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Influence of Service Marketing Mix on Competitive Advantage with Service Strategy as Variable Between (Micro Credit Case Study at Pt. Bank Rakyat Indonesia TBK. Manado Sarapung Branch Unit Office)

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Abstract:
These results conclude that there is a simultaneous (simultaneous) effect of the Kupedes Product variable (X1), Interest rate (X2) and Place/Location on the Service Strategy variable (Z). Thus the sub structure model 1 can be concluded as feasible and can be continued for further analysis. The correlation between Kupedes product variables (X1), interest rates (X2), place/location (X3) and service strategy (Z) is in the category of sufficient correlation, which is in the range of > 0.25 – 0.5. Variables X1, X2, X3 and Z have a unidirectional significance coefficient (positive correlation coefficient) and significant (sig < 0.05). R square (R2). The number R square is 0.667. This figure is also called the coefficient of determination which explains the contribution of the combined (simultaneous) effect of the Kupedes product variable (X1), interest rate (X2), place/location to service strategy (Z) is 0.667 or coefficient of determination = R2 X 100% = 0.667 X 100% = 66.7%. While the remaining 33.3%, this figure means the magnitude of other factors outside the Kupedes product variable (X1), interest rate (X2), and place/location (X3) that contribute to service strategy (Z). Thus, from the results of the analysis above, it can be interpreted that the variability of service strategy (Z) can be explained by the variable Kupedes product (X1), interest rate (X2) and place/location (X3) of 66.7% while 33.3% is explained by other factors outside model. There is a combined (simultaneous) effect of the Kupedes product variable (X1), interest rate (X2), place/location (X3) and service strategy (Z) on the competitive advantage variable (Y). Thus the sub structure model 2 can be concluded as feasible and can be continued for further analysis. The correlation between Kupedes product variables (X1), interest rates (X2), place/location (X3), service strategy (Z) and competitive advantage (Y) is in the category of strong correlation, which ranges from >0.5 – 0.75. Variables X1, X2, X3, Z and Y have a unidirectional significance coefficient (positive correlation coefficient) and significant (sig < 0.05). Kupedes product (X1), interest rate (X2), place/location (X3) and service strategy (Z) are combined on the competitive

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advantage variable (Y). This test can be seen in the Model Summary table above at the value of R square (R2). The number R square is 0.666. This figure is also called the coefficient of determination (KD) which explains the combined (simultaneous) effect of the Kupedes product variable (X1), interest rate (X2), place/location and service strategy (Y) combined to the competitive advantage variable (Y). is 0.666 or KD = R2 X 100% = 0.666 X 100% = 66.6%. While the remaining 33.4%, this figure means that other factors outside the Kupedes product variable (X1), interest rate (X2), place/location (X3) and service strategy (Z) contribute to competitive advantage (Y).

Keywords:
Product, Interest rate, Location, Strategy

INTRODUCTION

The products produced, but switch to consumer orientation, this causes companies to be required not only to meet consumer needs but also to be able to satisfy consumers. The existence of this competitive competition causes the need for more marketing information. Information needed to anticipate this renewal is information about consumer tastes for the products or services offered. This is in line with the marketing policy that adheres to a consumer orientation, namely a product or service business aimed at providing satisfaction to the desires and needs of consumers. To be able to satisfy the wants and needs of consumers, it is necessary to understand consumer behavior.

In today's era, many companies are using the art of market-oriented strategic planning, namely the managerial process of developing and maintaining organizational goals, expertise and resources in line with opportunities in an ever-changing market. Strategic planning aims to shape the company's business, products, services, andmessages in order to achieve targeted profits and growth (Kotler, etal, 2004: 99). Because the marketing mix of services and competitive advantage is one of the most important things for the survival of thecompany, therefore in this study I want to try to do research on the service marketing mix of competitive advantage with services trategy as an intermediate variable (Case Study ofMicrocredit BRI Manado Branch).

Without marketing activities do not expect the needs and desires of customers will be met. Therefore, for the business world, especially entrepreneurs, it is necessary to package their marketing activities in an integrated manner and continuously conduct market research (Kasmir, 2004: 60). Based on the above phenomenon, the authors are interested in conducting research with the title "Service marketing mix on competitive advantage with service strategy as an intermediate variable (Case Study of Microcredit BRI Manado Branch)".

Marketing is from the word market which means market. The market here is not in a concrete sense but rather in an abstract sense. Marketing can be defined as "all activities aimed at facilitating the flow of goods or services from producers to consumers in the most efficient way with a view to creating effective demand.

According to Kotler and Keller (2016:27), Marketing is a social process by which individuals and groups obtain what they need and want through creating, offering, and freering, and

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freely exchanging products and services of value with others. Marketing is a social process by which individuals and groups obtain what they need and want through creating, offering, and freely exchanging products and services of value with others. According to the American Marketing Society in the book Kotler and Keller (2016: 27) states that Marketing management as the art and science of choosing target markets and getting, keeping, and growing customers through creating, delivering, and communicating superior customer value. The definition states that, Marketing management is the art and science of selecting target markets and acquiring, keeping, and growing customers through delivering, delivering, and communicating superior customer value. The definition above shows that marketing management is everything that needs to be planned in advance so that every thing is as desired by consumers which will then lead to marketing.

Marketing is a social and managerial process by which individuals and groups obtain their needs and wants by creating, offering and exchanging things of value with one another. This definition is based on core concepts: needs, wants and demands; product value, cost and satisfaction; exchanges, transactions and relationships; market and marketing as well as marketers.

Marketing is one of the main activities carried out by traders in an effort to maintain the viability of their business. The success or failure of marketing in achieving business goals depends on their expertise in the field of curiosity, production, finance, and other fields. As defined by marketing experts as follows, marketing is an overall system of business activities aimed at planning, pricing, promoting, and distributing goods and services that satisfy the needs of both existing and potential buyers.

This narrow interpretation of marketing can also be seen from the definition of the American Marketing Association in 1960, which states that marketing is the result of the presentation of business activities related to the flow of goods and services from producers to consumers. Besides this interpretation, there is also a broad view, which states that marketing is an activity process that begins long before goods or materials enter the production process.

According to Kotler and Armstrong (2013) marketing is a process by which individuals and groups obtain what they need and want through creating and exchanging goods and value with others.

The marketing mix is a set of tools that marketers can use to shape the characteristics of the services offered to customers. These tools can be used to develop long-term strategies

long term and also to design short term tactical programs.

The concept of the marketing mix was first popularized several decades ago by Jerome McCarthy who formulated the 4Ps (Product, Price, Promotion, and Place). When viewed from the customer's point of view, the 4Ps can be formulated into 4Cs (Customers' need and wants, cost, communication, and).

convenience). Zeithaml and Bitner (2013), state that there are seven elements in the service marketing mix consisting of product, price, place, promotion, human resources (people), physical evidence (physical evidence), and process (process).

According to Kotler (2013), the marketing mix of educational services consists of seven marketing tools known as the 7Ps, namely: program (program), price (price), place (place, including location and service delivery system), promotion (promotion), process (process),

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physical evidence (evidence/physical facilities), and people (people/HR). According to Zeithaml and Bitner (2013), each element of the service marketing mix is interconnected and interdependent with one another, which is arranged according to the characteristics of the targeted market segment.

Kotler & Armstrong (2013), states that a product is anything that can be offered to the market to attract attention, acquisition, use, or consumption that can satisfy a want or need. According to Lupiyoadi (2013), the product is the whole concept of an object or process that provides a number of benefits and values to consumers. Meanwhile, according to Tjiptono (2014), the product is a form of service organization offering aimed at achieving organizational goals through satisfying customer needs and desires. In this context, a product can be anything (both tangible and intangible) that can be offered to potential customers to satisfy certain needs and wants. The product mix decisions facing service marketers can be very different from those faced by goods marketers.

According to Tjiptono (2014), price mix decisions relate to strategic and tactical policies, such as price levels, discount structures, payment terms and the level of price discrimination among various customer groups. In general these aspects are similar to those commonly encountered by goods marketers. However, there is also a difference, namely that the intangible characteristics of services cause price to be a significant indicator of quality. The personal and non-transferable characteristics of some types of services allow price discrimination in the service market, while many services are marketed by the public sector at subsidized or even free prices. This causes complexity in pricing services.

According to Tjiptono (2014), the place/distribution decision concerns the ease of access to services for potential customers. These decisions include physical location decisions (e.g. decisions about where a hotel or restaurant should be located), decisions about using intermediaries to improve service accessibility for customers (e.g. whether to use the services of a travel agent or to market their own holiday packages directly to consumers), non-location decisions made for service availability (e.g. use of telephone delivery systems)

According to Tjiptono (2014), the traditional promotional mix includes various methods for communicating the benefits of services to potential and actual customers. These methods consist of advertising (advertising), sales promotion (sales promotion), direct sales (direct marketing), face-to-face sales (personal selling), and public relations (public relations).

According to Lupiyoadi (2013), the process is a combination of all activities, which generally consist of procedures, work schedules, mechanisms, and other routine matters, where services are produced and delivered to consumers. According to Tjiptono (2014), the production or operation process is an important factor for consumers of high-contact services, who often also act as co-producers of the services concerned. For example, restaurant customers are greatly affected by the way the staff serves them and the length of waiting during the production process.

The process can be divided into two ways, namely:

1. Complexity, relates to the steps and stages in the process.

2. Diversity, related to changes in the steps or stages of the process.

According to Kotler and Armstrong (2013) marketing is a social and managerial process by which individuals or groups obtain what they need and want through the creation and

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exchange of products and value. Marketing is an overall system of business activities aimed at planning, pricing, promoting, distributing goods and services that offer needs to both existing and potential buyers.

Service is a complex phenomenon, the word service has many meanings and scopes, from the simplest word in the form of service from one person to another. Service is any education or activity and not an object, which can be offered by one party to another, which is basically intangible, consumers are actively involved in the production process and do not result in ownership of anything.

According to Kotler (2013), a service is any action or activity of a party that can be offered to another party which is essentially intangible and does not result in the ownership of anything.

According to Lupiyoadi (2013) service marketing is any action offered by one party to another that is essentially intangible and does not cause any transfer of ownership. Service marketing is marketing that is intangible and immaterial and is carried out when consumers are dealing with producers. From the above definition it can be concluded that service marketing is an action offered by producers to consumers, in the sense that the services provided cannot be seen, felt, heard or touched before being consumed.

One of the most important factors for success and failure in a company is competition. Competition also determines the appropriateness of a company's activities that can support its performance, such as innovation, a cohesive culture, or good practice. A company can achieve competitive success, by avoiding competition through a protected or regulated domestic market, because regulation can limit competition through price fixing and product restrictions, but it is temporary. According to Peter Senge (2006:16) a sustainable competitive advantage is your organization's ability to learn faster than its competitors. In general, companies must make several strategies to achieve company goals and position advantages in an industry compared to other companies. Kotler and Gary Armstrong (2012: 311) states that competitive advantage is an advantage over competitors that is obtained by offering a lower value or by providing greater benefits because the price is higher. The use of this theory, must be able to consider what aspects will be offered with a low value but get greater benefits. For example, offering a cheap registration fee but the program being implemented is still good, maybe even the same as a program that costs an expensive one.

As the opinion conveyed by Noe et al (2010:39) states that the definition of competitive advantage is the company's ability to make products or service offerings that are more valued by customers compared to competing companies. In this case, educational institutions that want to use Neo et al's theory of competitive advantage must be able to show higher quality than other competing institutions and there must be real evidence in each program, not only attractive in offerings. The definition of competitive advantage is also stated by Porter (2007: 35) is a company's ability to achieve economic benefits above the profits that can be achieved by competitors in the market in the same industry.

that.

Sampurno (2010:154) explains that competitive advantage is the ability, assets, skills, capabilities and others that enable companies to compete effectively in the industry. The entire potential of the company to compete can support the company to achieve cost advantage and differentiation. Based on the above understanding, competitive advantage

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cannot be understood by looking at the company as a whole. Competitive advantage stems from the many different activities a company undertakes in designing, producing, marketing, delivering, and supporting its products.

Siagaan (2004:96) states that the definition of strategy is a series of basic decisions and actions made by top management and implemented by all levels in an organization for the achievement of organizational goals. The term strategy originally came from the military and is popularly often stated as "the tips used by generals to win a war". Today the term strategy has been used by all types of organizations or educational institutions and the main ideas contained in the original meaning are still maintained, only that the application is adapted to the type and needs of the organization or educational institution that implements it. According to Stoner, Freeman and Gilbert quoted by Tjiptono (2007: 3) defines strategy as the first perspective, Strategy can be defined as a program to define and achieve organizational goals and implement its mission. The second perspective, strategy is defined as a response pattern or organizational response to its environment over time. Porter (2007:15) explains that strategy is a very important tool to achieve competitive advantage.

METHODS

A. Type of research

The research in this thesis uses quantitative research, while the approach used is a regression approach. This type of approach aims to see whether two or more variables have an effect or not. Departing from a theory, the ideas of experts, or the understanding of researchers based on their experiences, then developed into problems that are proposed to obtain justification (verification) in the form of empirical data support in the field. The form of quantitative research the author uses is because it is to find out how the Effect of Service Marketing Implementation on the competitive advantage of BRI Unit Kanca Manado.

B. Research Design

When viewed from the type based on the nature of regression, it is said so because it wants to know the influence between two variables. There are two variables that appear in this study, namely "Service Marketing as a measure of the success of competitive advantage. the two variables are broken down into sub-variables.

The identification of these variables includes:

a. Service Marketing as a Dependent Variable

b. Competitive advantage as an independent variable

The influence between the variable X (regional language as the language of instruction) and the variable Y (learning objectives) can be seen in the following figure:

X→Y

Description: X : Service Marketing

Y : Competitive Advantage

C. Population and Sample

1. Population

Population is the entire object of research consisting of humans, objects, plants and events as

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data sources that have certain characteristics in a study. The population in this study were all employees and customers of Bank BRI Manado Sarapung Unit.

2. Sample

The sample is part of the population or representative of the population. The samples taken from the population must be truly representative.

The reason the author uses the sample is as follows:

1. The population in this study is more than one hundred people

2. Research on samples allows representation of the characteristics of the entire population.

3. Research on the population as a whole will take a long time, while the time allocation for this study is limited.

4. Studying the population as a whole will be costly and labor intensive.

There are several advantages to using samples:

1. Because there are fewer subjects in the sample than the population, the hassle is certainly less.

2. If the population is too large, it is feared that someone will be missed.

3. With sample research, it will be more efficient (in terms of money, time and energy).

4. There are times when population research means destructive (damaging).

5. There is danger from people collecting data. Due to the large number of subjects, the data collectors became tired, so that the records could be inaccurate.

6. There are times when it is not possible to conduct population research. In this study, the samples were all employees and customers of Bank BRI Units.

D. Data collection method

In this sub-discussion the author will propose data collection techniques. Data collection techniques can be interpreted as the methods used in data collection. The data collection technique that the author chooses or will use is as stated in the research instrument. In the following, the author will describe the data collection techniques and the types of data to be extracted.

1. Types and Sources of Data.

a. Data Type

1) Quantitative data

Is data that is directly related to numbers or numbers.

b. Data source

1) Primary Data Is data obtained directly from data sources obtained from Bank BRI Unit Reports.

2) Secondary Data Is the data obtained and used to support data, primary data information. The secondary data are documents, books, magazines, print media, newspapers and notes

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related to the title of this thesis.

2. Data Collection Techniques

Whether or not a study is valid depends on the type of data collection used for selecting the right method according to the type and source of data in the research. Data collection techniques are attempts to observe the variables studied, including:

a. Questionnaire method

This method is used when a large number of respondents can read well and can reveal confidential matters. According to SuharsimiArikunto, the questionnaire is a list of the contents of the questions that must be answered or done by the person who wants to be investigated or the respondent. The questionnaire method used by the author is:

1) Direct questionnaire (direct questionnaire)

A direct questionnaire is if a list of questions is sent directly to the person who wants to be asked for his opinion, beliefs, or asked to tell about his own situation.

2) Closed questionnaire (closed questionnaire)

Closed questionnaires are questions in the form where respondents just choose the answers that have been provided in the questionnaire. With this questionnaire method the author can find out the situation and social conditions of the school. The preparation of the questionnaire was based on a number of research indicators. The form of the questionnaire is as can be seen in the attachment.

b. Observation (observation)

Observation is a data collection technique in which researchers conduct direct or indirect observations of ongoing symptoms. The observation method is used when the object of research is human behavior, work processes, and small respondent symptoms. SuharsimiArikunto in his book entitled “Research Procedures” gives an understanding of observation as a scientific method by systematically observing and recording the phenomena being investigated.

c. Interview (interview).

Interview is a method of collecting data by means of one-sided questions and answers which is carried out systematically and based on research objectives. Interviews are used as a data collection technique if the researcher wants to conduct a preliminary study to find problems that must be investigated, and also if the researcher wants to know things from respondents who are more in-depth and the number of respondents is small or small. According to SuharsimiArikunto interview is a dialogue conducted by the interviewer (interviewer) to obtain information from the interviewee. Interviews are used by researchers to assess a person's condition, for example to find data on the background variables of students, parents, education, attention, attitudes towards something.

1) That the subject (respondent) is the person who knows best about himself

2) That what is stated by the subject to the researcher is true and can be trusted

3) That the subject's interpretation of the questions asked by the researcher is the same as what the researcher intended. In this case, the respondents are BRI employees and customers

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of the BRI Manado Sarapung branch.

D. Research Instruments

The research instrument uses a questionnaire that aims to:

a. To dig up data related to the BRI Bank Service Marketing Unit.

The reasons the author uses the questionnaire method are as follows:

a. This method is practical, in a short time can obtain a lot of data

b. Respondents can answer directly without the influence of others

c. This method can save cost and effort

F. Data Analysis Techniques

In quantitative research, data analysis is an activity after data from all respondents or other data sources have been collected. Activities in data analysis are: grouping data based on variables and types of respondents, tabulating data based on variables from all respondents, presenting data for each variable studied, performing calculations to test the proposed hypothesis. For research that does not formulate a hypothesis, the last step is not carried out. In this study, the analysis technique that the author uses is a calculation with a simple linear regression analysis technique. Simple linear regression is to find out how the dependence of a variable on other variables is needed by analytical techniques.

RESULTS AND DISCUSSION

According to Sugiyono (2010:172), research results are valid if there is a similarity between the data collected and the data that actually occurs in the object under study. The validity of an instrument item can be determined by comparing the Pearson product moment correlation index with a significance level of 5%. If the significance of the correlation result is less than 0.05 (5%) then it is declared valid and vice versa is declared invalid. The results of testing the validity of all variables are shown in the table 1:

Table 1. Instrument Validity Test Results

Variable	Items	R count	r table	Sig	Information
Kupedes Products (X1)	X1.1	0.744		0.000	
	X1.2	0.823		0.000	VALID
	X1.3	0.807	0.1960	0.000	
	X1.4	0.682		0.000	
	X1.5	0.721		0.000	
	X1.6	0.815		0.000	
Interest Rate (X2)	X2.1	0.704		0.000	
	X2.2	0.813		0.000	
	X2.3	0.802	0.1960	0.000	VALID
	X2.4	0.712		0.000	
	X2.5	0.725		0.000	
	X2.6	0.805		0.000	
Place/Location (X3)	X3.1	0.624		0.000	
	X3.2	0.731		0.000	
	X3.3	0.757	0.1960	0.000	VALID

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	X3.4	0.734		0.000	
	X3.5	0.718		0.000	
	X3.6	0.725		0.000	
Service Strategy (Z)	Z1.1	0.614		0.000	
	Z1.2	0.721		0.000	
	Z1.3	0.787	0.1960	0.000	VALID
	Z1.4	0.764		0.000	
	Z1.5	0.708		0.000	
	Z1.6	0.683		0.000	
Competitive Advantage (Y)	Y1.1	0.692		0.000	
	Y1.2	0.660		0.000	
	Y1.3	0.771	0.1960	0.000	VALID
	Y1.4	0.723		0.000	
	Y1.5	0.683		0.000	
	Y1.6	0.756		0.000	

From the results of the validity test in table 5.3 above, it can be seen that all items are valid because they have a significance value below 0.05 and the calculated r value is greater than the table r value.

Research Instrument Reliability Test

According to Arikunto (2010) an instrument can be said to be reliable if it has a reliability coefficient of 0.6 or more. The reliability coefficient was obtained by using the Cronbach Alpha formula. If alpha is less than 0.6 then it is declared unreliable and vice versa is declared reliable. The results of reliability testing on all variables are shown in the table 2:

Table 2. Instrument Reliability Test Results

Variable	Alpha Cronbach	Information
Kupedes Products (X1)	0.761	Reliable
Interest rate (X2)	0.761	Reliable
Place/Location (X3)	0.715	Reliable
Service Strategy (Z)	0.727	Reliable
Competitive Advantage (Y)	0.747	Reliable

Source: Primary Data Processed.

From the results of the reliability test in table 2, it can be seen that all variables have Cronbach's Alpha values above 0.6. thus all variable items are reliable.

Path Analysis Results

This study uses path analysis of the decomposition model. Path coefficients can be used to break down correlations in a model into direct and indirect effects associated with direct and indirect paths reflected by arrows in a particular model. In the analysis, if there is an insignificant path, the path is still displayed in the model.

The decomposition model in this study is the influence of the Service Marketing Mix on Competitive Advantage with service strategy as an Intervening variable.

In this study, there are two structural equation models, namely:

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Z = ZX1X1 + ZX2X2 + ZX3X3(sub-structure 1)

Y = YX1X1 + YX2X2 + YX3X3 + YZ1Z1 (sub-structure 2)

5.2.5.1 Substructure Path Analysis Test 1

Test variable X1, variable X2, and X4 against variable Z:

To see the feasibility of the model from sub structure 1, the F test and the probability value (Sig) in the ANOVA table were used. The following is the ANOVA output shown in table 3.

ANOVAa						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	287,510	2	143.755	41,348	.000b
	Residual	337,240	83	3.477		
	Total	624,750	85			
a. Dependent Variable: service strategy						
b. Predictors: (Constant), kupedes product, interest rate and place/location.						

These results conclude that there is a simultaneous (simultaneous) effect of the Kupedes Product variable (X1), Interest rate (X2) and Place/Location on the Service Strategy variable (Z). Thus the sub structure model 1 can be concluded as feasible and can be continued for further analysis.

2. Correlation between Variables

The magnitude of the correlation between the variables of the Marketing Mix (X1), Personal Factors (X2) on the Purchase Decision variable (Y1) can be seen in table 4 below:

Table 4. Table Correlations Analysis of Sub-Structure Paths 1

Correlations

		service strategy	cuppedes product	interest rate	place/location
Pearson Correlation	service strategy	1,000	.653	.548	.438
	cuppedes product	.653	1,000	.619	.556
	interest rate	.548	.619	1,000	.625
	place/location	.635	.620	.515	1,000
Sig. (1-tailed)	service strategy	.	.000	.000	.000
	cuppedes product	.000	.	.000	.000
	interest rate	.000	.000	.	.000
	place/location	.000	.000	.000	
N	service strategy	85	85	85	85
	cuppedes product	85	85	85	85
	interest rate	85	85	85	85
	place/location				85

**. Correlation is significant at the 0.01 level (1-tailed).

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According to Sarwono (2006) to facilitate the interpretation of the strength of the correlation coefficient relationship above is as follows:

1.0 = No correlation

2.>0 - 0.25 = very weak correlation

3.> 0.25 – 0.5 = Correlation is sufficient

4.>0.5 – 0.75 = Strong correlation

5.0.75 – 0.99 = Very strong correlation

6.1 = Perfect Correlation

Based on table 5.8 above, the following results are obtained:

1. The correlation of Kupedes product variables (X1) and service strategy (Z) = 0.653 with a significance value = 0.000

2. Correlation of interest rate variable (X2) and service strategy (Z) = 0.548 with significance value = 0.000

3. The correlation of place/location variables (X3) and service strategy (Z) = 0.635 with a significance value = 0.000

4. Correlation of Kupedes product variable (X1) and interest rate (X2) = 0.619 with significance value = 0.000

5. Correlation of Kupedes product variables (X1) and place/location (X3) = 0.556 with a significance value = 0.000

Thus the correlation between the variables of Kupedes product (X1), interest rate (X2), place/location (X3) and service strategy (Z) is in the category of sufficient correlation, which ranges from > 0.25 – 0.5. Variables X1, X2, X3 and Z have a unidirectional significance coefficient (positive correlation coefficient) and significant (sig < 0.05).

3. Contribution of Influence Combined (simultaneously)

This section analyzes the contribution of the combined effect of Kupedes product variables (X1), interest rates (X2), place/location (X3) to service strategy (Z).

Table 5. Summary Model Analysis of Sub-Structural Pathway 1 Model Summaryb

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	9Change Statistics				Durbin-Watson	
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.684a	.667	.656	1,852	.667	42,530	2	83	.000	1,671

a. Predictors: (Constant), kupedesproduct, interest rate, place/location
b. Dependent Variable: service strategy

In the Model Summary table above, the value of R square (R2). The number R square is 0.667. This figure is also called the coefficient of determination which explains the contribution of the combined (simultaneous) influence of the Kupedes product variable (X1),

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interest rate (X2), place/location to service strategy (Z) is 0.667 or coefficient of determination = R2 X 100% = 0.667 X 100% = 66.7%. While the remaining 33.3%, this figure means the magnitude of other factors outside the Kupedes product variable (X1), interest rate (X2), and place/location (X3) that contribute to service strategy (Z). Thus, from the results of the analysis above, it can be interpreted that the variability of service strategy (Z) can be explained by the variable Kupedes product (X1), interest rate (X2) and place/location (X3) of 66.7% while 33.3% is explained by other factors outside model.

Partial Influence

The magnitude of the effect of the Kupedes product variable (X1), interest rate (X2) and place/location (X3) partially on the service strategy variable (Z) is obtained with the following conditions:

1) The value of t count is compared with the value of t table at a significance level of 5% where the effect is declared significant if the value of t count > t table

2) Look at the significance value (sig) where the effect is declared significant if the significance value is less than 0.05 (<0.05).

Table 6. Coefficientsa Table Analysis of Sub Structure Paths 1

Coefficientsa								
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	7.107	1.546		4,598	.000		
	cuppedes product	.599	.112	.509	5.363	.000	.617	1,621
	Interest rate	.200	.082	.233	2.449	.003	.617	1,621
	Place/location	.325	.075	.315	3.236	.001	.617	1,621
a. Dependent Variable: purchase decision								

1. Partial effect of Kupedes product variable (X1), interest rate and place/location on service strategy variable (Z).

a. Comparing t-count numbers with t-table figures

The calculated t figure is listed in the column t coefficients table. While the t table numbers can be seen in the t distribution value table in the following way: Degree of freedom = n (number of samples) – 2 with alpha / 2 = 0.05 / 2 = 0.025. In this study, the number of samples was 85 – 2 = 83. While alpha / 2 = 0.05 / 2 = 0.025. Then the value of t table for degrees of freedom is 1.984.

b. The significance and magnitude of the influence between variables

1. The results of the calculations in the coefficients table above show the t-count figure of 5.363 while the t-table is 1.984. So 5,363 > 1,984. Thus the decision is that there is a significant effect of the Kupedes product variable (X1) on the service strategy (Z).

2. The significance figure (sig) in the coefficients table above shows the number 0.000 (0.000 <0.05). Thus there is a significant effect of the Kupedes product variable (X1) on service

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strategy (Z)

3. The magnitude of the influence of the Kupedes product variable (X1) on the service strategy (Z) is known from the Beta value in the Standardized Coefficient column coefficients table where the resulting number is 0.509 or 50.9%. This means that every 1 percent increase inKupedes products will increase the service strategy by 50.9 percent.

4. Interest rate (X2) has a positive relationship to service strategy (Z) and has a significant effect on =5%. WithStandardized Coefficients of0.233. This means that every one percent increase in interest rates will increase the service strategy by 23.3 percent.

4. Place/location (X3) has a positive relationship to service strategy (Z) and has a significant effect on =5%. With Standardized Coefficients of 0.315. This means that every one percent increase in place/location will increase the service strategy by 31.5 percent.

1. Feasibility Test of Sub Structure Model 2

To see the feasibility of the model from sub structure 2, the F test and the probability value (Sig) in the ANOVA table were used. The following is the ANOVA output shown in table 7.

Table 7. ANOVA Table Analysis of Sub Structure Pathways 2

ANOVAa						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	714,958	3	238,319	63,679	.000b
	Residual	359,282	82	3,743		
	Total	1074,240	85			
a. Dependent Variable: competitive advantage						
b. Predictors: (Constant), service strategy, kupedes product, interest rate, place/location						

The results above conclude that there is a combined (simultaneous) effect of Kupedes product variables (X1), interest rates (X2), place/location (X3) and service strategy (Z) on the competitive advantage variable (Y). Thus the sub structure model 2 can be concluded as feasible and can be continued for further analysis.

2. Correlation between Variables

The magnitude of the correlation between Kupedes product variables (X1), interest rates (X2), place/location (X3) and service strategy (Z) on the competitive advantage variable (Z) can be seen in table 5.12 below

Table 8. Correlations Path Analysis Sub Structure 2

Correlations						
		Competitive advantage	Kupedes products	Interest rate	Place/location	Service strategy
Pearson Correlation	Competitive advantage	1,000	.689	.723	.680	.660
	Kupedes products	.689	1,000	.619	.653	.589

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	Interest rate	.723	.619	1,000	.548	.620
	Place/location Service strategy	.680 .615	.653 .600	.548 .580	1,000 .670	.715 1,000
Sig. (1-tailed)	Competitive advantage	.	.000	.000	.000	.000
	Kupedes products	.000	.	.000	.000	.000
	Interest rate	.000	.000	.	.000	.000
	Place/location Service strategy	.000	.000	.000	.000	.000
N	Competitive advantage	85	85	85	85	85
	Kupedes products	85	85	85	85	85
	Interest rate	85	85	85	85	85
	Place/location Service strategy	85 85	85 85	85 85	85 85	85 85

Based on table 8, above, the following results are obtained:

1. Correlation of Kupedes product variables (X1) and competitive advantage (Y) = 0.689 with a significance value = 0.000

2. Correlation of interest rate variables (X2) and competitive advantage (Y) = 0.723 with a significance value = 0.000

3. The correlation of place/location variables (X3) and competitive advantage (Y) = 0.680 with a significance value = 0.000

4. Correlation of service strategy variables (Z) and competitive advantage (Y) = 0.615 with a significance value = 0.000

5. Correlation of Kupedes product variable (X1) and service strategy variable (Z) = 0.589 with significance value = 0.000

6. Correlation of interest rate variable (X2) and service strategy variable (Z) = 0.620 with significance value = 0.000

Thus, the correlation between the variables of Kupedes product (X1), interest rate (X2), place/location (X3), service strategy (Z) and competitive advantage (Y) is in the category of strong correlation, which ranges from >0.5 – 0.75. Variables X1, X2, X3, Z and Y have a unidirectional significance coefficient (positive correlation coefficient) and significant (sig < 0.05).

3. Contribution of Influence Combined (simultaneously)

In this section, we analyze the contribution of the variable influence of Kupedes product (X1), interest rate (X2), place/location (X3) and service strategy (Z) to the competitive advantage variable (Y).

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Table 9. Summary Model Analysis of Sub-Structure Paths 2

Model Summaryb					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.816a	.666	.655	1.93456	1,918
a. Predictors: (Constant), service strategy (Z), place/location (X3), interest rate (X2), kupedes product (X1)					
b. Dependent Variable: competitive advantage (Y)					

In this section, the analysis of Kupedes products (X1), interest rates (X2), place/location (X3) and service strategy (Z) combined on the competitive advantage variable (Y). This test can be seen in the Model Summary table above at the value of R square (R2). The number R square is 0.666. This figure is also called the coefficient of determination (KD) which explains the combined (simultaneous) effect of Kupedes product variables (X1), interest rates (X2), place/location and service strategy (Y) on a combined basis on the competitive advantage variable (Y). is 0.666 or KD = R2 X 100% = 0.666 X 100% = 66.6%. While the remaining 33.4%, this figure means that other factors outside the Kupedes product variable (X1), interest rate (X2), place/location (X3) and service strategy (Z) contribute to competitive advantage (Y).

4.Partial Influence

The magnitude of the effect of the Kupedes product variable (X1), interest rate (X2), place/location (X3) and service strategy (Z) partially on the competitive advantage variable (Y) is obtained with the following conditions:

1. The value of t count is compared with the value of t table at a significance level of 5% where the effect is declared significant if the value of t count > t table

2. Look at the significance value (sig) where the effect is declared significant if the significance value is less than 0.05 (<0.05).

Table.10.Partially variable effect

Coefficientsa								
		Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
Model		B	Std. Error	Beta	T	Sig.	Tolerance	VIF
1	(Constant)	1.173	1,770		.663	.509		
	Kupedes products	.368	.132	.238	2,787	.003	.476	2.101
	Interest rate	.465	.087	.412	5.326	.000	.581	1,721
	Place/location	.391	.105	.298	3.715	.000	.540	1,853
	Service strategy	.332	.095	.190	2,520	.000	.485	1.525

a. Dependent Variable: competitive advantage (Y)

1. The partial effect of the Kupedes product variable (X1) on the competitive advantage variable (Y).

a. Comparing t-count numbers with t-table figures

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The calculated t number is listed in the column t coefficients table. While the t table numbers can be seen in the t distribution value table in the following way: Degree of freedom = n (number of samples) – 2 – 1 with alpha / 2 = 0.05 / 2 = 0.025. In this study, the number of samples was 85 – 2 -1 = 83. While alpha / 2 = 0.05 / 2 = 0.025. The significance number (sig) in the coefficients table above shows the number 0.003 (0.003 <0.05). Thus there is a significant effect of the Kupedes product variable (X1) on competitive advantage (Y). The significance number (sig) in the coefficients table above shows the number 0.000 (0.000 <0.05). Thus, there is a significant effect of the interest rate variable (X2) on competitive advantage (Y). The significance number (sig) in the coefficients table above shows the number 0.000 (0.000 <0.05). Thus, there is a significant effect of the place/location variable (X3) on Customer Satisfaction (Y). The significance number (sig) in the coefficients table above shows the number 0.000 (0.000 <0.05). Thus there is a significant effect of the service strategy variable (Z) on competitive advantage (Y).

CONCLUSION

From the results of the research and discussion above, conclusions can be drawn:

1. Kupedes product, interest rate and place/location have a positive and significant impact on service strategy at Bank Rakyat Indonesia Manado Sarapung Branch Office.

2. Service strategy has a positive and significant impact on competitive advantage at Bank Rakyat Indonesia Manado Sarapung Branch Office.

3. Kupedes product, interest rate, place/location and service strategy have a positive and significant impact on competitive advantage at BRI Manado Sarapung Branch Office.

4. Service strategy has a positive and significant impact on competitive advantage at BRI Manado Branch Office.

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