

THE INFLUENCE OF PRICES, CUSTOMER TRUST THROUGH SATISFACTION OF WORD OF MOUTH (WOM) ON CUSTOMERS ON BANK MANDIRI CREDIT CARD PRODUCTS IN THE ERA OF THE COVID-19 PANDEMIC

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Abstract

During the pandemic, the banking sector experienced a very significant impact. Many companies experienced a decline in revenue due to the difficulty of finding new customers and the difficulty of retaining customers so as not to experience delays in Bank Mandiri credit card payments. To overcome this problem, the government is preparing the banking sector in a "new era" or known as the new normal. Banking in this case provides comfort and convenience for customers so as not to lose customers and still be able to retain customers in the era of the covid-19 pandemic. The sample in this study amounted to 200 respondents. The analysis technique used is SEM (Structural Equation Modeling). The results showed that price, trust through satisfaction with WOM.

Keyword: price effect, customer trust, satisfaction, word of mouth

1. INTRODUCTION

Bank is a financial institution that has the function to collect funds from the public in the form of savings and redistributing these funds to the public in the form of credit or otherwise in order to improve the people's standard of living. This makes banking transaction activities progress rapidly. There are not a few banks that are established in Indonesia, namely the existence of

state banks, private banks, and foreign banks. Due to the large number of banking industries, the competition is also getting tougher. This may be because the banking sector has become an important necessity in Indonesia. Bank as one of the financial services sector, its performance is very dependent on the good or bad service.

E-commerce Information Communication Technology (ICT) in the era of globalization plays an important role in making products competitive in the global market through all manifestations of Information Communication Technology (ICT), such as audio and video, computers and internet technology (Sudaryanto, 2011). The use of technology that is increasingly developing at this time makes every transaction and product sold by Bank Mandiri easier with the presence of gadgets. Gadgets are tools that almost everyone uses today and tools that almost everyone carries with them. It is different from people who still think traditionally and that person is an elderly person and does not have more knowledge of technology and does not want to have service products from banking.

According to Sudaryanto et al. (2021), Indonesian culture is more collectivist than individualistic, information or friend recommendations will be very important. Word of mouth is very important for the success of increasing product marketing without incurring promotional costs for the company.

In the current pandemic era, Bank Mandiri continues to market credit card products to customers, however, the distribution of cards at this time and before

2.1. Price effect

the pandemic has very different and very selective differences. Credit card payments are in the form of prices, namely in the form of interest payments and stamp duty charged by customers and accepted by Bank Mandiri. According to data from Bisnis.com, the largest use of credit cards is in the tourism sector because they see that millennials spend the most spending, which is in 3 sectors including the traveling, culinary and health and beauty sectors. The largest decline was contributed by the tourism sector and its derivatives because tourism activities were constrained due to the Covid-19 outbreak as previously explained that the dominant factor in increasing credit card users was in the tourism sector so that this reduced the volume of credit card transactions which was quite significant in the era of the covid-19 pandemic. .

Research Gapresearch on the effect of price, trust on customer satisfaction and its impact on word of mouth, including Yulisetiari Diah (2013), found that price affects customer satisfaction. This study focuses on the effect of price and trust on customer satisfaction and its impact on word of mouth on credit card products at Bank Mandiri.

Rizanata (2014), states that trust has a positive and significant influence on word of mouth because in addition to customer and company commitment to each other, customer trust will affect customer spontaneous behavior if the company builds mutual trust and customer relationships, the company can increase customer commitment. , and will get better word of mouth promotion. Based on the research gap, this study examines to continue and develop previous studies, namely the effect of price on credit card customer satisfaction and trust on Bank Mandiri credit card customer satisfaction. This study focuses on the effect of price and trust on customer satisfaction and its impact on word of mouth on credit card products at Bank Mandiri.

2. LITERATURE REVIEWS AND HYPOTHESIS DEVELOPMENT

This study uses literature and previous studies as a basis for building hypotheses. All of these previous literature and studies price effect, customer trust, satisfaction, word of mouth.

The price in this case is the price charged by the customer for the interest fees charged by the customer and received by the company for the use of a credit card for late payments, annual fees and stamp duty fees set by Bank Mandiri. Tjiptono and Chandra (2012: 31) say that price is a price mix with respect to strategies and tactics such as price levels, discount structures, payment terms, and the level of price discrimination among various customer groups.

The price offered must be affordable by consumers and must be competitive with the prices of other similar companies' products. The price in this case is that the company must provide a low interest rate for the use of the credit card and provide efficient and convenient solutions for credit card payments that provide satisfaction for customers. In the payment of prices in the banking world, it is called the interest payment. Interest payments are everything given by customers to get the advantages offered by the company's marketing mix (Cannon, et al, 2008:176).

2.2. customer trust

Trust is an important factor in building commitment between the company and the customer. Trust is the strength that a product has certain attributes as all knowledge possessed by customers, and all conclusions made by customers about objects, attributes and benefits (Sangadji and Sopiah, 2013:201). Customer trust is an instrument to periodically find out how customers assess economic conditions. Trust is designed to measure customer intentions in shopping so that it helps in predicting customer intentions. In addition, it also knows the effect of events that affect shopping patterns (Eriyanto, 2007).

2.3 Satisfaction

Tjiptono (2008:349) argues that consumer satisfaction is an emotional response felt by consumers on the evaluation of a product that is consumed. Satisfied consumers will respond to services or products well and are willing to buy other products offered by the company and these consumers will indirectly help the marketing process through word of mouth by saying positive things (Kotler and Keller, 2009: 140). According

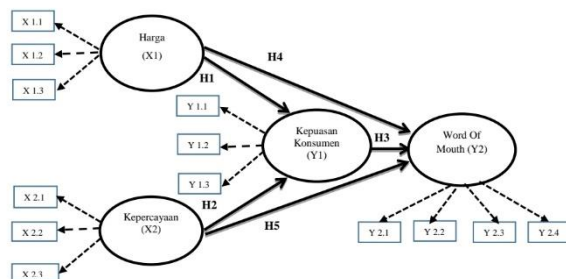
to Kotler and Keller (2009:138) satisfaction is a person's feeling of pleasure or disappointment that arises after comparing the performance or results of a product that is thought of against the expected performance or results.

2.4 Word of mouth (WOM)

Communication that occurs is in the form of word of mouth communication or by word of mouth communication. This communication occurs between customers and other customers. Sumardy (2011: 63) suggests that word of mouth is a marketing activity carried out by a brand so that customers discuss, promote, and sell our brand to others. There has even been an official organization that discusses these concepts, theories, and ethics in the field of word of mouth called Word of Mouth Marketing (WOMMA) which establishes the application of standards and the development of word of mouth programs for 16 marketers in all parts of the world. WOMMA defines word of mouth promotion as a marketing effort that triggers customers to discuss, promote, recommend, and sell products/brands to other sellers (Harjadi and Fatmasari, 2008).

2.5 Hypothesis

Hypotheses are prepared based on the theories and frameworks that have been described previously, so from the theories and frameworks above, several hypotheses can be drawn up as follows.



Gambar 2.1. Kerangka Konseptual

H1: Price affects customer satisfaction for credit card products at Bank Mandiri

H2: Trust has a significant effect on credit card customer satisfaction at Bank Mandiri

H3: Price has a significant effect on word of mouth credit cards at Bank Mandiri

H4: Trust has a significant effect on word of mouth credit cards at Bank Mandiri.

H5: Satisfaction has a significant effect on credit card word of mouth at Bank Mandiri.

3. RESEARCH DESIGN OR DESIGN

The research design is a proposal to solve the problem and is an activity plan made by the researcher to solve the problem, so that valid data will be obtained in accordance with the research objectives (Arikunto, 2006:12). This study uses explanatory research which aims to determine the effect of price and trust on Bank Mandiri credit card purchases mediated by customer satisfaction in the era of the covid-19 pandemic. The explanation carried out in this scientific paper is to explain the effect of price, trust through customer satisfaction on WOM.

The population in this study are customers who use credit cards at Bank Mandiri Jember Area. The sampling technique in this study used the Slovin formula. So with a population of 720, the number of samples taken in this study was 200 respondents to be taken as samples in this study. The sampling technique used in this study is using a non-probability sampling technique selected based on certain criteria.

The research scale used in this study is a Likert scale. According to Sekaran (2006:31) the Likert scale is used to examine how strong a subject is to choose to agree with a statement. This study used a 5-point Likert scale.

Data Types and Sources

There are 2 types and sources of data in this study, namely primary data and secondary data. Both data are taken from:

Primary data

Primary data is data obtained directly either by distributing questionnaires to Bank Mandiri customers online.

Secondary data

Secondary data is data in the form of information and obtained indirectly in the initial collection and processing, which is used to support and complement research. This data is in the form of documentary evidence taken from Bank Mandiri.

The technique for collecting data from respondents through the instrument is carried out with online questionnaires filled out by respondents, namely using a google form with the number of respondents being 200 Bank Mandiri customers, credit card customers at Bank Mandiri.

Data analysis method

The data analysis tool used in this research is Structural Equation Modeling (SEM) using Analysis of Moment Structure (AMOS) 24.0 software.

No	Goodness of Fit	Index Cut off Value
1	Chi-square	Expected small
2	Significant Probability	≥0.05
3	GFI	≥0.90
4	AGFI	≥0.90
5	CMNI/DF	≥2.0
6	TLI	≥0.90
7	CFI	≥0.9
8	RMSEA	≥0.08

The requirements that must be met are the assumption of normal multivariate, no multicollinearity or singularity and outliers.

Normality test

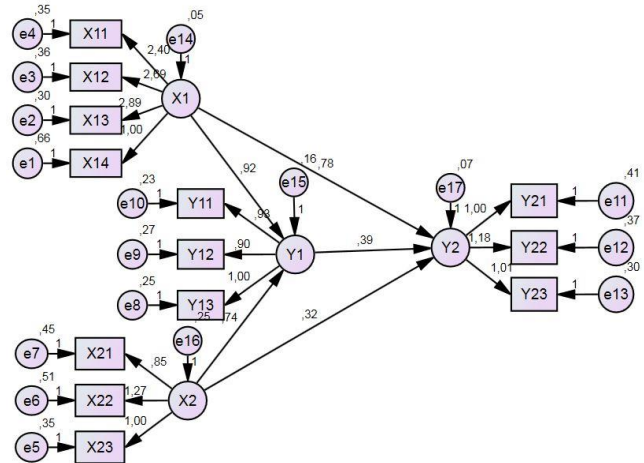
The results of the normality or critical ratio (CR) test give a CR value of 1.413 which lies between -1.96 CR 1.96 = 0.05), so it can be said that the multivariate data is normal. The results of the normality test are attached in appendix 4, the Assessment of normality table.

Multicollinearity Test

The results of the multicollinearity test obtained a value of 2.021. This value is far from zero, so it can be concluded that there are no multicollinearity and singularity problems in the analyzed data. The results of the multicollinearity test are attached in appendix 4, sample covariances.

Outliers Test

Outlier test results appear at Mahalanobis distance or Mahalanobis d-squared. To calculate the value of Mahalanobis distance based on the value of Chi square at degrees of freedom 13 (number of indicator variables) at the level of p < 0.05 is 22,362 (Table df). So all data have Mahalanobis distance smaller than 22.36, there is no multivariate outlier. Outlier test results as shown below



Direct Effect of Latent Variables

Direct Influence	Exogenous Variable				
	X2	X1	Y1	Y2	
Endogenous Variables	Y1	0.634	0.352	0.000	0.000
	Y2	0.318	0.353	0.454	0.000

Indirect Effect of Latent Variables

Direct Influence	Exogenous Variable				
	X2	X1	Y1	Y2	
Y	0.00	0.00	0.00	0.00	
Endogenous Variables	1	0	0	0	
	Y	0.28	0.16	0.00	0.00
	2	8	0	0	0

Total Effect Between Latent Variables

Direct Influence	Exogenous Variable				
	X2	X1	Y1	Y2	
Endogenous Variables	Y1	0.634	0.352	0.000	0.000
	Y2	0.605	0.513	0.454	0.000

Structural Equation Model (SEM) Analysis

After the validity and reliability tests are declared valid and reliable, the multivariate data is normal, there are no multicollinearities and outliers, then these variables can be continued with the model suitability test and the causality significance test. The results of the SEM test with the AMOS 24 program, give the results of a structural equation model that shows the relationship between variables, namely

Y1 = Satisfaction
Y2 = Word of mouth

4. RESEARCH RESULTS

4.1. Price has a significant effect on Bank Mandiri customer satisfaction

The effect of the price variable on customer satisfaction has a positive path coefficient of 0.919 with a CR of 2.713 and a probability (p) with a significant level of 0.05, which is 0.007, which means that the price has a significant effect on customer satisfaction at Bank Mandiri. Thus the hypothesis which states that the price variable affects customer satisfaction (H1 is accepted). Based on the results of the answers, the majority of respondents answered agree on the variable price (X1) which is measured by four indicators, namely affordable prices, competitive prices, facilities, and low costs. The first indicator is light interest payments that can be received by customers for payments that are in accordance with the provisions. The second indicator relates to differences in interest rates from each company, but Bank Mandiri's interest rates can still compete with other companies. The third indicator of the company provides facilities for the convenience of customers. The fourth indicator is minimal payment relief without any emphasis on high credit card usage fees.

The results of the study which state that price has a significant effect on customer satisfaction at Bank Mandiri are supported by the price mix theory regarding strategies and tactics such as price levels, discount structures, payment terms, and the level of price discrimination among various customer groups. Then it is concluded that the price is the nominal amount that must be sacrificed for the value generated from a product or service and becomes a symbol of the transfer of ownership rights. Besides being supported by expert theory, the research results are in accordance with previous research. Lestari's research (2013) which states that price has a significant effect on customer satisfaction because the price is in accordance with the experience offered,

Goodness of fit Test

Structural Equal Model Conformity Index (SEM)

Model fit criteria	Model fit value	Standard	Information
X2-chi-square	74.903	Expected to be smaller than X2 at df = 60 i.e. 79.081	Well
Significance Probability	0.016	0.05	Marginal
RMSEA	0.049	0.08	Well
GFI	0.947	0.90	Well
AGFI	0.905	0.90	Well
CMIN/DF	1,469	2	Well
TLI	0.960	0.95	Well
CFI	0.974	0.95	Well

Causality Test Results

Influence	Coefficient	Standard Estimate	CR	Probability	Information
X1 → Y1	0.919	0.339	2,713	0.007	Significant
X2 → Y1	0.742	0.136	5,455	***	Significant
X1 → Y2	0.316	0.142	2,227	0.026	Significant
X2 → Y2	0.782	0.313	2,495	0.013	Significant
Y1 → Y2	0.385	0.126	3,057	0.002	Significant

*** standard deviation is close to 0 (zero), a value that is close to 0 or can be interpreted as smaller than 0.05

Information :

X1 = Price

X2 = Trust

4.2 Trust affects satisfaction

Bank Mandiri Customers

The influence of the trust variable on customer satisfaction has a positive path coefficient of 0.742 with a CR of 5.455 and a probability (p) with a significant level of 0.05, which is 0.000, which means that trust has a significant effect on customer satisfaction at Bank Mandiri. Thus the hypothesis which states that variable trust has an effect on customer satisfaction (H2 is accepted).

Based on the results of the answers, the majority of respondents answered agree on the variable trust (X2) which is measured by three indicators, namely trust in products, trust in attributes, and trust in benefits. The first indicator is the perception that Bank Mandiri's credit card products can be trusted by customers for the products used. The second indicator relates to consumer perceptions of how far a Bank Mandiri brand, attributes and labels of Bank Mandiri give the best impression and give customers more trust. The third indicator of perception provides use value to customers when buying goods or services and can solve customer problems and meet customer needs

The results of the study which state that trust has a significant effect on customer satisfaction at Bank Mandiri are supported by the theory of Jamshidi et al (2012). In the introduction of credit cards, with a trust from consumers, there will be an increase in credit card usage. Research conducted by Sutrisno, et al. (2017) showed that it had a significant positive effect on satisfaction. The results of the study are also supported by the research of Pratiwi and Seminari (2015) which proves that trust has a significant effect on customer satisfaction. Research was also conducted by Qomariah et al. (2020), states that trust also has a significant effect on satisfaction.

4.3. Price Affects Bank Mandiri Customer Word Of Mouth

The effect of the price variable on word of mouth has a positive path coefficient of 0.316 with a CR of 2.227 and a probability (p) with a significant level of 0.05, which is 0.026, which means that the price has a significant effect on word of mouth of Bank Mandiri customers. Thus the hypothesis which states that the price variable has an effect on word of mouth (H3 is accepted).

Based on the results of the answers, the majority of respondents answered agree on the variable price (X1) which is measured by four indicators, namely affordable prices, competitive prices, facilities, and low costs. The first indicator is light interest payments that can be received by customers for payments that are in accordance with the provisions. The second indicator relates to differences in interest rates from each company, but Bank Mandiri's interest rates can still compete with other companies. The third indicator of the company provides facilities for the convenience of customers. The fourth indicator is minimal payment relief without any emphasis on high credit card usage fees.

The results of the study which state that satisfaction has a significant effect on Customer Loyalty on the Tokopedia Website are supported by the theory of Kotler and Armstrong (2001:439), the price is the amount of money charged for a product or service or the amount of the value exchanged by customers for the benefits of having or use the product or service. In this case, the price determined is the price in the form of interest expense for fees incurred by the customer and received by Bank Mandiri in the form of fees for lateness, stamp duty, interest fees for proposed installments and annual fees for credit card payments. The results of research conducted by Lestari (2013), show that price has a significant effect on word of mouth. The results of this study are in accordance with research conducted by Widiaswati (2010) which shows that the higher the competitive price, the higher the customer satisfaction, the higher the positive word of mouth. Another study conducted by Lestari (2013), also said that price had a significant effect on word of mouth

4.4. Bank Mandiri Customer Trust Affects Word Of Mouth

The influence of the trust variable on the customer's word of mouth has a positive path coefficient of 0.781 with a CR of 2.495 and a probability (p) with a significant level of 0.05, which is 0.013, which means that trust has a significant effect on the word of mouth of Bank Mandiri customers. Thus the hypothesis which states that the trust variable has an effect on word of mouth (H4 is accepted).

Based on the results of the answers, the majority of respondents answered agree on the variable trust (X2)

which is measured by three indicators, namely trust in products, trust in attributes, and trust in benefits. The first indicator is the perception that Bank Mandiri's credit card products can be trusted by customers for the products used. The second indicator relates to consumer perceptions of how far a Bank Mandiri brand, attributes and labels of Bank Mandiri give the best impression and give customers more trust. The third indicator of perception provides use value to customers when buying goods or services and can solve customer problems and meet customer needs.

The results of the study which state that trust has a significant effect on Customer Loyalty on the Tokopedia Website are supported by Ali's theory (2013:127), Trust is defined as the perception of trust in the reliability of the company which is determined by systematic confirmation of the expectations of the company's offer. Customer trust will spontaneously affect customer behavior. If the company builds mutual trust and customer relationships, the company can increase customer commitment, and will get better word of mouth promotion. Research conducted by Barreda et al. (2015), stated that trust has a significant effect on word of mouth. Research conducted by Rizanata (2014), states that trust has a significant effect on word of mouth.

4.5. Bank Mandiri Customer Satisfaction Affects Word Of Mouth

The influence of the satisfaction variable on the customer's word of mouth has a positive path coefficient of 0.385 with a CR of 3.057 and a probability (p) with a significant level of 0.05, which is 0.002, which means that satisfaction has a significant effect on the word of mouth of Bank Mandiri customers. Thus the hypothesis which states that the satisfaction variable affects word of mouth can be accepted. (H5 accepted).

Based on the results of the answers, the majority of respondents answered agree on the variable customer satisfaction (Y1) which is measured by three indicators, namely Overall satisfaction, Confirmation of expectation, and Comparison to ideal. The first indicator, feeling satisfied with the service received as a whole can create feelings of pleasure in consumers and can provide more confidence. The second indicator of conformity with expectations means that it has met consumer expectations for the product they have chosen. The third indicator is the comparison of

satisfaction with the services received by customers compared to other services

The results of the study which state that website quality has a significant effect on consumer loyalty on the Tokopedia website are supported by the theory of Philip Kotler (2009: 139) which states that satisfaction is a person's feelings of pleasure or disappointment arising from comparing the perceived performance of the product to customer expectations. Customer satisfaction is something that can provide many specific benefits for the company, the benefits obtained include a positive impact on customer loyalty, potential future sources of income, especially for repurchases, reducing marketing and sales communication costs, as well as customer service, fostering positive recommendations, word of mouth and can improve the network of suppliers, business partners and distribution channels. The results of research conducted by Rahmawati and Suminar (2014), show that there is a significant influence between customer satisfaction and word of mouth. Satisfaction and loyalty can be the main goals in improving and maintaining word of mouth, while word of mouth customers will appear if customer satisfaction and customer loyalty have been created. Subsequent research conducted by Nasirudin et al. (2018) also states that satisfaction has a significant effect on word of mouth. The same research conducted by Sumarga (2017), states that satisfaction has a significant effect on word of mouth because the higher the satisfaction, the higher the word of mouth.

5. CONCLUSION

Based on the analysis that has been done in this study, the following conclusions can be drawn:

Price has a significant effect on customer satisfaction of Bank Mandiri. These results accept the first hypothesis which states that prices consisting of affordable prices, competitive prices, facilities, and low costs have a significant effect on customer satisfaction of Bank Mandiri. The statement identifies that the prices offered to Bank Mandiri credit card customers have been able to meet consumer expectations, so that customers are satisfied with the prices provided by Bank Mandiri.

Trust has a significant effect on customer satisfaction of Bank Mandiri. These results accept the second hypothesis which states that trust which consists of trust

in products, trust in attributes and trust in benefits have a significant effect on customer satisfaction of Bank Mandiri. The statement identifies that the trust built by Bank Mandiri to Bank Mandiri credit card customers has been able to meet consumer expectations, so that the trust held by Bank Mandiri customers can create a sense of satisfaction.

Price has a significant effect on word of mouth of Bank Mandiri customers. These results accept the third hypothesis which states that prices consisting of affordable prices, competitive prices, facilities, and low costs have a significant effect on word of mouth of Bank Mandiri customers. The statement identifies that the prices offered to Bank Mandiri credit card customers have been able to create consumers who have a positive view of Bank Mandiri, thus creating word of mouth by Bank Mandiri customers.

Trust has a significant effect on word of mouth of Bank Mandiri customers. These results accept the fourth hypothesis which states that trust which consists of trust in products, trust in attributes and trust in benefits have a significant effect on word of mouth of Bank Mandiri customers. The statement identifies that the trust built by Bank Mandiri to Bank Mandiri credit card customers has been able to create word of mouth, so that the trust held by Bank Mandiri customers can have a positive impact on customers through word of mouth.

Satisfaction has a significant effect on word of mouth of Bank Mandiri customers. These results show that what customers feel creates a good view and will convey the experience felt when enjoying services to other people or relatives, by recommending or giving good stories (word of mouth). The results of this study accept the fifth hypothesis which states that satisfaction has an effect on word of mouth of Bank Mandiri customers.

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