right towards the bottom left, following the contour of the globe.

Jurnal  
**MANDIRI**<sup>®™</sup>  
ILMU PENGETAHUAN, SENI, DAN TEKNOLOGI

[www.jurnalmandiri.com](http://www.jurnalmandiri.com)

ISSN : 2580-3220, E-ISSN : 2580-4588  
J. Mandiri., Vol. 7, No. 1, Juni 2022 (22 - 33)  
©2017 Lembaga Kajian Demokrasi  
dan Pemberdayaan Masyarakat (LKD-PM)  
DOI: <https://doi.org/10.33753/mandiri.v7i1.230>

## **The Effectiveness of Gadget Protection Implementation in Purchasing Gadgets at Shopee Indonesia E-Commerce**

**Audina Rizka Zahra**

Fakultas Ekonomi dan Bisnis, Universitas Islam Negeri Sumatera Utara  
[audinarizkazahra@gmail.com](mailto:audinarizkazahra@gmail.com)

**Juliana Nasution**

Fakultas Ekonomi dan Bisnis, Universitas Islam Negeri Sumatera Utara  
[juliananasution@uinsu.ac.id](mailto:juliananasution@uinsu.ac.id)

### **Abstract**

This research focuses on the success rate of implementing gadget protection in purchasing gadgets at Shopee Indonesia E-commerce. The purpose of this study is to find out how far the success rate is for implementing gadget protection when purchasing gadgets at Shopee Indonesia e-commerce. The method used in this research is using a descriptive qualitative method with a phenomenological approach. Where to understand the meaning based on the experience of facts that have been experienced by individuals in detail. The results of this study are that researchers took three informants, one informant was satisfied with the effectiveness of the implementation of the gadget protection provided by e-commerce Shopee Indonesia. However, the informant did not reach the claim stage, because the gadget he had purchased was still in good condition and nothing happened. Meanwhile, two other informants thought that the effectiveness of the implementation of this gadget protection was not working properly, they had difficulty making claims.

**Keywords:** Effectiveness, Gadget Protection, Shopee Indonesia, E-Commerce

### **INTRODUCTION**

Along with the times, and in the midst of efforts to break the chain of transmission of the Covid- 19 pandemic, the government has first practiced Large-Scale Social Barriers (PSBB) and is designing a new normal life for activities in the midst of the Covid-19 pandemic. In this situation, there are many updates in behavior and activities in society in everyday life. One of the changes in people's behavior that appears is in the determination of how to shop online and also people's lifestyles are increasingly advanced and become instant because most people have high

movements in their daily lives.

As a result, people often pursue something that is easier and instant in their life needs. Therefore, many people do their daily shopping online in one of the E-commerce. In addition to shopping for daily life, people also buy many gadgets through e-commerce. Buying gadgets online is actually more common, especially for buying smartphones, tablets, to laptops.

Shopee is the most preferred e-commerce platform for Indonesians today (Harli et al., 2021). Indonesia is a country that has many citizens. Especially with the wealth of human resources.

This is also a big advantage in the Indonesian economy (Imsar, 2018). The existence of this technology greatly facilitates the community in using the necessary resources. The use of this technology is easy and efficient. Therefore, at this time this technology continues to spread to almost all Indonesian people (Rahma, 2018).

Shopee is an application that runs in the field of buying and selling online and can be obtained easily using a smartphone. Shopee has its head office located in Singapore owned by Sea Limited, which was built in 2009 by Forrest Li. Shopee was first published in Singapore in 2015, and has since expanded its reach to Malaysia, Thailand, Taiwan, Indonesia, Vietnam and also the Philippines (Sianturi et al., 2022). Shopee was established on February 5, 2015 in Singapore.

When shopping for gadgets online, so often someone becomes worried that their shopping activities will end up being a fraud. The lack of trust when shopping online has been experienced by some consumers who make them no longer want to buy gadgets on online shopping sites. Having a sense of trauma experienced because he has experienced fraud when doing online shopping can make the person no longer want to do online shopping. The risk of buying gadgets in shopping online is very large. Starting from the risk of damaged goods during shipping, theft, goods not arriving and much more. Therefore, Shopee e-commerce provides a gadget protection program to provide protection to consumers when shopping for gadgets at Shopee Indonesia e-commerce.

In meeting public interest in shopping for gadgets in Shopee e-commerce, Shopee provides a Gadget Protection program provided by PT Asuransi Simas Insurtech as the insurer and PT PasarPolis Insurance Broker which acts as a service provider partner. Insurer is also defined as an insurance company that is the party that should bear the payment of the sum insured and bear compensation if an unwanted risk has occurred (Susanto et al., 2021). In addition, the insurer also has the obligation to distribute the policy to the insured, divide the compensation by dividing it with the agreed amount of money, and make a

premium refund (Wulansari, 2017). The insured is the party concerned when transferring risks in the insurance agreement. The insured is also defined as the party who realizes the insurance agreement by paying a premium amount. Another meaning is as a policyholder (Santri, 2020).

The Gadget Protection Program serves to protect gadgets that we buy from the Shopee website/application. This Shopee device protection program covers accidental or accidental damage. Such as due to liquids, fires, lightning strikes, natural disasters, conceding. This gadget protection provides protection for one year since we receive the status of electronic products or completed orders in the Shopee application. The Utility Protection Program is non-cancelable and non-refundable if we have confirmed the order. The price of the gadget protection package will vary according to the price of the gadget that has been purchased, this can be seen on the Checkout page. In insurance it is also called premium. Premium is the price for a risk guarantee borne by an insurance company for a certain risk (Maharani & Ferli, 2020). Premiums that have been paid by the insured will be distributed by the insurer for compensation or benefits that will be returned to the insured, premium reserves and also for company operations (Iriana & Nasution, 2019). A policy is a written agreement created in insurance.

The policy can also be referred to as a cooperation agreement contract or coverage in writing between the insurer and the insured (Sulistiani, 2018). Usually, a policy is attached with a coverage sheet, special provisions, and a copy of the claim letter (Pawn, 2021). Claims are the most important part in insurance. Because claims are a method of submission by insurance customers to obtain sum assured after insurance participants have done all their obligations to the insurance company (Imanda, 2017).

The concept of gadget protection insurance products is a design to minimize the risks experienced by individuals (insured) to insurance companies (insurers) via an agreement (contract). Then the insured makes a payment as a sign of the agreement, and the insurer promises to provide

compensation if there is a risk experienced by the insured (Yusrizal & Lubis, 2020). The insurance industry in Indonesia has always felt growth. However, currently Indonesia's success in terms of insurance is still at 1.2%, still low when compared to other countries in Asia (Lubis, 2020). Insurance risk coverage is carried out by transferring the risk experienced by the insured policyholder to the insurance company. The main elements of insurance are the risk insured, the existence of a sum insured premium paid by the customer, a sum of compensation for dependents (Soemitra, n.d.).

This gadget protection insurance product was released in 2021. During the campaign (marketing activities that promote a product or service) "Shopee Mantul Sale" on November 25 to 27, 2021, this gadget protection insurance product is provided for free without any cost. This product can still be said to be new, because it is still 2 years old until 2023. This gadget protection insurance product is provided for loyal customers of Shopee Indonesia e-commerce. To be able to get this gadget insurance protection, customers need to buy gadget products at least Rp 500,000 to Rp 40,000,000.

The benefits of gadget protection insurance products that have been provided by Shopee are to minimize the risk of buyer losses. Similar to other insurance programs, this gadget protection also functions as protection for purchased goods. Thus, it can reduce losses experienced by buyers in the event of a disaster or unwanted event. If this happens and the buyer has used the Shopee gadget protection feature, then the buyer simply makes a claim to be able to get a replacement of the purchased item. In addition, the next benefit is to provide guaranteed protection during the process of shipping goods purchased by buyers to be safe to their destination. therefore, using Shopee's gadget protection feature is very beneficial and useful.

The collaboration between PT PasarPolis Insurtech Broker and Shopee Indonesia will strengthen the mission of PasarPolis to present technological updates in preparing this technology-based insurance, by realizing access

to gadget protection more thoroughly at prices reached by the public and can be accessed more easily by various groups of people through the Shopee application/site. This strategic cooperation related to each other can further widen the positive influence to be raised by completing the needs of the community to maintain every consumer gadget in the midst of this increasingly digital lifestyle.

In the second year of the Covid-19 virus outbreak, precisely in 2021, PT PasarPolis Insurance Broker has noted that one of the insurance products that is often purchased by Indonesians through PasarPolis is gadget protection insurance products. Buying gadgets through online is increasingly commonplace by many people, especially to buy smartphone products, tablets to laptops. Along the way with the increasing digital penetration in this Indonesian country, people are no longer strange to online shopping. A survey conducted by We Are Social in April 2021 has noted that 88.1% of internet users in Indonesia are e-commerce users. This percentage also symbolizes that Indonesia as a country with the highest e-commerce users in the world.

PasarPolis experienced strong business growth, 87% of total non-credit insurance claims have been settled in just 24 hours. Especially for gadget protection insurance, PasarPolis can handle around 80% of all claims in just under 2 hours due to its technology. This happens in 2022 (Herning Banirestu, 2023).

This all-digital civilization also affects the pattern of insurance consumption of the Indonesian people. With just a click, one can get protection, both for oneself and for goods, such as goods. Realizing the huge public need for gadget protection, PasarPolis collaborates with Shopee to introduce gadget protection and screen damage insurance products starting August 2021. This is also the first step in the cooperation of e-commerce platform Shopee in introducing utility protection insurance products in the market platform. All types of gadgets with different brands available on Shopee can receive this gadget protection insurance product without exception.

Director of Partnership PasarPolis, Adi Darmaputra indicated that in the future insurance trends will shift to products that are more personalized, meet unique needs, and are integrated in the daily lives of the wider community. This is increasing along with the increasing public interest in protecting devices recorded by PasarPolis. PasarPolis also continues to expand distribution, among others, by strengthening cooperation strategies with various players, especially in the digital ecosystem based on the evolution of user preferences. Consumers are truly digital. PasarPolis also invests in this strategic partnership with Shopee, because it can expand reach access to the community because of Shopee's very wide reach. PasarPolis hopes to create an easy, cheap, and enjoyable insurance experience for users in the future, in line with PasarPolis' commitment.

Daniel Minardi, Head of Brands Management & Digital Product Shopee Indonesia revealed that they welcome the collaboration with PasarPolis in bringing a sense of security to its users, especially when shopping for gadget products. As an effort to provide an online shopping experience for its users, Shopee Indonesia hopes that this collaboration can meet the needs of users, especially in providing easy access to users to get more protection in every purchase of gadget products at Shopee Indonesia e-commerce.

The success rate of a system is efficiency and effectiveness. The effectiveness of a system is calculated by how much it can achieve its goals. The diversity that has been created or user satisfaction is a measure of that effectiveness. Efficient simile between output and input, resources used and results that have been spent, an effective information system will prepare specific, timely and appropriate information for users (Sugiyantari et al., 2018). Effectiveness generally shows how far a predetermined goal has been achieved (Erawati et al., 2017). Effectiveness can also be tied to the relationship between the output of a responsibility center and the goals to be achieved, the greater the participation than the output produced against the achievement value, it can be said that it is effective (Yudhira, 2021).

In essence, effectiveness is the ability to create a desired result or the ability to create something desired. When something is considered effective, it will have the desired result or create a clear impression (Lantang, A. A., Goni, S. Y., & Suwu, 2022).

There is a previous study used as a reference in this study, namely "The Effectiveness of Online Promotion on Purchasing Decisions at Shopee in Indonesia" conducted by Adhitya Nugraha Putra Sularto in 2023. This research aims to determine the effectiveness of online promotion on purchasing decisions. This study used quantitative methods with descriptive-causal research type. The results of this study show that the influence of online promotion on the purchase decisions of Shopee e-commerce users is 54.3%. Based on the results of partial and simultaneous hypothesis testing, that online promotions have an influence on the purchase decisions of Shopee e-commerce users.

One of the studies that has explained about Shopee Indonesia's e-commerce is Adhitya Nugraha Putra Sularto. This research suggests that the influence of online promotion on the purchase decisions of Shopee e-commerce users is 54.3%. Based on the results of partial and simultaneous hypothesis testing, that online promotions have an influence on the purchase decisions of Shopee e-commerce users. This study used a sampling technique, namely a non-probability sampling technique, using the Bernoulli formula with a sample of 390 respondents. The data analysis techniques used are descriptive analysis and simple linear regression analysis. Based on descriptive analysis of online promotion variables in the excellent category, and on purchase decision variables in the good category (Sularto, 2023).

The next previous research was "The Effect of Advertising Effectiveness and Sales Promotion on Purchasing Decisions at Shopee (Case Study of the Faculty of Economics and Business, Pancasakti Tegal University)" written by Muhammad Rian Prasetya. In 2021. This study aims to determine the effect of advertising effectiveness on purchase decisions, to determine the effect of sales promotion on purchase

decisions, to determine the effect of advertising effectiveness and sales promotion simultaneously on purchasing decisions on Shopee.

The methods used in this study are classical assumption test, multiple correlation analysis and determination coefficient analysis. The results obtained from this study are that there is a positive and significant influence of advertising effectiveness variables with online purchase decisions at Shopee, there is a strong, positive and significant influence of pedestrian promotion variables with online purchase decisions at Shopee, there is a strong, positive and significant influence of advertising effectiveness and sales practices simultaneously with online purchase decisions at Shopee and the magnitude of the coefficient of determination is 98.7% (Prasetya, 2021).

The implementation of this gadget protection insurance product needs to be evaluated further. One of the methods used in this study uses qualitative descriptive research methods with a phenomenological approach. This research has never been done before, because this gadget protection insurance product has just been published, and there are still many users who don't know about it. So, based on the description above, researchers will formulate the main problem that is the focus of discussion in this study related to the effectiveness of the implementation of gadget protection in purchasing gadgets in Shopee Indonesia e-commerce. The formulation of the problem in this study is: How is the effectiveness of the implementation of gadget protection products when purchasing gadgets at Shopee Indonesia e-commerce.

## **METHODS**

This study uses qualitative descriptive research methods with a phenomenological approach. This study was conducted to describe the events of the object of research at this time based on the facts experienced by individuals. In addition, it also seeks or derives meaning from the basics of individual life experiences through in-depth interviews with resource persons. With this phenomenological approach, researchers

must describe through human life experience about a particular phenomenon as described by participants.

This description culminates in the essence of the experiences of some individuals who have experienced all these phenomena. To complete this research data, the researcher appointed 3 (three) people as informants. The stages in conducting this research will start from the preparation stage, interviews, observations, to writing research reports. Overall, all activities are carried out for approximately 3 months, namely from January 2023 to March 2023.

## **RESULTS**

Gadget protection is a program that provides protection that has been provided by PT Asuransi Simas Insurtech to protect gadgets that have been purchased from Shopee e-commerce from unexpected or accidental damage due to fire, liquid, lightning strike, explosion, natural disaster, theft or robbery for 1 year from the date of confirmation of receipt of the gadget by the consumer or the date of the consumer's gadget the message has reached the status of "Order Completed" on the Shopee website/app.

Protection Benefits:

Unexpected or accidental damage

Shopee will guarantee if the gadget that has been purchased is damaged due to unexpected and accidental events that are not excluded in the policy.

Damage due to exposure or ingress of fluids

Shopee will guarantee if the gadget that has been purchased is damaged due to liquid/water such as falling into water or submerged in water accidentally.

Fires, lightning strikes, explosions, and natural disasters

Shopee will guarantee if the gadget that has been purchased is damaged or lost due to fire, lightning strikes, explosions, and natural disasters such as earthquakes, volcanic eruptions, and tsunamis.

Loss due to criminal acts such as theft or robbery  
Shopee will guarantee losses if the gadget that has been purchased experiences loss accompanied by non-violence.

Researchers have conducted interviews with 3 informants, each of whom has different experiences. The results of his interview are presented below:

ISB (Gadget Protection Insurance Customers), has purchased gadgets through Shopee e-commerce accompanied by the purchase of gadget protection insurance products with an insurance period from October 29, 2022 to October 28, 2023.

According to informants, the effectiveness of the implementation of gadget protection provided by Shopee is very beneficial for consumers. At first the informant was worried when shipping

gadgets, but because of the gadget protection that had been provided by Shopee, his worries decreased and all feared risks would be borne. The gadget protection product that the informant bought is currently running for 5 months until now, namely March 2023. So far these 5 months, the gadgets that have been purchased through Shopee e-commerce as well as gadget protection insurance products are still in good condition and no damage has been experienced. Therefore, the informant did not reach the claim stage.

DF (Gadget Protection Insurance Customers), has purchased gadgets through Shopee e-commerce accompanied by the purchase of gadget protection insurance products with an insurance period from September 5, 2022 to September 04, 2023.

**Table 1.** Informant coverage summary 1

<b>Policyholder Name</b>	<b>Shopee QQ Iskandar Satria Budiman</b>
Object of Insured	Asus Vivobook Pro K3400PA OLED i5 1130 8GB 512GB SSD W11 14.0QHD 2.8K WQXGA – MCN0C-CX07S005490
Insurer	PT Asuransi Simas Insurtech
Policy Number	APP-452872683
Product Price	IDR 9.199.000
Date of Purchase	29/10/2022
Date Transaction Completed	29/10/2022
Total Premium	IDR 51.500
Amount Insured	IDR 9.199.000

Source: Interview.

**Table 2.** Informant coverage summary 2

<b>Policyholder Name</b>	<b>Shopee QQ Iskandar Satria Budiman</b>
Object of Insured	Infinix Note 12 2023 8/128GB - Up to 13GB Extended RAM - Helio G99 - 6.7" Amoled FHD+ - 5000 mAh - Hard Gyroscope - NFC
Insurer	PT Asuransi Simas Insurtech
Policy Number	APP-414715631
Product Price	IDR 2.799.000
Date of Purchase	05/09/2022
Date Transaction Completed	05/09/2022
Total Premium	IDR 40.000
Amount Insured	IDR 2.799.000

Source: Observation.

According to the informant, the effectiveness of the implementation of gadget protection provided by Shopee did not run properly. The informant felt remorse and dissatisfaction with what was expected, because the gadget he considered competent could reject the claim without prior investigative procedures. Initially on January 8, 2023, the informant suffered a damage incident on the Infinix Note 12 phone he bought on September 5, 2022.

When the informant bought the cellphone at Shopee at the same time with a gadget protection insurance product provided by Shopee from PasarPolis, with policy number APP-414715631 and a period of 12 months. So the product should be able to be tracked until September 4, 2023. On January 8, 2023, the informant's mobile phone was put in his bag. When he got home, and was about to use his mobile phone, it turned out that the phone screen was already in a cracked striped state and no longer had a picture. It can't be used at all.



**Figure 1.** 2 informant gadgets that suffered screen damage

Then the informant recalled that when buying the gadget he registered gadget protection. So the informant submitted a claim to PasarPolis on the same day as the incident, with claim number: KLM- 2301151029. However, it turned out that the claim he submitted was rejected on the grounds:

"Referring to the T&C Insurance Exclusion is not responsible for any loss or damage caused or incurred by Point 16 'Defective, damaged or rotten that occurs due to the nature or weakness inherent in the goods purchased or which are the responsibility of the manufacturer or assembler'". In accordance with the reason for the refusal, making informants even more confused because the damage to the cracked screen is a weakness of the Infinix Note 12 product, which is the responsibility of the manufacturer.

According to him, what PasarPolis should do is check the damage that occurs to his gadget, because he as a user does not know exactly what happened in it that resulted in the screen of his gadget becoming cracked. Inside the bag contained only dirty clothes, wallets and daily utensils. The informant was disappointed because it was easy to deny claims and was cited for reasons that the product was defective, damaged or degraded, which meant the nature or weakness of the goods purchased and the responsibility of the manufacturer. Confused and frustrated, it is clearly written that this insurance covers unexpected and accidental damages.

However, it was rejected on the grounds that damage arising from product weakness is the responsibility of the manufacturer. The informant said PasarPolis was adept at suspecting damage, mainly in the absence of an expert-directed investigative process. PasarPolis can suspect that the purchased product is defective by default. If this is true, it means that there is a mistake in the Infinix product as the brand owner and informant as a consumer feels cheated by the Infinix brand because it buys a defective product. The informant concluded from the incident:

- PasarPolis did not conduct a physical examination before the match, although it did work with the service center to create a power of attorney.
- PasarPolis did not provide clear information and did not provide clear evidence that the products he bought were damaged due to factory defects as he suspected.
- Brand owners should be careful because it is easy for insurance companies to reject claims

that are then charged to the manufacturer by mistake.

- If indeed the product purchased by the complainant is defective as alleged by PasarPolis, the reporter will firmly say that the product from Infinix is bad and needs further improvement.

But finally, after the informant made a complaint through the consumer media website, the party from PasarPolis also answered his complaint and apologized for the inconvenience experienced by the informant Dean Fauzi, and finally on 30 Januari 2023 the claim submitted by the informant was received and approved, also paid through the account recorded in the system, but the claim has been reduced by own risk fees in accordance with the applicable policy provisions. Payment of claims takes place for 11 days from the time the complaint is filed through the consumer media website, starting from January 19 to January 30, 2023.

SP (Gadget Protection Insurance Customers), has purchased gadgets through Shopee e-commerce accompanied by the purchase of gadget protection insurance products with an insurance period from March 16, 2022 to March 15, 2023.

According to informants, the effectiveness of the implementation of gadget protection provided

by Shopee makes it difficult for him when making claims. The informant bought a Samsung Galaxy A32 through Shopee at the same time with a gadget protection insurance product with policy number APP-324113910. Just bought for 2 weeks, accidentally the gadget bought by the informant fell in the bathroom when he wanted to wash his hands. The condition of the gadget is still on, but the touchscreen does not work, so it must be replaced LCD (Liquid Crystal Display). The repair fee at the official Samsung Center is Rp 900,000.

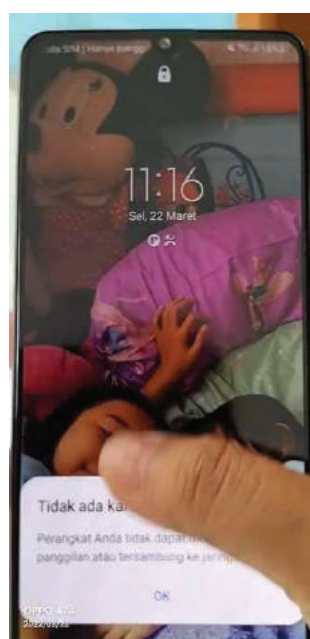


Figure 2. 3 informant gadgets that suffered touch-screen damage

Table 3. Informant coverage summary 3

Policyholder Name	Shopee QQ Iskandar Satria Budiman
Object of Insured	Samsung Galaxy A32 [6/128] [8/128] 4G- and 5G network Helio G80 – 5000Mah – sAMOLED OFFICIAL Warranty – 352160554078523/RR8T300M8MD
Insurer	PT Asuransi Simas Insurtech
Policy Number	APP-324113910
Product Price	IDR 3.799.000
Date of Purchase	12/03/2022
Date Transaction Completed	12/03/2022
Total Premium	IDR 40.000
Amount Insured	IDR 3.799.000

Source: Observation.

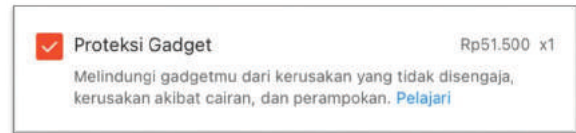
Just for information that Samsung does not cover water intake and this policy covers claims based on events experienced by informants. The informant tried to claim the case he had experienced, but it was greatly difficult. The informant has tried to attach the required documents, but always asks to be sent continuously. Customer service asked for a photo of the damaged front view, while the cellphone was still good. So it doesn't look broken, just the touchscreen doesn't work. The informant thought that the video evidence he had sent was very clear. The informant also argued that this gadget protection insurance product is very ineffective, because the policy can already assess the original serial number and match from the Samsung Center invoice.

After the informant filed a complaint on the consumer media website on March 29, 2022, PasarPolis finally responded to his complaint. And the claim filed by informant Santi Purwaningsih has been approved. Claim payment lasts for 3 days, starting from March 29 to April 1, 2022.

## DISCUSSION

Based on the results in the field in accordance with the data obtained about the effectiveness of the implementation of gadget protection in purchasing gadgets at Shopee Indonesia e-commerce, this needs to be discussed more broadly so that readers become more aware of gadget protection and do not hesitate anymore when shopping for gadgets at Shopee Indonesia e-commerce, as well as the effectiveness of the implementation of gadget protection (Lantang, A. A., Goni, S. Y., & Suwu, 2022).

To purchase gadget protection insurance products, namely by clicking the check on the gadget protection option on the checkout page. In the gadget protection option, the total premium to be paid has been displayed. The price of gadget protection will vary for each price range of the gadget purchased.



**Figure 3.** Gadget protection options within the check-out page

By clicking the check on the gadget protection option on the checkout page, the purchased gadget will automatically be immediately protected by the gadget protection insurance product. Of course this is very easy for consumers to do.

Premiums paid for gadget protection insurance products vary depending on the price of the gadget. However, it is possible that prices from the table below may change at any time. The following is a search for Insurtech Indonesia on September 11, 2021:

**Table 4.** Premium price

Gadget Price	Premium
IDR 1,000,000 – IDR 4,000,000	IDR 40,000
IDR 4,000,001 – IDR 8,000,000	IDR 45,000
IDR 8,000,001 – IDR 15,000,000	IDR 51,500
IDR 15,000,001 – IDR 20,000,000	IDR 80,500
IDR 20,000,001 – IDR 30,000,000	IDR 115,000

Source: Observation.

In the gadget protection that has been provided by Shopee Indonesia e-commerce, the type and value of coverage will be equated with the price of goods listed on the payment page. Then the coverage period that has been provided by partners (PT PasarPolis Insurance Broker) through gadget protection services is 12 months since the buyer confirms receipt of goods. Every gadget buyer accompanied by the purchase of gadget protection insurance products must

comply with all provisions for submitting claims made by insurance partners (PT Asuransi Simas Insurtech).

Buyers are also not allowed to cancel or refund gadget protection services for transactions that have been declared successful by the Shopee Indonesia site/application. This coverage is also non-transferable to other parties. The reimbursement value is based on the exhibition cost at the time of the event minus any deductible expenses. The largest installment of remuneration will not exceed all guarantors stated in the agreement. The limit of the guarantee area is only within the territory of the Republic of Indonesia.

The list of types of goods that can be insured for gadget protection are mobile phones, smartphones, laptops, wearable devices, tablets, portable wifi and drawing tablets. The conditions of the insured objects that can be guaranteed are:

- The object of coverage is in new and original condition and purchased online through Shopee Indonesia.
  - Warranty seal and seal sticker in one piece
  - Not a blackmarket product
  - Brand and type as stated on the policy certificate
  - Have an official warranty from the manufacturer
  - Is an original item, according to manufacturer's standards, not modified (no replacement parts)
- Assess own risk:
- Partial damage: 10% of claim value, min IDR 100,000
  - Total damage: 10% of claim value, min IDR 150.000
  - Robbery: 10% of claim value, min IDR 300,000

Gadget protection insurance products that have been provided by Shopee Indonesia e-commerce also make it easier for consumers to make claims. This is evidenced by the claim procedures provided by Shopee on the checkout page. To make a claim by visiting the <https://shopee.pasarpolis.io> link then login with the mobile number that has been registered with the policy and OTP, select the policy and benefits you want

to claim, and submit documents on the website then enter the account number for sending claim funds. The documents required when submitting a claim are:

1. For all claims:
  - Claim form (original)
  - Self-identity (copy)
  - Insurance policy (original/copy)
2. For Partial Loss claims
  - Invoice/receipt of purchase of the insured object
  - Original warranty card issued by the manufacturer
  - Technical analysis and repair offerings and authorized service center
  - Invoice/receipt for repair of the object of coverage from an authorized service center
3. For total claims (Total Loss)
  - Invoice/receipt of purchase of the insured object
  - Original warranty card issued by the manufacturer
  - Submit the object of arm coverage with chargers, cardboard and other equipment in accordance with manufacturer standards
4. For claims for theft by violent acts (burglary)
  - Invoice/receipt of purchase of the insured object
  - Original manufacturer-issued warranty card
  - Submit chargers, boxes and other equipment in accordance with manufacturer standards
  - Police certificate declaring theft with violence
  - Doctor's certificate if there is a body injury
  - Photos of property damage

In the event of an event that can give rise to a claim based on the above, the insured has the obligation to no later than within 5 days notify the insurer, either by telephone or in writing, of the nature and extent of the destruction and damage incurred. The claim handling time given when reporting claims is no later than 5 days from the date the incident occurred. The claim handling time for the completeness of claim documents is no later than 30 days from the reporting of the claim. The time for self-payment of the claim

is no later than 5 working days from the date of approval of the claim. From these predetermined times with a note that the required documents have been provided before the claim process occurs.

The effectiveness of the implementation of gadget protection insurance products according to researchers is quite good, starting from how to buy it is very easy, just tick the page that has been provided. After making a purchase, the insurance policy and product summary are directly left with the consumer, but there are things that become shortcomings, namely when the customer submits a claim, the PasarPolis does not conduct an investigation. This makes customers disappointed and dissatisfied with the service from PasarPolis.

## CONCLUSION

Based on the results and discussion above, researchers can conclude that gadget protection is a protection program that has been provided by PT Asuransi Simas Insurtech to protect gadgets that have been purchased from Shopee e-commerce from unexpected or accidental damage due to fire, liquid, lightning strike, explosion, natural disaster, theft or robbery for 1 year from the date of confirmation of receipt of the gadget by consumers or the date of the gadget that the consumer has ordered has reached the status of "Order Completed" on the Shopee site/application.

The consumers who have been interviewed by researchers, some are satisfied with the effectiveness of the implementation of gadget protection provided by Shopee, but there are also those who are dissatisfied. 3 people who have been interviewed, 1 of them is satisfied with the gadget protection insurance product. But the informant did not reach the claim stage because the gadgets they had bought were still in good condition, no damage was experienced.

While 2 more informants had difficulty in making claims. According to one informant, the effectiveness of the implementation of gadget protection provided by Shopee did not work properly and he felt regretful and disappointed. Fortunately, 2 informants who had difficulty

in making claims, filed complaints through the consumer media website. Therefore, PasarPolis also listened to their complaints and finally their claims have been accepted and paid by PasarPolis. Therefore, the implication of this study is that the results of this study are used as input or advice for PT PasarPolis Insurance Broker to pay more attention and investigate more deeply the claims made by customers of gadget protection insurance products, so that customers feel satisfied.

## ACKNOWLEDGEMENT

The funding source of this paper was supported by personal shared expenses. The author would like to thank the informant who has been willing to tell his personal experience through the consumer media website, as well as to Shopee Indonesia who has provided the data needed by the author in this study, also to Mrs. Juliana Nasution, ME as the supervisor who has provided direction in research, also to Ahmad Soleh Siregar as the best supporter when conducting research, and did not forget to also thank the author's parents who always support and also pray.

## REFERENCES

- Erawati, I., Darwis, M., & Nasrullah, M. (2017). Efektivitas Kinerja Pegawai pada Kantor Kecamatan Pallangga Kabupaten Gowa. *Jurnal Office*, 3(1), 13. <https://doi.org/10.26858/jo.v3i1.3450>.
- Gadai, A. D. A. N. (2021). Asuransi dan gadai. 428–434.
- Harli, I. I., Mutasowifin, A., & Andrianto, M. S. (2021). Pengaruh Online Consumer Review dan Rating terhadap Minat Beli Produk Kesehatan pada E-Marketplace Shopee Selama Masa Pandemi Covid-19. *INOBISS: Jurnal Inovasi Bisnis Dan Manajemen Indonesia*, 4(4), 558–572. <https://doi.org/10.31842/journalinobis.v4i4.205>.
- Herning Banirestu. (2023). Pasar Polis Bantu Pengguna Gawai Lebih Merasa Tenang. Swa. Co.Id. <https://swa.co.id/swa/trends/pasarpolis-bantu-pengguna-gawai-lebih-merasa-tenang>.
- Imanda, P. (2017). Pengaruh Klaim, Premi, Hasil Investasi, dan Beban Operasional Terhadap

- Pertumbuhan Aset Perusahaan Asuransi Kerugian Syariah di Indonesia. *Journal UIN Raden Fatah Palembang*. <http://eprints.radenfatah.ac.id/1129/>.
- Imsar. (2018). Analisis Faktor-Faktor Yang Mempengaruhi Tingkat Pengangguran Terbuka Di Indonesia Periode 1989-2016. *Journal Human Falah*, Vol. 5, 146–152.
- Iriana, N., & Nasution, Y. N. (2019). Penentuan Cadangan Premi Asuransi Jiwa Seumur Hidup Menggunakan Metode Zillmer. *Jurnal Matematika, Statistika Dan Komputasi*, 16(2), 219. <https://doi.org/10.20956/jmsk.v16i2.8312>.
- Lantang, A. A., Goni, S. Y., & Suwu, E. A. (2022). Efektivitas Penggunaan Aplikasi Shopee pada Masa Pandemi Covid-19 di Desa Popareng Kecamatan Tatapan Minahasa Selatan. *Journal Ilmiah Society*, 1(1), 1–10.
- Lubis, F. A. (2020). Preferensi Masyarakat Al Washliyah Terhadap Asuransi Syariah di Sumatera Utara.
- Maharani, P., & Ferli, O. (2020). Laba Perusahaan Asuransi Umum di Bursa Efek Indonesia Dipengaruhi oleh Pendapatan Premi, Beban Klaim, dan Risk Based Capital. *Jurnal Pasar Modal Dan Bisnis*, 2(2), 155–166. <https://doi.org/10.37194/jpmb.v2i2.45>.
- Prasetya, M. R. (2021). Pengaruh Efektivitas Iklan dan Promosi Penjualan Terhadap Keputusan Pembelian di Shopee (Studi Kasus Fakultas Ekonomi dan Bisnis Universitas Pancasakti Tegal).
- Rahma, T. I. F. (2018). Persepsi Masyarakat Kota Medan Terhadap Penggunaan Financial Technology (FINTECH). *Journal At-Tasawuh*, Vol. III.
- Santri, S. H. and R. (2020). Perlindungan hukum pemegang polis asuransi jiwa terhadap penetapan klausula baku. *Jurnal UIR Law Review*, 04(01), 23–30.
- Sianturi, F., Aisyah, S., Simamora, M., Nurfachrina, N., & Perdana, R. (2022). Tingkat Kepuasan Hak Dan Kewajiban Pelanggan E-Commerce Shopee Pada Sistem COD *Jurnal Bidang Penelitian Advertising dan Desain Grafis*. 1(1), 7–14.
- Soemitra, A. (n.d.). *Asuransi Syariah*. Wal Ashri Publisher.
- Sugiyantari, D., Titisari, P., & Sumani, S. (2018). Efektivitas Implementasi Sistem Informasi Manajemen Daerah (Simda) Keuangan Cloud Pada Pemerintah Kabupaten Jember. *Jurnal Bisnis Dan Manajemen*, 12(1), 106. <https://doi.org/10.19184/bisma.v12i1.7607>.
- Sularto, A. N. P. (2023). Efektivitas Promosi Online Terhadap Keputusan Pembelian Pada Shopee di Indonesia.
- Sulistiani, S. L. (2018). Analisis implementasi wakaf wasiat polis asuransi syariah di lembaga wakaf al- Azhar Jakarta. *Ijtihad : Jurnal Wacana Hukum Islam Dan Kemanusiaan*, 17(2), 285. <https://doi.org/10.18326/ijtihad.v17i2.285-299>.
- Susanto, M. H., Muizz, F. N., Habibi, M., & Marwa, M. (2021). premi pemegang polis di PT . Asuransi Jasindo Yogyakarta. *Journal Borobudur Law Review*, 3(2), 84–98.
- Wulansari, R. (2017). Pemaknaan Prinsip Kepentingan dalam Hukum Asuransi di Indonesia. *Jurnal Panorama Hukum*, 2(1), 103–116.
- Yudhira, A. (2021). Efektivitas Pembelajaran Daring Pada Masa Pandemi Covid-19: *Jurnal Penelitian Ilmu-Ilmu Sosial*, 2(1), 1–10. <https://doi.org/10.36490/value.v2i1.177>.
- Yusrizal, Y., & Lubis, F. A. (2020). Potensi Asuransi Syariah Di Sumatera Utara. *HUMAN FALAH: Jurnal Studi Ekonomi Dan Bisnis Islam*, 7(2). <https://doi.org/10.30829/hf.v7i2.8851>.



A large, stylized graphic of musical notation on a curved staff, resembling a globe or a sphere, dominates the right side of the page. The notation consists of various notes, stems, and beams, all rendered in black and white, creating a sense of movement and rhythm. The staff curves from the top right towards the bottom left, following the contour of the globe.

Jurnal  
**MANDIRI**<sup>®™</sup>  
ILMU PENGETAHUAN, SENI, DAN TEKNOLOGI

[www.jurnalmandiri.com](http://www.jurnalmandiri.com)

ISSN : 2580-3220, E-ISSN : 2580-4588  
J. Mandiri., Vol. 7, No. 1, Juni 2023 (34 - 45)  
©2017 Lembaga Kajian Demokrasi  
dan Pemberdayaan Masyarakat (LKD-PM)  
DOI: <https://doi.org/10.33753/mandiri.v7i1.236>



## **Product and Service Quality to Inflict Customer Satisfaction and Loyalty of Bank Sahabat Sampoerna Kelapa Gading Branch**

**Valentine Theresia Simamora**

Fakultas Ekonomi dan Bisnis, Universitas Nusa Mandiri  
valentinetheresia14@gmail.com

**Wahid Akbar Basudani**

Fakultas Ekonomi dan Bisnis, Universitas Nusa Mandiri  
wahidakbarbasudani@gmail.com

### **Abstract**

Post-pandemic economic growth is a focus for the government where one of the steps taken is a policy related to bank interest rates to stimulate the growth of corporate and small medium enterprise loans. One of the banks that has a focus on providing corporate and small medium enterprise loans is Bank Sahabat Sampoerna. Tight competition in the banking world in helping efforts to grow the economy has triggered Bank Sahabat Sampoerna to provide the best quality products and services to its customers so that these customers receive satisfaction which then become loyal customers. The purpose of this study was to determine whether there is an influence of product and service quality on customer satisfaction and loyalty at Bank Sahabat Sampoerna Kelapa Gading Branch. Smart-PLS is used to implement the SEM method in this study. In this study, 100 customers who used credit services were sampled using the accidental sampling method, which falls under the category of non-probability sampling. The endogenous variables Customer Loyalty (Z) and Customer Satisfaction (Y) were found to be 0.417 and 0.433, respectively, in this study. This demonstrates that the endogenous inert variable Customer Satisfaction (Y) is weakly affected by 0.433 by the exogenous factors Product Quality (X1) and Service Quality (X2). In the interim, the endogenous dormant variable Customer Loyalty (Z) is weakly impacted by 0.417 by the exogenous variable Product Quality (X1) and Service Quality (X2) through the intervening variable Customer Satisfaction (Y).

**Keywords:** Product Quality, Service Quality, Customer Loyalty

### **INTRODUCTION**

Post-pandemic economic growth is a challenge for several developing countries such as Indonesia. The expected economic growth will not just run without the support of the government. For this reason, the Government of Indonesia does not just remain silent in its efforts to increase economic growth, which was previously quite messy due to the Covid 19 disaster that we have just ended.

Government-led monetary policy, specifically in coordination with Bank Indonesia (BI), aims to maximize a range of accommodative monetary and macroprudential policies in order to hasten the digitalization of Indonesia's payment system and bolster efforts at economic recovery. Specifically, this is done by putting into place the following monetary policies: Follow the rupiah exchange rate policy to keep currency rates stable

and in conformity with market processes and fundamentals, further strengthen the exchange rate manipulation strategy to enhance the effectiveness of the accommodative stance of monetary policy, and Strengthen the Transparency Policy (SBDK).

The focus will be on new lending interest rate hikes, expansion of policies to reduce interest on late payment of credit card payments by 1% of unpaid amounts, acceleration of short-term money market deepening programs by strengthening financial market regulatory frameworks, and introduction of multi-matching electronic trading. It's becoming Supporting the Platform (ETP), especially the Rupiah and Forex markets, as well as promoting the implementation of trade and investment facilitation, and cooperating with relevant institutions to further socialize the use of Local Currency Settlement (LCS). (Pratiwi, 2022).

Policy regarding interest rates is expected to be able to stimulate domestic credit growth so that economic activity is revived. In accordance with the policies that have been pursued by the government, the banking sector has begun to spur credit distribution for the corporate segment. Several bankers stated that credit for this jumbo business actor was able to grow by double digits in the first month of this year and this is in line with the Bank Indonesia Survey (BI) which looked at requests for corporate financing in January 2023 indicating positive growth. This is reflected in the Weighted Net Balance (SBT) of corporate financing of 12.1% (Walfajri, 2023).

New loan disbursement by banks in April 2023 also indicated limited growth, this can be seen from the Weighted Net Balance of new credit distribution in April 2023 which was recorded at 68.9%, growing positively, although not as high as the Weighted Net Balance in the previous month of 94.6% where The main factors affecting the distribution of new loans include requests for financing from customers, prospects for future monetary and economic conditions, as well as the level of business competition from other banks, where for the whole of Q2 2023 new loan distribution offers from banks are predicted to increase (Haryono, 2023).

The banking industry has an important role in efforts to improve economic growth which is being the focus of the government. One of the banks that plays a role in efforts to channel credit, both corporate loans and MSME business loans, is Bank Sahabat Sampoerna. In the first quarter of this year, Bank Sahabat Sampoerna, through digital transformation and collaboration, recorded a net profit increase of 17.3% YoY (year-on-year/ compared to the previous year) to IDR 13.0 billion from the achievement in the first quarter of 2021 of IDR 11.1 billion, where the increase in profit was supported by credit distribution in the first quarter of this year amounting to Rp. 8.5 trillion, growing 5.2% from the previous year of Rp. 8.1 trillion. More than 40% of the total credit is channeled directly to support MSME business growth and investment (Sudarma, 2022).

Increasing lending Bank Sahabat Sampoerna always pays attention to the quality of the products and services they provide to debtors in order to create satisfaction and loyalty from these customers. The big challenge faced by Islamic and conventional banking today is in the form of customer loyalty where competition for the quality of products and services requires banking marketers to be able to provide several quality products and satisfying services (Zulkarnain et al., 2020).

The items that Bank Sahabat Sampoerna continues to offer to its clients are of a high caliber. Product quality is an important factor for consumers to determine the selection of company products, where the products offered by the company must be well tested and meet minimum standards according to the provisions (Woen & Santoso, 2021). Product quality is the characteristics and characteristics of a goods or service that affect its ability to satisfy stated or implied needs where to achieve the desired product quality, a quality standard is needed, this is intended to ensure that the products produced meet predetermined standards so that customers will not lose confidence in the products contained in the bank (Zulkarnain et al., 2020).

Customers will favor products that offer superior quality and performance as well as

striking features (Triono et al., 2020). Attention to products, especially features that complement product value, should be a concern for banks (Andriyani & Ardianto, 2020).

Apart from the quality of Bank Sahabat Sampoerna's products, they also do not forget the quality of the services they provide. In the competition in the world of banking, superior service will bring them advantages where service quality plays an important role in customer satisfaction and customer loyalty (Septiana et al., 2021). Banking is a service company organization, where in providing services to the community, the services provided by each employee must be able to provide satisfaction with the services produced (Nasfi et al., 2020).

The Bank strives to maintain the quality of services provided to attract customers (Akob & Sukarno, 2022). One of the important points in order to retain customers is to provide good service (Widnyana & Suarmanayasa, 2021). The quality of service in service companies such as banking is very important from the customer's point of view where the customer does not only judge the results of the service, but also the process of delivering the service (Monica & Marlius, 2023).

By implementing quality products and services, Bank Sahabat Sampoerna is confident in getting satisfaction and loyalty from its customers. Customer satisfaction is also one of the main factors that can be used as a determinant in creating and maintaining high loyalty in the minds of customers (Budiman, 2020).

In evaluating satisfaction, customers often see added value from the efficiency of products or services obtained from the process of buying products or services where the amount of added value received by customers through the process of using products or services is the answer to the question why customers choose, customers are always looking for maximum value that a product or service can offer (Nugraha & Astarini, 2023).

Marketers, consumers, and consumer researchers are the parties that are directly related to customer satisfaction or dissatisfaction, so management must focus on this issue because it

is thought to be the main factor in being able to outperform the competition by offering customers value and satisfaction through high-quality goods and services. (Kristania et al., 2022).

When customer satisfaction can be grasped, of course Bank Sahabat Sampoerna will be one step easier to gain loyalty from its customers. Numerous factors influence customer loyalty, one of which is clients satisfaction (Utama & Murti, 2021). Loyalty of the customer is a high obligation to repurchase a favored product or service later on, not with standing the impact of the circumstance and advertisers' endeavors to change conduct, one might say that clients will be faithful to make rehash buys constantly (Sigit et al., 2020).

Customer loyalty can also be interpreted as customer commitment which is represented in purchasing a product or using services that are consistent over time and there is a tendency for customers to make repeated purchases regularly and recommend the bank they choose to other customers resulting from a feeling of satisfaction with the quality of a product or service (Ahmad et al., 2022). Customer loyalty is a valuable asset for any business, so keeping existing customers happy must take precedence over attracting new ones. Loyal customers can be defined as those who are so pleased with a product or service that they are eager to recommend it to everyone they know (Muis et al., 2021). Bank Sahabat Sampoerna will develop into a bank that is crucial to attempts to revive the Indonesian economy by earning the loyalty of its clients.

In previous research on satisfaction and loyalty from banking customers, many researchers focused on service quality. Only a few studies have discussed the product quality of the bank itself which may have an influence on customer satisfaction and loyalty. Often banking products are equated with services provided by banks, even though these two things are very different. Products between one bank and another have different features, both in terms of the filing process, requirements, interest rates and so on which allows customers to make comparisons and choose which bank can satisfy them as customers.

There are many products offered by banks to their customers.

Bank Sahabat Sampoerna offers many products such as micro business loans, corporate loans, time deposits and many other products. Therefore this study contains product quality apart from service quality from Bank Sahabat Sampoerna which is expected to affect satisfaction and loyalty from its customers where product quality which is one of the variables in this study has not been included in previous research studies. Bank Sahabat Sampoerna believes that by providing high quality products for its customers and supported by excellent service from all employees of Bank Sahabat Sampoerna for its customers, these customers will be able to feel satisfied. Customers who are already satisfied with the products and services of Bank Sahabat Sampoerna will become loyal to the bank so that customers will not move to other banks.

## METHODS

This quantitative study was carried out over the course of five months, from January to May 2023. The Structural Equation Model (SEM) is used

in this study's quantitative analysis approach. The Smart PLS (Partial Least Square) program 3.1.9, was used to analyze the questionnaires that were distributed to respondents via Google Forms. This research's primary data were collected by sending questionnaires to a several of customers who used the Bank Sahabat Sampoerna Branch Kelapa Gading's credit facility. This research utilized accidental sampling, which falls under the category of non-probability sampling.

During the course of the research, a total of 100 customers from Bank Sahabat Sampoerna Branch Kelapa Gading who had previously utilized credit products met the inclusion criteria for this study's sample.

Exogenous variables, such as product quality (X1) and service quality (X2), were used in this research. Customer Loyalty (Z) and Customer Satisfaction (Y) are the endogenous variables in this research. The Customer Satisfaction variable (Y) serves as the study's mediating variable. As shown in Figure 1, the research foundation for this study is based on an analysis of structural equation models.

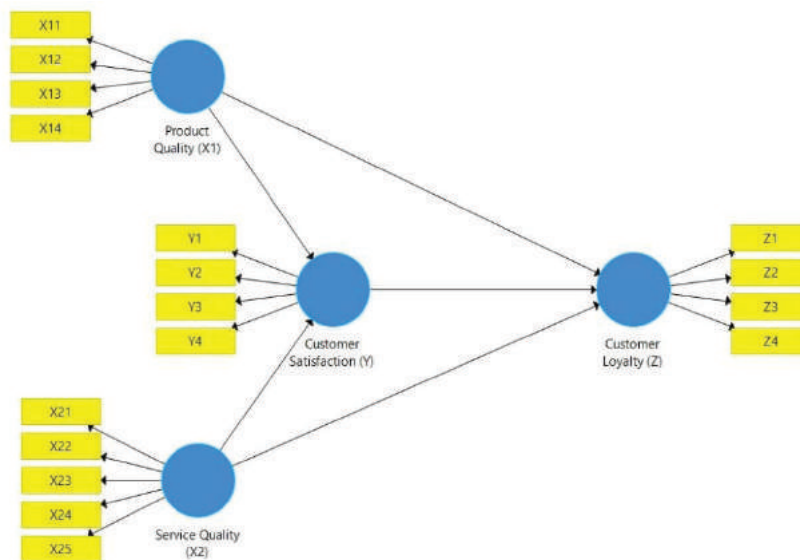


Figure 1. Modeling of PLS SEM

This study's hypothesis was established on the basis of the preceding conceptual framework and the discussion in the study's background: H1: customer satisfaction is positively and significantly impacted by product quality, H2: customer satisfaction is positively and significantly impacted by service quality, H3: customer loyalty is positively and significantly impacted by product quality, H4: Customer loyalty is positively and significantly impacted by service quality, H5: customer loyalty is positively and significantly impacted by customer satisfaction, H6: customer loyalty is positively and significantly

indirectly impacted by product quality through customer satisfaction, and H7: customer loyalty is positively and significantly indirectly impacted by service quality through customer satisfaction.

## RESULTS

### Measurement Model

The Smart PLS program can be used to evaluate the model in PLS-SEM by evaluating the measurement model's results, specifically using confirming factor analysis (CFA) and evaluating the validity and reliability of latent constructs (Ghozali, 2021).

**Table 1.** Result of outer loading

	<b>Product Quality (X1)</b>	<b>Service Quality (X2)</b>	<b>Customer Satisfaction (Y)</b>	<b>Customer Loyalty (Z)</b>
X11	0.731			
X12	0.830			
X13	0.792			
X14	0.664			
X21		0.801		
X22		0.795		
X23		0.822		
X24		0.750		
X25		0.853		
Y1			0.889	
Y2			0.867	
Y3			0.862	
Y4			0.797	
Z1				0.927
Z2				0.896
Z3				0.911
Z4				0.848

The guideline used to evaluate merged legitimacy is that the stacking factor esteem should be more than 0.700 for confirmatory research (Ghozali, 2021). Table number 1 reveals that every indicator has a value greater than 0.700 except one indicator which was declared invalid, namely the variable indicator X1.4 with a value of 0.664. The validity test in the SEM model can also be carried out by looking at the value of Average Variance Extracted (AVE).

**Table 2.** Result of Average Variance Extracted (AVE)

	<b>Average Variance Extracted (AVE)</b>
Customer Loyalty (Z)	0.803
Customer Satisfaction (Y)	0.730
Product Quality (X1)	0.573
Service Quality (X2)	0.648

All of the constructs' AVE values are more than 0.50, satisfying the validity criteria (Ghozali,

2021). From table number 2 it can be seen that all AVE values exceed  $> 0.50$ , so they are included in the validity requirements.

In SEM PLS the next testing stage is discriminant validity testing. One way to test the idea that different constructs' manifest variables shouldn't be highly correlated is to compare the AVE square root for each construct with the correlation value between constructs in a model where good discriminant validity is demonstrated from the AVE square root for each construct is greater than the correlation between constructs. The model is valid and satisfies discriminant validity, as can be seen from table 3, where the AVE square root value is larger than the correlation worth.

In estimating the model, build unwavering quality tests were additionally completed. The purpose of reliability tests is to demonstrate the instrument's consistency, precision, and accuracy when measuring constructs (Ghozali, 2021). The following table displays the findings of this research's reliability test.

**Table 3.** Result of discriminant validity

	<b>Customer Loyalty (Z)</b>	<b>Customer Satisfaction (Y)</b>	<b>Product Quality (X1)</b>	<b>Service Quality (X2)</b>
Customer Loyalty (Z)	0.896			
Customer Satisfaction (Y)	0.591	0.854		
Product Quality (X1)	0.521	0.610	0.757	
Service Quality (X2)	0.512	0.551	0.568	0.805

**Table 4.** Result of Construct Realibility and Validity

	<b>Cronbach's Alpha</b>	<b>rho_A</b>	<b>Composite Reliability</b>	<b>Average Variance Extracted (AVE)</b>
Product Quality (X1)	0.753	0.782	0.842	0.573
Service Quality (X2)	0.866	0.895	0.902	0.648
Customer Satisfaction (Y)	0.876	0.880	0.915	0.730
Customer Loyalty (Z)	0.918	0.919	0.942	0.803

For confirmatory research, the composite reliability worth must be higher than 0.700, according to the rule of thumb used to evaluate construct reliability (Ghozali, 2021). In table 4 it can be seen that the value of composite reliability, Cronbach Alpha and rho A in all constructs is above 0.70 so that it meets the reliability requirements.

**Structural Model**

After the model's measurement data are examined, the SEM-PLS test, evaluation of the structural model, and significance testing to ascertain the influence among constructs or variables come next (Ghozali, 2021).

**Table 5.** Result of R Square

	R Square	R Square Adjusted
Customer Loyalty (Z)	0.417	0.398
Customer Satisfaction (Y)	0.433	0.422

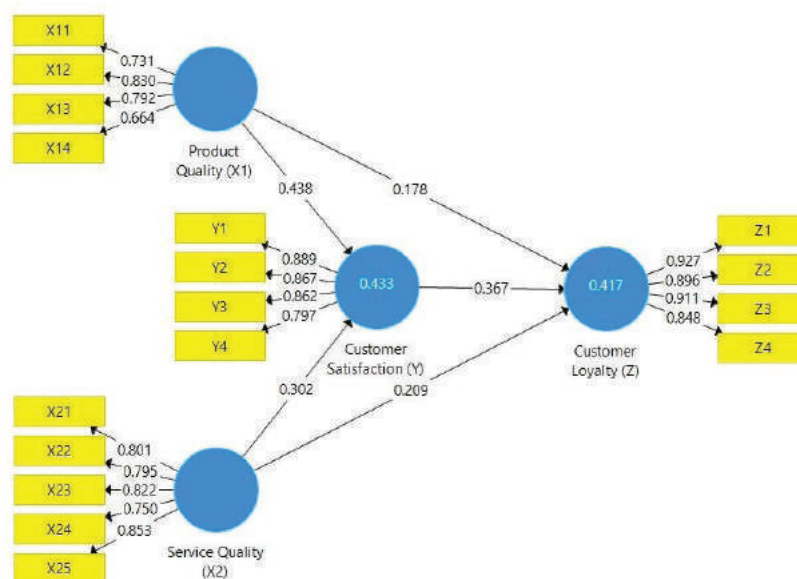
The worths of R-Square 0.75, 0.50, and 0.25 may be used to determine if the model is strong, moderate, or weak, and changes in the R-Squares value can be used to explain certain exogenous

latent factors to endogenous latent variables whether they have a substantive influence. This is done to assess the structural model using PLS (Ghozali, 2021). Customer Loyalty (Z) and the endogenous variable R. Square of Customer Satisfaction (Y) are shown in Table 5. This suggests that the exogenous variables

Product Quality (X1) and Service Quality (X2) have weak effect on the endogenous latent variable Customer Satisfaction (Y). While the exogenous variables Product Quality (X1) and Service Quality (X2) have a weak influence on the endogenous latent variable Customer Loyalty (Z) via the mediating variable Customer Satisfaction (Y).

**Hypothesis Analysis**

The SEM-PLS method's next step is to test hypotheses after evaluating covergene validity, discriminant validity, and reliability. Regression conclusions or the effect of exogenous variables on endogenous variables can be obtained through hypothesis testing using the algorithm procedure. A bootstrapping procedure in the Smart PLS program is required to obtain the significance value. Figure 2, the result of the PLS Algorithm procedure in the Smart PLS program, shows the worth of the effect of the exogenous and mediating factors that were investigated in this research.



**Figure 2.** PLS algorithm result

The connection line between exogenous and endogenous components then, in Figure 3, has T-Measurement values through the bootstrapping mechanism, representing the significance of the influence between exogenous and endogenous idle factors at that time.

P value of less than 0.05 percent is used to determine significance (Hair et al., 2019). The following are the outcomes of the hypothesis discussion as presented in table 6:

H1: Product Quality (X1) has a positive and significant effect on Customer Satisfaction (Y),

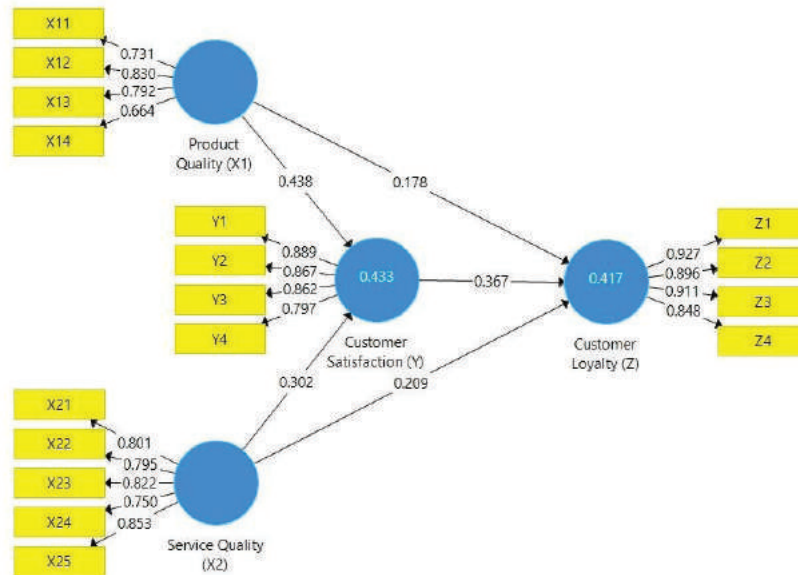


Figure 3. PLS bootstrapping result

The results of this study's bootstrapping procedure can be found in Table 6. The significance of the hypothesis is shown in Table 6. The importance esteem utilized at the 5% level is 1.96 (Ghozali, 2021).

from table 6 the first example esteem is 0.438 and the importance with T Insights is 4.058 and P Value is 0.00. The hypothesis is accepted after that.

H2: Product Quality (X1) has not a positive and

Table 6. Result of bootstrapping

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Product Quality (X1) -> Customer Satisfaction (Y)	0.438	0.447	0.108	4.058	0.000
Product Quality (X1) -> Customer Loyalty (Z)	0.178	0.194	0.113	1.573	0.116
Service Quality (X2) -> Customer Satisfaction (Y)	0.302	0.303	0.132	2.281	0.023
Service Quality (X2) -> Customer Loyalty (Z)	0.209	0.204	0.103	2.028	0.043
Customer Satisfaction (Y) -> Customer Loyalty (Z)	0.367	0.362	0.134	2.735	0.006

massive impact on Customer Loyalty (Z), from table 6 the first example esteem is 0.178 and the importance with T Measurements is 1.573 and P Worth is 0.116. Then the hypothesis is rejected.

H3: According to table 6, the original sample value is 0.302, the significance with T statistics is 2.281, and the P value is 0.023. Service Quality (X2) has no positive or significant effect on Customer Satisfaction (Y). The hypothesis is accepted after that.

H4: According to table 6, the original sample value is 0.209, the significance is 2.028, and the T statistic and P value are 0.043. This indicates that Service Quality (X2) has a positive and significant effect on Customer Loyalty (Z). The hypothesis is accepted after that.

H5: According to table 6, the original sample value is 0.367, the significance with T statistics is 2.735, and the P value is 0.006. Customer Satisfaction (Y) has a positive and significant effect on Customer Loyalty (Z). The hypothesis is

accepted after that.

To gauge the roundabout impact of exogenous factors interceded by the Customer Satisfaction variable (Y) should be visible in the Particular Aberrant Impact on Shrewd PLS. The specific indirect effect's outcome can be seen in Table 7.

The specific indirect effect in this study was derived from table 7:

H6: According to table 7, the original sample value is 0.161, the significance with T statistics is 2.435, and the P value is 0.015, Product Quality (X1) has an indirect effect on Customer Loyalty (Z) through Customer Satisfaction (Y). The hypothesis is accepted after that.

H7: Table 7 shows that Customer Loyalty (Z) and Service Quality (X2) do not have any indirect relationships through Customer Satisfaction (Y) and Customer Loyalty (Z). The original sample worth was 0.111, the significance using T statistics was 1.566, and the P value was 0.118. The hypothesis is then disproved.

**Table 7.** Specific indirect effect

	<b>Original Sample (O)</b>	<b>Sample Mean (M)</b>	<b>Standard Deviation (STDEV)</b>	<b>T Statistics ( O/STDEV)</b>	<b>P Values</b>
Product Quality (X1) -> Customer Satisfaction (Y) -> Customer Loyalty (Z)	0.161	0.159	0.066	2.435	0.015
Service Quality (X2) -> Customer Satisfaction (Y) -> Customer Loyalty (Z)	0.111	0.113	0.071	1.566	0.118

## DISCUSSION

The quality of products from Bank Sahabat Sampoerna that are presented to credit customers can increase the satisfaction of these customers. The results obtained from this study are in accordance with research conducted by Zulkarnain et al (2020) and Andriyani & Ardiyanto (2020) which state that product quality affects satisfaction from bank customers. The thing that forms customer satisfaction is that Bank Sahabat Sampoerna's credit products have performed well for customers so that these customers feel that the bank they choose in applying for credit has quality products and excellent service. The product quality of the Sahabat Sampoerna bank does not have a direct influence on the loyalty of its customers. Bank Sahabat Sampoerna's credit customers have not fully used all the products from the bank so that customers feel they have not fully become partners with Bank Sahabat Sampoerna.

The quality of services provided by Bank Sahabat Sampoerna to its customers supports the creation of satisfaction and loyalty from customers who use credit services from the bank. The results obtained in research using the SEM method are in accordance with research conducted by Sigit et al (2020) and Budiman (2020) which state that service quality has a significant effect on customer satisfaction. The main factor that forms satisfaction from the quality of services provided is that Bank Sahabat Sampoerna helps customers and provides responsive service so that customers feel satisfied and consider Bank Sahabat Sampoerna employees to be very competent in serving you as a customer, the obligations and rights of its customers. Service quality was also found to have a direct effect on customer loyalty where this is in accordance with research conducted by Widyana & Suamanayasa (2021) and Ahmad et al (2022). The factor that forms loyalty through service quality is that Bank Sahabat Sampoerna is able to provide promised services promptly, accurately and satisfactorily. The company's achievements so that customers who use credit services feel that Bank Sahabat Sampoerna is providing active and concrete

assistance to its customers.

Customer satisfaction is the first step achieved by Bank Sahabat Sampoerna in an effort to win loyalty from its customers. According to research by Kristania et al. (2022), Utama & Murti (2021), and Muis et al. (2022), it was discovered through SEM testing in this study that customer satisfaction has an impact on customer loyalty. The factor that forms loyalty through customer satisfaction at Bank Sahabat Sampoerna is that the bank provides promotions in order to maintain long-term relationships with its customers so that customers who use credit facilities feel a special affinity with Bank Sahabat Sampoerna. According to research by Zulkarnain et al. (2020), who discovered that customer contentment may mediate product quality to improve loyalty, this study's testing of the SEM technique also revealed that customer satisfaction has a mediating influence on product quality on customer loyalty. However, through the SEM test used in this study, it also found discrepancies with research conducted by Akob & Sukarno (2022) where customer satisfaction has no effect in mediating service quality on customer loyalty.

## CONCLUSION

By involving the SEM technique in this review, exact realities were acquired that product quality and service quality claimed by Bank Sahabat Sampoerna influence consumer satisfaction, thusly Bank Sahabat Sampoerna Kelapa Gading Branch needs to keep up with and even further develop product quality and service quality they have so fulfillment from clients can be very much kept up with. The quality of products owned by Bank Sahabat Sampoerna has not been able to form loyalty from its customers directly so that satisfaction from these customers is needed in terms of improving the quality of products provided by Bank Sahabat Sampoerna Kelapa Gading Branch. Improving product quality, especially for corporate and Small Medium Enterprise loan products, can be done through interest rate competition so that customers do not switch to other banks.

Meanwhile, the service quality of Bank

Sahabat Sampoerna Kelapa Gading Branch can increase the loyalty of customers who have used credit facilities so that the quality of existing services needs to be maintained and improved whenever possible. In order to maintain customer loyalty at the Bank Sahabat Sampoerna Kelapa Gading Branch, customer satisfaction must also be maintained because satisfied customers tend to be more loyal.

This examination is a review that involves a quantitative methodology with a survey as an information assortment strategy where respondents finish up a poll as the information to be investigated. This research does not use qualitative analysis which is examined in depth to determine customer satisfaction and loyalty in more depth. As a result, it is hoped that a combination of qualitative and quantitative methods can be used in subsequent research to fully comprehend the respondents' intentions in order to improve outcomes.

#### ACKNOWLEDGEMENT

The funding source of this paper was supported by personal shared expenses. The credit clients of Bank Sahabat Sampoerna Kelapa Gading Branch who took the time to complete the survey for this research are greatly appreciated. We are also thankful to the marketing department of the Bank Sahabat Sampoerna especially who work for Kelapa Gading Branch, which helped us distribute questionnaires to its clients.

#### REFERENCES

Ahmad, M., Siswadhi, F., & Sarmigi, E. (2022). Pengaruh Kualitas Pelayanan, Kepercayaan, Dan Religiusitas Terhadap Kepuasan Dan Loyalitas Nasabah Pt. Bank Nagari. *JBEE : Journal Business Economics and Entrepreneurship*, 4(1), 49–62. <https://journal.shantibhuana.ac.id/index.php/bee/article/view/411>.

Akob, R. A., & Sukarno, Z. (2022). Pengaruh Kualitas Layanan Mobile Banking terhadap Kepuasan dan Loyalitas Nasabah Bank BUMN di Makassar. *Jurnal Maksipreneur: Manajemen, Koperasi, Dan Entrepreneurship*,

11(2), 269. <https://doi.org/10.30588/jmp.v11i2.889>.

- Andriyani, M., & Ardianto, R. E. (2020). Pengaruh Kualitas Layanan dan Kualitas Produk Terhadap Kepuasan Nasabah Bank. *Jurnal Ekonomi Manajemen Bisnis*, 01(02), 135.
- Budiman, F. (2020). Kepuasan Dan Loyalitas Nasabah Bank Syariah Indonesia Cabang Boyolali. *Jurnal Ekonomi, Sosial & Humaniora*, 2(5), 142–166.
- Ghozali, Imam. (2021). *Partial Least Square Konsep, Teknik dan Aplikasi Menggunakan Program SmartPLS 3.2.9 Untuk Penelitian Empiris*. Semarang: Badan Penerbit Universitas Diponegoro.
- Hair, J. F., Risher, J. J., Sarstedt, M., & Ringle, C. M. (2019). When to use and how to report the results of PLS-SEM. *European Business Review*, 31(1), 2–24. <https://doi.org/10.1108/EBR-11-2018-0203>.
- Haryono, Erwin. (2023). *Survei Permintaan dan Penawaran Pembiayaan Perbankan April 2023: Permintaan Pembiayaan Korporasi Dan Penyaluran Kredit Baru Tumbuh Terbatas*. Departemen Komunikasi Bank Indonesia. [https://www.bi.go.id/id/publikasi/ruang-media/news-release/Pages/sp\\_2513723.aspx](https://www.bi.go.id/id/publikasi/ruang-media/news-release/Pages/sp_2513723.aspx). Diakses pada 10 Juni 2023.
- Kristania, V. J., Ogi, I. W. J., & Karuntu, M. M. (2022). Pengaruh Kualitas Pelayanan, Kepuasan Nasabah, dan Citra Perusahaan Terhadap Loyalitas Nasabah Pada PT. Bank Tabungan Negara (Persero) Tbk Kantor Cabang Manado. *Jurnal EMBA : Jurnal Riset Ekonomi, Manajemen, Bisnis Dan Akuntansi*, 10(4), 533–544.
- Monica, C., & Marlius, D. (2023). Pengaruh Kualitas Pelayanan Terhadap Kepuasan Nasabah Pada Bank Nagari. *Jurnal Pundi*, 07(1), 55–69. <https://doi.org/10.31575/jp.v7i1.465>.
- Muis, M. R., Fahmi, M., Prayogi, M. A., & Jufrizen, J. (2021). Model Peningkatan Loyalitas Nasabah Internet Banking Berbasis Persepsi Resiko, Persepsi Privasi dimediasi Kepercayaan dan Kepuasan Nasabah. *Jurnal Bisnis*

- Dan Manajemen, 8(1), 22–37. <https://doi.org/10.26905/jbm.v8i1.5042>.
- Nasfi, N., Rahmad, R., & Sabri, S. (2020). Pengaruh Kualitas Pelayanan Terhadap Kepuasan Nasabah Perbankan Syariah. *EKONOMIKA SYARIAH: Journal of Economic Studies*, 4(1), 19. <https://doi.org/10.30983/es.v4i1.3146>.
- Nugraha, F. S. E., & Astarini, D. (2023). Pengaruh Kualitas Pelayanan dan Kepuasan Nasabah Terhadap Loyalitas Nasabah Pada PT Bank Bukopin Probolinggo. *Jurnal Ekonomi Trisakti*, 3(Vol 3 No 1 April (2023)), 1911–1924. <https://doi.org/http://dx.doi.org/10.25105/jet.v3i1.16124>.
- Pratiwi, Yenni Ratna. (2022). Pemulihan Perekonomian Indonesia Setelah Kontraksi Akibat Pandemi Covid-19. Direktorat Jenderal Kekayaan Negara Kementerian Keuangan Republik Indonesia. <https://www.djkn.kemenkeu.go.id/kpkn-banjarmasin/baca-artikel/14769/Pemulihan-Perekonomian-Indonesia-Setelah-Kontraksi-Akibat-Pandemi-Covid-19.html>. Diakses pada 10 Juni 2023.
- Septiana, N. M., Artiningsih, D. W., & Hairudinor, H. (2021). Pengaruh Kualitas Pelayanan Terhadap Loyalitas Nasabah Dengan Kepuasan Nasabah Sebagai Variabel Intervening (Pt Bank Rakyat Indonesia Persero Tbk Cabang Banjarmasin Samudera). *Jurnal Bisnis Dan Pembangunan*, 10(2), 24. <https://doi.org/10.20527/jbp.v10i2.10955>.
- Sigit, K. N., Rizal, M. S., & Hidayati, A. (2020). Promosi Dan Kualitas Layanan Terhadap Kepuasan Dan Loyalitas Nasabah. *Jurnal Ekonomikadan Bisnis*, 7(1), 9–17.
- Sudarma, Ridy. (2022). Dukung UMKM Hingga Ke Pelosok, Bank Sampoerna Capai Kinerja Positif Melalui Kolaborasi dengan Sejumlah Pihak. Siaran Pers Bank Sahabat Sampoerna. <https://www.banksampoerna.com/uploads/file/pers/20221104085803-kinerja-keuangan-q1-2022.pdf>. Diakses pada 10 Juni 2023.
- Triono, B. S., Penawan, A., & Haryanto, A. T. (2020). Pengaruh Kualitas Produk Dan Nilai Nasabah Terhadap Kepuasan Dan Loyalitas Nasabah Kredit Pada Pd. Bpr Bank Daerah Sukoharjo. *ProBank*, 5(1), 45–54. <https://doi.org/10.36587/probank.v5i1.567>.
- Utama, A. P., & Murti, T. R. (2021). Kepuasan Nasabah Sebagai Mediator Pengaruh Kepercayaan Terhadap Loyalitas Nasabah. *Jurnal IKRA-ITH Ekonomika*, 4(2), 79–86. <https://doi.org/https://doi.org/10.37817/ikraith-ekonomika.v4i2.1020>.
- Walfajri, Maizal. (2023). Awal Tahun, Kredit Korporasi Sudah Mengalir Kencang. Kontan.co.id News Data Financial Tools. <https://keuangan.kontan.co.id/news/awal-tahun-kredit-korporasi-sudah-mengalir-kencang>. Diakses pada Juni 2023.
- Widnyana, I. W., & Suarmanayasa, I. N. (2021). Pengaruh Kualitas Pelayanan Terhadap Loyalitas Nasabah Dengan Kepuasan Sebagai Variabel Mediasi Pada LPD. *Bisma: Jurnal Manajemen*, 7(2), 181. <https://doi.org/10.23887/bjm.v7i2.31923>.
- Woen, N. G., & Santoso, S. (2021). Pengaruh Kualitas Layanan, Kualitas Produk, Promosi, dan Harga Normal terhadap Kepuasan dan Loyalitas Konsumen. *Jurnal Maksipreneur: Manajemen, Koperasi, Dan Entrepreneurship*, 10(2), 146. <https://doi.org/10.30588/jmp.v10i2.712>.
- Zulkarnain, R., Taufik, H., & Ramdansyah, A. D. (2020). Pengaruh Kualitas Pelayanan Dan Kualitas Produk Terhadap Loyalitas Nasabah Dengan Kepuasan Nasabah Sebagai Variabel Intervening (Studi Kasus Pada PT. Bank Syariah Mu'amalah Cilegon). *Jurnal Manajemen Dan Bisnis BAJA JUMANIS BAJA*, 2(1), 1–24. <https://doi.org/https://doi.org/10.47080/10.47080/vol1no02/jumanis>.



A large, stylized graphic of musical notation on a curved staff, rendered in black and grey, dominates the right side of the page. The notation includes various note heads, stems, and beams, creating a sense of movement and rhythm. The background is a light, neutral color with a subtle gradient.

Jurnal  
**MANDIRI**<sup>®™</sup>  
ILMU PENGETAHUAN, SENI, DAN TEKNOLOGI

[www.jurnalmandiri.com](http://www.jurnalmandiri.com)

ISSN : 2580-3220, E-ISSN : 2580-4588  
J. Mandiri., Vol. 7, No. 1, Juni 2023 (46- 63)  
©2017 Lembaga Kajian Demokrasi  
dan Pemberdayaan Masyarakat (LKD-PM)  
DOI: <https://doi.org/10.33753/mandiri.v7i1.239>

## **MSME Marketing Strategy in South Tangerang City During the Covid-19 Pandemic**

**Syamruddin**

Fakultas Ekonomi dan Bisnis, Universitas Pamulang  
dosen01343@unpam.ac.id

**Gatot Kusjono**

Fakultas Ekonomi dan Bisnis, Universitas Pamulang  
dosen00434@unpam.ac.id

### **Abstract**

This study aims to determine the development and marketing strategy of MSMEs in South Tangerang City during the Covid-19 Pandemic. This study uses a qualitative method. Data collection techniques consist of observation, interviews, and document analysis. Collecting data using observation techniques, interviews and documentation. Data validity is obtained through the degree of trust, transferability, dependability, and certainty. Data analysis techniques include data reduction, data exposure, and data conclusion and verification. The results of the study show that the number of MSMEs in South Tangerang City in 2022 will be 90,128. The marketing strategy carried out by MSMEs in South Tangerang City during the Covid-19 Pandemic was grouped into four aspects, namely product, price, promotion, and distribution/place. From the product aspect, in addition to offering new products, innovations are also made to existing products to make them more attractive to consumers. From the price aspect, many MSME managers make adjustments to prices. From the promotion aspect, in addition to giving discounts, promotions are carried out through word of mouth, MSME community networking, and online. From the aspect of distribution/place, the system for distributing and selling products is more limited, where MSME managers use more facilities through the online system.

**Keywords:** Marketing Strategy, Marketing Mix, Covid-19 Pandemic

### **INTRODUCTION**

The implementation of restrictions on community activities (PPKM) has been a policy of the Government of Indonesia since the beginning of 2021. This aims to deal with the Corona Virus Disease (Covid-19) Pandemic in Indonesia. Currently, the government has revoked PPKM, December 30, 2022 to be precise. Prior to the implementation of PPKM, the government had implemented large-scale social restrictions that took place in a number of regions in Indonesia.

The World Health Organization, namely the World Health Organization (WHO) internationally has announced the lifting of the Covid-19 Pandemic on May 5, 2023. This means that the world is no longer in a condition of the status of the Covid-19 Pandemic.

Even though PPKM and the Covid-19 Pandemic have been repealed, it does not mean that everything is over, where there is no more corona virus. Because in reality there are still new cases of contracting Covid-19. In fact, not a few

also die every day.

With the revocation of the status of the Covid-19 Pandemic by WHO worldwide, it does not mean that health protocol regulations in Indonesia are immediately ignored. Washing hands, wearing masks, maintaining distance, staying away from crowds, and reducing mobility must still be adhered to in order to avoid the Covid-19 virus.

The implementation of health protocols that still needs to be intensified indicates that the spread of the Covid-19 virus is actually not over. So that all levels of society, including MSME business actors must also follow these rules.

During the Covid-19 Pandemic, almost all business actors in Indonesia were greatly affected. Not only large-scale, but also medium to lower business actors experience the same thing. As felt by the perpetrators of Micro, Small and Medium Enterprises (MSMEs).

To help MSME actors not to experience a heavy impact in managing their businesses, the central and regional governments have issued various policies. The policies provided by the government include facilitation in terms of regulations, providing incentives, capital assistance, and providing management training. With this policy, it is hoped that it can help businesses to get back on their feet.

In addition to the factors above, what is very important for SMEs to survive and continue to grow and develop is the marketing factor. In this case, how can MSME managers be able to implement a reliable marketing mix strategy in developing their business? Thus, it is hoped that middle and lower business actors will be able to become the driving force for the national economy during the pandemic and after the pandemic has passed.

According to Hartati in Ermaya, H. N. L., & Fahria, R. (2019), the MSME sector plays an important role in the Indonesian economy. Because it can be the driving force of the Indonesian economy. Moreover, the dependence of the national economy on foreign currency, especially the United States.

Indonesia is one of the countries with the

largest number of MSME sectors, one of which is in the City of South Tangerang. Based on data from the South Tangerang City Cooperatives and UKM Office, the number of MSMEs in 2022 is 90,128 spread over seven sub-districts, namely Pamulang, Setu, Ciputat, East Ciputat, Serpong, North Serpong and Pondok Aren.

When viewed from the rapid growth of MSMEs in South Tangerang City, it will encourage research to be carried out on these developments. Especially from the marketing aspect carried out by MSME actors in South Tangerang City. How was the marketing strategy carried out during the pandemic as mentioned above. Thus being able to survive, grow, and develop into a reliable business actor and can absorb a large workforce.

Marketing is an important part of running a business. There needs to be good management so that the business can survive, grow, develop better, and be able to compete with its competitors. One important element in marketing is marketing strategy, especially the marketing mix. Therefore, this research will explore and analyze marketing strategies, especially the marketing mix applied by MSMEs in South Tangerang City.

According to Kotler and Keller (2016), marketing is about identifying and fulfilling human and social needs. One of the shortest best definitions of marketing is meeting a need profitably.

One of the crucial factors that poses a challenge to MSMEs in terms of marketing is the weak access to product marketing which still relies on simple methods such as mouth to mouth marketing. The quality of the product is still low, apart from the uncompetitive price. In essence, the extent to which the marketing mix is explored in such a way that it can become a tool to win the competition.

The above problems are also faced by MSMEs in South Tangerang City. Therefore, it is necessary to know to what extent the aspects of product, price, promotion, and place/distribution (product, price, promotion, and place/4-P) are used as tools in developing MSME businesses in South Tangerang City. By knowing the problems that exist in the marketing mix, inputs will be obtained

that need to be corrected by these MSME actors.

According to Kotler & Armstrong (2016), the marketing mix is a set of marketing tools that companies use to continuously achieve their marketing goals in target markets. In this study only discussed 4 marketing mix (product, price, promotion, and distribution).

Melinda, C. N. (2021) in *Competitive*, 16(2), 70-79. Article entitled: MSME marketing strategies to survive and thrive during the Covid-19 Pandemic (Study in Tawang Village, Wates District, Kediri Regency). The results of the study show that marketing strategies must be implemented by all MSMEs so that their merchandise gets a stable turnover despite the impact of the Covid-19 Pandemic. Not a few MSMEs have still managed to maintain their business and still have a stable turnover during the Covid- 19 pandemic. Even though currently there is still a Covid-19 pandemic, MSMEs must continue to survive and develop at times like this, there must be new innovations or breakthroughs so that the MSMEs that are run continue to grow and always survive even though currently the Covid-19 Pandemic is.

Utami, K. S. (2022). in the *Maksipreneur Journal: Management, Cooperatives, and Entrepreneurship*, 11(2), 284-302. Article entitled: strengthening MSME marketing strategies during the Covid-19 Pandemic: case studies of weaving business actors in Kulon Progo Regency. The results of the analysis show that the most appropriate marketing strategy for weaving MSMEs in Kulon Progo Regency during the Covid-19 Pandemic was a turn around strategy through efforts to improve human resource (HR) capabilities in the use of information technology media; empowering digital marketing through increasing the use of social media such as WhatsApp, Facebook, Instagram, Twitter and websites to promote products; utilize and improve communication links to form partnerships between business actors in various fields; and improve business unit management.

Wardani, F. S., Lestari, I. P., Sari, D. T., & Wulandari, N. M. U. T. (2021) in *Academica: Journal of Multidisciplinary Studies*, 5(1), 27-

38. Article entitled marketing strategy for micro, small and medium enterprises during a pandemic. The results of this study indicate that marketing strategies using social media are an effective way to maintain and increase the profits of MSME business results during the Covid-19 Pandemic and this is in line with social media theory.

## METHODS

This study uses a qualitative method. Qualitative research is research that intends to understand phenomena about what is experienced by research subjects, for example: behavior, perceptions, motivations, actions holistically and by means of descriptions in the form of words and language, in a special natural context and by utilizing various natural methods (Moleong, 2011).

This research seeks to identify the spread of MSMEs in South Tangerang City and the marketing strategies carried out by MSMEs during the Covid-19 Pandemic. The research was conducted on SMEs in South Tangerang City. The criteria used in determining the respondents were MSMEs that were registered with the South Tangerang City Cooperatives and UKM Office and MSMEs that had been established for a long time before the pandemic. Determination of informants as selected data sources using purposive sampling technique, namely the sampling technique of data sources with certain considerations. These certain considerations mean that the subjects chosen are considered the most important and know what is expected so that it will make it easier for researchers to explore the social situation under study (Sugiyono, 2012).

Sources of research data include primary data and secondary data. Sources of data in this study consist of places or events, informants, and documents. Data collection techniques in this study are by using observation, interviews, and documentation analysis. The validity of the data is obtained through the degree of trust (credibility), transferability (transferability), dependability (dependability), and certainty (confirmatory) (Moleong, 2011).

Analysis of the data in this study by means of

data reduction (data reduction), data display (data display), data conclusion drawing and verification (conclusion drawn/verification). Data analysis is the process of systematically searching for and compiling data obtained from interviews, field notes, and other materials, so that it can be easily understood, and the findings can be informed to others (Sugiyono, 2012).

## RESULTS

### Distribution of MSMEs in South Tangerang City

The development of MSMEs in South Tangerang City continues to improve from year to year. In terms of growth, it can be said that MSMEs in the buffer zone of the capital city of Jakarta are very positive. The impact of this condition is of course an increase in terms of numbers.

The increase in the number of MSMEs in the City of South Tangerang is certainly very encouraging not only for the government and

society, but also for business actors, especially the MSMEs. Because this indicates economic and business growth in this area towards a very good and positive trend.

The positive trend of increasing the number of MSMEs in South Tangerang City is also marked by the emergence of various MSME Communities. The existence of these communities as a result of increasingly promising business stretches. In addition to improving economic growth, the emergence of MSME communities shows that the business atmosphere in South Tangerang City is very conducive and supportive.

The MSME/IKM community is not only a forum for hospitality and communication among community members, but can also become a bridge in marketing. In fact, it should be expected to become a vessel in creating a healthy business climate. Apart from that, it can also be a reinforcement in capital so that MSMEs/IKM do not have difficulties and can still survive managing their business. The following is the MSME/IKM Community in South Tangerang City as shown in Table 1.

**Table 1.** The MSME/IKM community in South Tangerang City

No.	Community Name	Commodity	Cooperative	Legal Entity (Cooperative)
1.	South Tangerang Independent MSME Cooperative	Food, Drink, Craft, Fashion	Independent SMEs in 2014	Already
2.	Flying Tangsel	Food & Drink	Tangsel Flying Cooperative in 2019	Already
3.	Kranggan MSME Community	Food, Beverage	Cooperative 2010	Already
4.	Community Association of Creative Industries and Business Actors (ASIPA) Tangsel	Craft, Fashion		Not yet
5.	Indonesian Women's Economic Development Community (PEPI) Tangsel	Food, Drinks, Craft	Kartini Karya Cooperative 2015	Already
6.	Business Community (KOPI) Tangsel	Food, Drink, Craft, Fashion		Not yet
7.	Indonesian Women Entrepreneurs Association (IWAPI) Tangsel Community	Food, Drink, Craft, Fashion		Not yet
8.	Indonesian Muslim Entrepreneurs Association (IPEMI) Tangsel Community	Food, Drink, Craft, Fashion	Cooperative Counseling Has Been Given, but there has been no application for the formation of a cooperative	Already

9.	Tangsel Empowered Community (National Empowered Movement)	Food, Drink, Craft, Fashion		Not yet
10.	Tangsel Awareness House Community	Food & Drink		Not yet
11.	Culinary skipper and fashion skipper community	Food & Drink		Not yet
12.	South Tangerang SME and IKM Forum	Food, Drink, Craft, Fashion		Not yet
13.	Tangsel MSME Portal Community	Food, Drink, Craft, Fashion	Parigi Sejahtera Cooperative 2015	Already
14.	SPECTA Community (StartUp Preneur Community South Tangerang)	Craft, Food & Drink		Not yet
15.	Indonesian Muslim Women Entrepreneurs Community (WPMI) Tangsel	Food, Drink, Craft, Fashion		Not yet
16.	Tax Friendly UKM Community (USP) Tangsel	Food, Drink, Craft, Fashion		Not yet
17.	Gallery Community 37	Craft, Fashion		Not yet
18.	Fishery Insurance Community for Small Fish Cultivators (AP-PIK) Tangsel	Craft, Fashion		Not yet
19.	HIPPI Community (Association of Indigenous Indonesian Entrepreneurs) Tangsel	Food, Drink, Craft, Fashion		Not yet
20.	Echo Nusantara Community (GEMANTARA) Tangsel	Food, Drink, Craft, Fashion		Not yet
21.	Inspirational Home Community	Food, Drink, Craft, Fashion	Indonesian Cipta Madani Cooperative 2015	Already
22.	Nusantara Bamboo Academy Community (ABN)	Craft	Karya Sejahtera Utama Cooperative 2018	Already
23.	Tangsel Knick-knacks Community	Craft		Not yet
24.	Indonesian Young Entrepreneurs Association (HIPMI) Tangsel Community	Food, Drink, Craft, Fashion		Not yet
25.	Tangsel Community Empowerment House (RPM)	Food, Drink, Craft, Fashion		Not yet
26.	The Association of Elements of the Community that Cares for MSMEs, Mandiri RI Sejahtera (GEMA PURI) Tangsel	Craft, Drink, Food, Fashion		Not yet
27.	Tangsel Street Vendor Association (APKLI) Community	Food, Drink, Craft, Fashion	Five-Star Independent Cooperative in 2018	Already

28.	Tangsel Craft Community (KC)	Fashion, Drinks, Craft, Food		Not yet
29.	Community Association of Indonesian People's Business Groups (AKURINDO) Tangsel	Craft, Drink, Food, Fashion		Not yet
30.	Andalas Tangsel Community	Food, Drink, Craft, Fashion	Andalas Jaya Cooperative 2014	Already
31.	Tangsel Fashion Community (KOFA)	Food, Drink, Craft, Fashion		Not yet
32.	South Tangerang Indonesian Beginner Community	Food, Drink, Craft, Fashion		Not yet
33.	Tangsel Digipreneur Community	Digital Products		Not yet
34.	Tangsel Disabled Community	Food, Drinks, Craft		Not yet
35.	Creative Friends House Community (RSK) Tangsel	Food, Drinks, Craft		Not yet
36.	Tangsel Youth Creativepreneur Community	Food, Drinks, Craft		Not yet

Source: Department of Cooperatives and SMEs, South Tangerang City.

The existence of MSME communities as mentioned above plays a very important role and supports business development. Because through this community strong collaboration and networking will be established, especially in marketing MSME products. Because the marketing factor in the management of SMEs is very important. Especially in the midst of the current Covid-19 Pandemic, where people's activities and mobility have decreased so that it has definitely had an impact on the sales turnover of MSME players, especially those in South Tangerang City.

During the Covid-19 Pandemic, the number of MSMEs in South Tangerang City did not decrease. The pandemic conditions that have occurred in Indonesia since March 2020 have not dampened the public's interest in continuing and trying. In fact, on the contrary, the passion to continue trying to survive through the management of MSMEs in the midst of the current pandemic is getting higher.

It was recorded that during 2022 the number of MSMEs in South Tangerang City was 90,128. This number is spread across seven sub-districts

in South Tangerang City as shown in Table 2.

Based on the data in table 2, it can be seen that the number of MSMEs in South Tangerang City in 2022 is 90.128. The highest number of MSMEs was in Pondok Aren Subdistrict, 17,944, while the least number of MSMEs were in Setu District, 5,801.

The details of the types of MSMEs, the number of MSMEs, labor, and turnover from each district can be seen in tables 3 to 9.

**Table 2.** Result of Average Variance Extracted (AVE)

No.	Districts	Amount
1.	Pamulang	17.919
2.	Ciputat	13.508
3.	Ciputat Timur	12.838
4.	Pondok Aren	17.944
5.	Serpong	12.607
6.	Serpong Utara	9.511
7.	Setu	5.801
	Amount	90.128

Source: Department of Cooperatives and SMEs, South Tangerang City.

**Table 3.** Details of MSMEs in Pamulang District, South Tangerang City

No.	Types of MSMEs	Pamulang		
		MSMEs	Labor	Turnover
1.	Accommodation	1,174	2,443	131,200,000,000
2.	Accessories	71	130	7,700,000,000
3.	Expedition	24	47	24,600,000,000
4.	Electronic	246	491	34,600,000,000
5.	Pharmacy	100	196	30,000,000,000
6.	Fashion	502	974	69,600,000,000
7.	Furniture	141	340	28,300,000,000
8.	Other Services	1,362	2,431	276,800,000,000
9.	Phone Counter	559	1,030	111,500,000,000
10.	Creative	19	28	5,100,000,000
11.	Convection	-	-	-
12.	Culinary	5,552	9,990	688,000,000,000
13.	Automotive	861	2,235	158,500,000,000
14.	Education	-	-	-
15.	Health Care	478	1,036	62,200,000,000
16.	Fishery	58	116	8,600,000,000
17.	Agriculture	12	24	1,600,000,000
18.	Vegetables/Fruits	491	736	75,700,000,000
19.	Grocery Store	5,513	8,745	959,500,000,000
20.	Transportation	756	940	97,000,000,000
Amount		17,919	31,932	2,770,500,000,000

Source: Department of Cooperatives and SMEs, South Tangerang City.

Based on table 3 it can be seen that the types of MSMEs in Pamulang District consist of accommodation, accessories, expeditions, electronics, pharmaceuticals, fashion, furniture, other services, cell phone counters, creative,

culinary, automotive, care/health, fisheries, agriculture, vegetables/fruits, basic food shops, and transportation. The number of MSMEs is 17,919. The number of workers is 31,932. Total turnover of Rp. 2,770,500,000,000.

**Table 4.** Details of MSMEs in Ciputat District, South Tangerang City

No.	Types of MSMEs	Ciputat		
		MSMEs	Labor	Turnover
1.	Accommodation	1,182	2,364	142,000,000,000
2.	Accessories	45	81	7,300,000,000
3.	Expedition	15	28	19,100,000,000
4.	Electronic	174	348	38,000,000,000
5.	Pharmacy	66	132	13,200,000,000
6.	Fashion	309	601	41,700,000,000
7.	Furniture	137	348	25,700,000,000
8.	Other Services	871	1,566	203,900,000,000
9.	Phone Counter	354	639	76,000,000,000
10.	Creative	7	23	3,500,000,000
11.	Convection	-	-	-
12.	Culinary	4,235	7,734	574,500,000,000
13.	Automotive	522	1,378	93,600,000,000
14.	Education	-	-	-
15.	Health Care	335	700	48,300,000,000
16.	Fishery	83	166	21,900,000,000
17.	Agriculture	6	12	600,000,000
18.	Vegetables/Fruits	510	751	119,600,000,000
19.	Grocery Store	4,204	6,831	870,400,000,000
20.	Transportation	453	575	75,900,000,000
Amount		13,508	24,277	2,375,200,000,000

Source: Department of Cooperatives and SMEs, South Tangerang City.

Based on table 4 it can be seen that the types of MSMEs in Ciputat District consist of accommodation, accessories, expedition, electronics, pharmaceuticals, fashion, furniture, other services, cell phone counters, creative,

culinary, automotive, care/health, fishery, agriculture, vegetables/fruit, basic food shops, and transportation. The number of MSMEs is 13,508. The number of workers is 24,277. Total turnover of Rp. 2,375,200,000,000.

**Table 5.** Details of MSMEs in East Ciputat District, South Tangerang City

No.	Types of MSMEs	East Ciputat		
		MSMEs	Labor	Turnover
1.	Accommodation	1,668	3,336	189,200,000,000
2.	Accessories	36	69	4,000,000,000
3.	Expedition	22	40	12,800,000,000
4.	Electronic	164	328	27,200,000,000
5.	Pharmacy	107	251	30,500,000,000
6.	Fashion	257	498	37,900,000,000
7.	Furniture	128	320	19,800,000,000
8.	Other Services	978	1,715	208,400,000,000
9.	Phone Counter	332	616	45,800,000,000
10.	Creative	10	20	3,800,000,000
11.	Convection	63	140	17,700,000,000
12.	Culinary	3,754	6,994	506,800,000,000
13.	Automotive	502	1,317	104,600,000,000
14.	Education	199	975	32,300,000,000
15.	Health Care	298	658	40,000,000,000
16.	Fishery	36	72	5,600,000,000
17.	Agriculture	3	6	300,000,000
18.	Vegetables/Fruits	367	627	66,100,000,000
19.	Grocery Store	3,263	5,437	687,500,000,000
20.	Transportation	651	784	93,700,000,000
	Amount	12,838	24,203	2,134,000,000,000

Source: Department of Cooperatives and SMEs, South Tangerang City.

Based on table 5 it can be seen that the types of MSMEs in East Ciputat District consist of accommodation, accessories, expedition, electronics, pharmaceuticals, fashion, furniture, other services, cell phone counters, creative,

convection, culinary, automotive, education, care/health, fisheries, agriculture, vegetables/fruits, basic food shops, and transportation. The number of MSMEs is 12,838. The number of workers is 24,203. Total turnover of Rp. 2,134,000,000,000.

**Table 6.** Details of MSMEs in Pondok Aren District, South Tangerang City

No.	Types of MSMEs	Pondok Aren		
		MSMEs	Labor	Turnover
1.	Accommodation	2,072	4,305	244,800,000,000
2.	Accessories	43	83	5,500,000,000
3.	Expedition	20	38	21,400,000,000
4.	Electronic	213	426	40,500,000,000
5.	Pharmacy	105	209	31,500,000,000
6.	Fashion	366	709	56,400,000,000
7.	Furniture	142	342	25,200,000,000
8.	Other Services	1,303	2,377	313,100,000,000
9.	Phone Counter	432	766	69,200,000,000
10.	Creative	15	24	4,100,000,000
11.	Convection	561	1,203	104,100,000,000
12.	Culinary	5,226	9,672	791,200,000,000
13.	Automotive	684	1,823	132,200,000,000
14.	Education	271	1,441	93,700,000,000
15.	Health Care	505	1,147	104,700,000,000
16.	Fishery	55	110	9,700,000,000
17.	Agriculture	6	12	600,000,000
18.	Vegetables/Fruits	549	840	87,900,000,000
19.	Grocery Store	4,916	7,942	1,002,200,000,000
20.	Transportation	460	558	66,600,000,000
Amount		17,944	34,027	3,204,600,000,000

Source: Department of Cooperatives and SMEs, South Tangerang City.

Based on table 6 it can be seen that the types of MSMEs in Pondok Aren District consist of accommodation, accessories, expedition, electronics, pharmaceuticals, fashion, furniture, other services, cell phone counters, creative,

convection, culinary, automotive, education, care/health, fisheries, agriculture, vegetables/fruits, basic food shops, and transportation. The number of MSMEs is 17,944. The number of workers is 34,027. Total turnover of Rp. 3,204,600,000,000.

**Table 7.** Details of MSMEs in Serpong District, South Tangerang City

No.	Types of MSMEs	Serpong		
		MSMEs	Labor	Turnover
1.	Accommodation	1,330	3,152	169,600,000,000
2.	Accessories	81	135	14,100,000,000
3.	Expedition	20	40	26,600,000,000
4.	Electronic	133	274	42,700,000,000
5.	Pharmacy	88	176	21,800,000,000
6.	Fashion	347	667	53,900,000,000
7.	Furniture	134	336	28,600,000,000
8.	Other Services	690	1,353	230,800,000,000
9.	Phone Counter	380	660	63,000,000,000
10.	Creative	10	27	3,600,000,000
11.	Convection	22	80	4,800,000,000
12.	Culinary	4,274	7,899	681,100,000,000
13.	Automotive	541	1,369	94,500,000,000
14.	Education	209	1,351	77,500,000,000
15.	Health Care	328	718	62,000,000,000
16.	Fishery	92	184	46,000,000,000
17.	Agriculture	7	14	900,000,000
18.	Vegetables/Fruits	404	546	91,400,000,000
19.	Grocery Store	3,221	5,429	836,800,000,000
20.	Transportation	296	415	54,600,000,000
	Amount	12,607	24,825	2,604,300,000,000

Source: Department of Cooperatives and SMEs, South Tangerang City.

Based on table 7 it can be seen that the types of MSMEs in Serpong District consist of accommodation, accessories, expeditions, electronics, pharmaceuticals, fashion, furniture, other services, cell phone counters, creative,

convection, culinary, automotive, education, care/health, fisheries, agriculture, vegetables/fruits, basic food shops, and transportation. The number of MSMEs is 12,607. The number of workers is 24,825. Total turnover of Rp. 2,604,300,000,000.

**Table 8.** Details of MSMEs in North Serpong District, South Tangerang City

No.	Types of MSMEs	North Serpong		
		MSMEs	Labor	Turnover
1.	Accommodation	1,587	3,683	199,300,000,000
2.	Accessories	23	35	4,900,000,000
3.	Expedition	18	42	18,800,000,000
4.	Electronic	99	198	29,100,000,000
5.	Pharmacy	72	144	24,400,000,000
6.	Fashion	224	437	37,000,000,000
7.	Furniture	114	292	35,800,000,000
8.	Other Services	559	1,110	255,900,000,000
9.	Phone Counter	191	347	28,100,000,000
10.	Creative	3	12	2,700,000,000
11.	Convection	36	79	16,000,000,000
12.	Culinary	2,911	5,410	432,300,000,000
13.	Automotive	350	932	75,600,000,000
14.	Education	145	801	35,700,000,000
15.	Health Care	241	555	42,700,000,000
16.	Fishery	50	100	11,400,000,000
17.	Agriculture	2	4	400,000,000
18.	Vegetables/Fruits	256	369	53,400,000,000
19.	Grocery Store	2,433	4,112	682,300,000,000
20.	Transportation	197	294	47,100,000,000
Amount		9,511	18,956	2,032,900,000,000

Source: Department of Cooperatives and SMEs, South Tangerang City.

Based on table 8 it can be seen that the types of MSMEs in North Serpong District consist of accommodation, accessories, expedition, electronics, pharmaceuticals, fashion, furniture, other services, cell phone counters, creative,

convection, culinary, automotive, education, care/health, fisheries, agriculture, vegetables/fruits, basic food shops, and transportation. The number of MSMEs is 9,511. The number of workers is 18,956. Total turnover of Rp. 2,032,900,000,000.

**Table 9.** Details of MSMEs in Setu District, South Tangerang City

No.	Types of MSMEs	Setu		
		MSMEs	Labor	Turnover
1.	Accommodation	497	994	56,700,000,000
2.	Accessories	17	29	4,100,000,000
3.	Expedition	8	16	12,800,000,000
4.	Electronic	75	150	20,900,000,000
5.	Pharmacy	34	68	11,600,000,000
6.	Fashion	125	245	14,300,000,000
7.	Furniture	45	110	14,900,000,000
8.	Other Services	348	635	66,000,000,000
9.	Phone Counter	172	321	29,400,000,000
10.	Creative	7	26	3,300,000,000
11.	Convection	-	-	-
12.	Culinary	2,084	3,696	259,800,000,000
13.	Automotive	238	639	51,800,000,000
14.	Education	-	-	-
15.	Health Care	129	265	14,500,000,000
16.	Fishery	22	44	7,800,000,000
17.	Agriculture	5	10	500,000,000
18.	Vegetables/Fruits	163	249	28,700,000,000
19.	Grocery Store	1,553	2,452	307,700,000,000
20.	Transportation	279	370	42,500,000,000
Amount		5,801	10,319	947,300,000,000

Source: Department of Cooperatives and SMEs, South Tangerang City.

Based on table 9 it can be seen that the types of MSMEs in Setu District consist of accommodation, accessories, expeditions, electronics, pharmaceuticals, fashion, furniture, other services, cell phone counters, creative, culinary, automotive, care/health, fisheries, agriculture, vegetables/fruits, basic food shops, and transportation. The number of MSMEs is 5,801. The number of workers is 10,319. Total turnover of Rp. 947,300,000,000.

### **Marketing Strategy in MSME Management in South Tangerang City During the Covid-19 Pandemic**

The MSMEs Marketing Strategy in South Tangerang City during the Covid-19 Pandemic greatly influenced MSME players to continue to survive. In this case the author focuses more on the 4P marketing mix strategy. In particular, how can MSME actors be able to synergize all

components of the marketing mix, at least in the elements of product, price, promotion, and place (4P). So that it is expected to be a very valuable capital for MSME managers in managing their business.

Based on the research results, it can be seen that the 4P is a very important element in the management of MSMEs. This can be seen from the respondents' answers that the ability to manage the 4Ps will have an impact on the resilience of MSMEs to survive in the midst of the Covid-19 Pandemic. In fact, it can reap huge profits because there is a lot of demand from consumers through electronic trading systems or e-commerce.

MSMEs who are smart in using e-commerce will actually reap big profits in their business. So that it is not only able to survive, but also a surplus in sales. Because besides being able to innovate on the products it sells. Then, with competitive prices

and good promotions, e-commerce becomes a very important part of MSME management.

Applying the right marketing strategy will affect the resilience of MSMEs. As described in table 10 regarding the answers of MSME

managers who are respondents to the marketing strategy. The table clearly shows what they apply in the management of their respective MSMEs. So that they can survive even though the Covid-19 Pandemic still exists.

**Table 9.** Details of MSMEs in Setu District, South Tangerang City

No.	Types of MSMEs	Respondents Answer
1.	Product	<ul style="list-style-type: none"> <li>• Stay normal no diversity.</li> <li>• Various flavors.</li> <li>• Product quality is not inferior to superior products in the region.</li> <li>• Various products are not inferior in quality to competitors.</li> <li>• Product design follows the company (because the product is a franchise).</li> <li>• More modern with vacuum packaging.</li> <li>• With modern packaging that is more practical and more recent.</li> <li>• Adjustments for packaging to be more practical and modern.</li> <li>• Replacement of damage with a new product.</li> </ul>
2.	Accessories	<ul style="list-style-type: none"> <li>• Prices are not adjusted.</li> <li>• Prices are adjusted according to raw materials.</li> <li>• No discount given.</li> <li>• Discount on online purchases up to 50%</li> <li>• Discounts for certain days, such as payday and blessed Friday which vary each period.</li> <li>• Because it uses a digital application, there is a discount provided by the application of up to 30%.</li> <li>• Product prices are adjusted to the lower middle class market segmentation.</li> <li>• Prices are adjusted to the ingredients used in making donuts.</li> <li>• Pricing is determined by considering the cost of raw materials, manufacturing techniques, and presentation method.</li> <li>• Prices are determined based on market competition and the value of the product.</li> <li>• Pricing by product.</li> </ul>

### 3. Expedition

- Promotion in the form of purchase packages.
- Through marketplaces and online applications.
- Through social media and food seller marketplace applications.
- Online advertising through communication media such as WA business, Instagram and Google business.
- Sales force to do promotions during.
- Public relations to support promotions.
- Direct marketing system to support promotions.
- Product sales are carried out online, such as through Instagram, WhatsApp, Facebook, personal direct promotions to old buyers and giving discounts to attract consumers' attention.
- Marketing is done through social media.
- Every form of promo is announced through social media accounts, both Instagram and Facebook.
- Provide discounts to attract the attention of
- consumers. Marketing is done in the form of offline (modern market) and also online through social media.
- Making nameplates that are placed in front and carrying out promotional activities with personal selling by explaining the products offered.

### 4. Electronic

- In the form of social media and marketplace.
- Sales/marketing channels through online media.
- Marketing coverage extends into markets.
- Marketing is also added online.
- The sales location is very strategic.
- The location is very strategic because it is close to the hospital, because it sells healthful food products, it is likely that many consumers will buy it.
- The location is very strategic because it is near the campus.
- Products can be found in public places. In addition, products are also sold through social media.
- Marketing usually takes place in front of schools and shopping centers.
- Distribution channels used online and offline, such as using the online motorcycle taxi (Gojek) application.
- Marketing and sales via online such as Instagram and e-commerce.

---

Source: Processed Data, 2023.

Based on the information from MSME managers in South Tangerang City taken based on their respective types of business as shown in Table 10 above, it can be seen that marketing strategy is a very important factor in MSME management amid the Covid-19 Pandemic. Especially the effective and efficient implementation of the marketing strategy (4P) for each MSME.

Therefore, it is very clear that marketing has had a great influence on the management of MSMEs in South Tangerang City during the Covid-19 Pandemic. Especially in the implementation of marketing strategy (4P). With the proper implementation of the marketing strategy (4P), MSMEs will not be shaken easily even though the Covid-19 Pandemic is still around.

## DISCUSSION

Based on the research results, it can be seen that the Covid-19 Pandemic has a direct impact on the management of MSMEs in South Tangerang City. Even though there is a perceived impact such as a decrease in sales turnover, from a marketing perspective it can still be controlled. During the Covid-19 Pandemic, marketing was not optimal due to limited facilities and infrastructure. The marketing pattern that is carried out is more closed, although it is still based on the marketing strategy (4P). For example, there is product adjustment according to what consumers want. In addition to offering new products to consumers.

On the product side, apart from offering new products, innovations have also been made to existing products to make them more attractive to consumers. Diversification is also carried out, as well as differentiation so that the products offered have differences or characteristics compared to products offered by competitors.

Then the products offered to the market are also not many, adjusting to the current demand conditions. Moreover, in the midst of the Covid-19 Pandemic, it turns out that many small businesses selling their products online have also sprung up, resulting in more and more competitors. Therefore production cannot be excessive because it is feared that it will not be sold which will eventually become stock.

In terms of price, many MSME managers are making adjustments. Because if you force the price to be the same as before the Covid-19 Pandemic, then the product will be difficult to sell. With the price adjustment, it is hoped that consumers who buy will not decrease or at least if it is not reduced too much. In addition, the price is not too expensive to make consumers do not feel objections in buying the products offered.

Some of the strategies undertaken include giving discounts and special prices. In fact, not infrequently there are those who are forced to sell at the price of capital so they don't get any profit at all. This is done so that the production process can continue and the business does not go bankrupt. Discounts are provided up to 30%.

In terms of promotion, in addition to giving discounts, promotions are carried out through word of mouth. Promotion is also carried out by relying on existing networking in the MSME community. Generally promotions are carried out more using online media.

In addition, direct promotion is carried out by directly offering products that are sold to consumers by telephone. This method is somewhat more successful because it directly targets consumers by providing special promotions when bid transactions are made. In this way, the costs incurred for promotion are also not that big.

In terms of location, the sales system implemented during the Covid-19 Pandemic was more limited. To market and sell products, you no longer have to open a new place or store. In addition to selling products directly to consumers or through intermediaries of other parties.

During the Covid-19 Pandemic, MSME managers used more facilities through the online system to sell and market their products. Many even take advantage of e-commerce in selling and marketing their products. Thus there is no need to incur large costs in displaying products at certain places or locations. Then delivery of goods is also more by using an online system such as through e-commerce.

With the current conditions, marketing strategies that were carried out before the

Covid-19 Pandemic were very difficult to implement during the Covid-19 Pandemic. The special marketing strategy carried out during the Covid-19 Pandemic was only using online media and giving special prices.

The marketing strategy (4P) was able to strengthen MSME management during the Covid-19 Pandemic. With the right strategy, MSMEs will be able to survive, even be able to reap large profits. One of the business strategies implemented in order to survive during the Covid-19 Pandemic is by lowering prices or by providing price discounts.

Thus the marketing strategy will affect the management of MSMEs during the Covid-19 Pandemic. Through appropriate, effective and efficient marketing, MSMEs will not only be able to survive, but will also be able to reap profits so that they can grow to be large. Therefore marketing is a very important factor in the management of MSMEs in South Tangerang City.

## CONCLUSION

The number of MSMEs in South Tangerang City in 2022 is 90,128, with details of 17,919 Pamulang Districts, 13,508 Ciputat Districts, 12,838 East Ciputat Districts, 17,944 Pondok Aren Districts, 12,607 Serpong Districts, 9,511 North Serpong Districts, and 5,801 Setu Districts.

The marketing strategy carried out by MSMEs in South Tangerang City during the Covid-19 Pandemic was based on the 4Ps (product, price, promotion and distribution/place). From the product aspect, in addition to offering new products, innovations are also made to existing products to make them more attractive to consumers. From the price aspect, many MSME managers make adjustments to the price of their products. From the promotion aspect, in addition to giving discounts, promotions are carried out through word of mouth, MSME community networking, and online. From the distribution/place aspect, the sales system that was carried out during the Covid-19 Pandemic was more limited, where MSME managers used more facilities through the online system.

## ACKNOWLEDGEMENT

This research is independently funded. Thank you to the South Tangerang City Office of Cooperatives and UKM and all parties involved, both directly and indirectly, which the author cannot mention one by one. Thank you for the advice, input and assistance. Hopefully this research can be useful for all parties.

## REFERENCES

- Abdullah, Thamrin dan Francis Tantri. (2016). *Manajemen Pemasaran*. Depok: PT Raja Grafindo Persada.
- Assauri, Sofjan. (2013). *Manajemen Pemasaran*. Jakarta: Rajawali Pers.
- Bashu Swastha dan T. Handoko. (2016). *Manajemen Pemasaran Modern*. Yogyakarta: BPFE.
- Beu, N. S., Moniharapon, S., & Samadi, R. L. (2021). Analisis Strategi Bauran Pemasaran Terhadap Penjualan Ikan Kering Pada UMKM Toko 48 Pasar Bersehati Manado. *Jurnal EMBA: Jurnal Riset Ekonomi, Manajemen, Bisnis dan Akuntansi*, 9(3), 1530-1538.
- Eliyani, C., Syamruddin, S., & Putranto, I. (2021). Faktor Pemasaran Dalam Pengelolaan UMKM di Tengah Pandemi Covid-19. *Jurnal Madani: Ilmu Pengetahuan, Teknologi, dan Humaniora*, 4(2). Elwisam, E., & Lestari, R. (2019). Penerapan Strategi Pemasaran, Inovasi Produk Kreatif dan Orientasi Pasar Untuk Meningkatkan Kinerja Pemasaran UMKM. *Jurnal Riset Manajemen dan Bisnis (JRMB) Fakultas Ekonomi UNIAT*, 4(2), 277-286.
- Ermaya, H. N. L., & Fahria, R. (2019). Pemberdayaan Pelaku UMKM di Kota Tangerang Selatan Melalui Perhitungan Penetapan Biaya Produk. *SABDAMAS*, 1(1), 33-38.
- Husein, Reza. (2016). *Faktor – Faktor Yang Mempengaruhi Kinerja Usaha Mikro, Kecil, Menengah Di Kabupaten Sleman*. Skripsi FE UMY.
- Ichsan, R. N., & Yusuf, M. (2021). Strategi Bisnis Ukm Selama Pandemi Covid-19. *Jurnal Kajian Ekonomi dan Kebijakan Publik (JEpa)*,

- 6(2), 552-560.
- Kotler, dan Keller. (2012). *Manajemen Pemasaran*. Edisi 12. Jakarta: Erlangga.
- Keller, K.L and Kotler, Philip. (2016). *Marketing Management*. 14th. Global Edition. Pearson Prentice Hall.
- Kharisma, D., & Nurkomalasari, N. (2021). Penerapan Strategi Bauran Pemasaran di UMKM Katering di Semarang Barat. *Gemawisata: Jurnal Ilmiah Pariwisata*, 17(2).
- Kotler, dan Keller. (2017). *Manajemen Pemasaran*. Edisi ke-13, Jilid 1. Terjemahan: Bob Sabran. Jakarta: Penerbit Erlangga.
- Kotler, Philip dan Gary Armstrong. (2012). *Prinsip-prinsip Pemasaran*, Edisi Ketigabelas, Jilid 1. Jakarta: Penerbit Erlangga.
- Kotler, Philip dan Gary Armstrong. (2012). *Prinsip-prinsip Pemasaran*, Edisi Ketigabelas, Jilid 2. Jakarta: Penerbit Erlangga.
- Kotler, Philip dan Gary Armstrong. (2015). *Marketing An Introducing* Prentice Hall Twelfth Edition. England: Pearson Education, Inc.
- Kotler, Philip dan Gary Amstrong. (2016). *Prinsip-prinsip Pemasaran* Edisi 13 Jilid 1. Jakarta: Penerbit Erlangga.
- Kotler, Philip dan Keller. (2016). *Marketing management* 15e. Boston: Pearson Education.
- Melinda, C. N. (2021). Strategi Pemasaran UMKM Untuk Bertahan dan Berkembang Di Masa Pandemi Covid-19 (Studi di Desa Tawang Kecamatan Wates Kabupaten Kediri). *Competitive*, 16(2), 70- 79.
- Moleong, Lexy J. (2007). *Metodologi Penelitian kualitatif*. Bandung: PT Remaja Rosdakarya.
- Moleong, Lexy J. (2011). *Metodologi Penelitian kualitatif*. Bandung: PT Remaja Rosdakarya.
- Nazir, Moh. (2013). *Metode Penelitian*. Bogor: Ghalia Indonesia.
- Novitasari, D. (2021). Upaya Peningkatan Volume Penjualan di Masa Pandemi Covid-19 melalui Optimalisasi Promosi, Harga, dan Saluran Distribusi pada Pusat Oleh-oleh Gudange Tahu Takwa. *Jurnal Penelitian Manajemen Terapan (PENATARAN)*, 6(1), 55-63.
- Rahadi, D. R., & Wardiman, C. (2022). Strategi Pemasaran Umkm di Masa Pandemi Covid-19. *Eklektik: Jurnal Pendidikan Ekonomi Dan Kewirausahaan*, 5(1), 96-106.
- Sri Wahyudi, Agustinus. (2013). *Manajemen Strategik: Pengantar Proses Berpikir Strategik*, Jakarta: Penerbit Binarupa Aksara.
- Sudaryono (2014), *Leadership: Teori dan praktek kepemimpinan*. Jakarta: Lentera Ilmu Cendikia.
- Sugiyono. (2014). *Metode Penelitian Kuantitatif Kualitatif dan R&D*. Bandung: Alfabeta.
- Sugiyono. (2012). *Metode Penelitian Bisnis*. Bandung: Penerbit Alfabeta.
- Sugiyono. (2017). *Metode Penelitian Bisnis: Pendekatan Kuantitatif, Kualitatif, Kombinasi, dan R&D*. Bandung: Alfabeta.
- Supranto, J. (2012). *Metode Riset*, Cetakan 2. Jakarta: Penerbit Rineka Cipta.
- Syamruddin, S., Ruknan, R., & Khair, O. I. (2022). Marketing Mix Strategy of Culinary MSMEs in South Tangerang City During the Covid-19 Pandemic. *Jurnal Mandiri: Ilmu Pengetahuan, Seni, dan Teknologi*, 6(1), 47-58.
- Utami, K. S. (2022). Penguatan Strategi Pemasaran UMKM di masa Pandemi Covid-19: Studi Kasus Pelaku Usaha Tenun di Kabupaten Kulon Progo. *Jurnal Maksipreneur: Manajemen, Koperasi, dan Entrepreneurship*, 11(2), 284-302.
- Vinanti, S., & Lukiyanto, K. (2021, November). Perkembangan Digital Marketing Pada Home Industry Makanan Ringan Di Surabaya Raya Selama Pandemi Covid-19. In *Widyagama National Conference on Economics and Business (WNCEB)* (Vol. 2, No. 1, pp. 351-357).
- Wallad, A. U., & Nurlaila, N. (2021). Pemanfaatan Instagram Dalam Pemasaran Produk Usaha Kecil Menengah Keripik Tempe Alkhalif Pada Masa Pandemi Covid-19. *Jendela PLS*, 6(2), 77-84.
- Wangarry, C.L., A. Tumbel dan M.M. Karuntu. (2018). Pengaruh Bauran Pemasaran Terhadap Keputusan Pembelian Sepeda Motor Honda di PT. Hasjrat Abadi Ranotana. *Jurnal EMBA*. 6, 2058-2067.
- Wardani, F. S., Lestari, I. P., Sari, D. T., & Wulandari, N. M. U. T. (2021). Strategi Pemasaran Usaha Mikro Kecil Menengah Di Masa Pandemi. *Academica: Journal of Multidisciplinary Studies*, 5(1), 27-38.



# CALL FOR PAPERS

**Jurnal MANDIRI: Ilmu Pengetahuan, Seni, dan Teknologi**, is an independent journal that contains the results of research, studies, and scientific works as well as community service in various fields of Science, Arts, and Technology. We invite all academics, writers, and researchers to submit their writings or scientific works to be published in **Jurnal MANDIRI**. His plans for the next Issue Vol. 7, No. 2, will be published in December 2023. Alhamdulillah, as of December 13, 2019, starting with Vol. 3, No. 1, June 2019, **Jurnal MANDIRI** ranks up to **SINTA 4**.

## THE TERMS AND CONDITIONS OF WRITING:

1. The article is an original scientific work that has never been published.
2. Articles are written in English.
3. Articles include: Title, Author's Full Name, Author's Institution, Author's Email, **Abstract, Keywords, INTRODUCTION, METHODS, RESULTS, DISCUSSION, CONCLUSION, ACKNOWLEDGEMENT, and REFERENCES.**
4. Articles are submitted in **Microsoft Word** via **Make A Submission** at the link: <http://jurnalmandiri.com/index.php/mandiri/about/submissions>.
5. Writing templates in **Microsoft Word** can be downloaded from the **Jurnal MANDIRI** website: **[www.jurnalmandiri.com](http://www.jurnalmandiri.com)**.
6. Confirmation of submission of written manuscripts can be via email: **[jurnalmandiri@lkd-pm.com](mailto:jurnalmandiri@lkd-pm.com)** or via cellphone number: **+62 859-6040-1451**.



## DECISION OF THE EDITORIAL BOARD:

Editors have the right to select and edit incoming manuscripts. For further information on the certainty of the process will be notified to the author. The substance of the writing or article is entirely the responsibility of the author. Manuscripts that are not loaded will not be returned.

**Editor's Address: JURNAL MANDIRI :**

**LKD-PM, Jalan Kiwi IV No. 7, Griya Pamulang Estate, Pamulang Timur, Tangerang Selatan 15417**

**Website: [www.jurnalmandiri.com](http://www.jurnalmandiri.com)**

**E-mail: [jurnalmandiri@lkd-pm.com](mailto:jurnalmandiri@lkd-pm.com)**

**Telp./Faks.: 021-74771224**

**Contact Person: Editorial Staff (+62 859-6040-1451)**

