

Customer and Satisfaction Models of Customers: Analysis of BTN Co-Creation, Communal Activation and Caring (Case Study on Students of UIN Walisongo Semarang)

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Abstract: This research aims to examine and analyze the Effect of Co-Creation, Communal Activation and Caring on Customer Decision using Banking Services of Bank BTN that Impact on Customer Satisfaction (Case Study Student Card Utilization in Faculty of Da'wah and Communication UIN Walisongo Semarang Co-Branding Bank BTN). The population in this research is active students Faculty of Da'wah and Communication period 2016 - 2017. The sampling method used is purposive sampling with main criteria are having and using student card at least one times. The type of data used in this study is primary data obtained directly from the results of questionnaires distributed to 233 respondents. The method analysis used in this research is Multiple Linear Regression with Statistical Product Service Solution (SPSS) software version 24. Result of research indicate that Co-Creation has significant effect on Customer Decision, Communal Activation has significant effect on Customer Decision, Caring has significant effect on Customer Decision; Co-Creation, Communal Activation and Caring have significant effect on Customer Decision simultaneously; and Co-Creation, Communal Activation, Caring and Customer Decision have significant effect on Customer Satisfaction simultaneously.

Keywords: Co-creation, Communal Activation, Caring, Customer Decision, Customer Satisfaction.

INTRODUCTION

Preliminary

The development of the banking industry is currently mushrooming, even now in Indonesia there are already more than 120 operating banks consisting of local banks and foreign banks [1]. Banks according to Law No. 10 of 1998, namely a business entity that collects funds from the public in the form of deposits and also distributes it to the public in the form of credit or other forms in order to improve the living standards of the people. With many banks in Indonesia, it will also create competition in the banking industry so that there are now many bank merger processes to avoid a bank's collapse.

A company needs to understand a strategy that is capable of competing in the banking industry in this case PT Bank Tabungan Negara (Persero) Tbk (read BTN). One of them is the diversity of products that can become weapons of BTN, the products owned by banks in Indonesia will make consumers think hard to choose

where the prospective customers' funds will be invested or just save. Customer satisfaction is a source of strength for a company, if there is a lack of satisfaction obtained by the customer, then it is likely that the company will soon be busted. Consumer satisfaction is a perceived result of the use of products and services, equal to or exceed the expectations desired by consumers [2].

Factors that influence consumer expectations when purchasing an item or service are the needs and desires that are felt by the consumer when buying an item or service, past experience when consuming the item or service and the experience of friends who have consumed the goods or such services and advertising. BTN has a Co-Branding Card of Student Identity Card with the Da'wah and Communication Faculty of Walisongo State Islamic University Semarang. On this occasion, researchers obtained customer satisfaction index data obtained by BTN in the first semester of 2017, as follows:

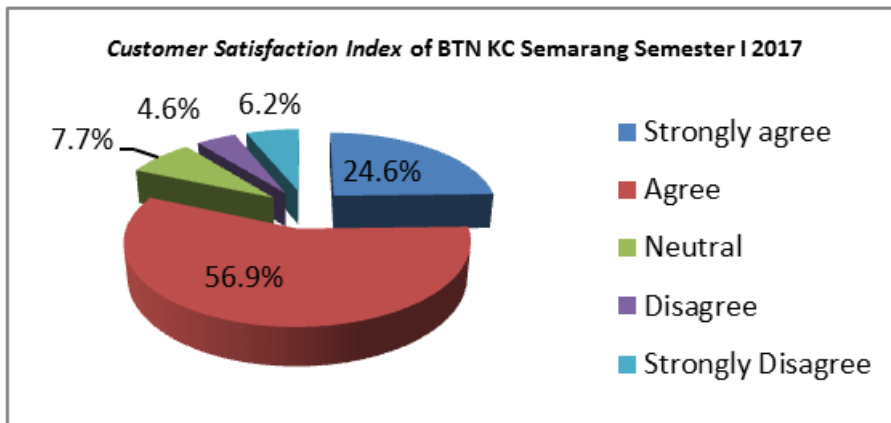


Fig-1: Bank BTN Customer Satisfaction Index KC Semarang Semester I 2017
 Source: PT Bank Tabungan Negara (Persero) Tbk KC Semarang (2017)

From Figure-1. it can be seen that the dissatisfied graph of the customers is still quite high, even almost matching the graph is very satisfied. Consumer satisfaction is a response to consumer behavior in the form of after-purchase evaluation of the perceived performance of a product compared to consumer expectations. Customer satisfaction is the level at which an achievement of the performance of a product received by consumers is the same as the customer's expectation itself [3]. So, the level of satisfaction is a function of the difference between perceived performance and expectations. The high level of dissatisfaction is due to the lack of customers in deciding the use of BTN banking services.

The low level of customer satisfaction is due to several aspects and one of them is the marketing of BTN KC Semarang, and researchers have found out that BTN KC Semarang has implemented a new wave marketing method which means that there needs to be

maximization in the marketing process to customers. New Wave Marketing is a horizontal marketing application that sees customers as company partners and contributes substantially from zero, with the shift from the Legacy era to the New Wave era [4].

If the performance is below expectations, the customer is not satisfied, but if the performance meets expectations, then the customer is satisfied. Need, the level of customer satisfaction is determined by five things: product quality, service quality, emotional, price and cost [5]. The IDX issuer coded bank in the form of a limited liability company and is engaged in financial banking services. Since 2012, the bank was led by Maryono as the president director. BTN's Profit and Loss in 2015 and 2016 was calculated to increase from Rp 1.85 Trillion to Rp 2.62 Trillion, so that in 2017 it was able to provide dividends to investors amounting to Rp 49.46 / share or 20% of the total profit earned in the year this is around IDR 523.78 billion [6].

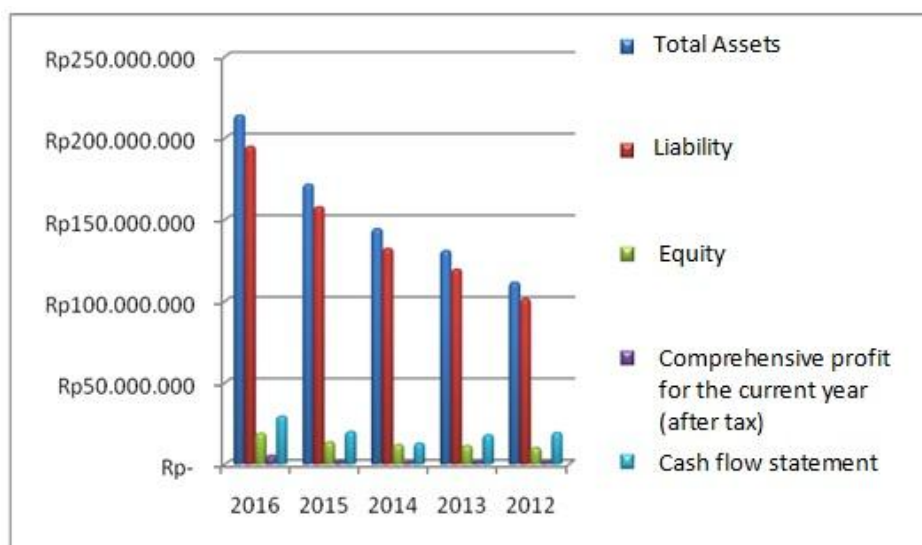


Fig-2: Financial Report of Bank BTN 2012 to 2016
 Source: Data processed by Researchers (2017)

From Figure-2 it can be seen the increase and growth of total assets, liabilities, equity, comprehensive income for the current year (after tax) and BTN's cash flow report from 2012 to 2016 that occurred consistently. The low BTN annual income is caused by many things, one of which is to focus too much on KPR financing so that it often ignores the income that can be obtained from the micro and retail business segments

which are now dominated by large BUKU IV banks in Indonesia.

There are several comparisons of the progress of the banking industry as seen from the 2016 total assets of 7 major banks in Indonesia, researchers compared the total assets of 7 major banks in Indonesia as a whole, as follows:

Table-1: Total Assets

	2016	2015
BTN	Rp 214.168.479	Rp 171.807.592
BRI	Rp 1.003.644.426	Rp 878.426.312
BNI	Rp 603.031.880	Rp 508.595.288
MANDIRI	Rp 1.038.706.009	Rp 910.063.409
BCA	Rp 676.738.753	Rp 594.372.770
BANK CIMB NIAGA	Rp 241.571.728	Rp 238.849.252
PERMATABANK	Rp 165.527.512	Rp 182.689.351

Total Assets, Liability, Equity, Comprehensive profit for the current year (after tax), Cash flow statement, Source: www.idx.co.id (2017) [7]

From Table-1 it can be seen that BTN's total assets ranks 6th out of 7 major banks in Indonesia [1] and 7th from major banks in Indonesia 2015. In 2016 BTN's total assets grew by 24.6% from 2015.

The company lives and grows because of the role of the customer / customer who gives a big contribution to the company, the product sold to the customer benefits the service sector, which is offered by

a party to the other party, and the nature of the service is intangible, and does not produce ownership and there are benefits [8]. BTN processes the Know Your Customer system, this is a prudential banking that seeks to protect banks from various risks including operational risk, reputation risk and legal risk, hence the following growth in the number of BTN KC Semarang customers based on the number of accounts opened for the past 5 years:

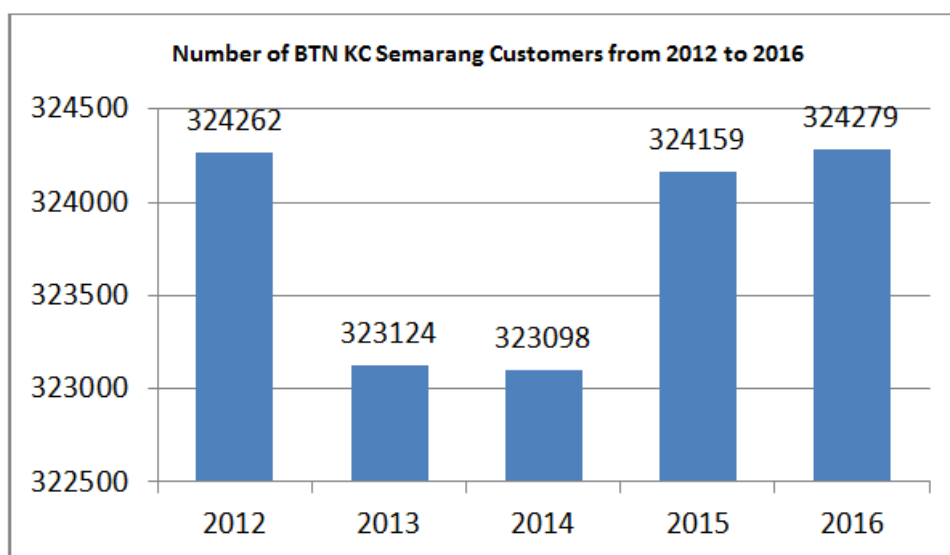


Fig-3: Number of Customers of Bank BTN KC Semarang 2012 until 2016
Source: PT Bank Tabungan Negara (Persero) Tbk KC Semarang (2017)

From Figure 3. it can be seen, in 2013 & 2014 BTN KC Semarang experienced a decrease in the number of customers, and 2015 began to increase again. At the end of 2016 the total BTN customers reached 9 million customers [9], out of a total of 73 BTN Branch Offices throughout Indonesia, BTN KC Semarang

contributes 3.6% of total customers over the past 5 years. The decline is one of the reasons for customer dissatisfaction and due to the lack of customer decisions in using BTN banking products. In purchasing decisions, consumers are often more than two parties involved in the exchange process or buy it. The use of

services performed by the customer is to fulfill the consumer's wishes which are then evaluated. During this evaluation there is a sense of wanting to re-purchase which is caused by the satisfaction or not of the customer, with this BTN should understand in full how the customer behaves.

The decline in the performance of a company can be caused by a lack of precise strategies applied in marketing products that have been created, with this if the marketing strategy is not tested carefully, it will result in unsatisfactory results. Integrated plans and actions made by the company to change its market position by leaving certain market segments to concentrate on other market segments that allow the company to have a stronger competitive position. Corporate strategy is a decision pattern in the company that determines and reveals the goals, objectives or goals that produce the main policy and plan for the achievement of objectives and detailing the range of businesses that will be pursued by the company [10].

Identification of problems

This research was identified based on the phenomena and data obtained from pre-research conducted previously. The lack of customer dissatisfaction becomes a big problem for BTN which

in the future will have a big impact, Satisfied and dissatisfied customers due to the lack of customer decisions in choosing BTN, this is in line with the assessment and selection process of various choices of company products in accordance with the customer's interests by setting a choice that is considered most profitable [11]. On this occasion, the researcher was interested in examining the factors that caused BTN customer dissatisfaction with BTN. This research will make active students of the Walisongo Semarang Islamic State Da'wah and Communication Faculty in the 2016/2017 academic year, which has established co-branding cooperation between 2 state institutions in the form of Student Identity Cards (read KTM) from 2011 to present.

In this case, to find out the root of the initial problem, the researcher conducted a pre-research on 20 active students of the Walisongo Islamic Studies and Da'wah Faculty in the 2016/2017 academic year randomly. Pre research uses tru-false test, multiple choice and general essays that discuss marketing knowledge, marketing processes and marketing results conducted by BTN to 20 respondents. The following are the results of pre-research on 20 respondents conducted by researchers:

Table-2: Total Active Students of the Da'wah Faculty and Communication of UIN Walisongo 2016/2017 Academic Year on the Pre Research Research

	Pre Research Sample
Co-Creation	4
Communitization	2
Confirmation	-
Clarification	-
Communal Activation	3
Codification	-
Currenty	2
Conversation	2
Commerzialitation	-
Character	2
Collaboration	1
Caring	4
Student Total	20

Source: Data processed by Researchers Based on Data from the Student Executive Board of the Da'wah Faculty of Communication and Communication of Walisongo Period 2016 [12]

From Table-2 can be seen related to the implementation of BTN marketing which has an impact on the utilization of BTN's co-branding KTM with 12 parts of New Wave Marketing implemented by BTN, and found the 3 most dominant variables namely Co-Creation, Communal-Activation and Caring. From the results of the pre-research found the variables taken due to this problem are 3 parts of New Wave Marketing, namely: Co-Creation, Communal-Activation and Caring. Of the three variables above are the variables which are the basic influence of students using the BTN Co-Branding KTM.

These three variables cause the respondents' decision to use BTN banking services to be minimal and not maximal and there are several reasons for these factors, namely according to each variable:

Co-creation

- Minimal and not as many products as other variants of other BUMN or BUKU IV.
- There is no loan facility for active students.
- Administration for students remains as the owner of KTM, and this imposes students.

Communal Activation

- BTN there is only one ATM machine closest to the campus area, namely on campus 3 of Walisongo State Islamic University Semarang.
- BTN only provides operational offices for the BTN Semarang Branch, BTN KCP Ngaliyan is only + 180 m from Campus 3 UIN Walisongo, + 1.2 km from Campus 2 UIN Walisongo and + 1.5 km from Campus 1 UIN Walisongo.
- The lack of e-channel network in the form of ATMs and EDCs, as well as operational service offices in the student area, because 96.1% of students of the Da'wah Faculty and Daisong Faculty Communication Students Walisongo came from the countryside (DEMA Student Data Fakdakom UIN Walisongo: 2017).

Caring

- Not able to use internet banking / mobile banking for semester tuition payments and other lecture services students must pay directly to BTN service offices closest to where they live.
- Lack of employees in the nearest BTN operational office, so they have to queue for a long time to get out.
- The payment schedule is often delayed and delayed because the internet integrity connecting between campus and bank is broken.

From some of the reasons above, it became the basis of the inaccuracy of the Walisongo Islamic State Da'wah and Communication Faculty students in utilizing their KTM, even those who were not activated because they already had another bank's ATM. BTN's co-branding KTM collaboration is implemented in the form of Junior Savings which in fact is student savings for various educational needs so as to provide convenience in every transaction such as monthly administration fees (Rp. 0, -), minimum balance of Rp. 20,000, and subsequent minimum placement Rp. 10,000, - even though the final balance or balance is settled at Rp.50,000. Customer satisfaction is a form of the company's concern for the community and its environment.

In several interviews with several students that those who have until now had BTN CoM-Branding KTM feel proud because this savings seemed to save in a piggy bank. However, the ineffectiveness in this collaboration has led to the lack of use of this KTM co-branding by students, so it has not been able to encourage an increase in marketing value carried out by Bank BTN through this collaboration program. The three variables of Co-Creation, Communal-Activation and Caring will affect the purchasing decisions of BTN service customers, product and place strategic which ultimately have an impact on the satisfaction of BTN KC Semarang customers and can be seen in the 2016 Customer Satisfaction Index above. This customer

decision will later give birth to a repurchase order or the continuous use of BTM co-branding BTN so as to increase BTN's profit. BTN applies a high standard of openness, honesty and accountability in delivering services to customers and the public. The marketing method has 12 important aspects which are the development of previous marketing methods, with this BTN continues to develop brand image by always maximizing the product marketing process.

From the description above, we need a research on the customer's decision on the level of customer satisfaction, whether Co-Creation, Communal-Activation and Caring can influence the customer's decision to use BTN services. Researchers are interested in discussing the influence of Co-Creation, Communal-Activation and Caring on customer decisions in using BTN banking services that have an impact on customer satisfaction. In this study Co-Creation, Communal-Activation and Caring will be translated into Product, Location and Service, so that the title raised by the researcher is the Customer Decision Model and Customer Satisfaction: Co-Creation, Communal-Activation and Caring of Bank BTN (Case Study at Walisongo State Islamic University Students Semarang).

THEORITICAL REVIEW

New wave Marketing

Hermawan Kartajaya [13], New Wave emerged from the words I Nyoman G. Wiryanata (Consumer Director of PT Telkom Indonesia) who saw shifts from the era to the next era. Thomas Joseph [14], explained that the advancement of internet technology and sophisticated tools such as the iPhone, Blackberry and Android have created cultural changes and ways of thinking of society. According to Hermawan Kartajaya the social connector is one of the main connecting forces in the world of New Wave which is increasingly horizontal. Marketing consists of three components, namely strategy (segmentation, targeting and positioning), tactics (differentiation, marketing mix, selling) and value (brand, service, process). According to Hermawan Kartajaya [15], the marketing era legacy, known to nine marketing elements, such as segmentation, targeting, positioning, differentiation, marketing-mix, selling, brand, service, and process. These nine elements act as the grand design of the foundation of the company's business activities.

Product is co-creation

According to Hermawan Kartajaya [4], in the legacy era the development of new products is more often carried out on the company-centric or product-centric paradigm because traditionally it is controlled by the company, while consumers are only asked for opinions on the product. It's different with the new wave era where the product development process is no longer carried out horizontally. Here the company provides the

maximum opportunity for consumers to actively participate in the development of new products, which is a joint creation between the company and its consumers to create the value of the product.

Place is communal activation

According to Hermawan Kartajaya [4], Communal activation is a location whose products through co-creating with the community of customers for the community, it is common for the distribution to go through the community as well. Communal activation can be done as long as it has a connecting platform that is mobile, experiential and also social. The strategy starts with communication or the marketer's steps to practice communication. This means exploring and reviewing the consumer community if it is appropriate to engage horizontally and strategically. After finding the consumer communities that exist for joint marketing activities, they are mainly connecting platforms based on social networking communities. In Communal activation, the company tries to activate its community via offline and online connectors to make it easier.

Service is care

According to Hermawan Kartajaya [4], Care is not just a service with a different name, but there are fundamental differences between the two. First, Service Excellence, the focus is on consumers' "needs", not "requests". Second, regarding how it is implemented. In service, the company is expected to exceed customer expectations. In care the focus is to provide services that are most relevant to the needs and desires of consumers. Lastly is the measurement of success associated with the level of re-purchase. The extent to which consumers will remain customers, and buy more or more from the company. Care is more focused on providing the best for consumers so that they voluntarily recommend the company to others. Recommendations are far more important than repeat buying.

Buying decision

According to Amirullah, the purchase decision is a process of assessment and selection of various alternatives in accordance with certain interests by determining a choice that is considered the most profitable [11]. According to Swastha and Irawan [16] states, in general consumers pass through five stages in the process of buying consumer behavior decisions will determine the decision-making process in their purchase. The process is an approach to solving a problem that consists of five stages:

- Analyze or recognize needs and desires
- Information Search and research sources
- Assessment and selection of alternative purchases
- Decision to buy
- Behavior after purchase

Decisions taken by consumers are not always sequential, but every action related to the decision to purchase a product needs to be based on rational consideration through the planning process, but basically a person's purchasing decision is sometimes not always based on rational or logical considerations.

Customer satisfaction

According to Yamit, thus customer satisfaction is a perceived result of the use of products and services, equal to or exceed the desired expectations [2], while Kotler and Armstrong [3] state customer satisfaction is the level at which an achievement of the performance of a product that is accepted by consumers the same as consumer expectations themselves. According to Tjiptono [17] argues that customer satisfaction in the business world is one of the dimensions of market performance. While the increase has the potential to lead to increased sales in the long and short term, as well as growing market share as a result of repeated purchases. According to Kotler and Keller [5] said that Consumer Satisfaction is a feeling of pleasure or disappointment that someone appears after comparing the performance (results) of the product that is thought of the expected performance. If the performance is below expectations, the customer is not satisfied, but if the performance meets expectations, the customer is satisfied. If the performance exceeds expectations, the customer is very satisfied or happy (Kotler and Keller, 2013). In determining the level of customer satisfaction, there are five main factors that must be considered by the company, namely: Product quality, Service quality, Emotional, Price and Cost.

FIRST RESEARCH

Research from Rizqa Ramadhani Tyas and Ari Setiawan [18], shows the results that the location and quality of service have a significant effect on the customer's decision to save at BMT Sumber Mulia Tuntang. So that the findings of the study prove that the location and quality of service are important elements that greatly influence customer decisions.

Arifin and Khotimah [19] conducted all Sharia Banks in Surakarta which showed the results that products and services simultaneously had a significant influence on the decision of the community to choose Islamic Banks in Surakarta. Products and services partially have a significant effect on people's decisions to choose Islamic Banks in Surakarta.

Shirshendu Ganguli and Sanjit Kumar Roy [20], do that service quality has a positive and significant effect on customer satisfaction along the banking industry sector in South Asia. In this case there is a direct influence between service quality and customer satisfaction that can have an impact on growth. a country's economy is always the financial services sector industry, especially banking.

Kombo Felix [21] in his research shows that the satisfaction of transactions within a bank (In-Branch Satisfaction) is the most influential factor on satisfaction, among them is the speed in providing services within the bank, the service of employees in marketing products and the convenience in service to Bank branch. Other factors are economic satisfaction (Economic Satisfaction), service satisfaction that can reach up to remote areas (Remote satisfaction) and

satisfaction of ATM service provision and strategic operational offices.

Other research from Dita Pertiwi and Haroni Doli H. Ritonga [22] also shows that Products, Location and Services have partial and simultaneous influence on Customer Decisions to save at Bank Muamalat Kisaran Branch.

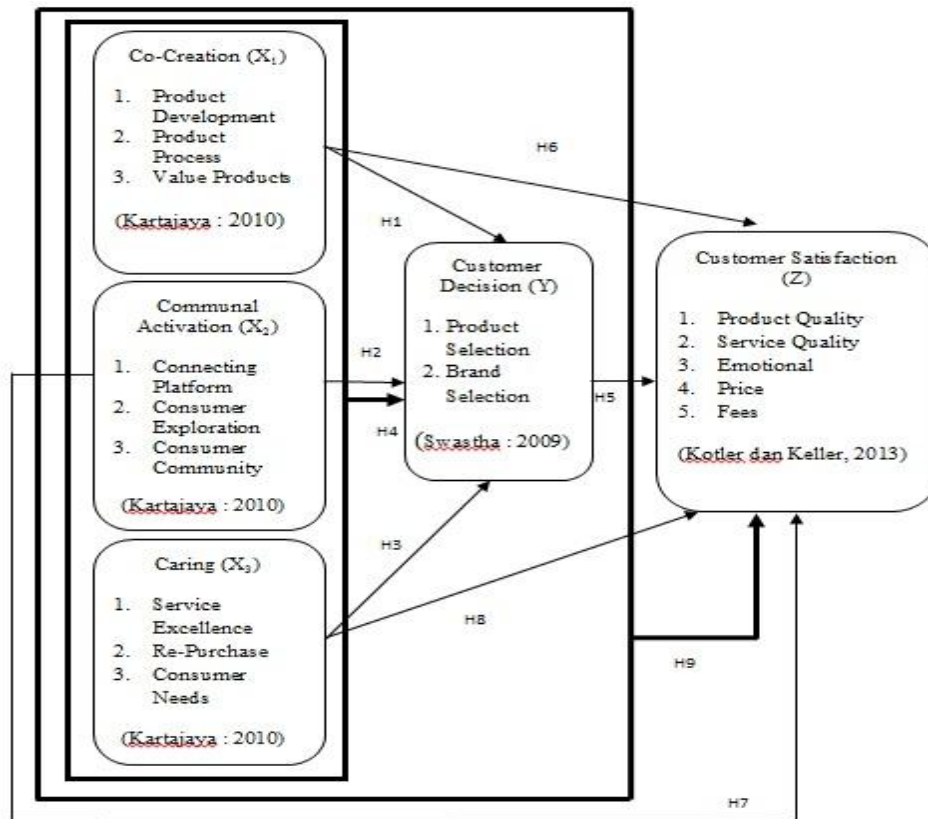


Fig-4: Thinking Framework

Thus based on the results of the study of the theory and framework of thought above can be put forward the hypothesis in this study as follows:

- H1: Co-Creation variable (X₁) is thought to influence the Customer Decision (Y).
- H2: Communal Activation (X₂) is thought to influence the Customer Decision (Y).
- H3: Caring (X₃) is thought to influence the Customer Decision (Y).
- H4: Co-Creation (X₁), Communal Activation (X₂) and Caring (X₃) variables are thought to simultaneously influence the Customer Decision (Y).
- H5: Customer Decision (Y) is thought to influence the Customer Satisfaction (Z).
- H6: Co-Creation variable (X₁) is thought to influence the Customer Satisfaction (Z).
- H7: Communal Activation (X₂) is thought to influence the Customer Satisfaction (Z).
- H8: Caring (X₃) is thought to influence the Customer Satisfaction (Z).

H9: Co-Creation (X₁), Communal Activation (X₂), Caring (X₃) and Customer Decision (Y) variables are thought to simultaneously influence the Customer Satisfaction (Z).

RESEARCH METHODS

The population of this study were all students of the Da'wah Faculty and Communication of the Walisongo State Islamic University Semarang 2016/2017 academic year who already had a BTN Student Identity Card (KTM) of 558 people. This study used a 5% error margin, so that by calculating the study population using the Slovin formula as many as 233 respondents and analyzed using Path Analysis. Data processing in this study is using the 'statistical method' through SPSS 24 for windows.

The research data was collected using a survey method through a questionnaire (questionnaire) consisting of 48 items using a closed question type using

a Likert measurement scale in the form of agree-disagree with a range of values from 1 to 5 distributed to students of the Faculty of Da'wah and Communication Islamic University Negeri Walisongo Semarang 2016/2017 academic year as respondents using purposive sampling technique with the following restrictions:

- Respondents must have a Student ID Card.
- Respondents consist of all generations from 4 Departments and are in the Da'wah and Communication Faculty of Walisongo State Islamic

University Semarang.

- Respondents of sex between men and women.
- Respondents have been registered as active students in the Da'wah and Communication Faculty of Walisongo State Islamic University, Semarang.

RESULTS AND DISCUSSION

From the research data collected and processed, it is obtained an overview of the characteristics of the respondents studied as shown in table 3 as follows:

Table-3: Characteristics of Respondents

Characteristics of Respondents	Information	amount	Percentage (%)
Faculty	Da'wah and Communication	233	100
Year of Entry	2011	2	0,8
	2012	15	6,4
	2013	56	24,0
	2014	60	25,8
	2015	36	15,5
	2016	29	12,5
	2017	35	15,0
Total		233	100

Source: Research researchers' processed data (2018)

From table-3 it can be seen that the most research respondents were students of the 2014 Da'wah and Communication Faculty as many as 60 people or 25.8%. From the results of the validity test that each indicator is declared valid. Because all indicators in this study are said to be valid because all $r_{count} > r_{table}$. Based on the results of SPSS processing with Cronbach's Alpha statistic test it can be concluded that the instrument used is reliable so that for subsequent calculations the resulting data can be continued to measure the variables Co-Creation, Communal Activation, Caring, Customer Decision and Customer Satisfaction. In the classic assumption test that has been normally distributed.

Interpretation of Results

Based on the research framework using path analysis with nine hypotheses tested using path analysis

technique, this path analysis produces two substructure equations, namely the first substructure shows the relationship between co-creation (X_1), communal activation (X_2) and caring (X_3) to the customer's decision (Y) (Line Model 1). While the second substructure shows the relationship between variables co-creation (X_1), communal activation (X_2), caring (X_3) and customer decisions (Y) on customer satisfaction (Z) (Line Model 2).

Model Y Path Analysis Test Results

The results of the classical assumption test in the model Y path analysis, the three independent variables there are no symptoms / problems of multicollinability and there are no problems or symptoms of heteroscedasticity.

Table-4: Calculation of Path Analysis & Model Y Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	
	B	Std. Error	Beta			
1	(Constant)	2.541	0.107		2.671	0.008
	Co-creation	0.356	0.070	0.327	5.051	0.000
	Communal Activation	0.092	0.045	0.133	2.051	0.041
	Caring	0.250	0.060	0.258	4.172	0.000

a. Dependent Variable: Customer Decision

Source: Primary data processed by the researcher (2018)

From Table-4 shows the magnitude of the coefficients of each independent variable used, namely co-creation (X_1), communal activation (X_2) and caring

(X_3). Thus the path analysis equation model Y from the coefficients of each independent variable used can be set as follows:

$$\begin{pmatrix} \beta_{YX_1.X_2} \\ \beta_{YX_2.X_1} \\ \beta_{YX_3.X_1} \end{pmatrix} = \begin{pmatrix} 0,327 \\ 0,133 \\ 0,258 \end{pmatrix}$$

Where changes in the value of each variable in the Y path analysis model can be explained as follows:

- If the value of β which is the correlation coefficient of co-creation (X_1) is 0.327, which means having a positive influence on the dependent variable of customer decision (Y) means that if the co-creation (X_1) variable increases by 1 unit, then the customer's decision (Y) will also experience an increase of 0.327 units assuming other variables remain and constant. Then the co-creation variable (X_1), the value of t count 5.051 > t table 1.970 and the significance level of 0.000 < 0.05 or H_0 is rejected and H_a is accepted, it can be stated that Hypothesis 1 partially co-creation variable has a significant effect on the decision to use services.
- If the value of β which is the correlation coefficient of communal activation (X_2) of 0.133 means that it has a positive influence on the dependent decision variable of the customer (Y) means that if the variable communal activation (X_2) increases by 1 unit, then the decision to use the service (Y) also

will experience an increase of 0.133 units assuming other variables remain and constant. Then the variable communal activation (X_2) value of t count 2.051 > t table 1.970 and the significance level of 0.041 < 0.05 or H_0 is rejected and H_a is accepted, it can be stated that Hypothesis 2 partially variable communal activation has a significant effect on the decision to use services.

- If the value of β is the correlation coefficient of caring (X_3) of 0.258, which means that it has a positive influence on the dependent variable of customer decision (Y) means that if the caring variable (X_3) increases by 1 unit, then the decision to use services (Y) will experiencing an increase of 0.258 units assuming other variables remain and constant. Then the caring variable (X_3) tcount 4.172 > t table 1.970 and the significance level of 0.000 < 0.05 or H_0 is rejected and H_a is accepted, it can be stated Hypothesis 3 partially caring variables have a significant effect on the decision to use services.

Table-5: Simultaneous Test Results (Test F) Model Y

ANOVA ^a						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	0.198	3	0.066	33.403	0.000^b
	Residual	0.429	217	0.002		
	Total	0.627	220			
a. Dependent Variable: Customer Decision (Y)						
b. Predictors: (Constant), X ₃ _TOTAL, X ₁ _TOTAL, X ₂ _TOTAL						

Source: Primary data processed by the researcher (2018)

Based on Table-5 above in column F obtained the Fcount value is 33.403 in column Sig is a probability or significant value of 0.000 or a significance of 0%. Ftable value for the level of significance (α) = 5% two tailed with sample 233 obtained df numerator using k-1 or the number of variables minus 1 that is the numerator df 5-1 = 4, and df denominator uses nk or the number of samples minus the number of variables namely df denominator 233-5 = 228 then Ftable is 2,622. Assessment based on test F: if

Fcount > Ftable then H_0 is rejected means significant, from the calculation of the results of the above analysis is 33.403 > 2.622 then H_0 is rejected meaning significant. Based on probability: if < 0.05 then H_0 is rejected, the result of the analysis is 0,000 < 0.05 means that H_0 is rejected and H_a is accepted. Thus Hypothesis 4 can be concluded co-creation, communal activation and how to simultaneously have a significant effect on customer decisions.

Table-6: Test Results of Model Y Determination Coefficient Analysis

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0,562	0,316	0,306	0,4446

Source: Primary data processed by the researcher (2018)

From Table-6 the results of the coefficient of determination of R Square (R²) of 0.316 or 31.6%.

This shows that the percentage of the contribution of the influence of independent variables (co-creation,

communal activation, and caring) on the dependent variable of customer decision (Y) is 31.6% while the remaining 68.4% is influenced by other variables not included in this study.

Model Z Path Analysis Test Results

The results of the classical assumption test in the Z model path analysis, the three independent variables there are no symptoms / problems of multicollinability and there are no problems or symptoms of heteroscedasticity.

Table-7: Calculation of Path Analysis & Model Z Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients Beta	t	Sig.
		B	Std. Error			
1	(Constant)	3.048	1.587		3.189	0.002
	Customer Decision	0.293	0.055	0.288	5.359	0.000
	Co-creation	0.331	0.060	0.300	5.526	0.000
	Communal Activation	0.072	0.036	0.102	1.976	0.049
	Caring	0.300	0.050	0.306	6.000	0.000

a. Dependent Variable: Customer Satisfaction

Source: Primary data processed by the researcher (2018)

From Table-7 shows the magnitude of the coefficients of each independent variable used, namely co-creation (X₁), communal activation (X₂), caring (X₃) and customer decisions (Y). Thus the pathway Z equation analysis model of the coefficients of each independent variable used can be set as follows:

$$\begin{pmatrix} PzX_1.X_1 \\ PzX_2.X_2 \\ PzX_3.X_3 \\ Pzy_1.y_1 \end{pmatrix} = \begin{pmatrix} 0,300 \\ 0,102 \\ 0,306 \\ 0,288 \end{pmatrix}$$

Where changes in the value of each variable in the regression model can be explained as follows:

- If the value of β is the correlation coefficient of the customer's decision (Y) of 0.288, which means having a positive influence on the customer satisfaction dependent variable (Z) means that if the customer decision variable (Y) increases by 1 unit, then customer satisfaction (Z) also will experience an increase of 0.288 units assuming other variables remain and constant. Then decision variable (Y) tcount 5,359 > t table 1,970 and significance level 0,000 < 0,05 or Ho is rejected and Ha is accepted, Hypothesis 5 can be stated partially customer decision variables have a significant effect on customer satisfaction.
- If the value of β which is the correlation coefficient of co-creation (X₁) of 0.300, which means having a positive influence on the customer satisfaction dependent variable (Z) means that if the co-creation (X₁) variable increases by 1 unit, then the customer satisfaction dependent variable (Z) will also experience an increase of 0.300 units assuming other variables remain and constant. Then the co-creation variable (X₁) tcounts 5.526 > t table 1.970 and the significance level is 0.000 < 0.05 or Ho is rejected and Ha is accepted, Hypothesis 6 can be stated partially co-creation variables have a significant effect on customer satisfaction.
- If the value of β which is the correlation coefficient of communal activation (X₂) of 0.102 means that it has a positive influence on the customer satisfaction dependent variable (Z) it means that if the variable communal activation (X₂) increases by 1 unit, then customer satisfaction (Z) also will experience an increase of 0.102 units assuming other variables remain and constant. Then the variable communal activation (X₂) tcount 1,976 > t table 1,970 and significance level 0,049 < 0,05 or Ho rejected and Ha accepted, it can be stated Hypothesis 7 partially variable communal activation has a significant effect on customer satisfaction.
- If the value of β is the correlation coefficient of caring (X₃) of 0.306, which means having a positive influence on the customer satisfaction dependent variable (Z) means that if the caring variable (X₃) increases by 1 unit, then the customer satisfaction dependent variable (Z) will has increased by 0.306 units assuming other variables remain and constant. Then the caring variable (X₃) is tcount 6,000 > t table 1,970 and the significance level is 0,000 < 0,05 or Ho is rejected and Ha is

accepted, it can be stated Hypothesis 8 partially satisfaction. caring variable has a significant effect on customer

Table-8: Simultaneous Test Results (Test F) Model Z

ANOVA ^a						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	0.370	4	0.093	72.308	0.000^b
	Residual	0.277	216	0.001		
	Total	0.647	220			
a. Dependent Variable: Customer Satisfaction (Z)						
b. Predictors: (Constant), X ₃ _TOTAL, X ₁ _TOTAL, X ₂ _TOTAL, Y TOTAL						

Source: Primary data processed by the researcher (2018)

Based on Table-8 above in column F obtained the Fcount value of 72.308 in column Sig is a probability or significant value of 0.000 or a significance of 0%. Ftable value for the level of significance (α) = 5% two tailed with sample 233 obtained df the numerator using k-1 or the number of variables minus 1 that is the numerator df 5-1 = 4, and the denominator df uses nk or the number of samples minus the number of variables ie df denominator 233-5 = 228 then Ftable is 2,842. Assessment based on test F:

if Fcount > Ftable then Ho is rejected means significant, from the calculation of the results of the analysis above is 72.308 > 2.842 then Ho is rejected meaning significant. Based on probability: if <0.05 then Ho is rejected, the result of the analysis is 0,000 <0.05 means that Ho is rejected and Ha is accepted. Thus Hypothesis 9 can be concluded that co-creation, communal activation, caring and customer decisions simultaneously have a significant effect on customer satisfaction.

Table-9: Test Results of Model Z Coefficient Determination Analysis

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0,757	0,572	0,565	0,03579

Source: Primary data processed by the researcher (2018)

From Table-9 the results of the coefficient of determination of R Square (R²) are 0.572 or 57.2%. This shows that the percentage of the contribution of the influence of independent variables (co-creation, communal activation, caring and decision to use services) to the dependent variable

customer satisfaction (Z) is 57.2% while the remaining 42.8% is influenced by other variables not included in this research.

Model Pathway Y and Z Analysis Test Results

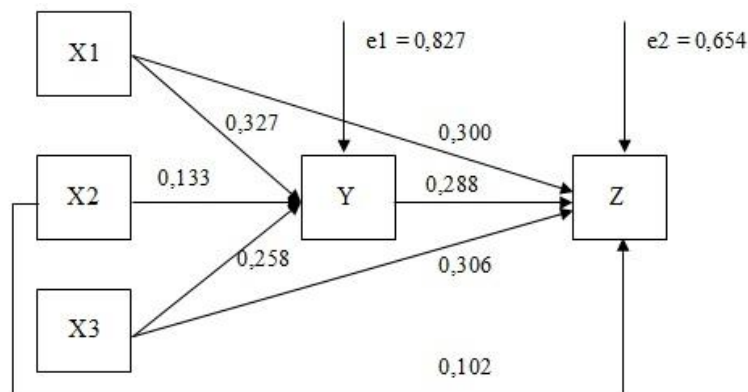


Fig-5: Empirical Subjects Between Model Paths Y and Z

Source: Primary data processed by the researcher (2018)

Table 10. Estimated Results of Model Y and Z Parameters

Model path	Variable Influence	Path Coefficient	T	p	R ²
1	X ₁ (Py ₁ x ₁)	0,327	5.051	0.000	0,316
	X ₂ (Py ₁ x ₂)	0,133	2.051	0.041	
	X ₃ (Py ₁ x ₃)	0,258	4.172	0.000	
2	X ₁ (Pz ₁ x ₁)	0,300	5.526	0.000	0,572
	X ₂ (Pz ₁ x ₂)	0,102	1.976	0.049	
	X ₃ (Pz ₁ x ₃)	0,306	6.000	0.000	
	Y (Pz ₁ y ₁)	0,288	5.359	0.000	

Source: Primary data processed by the researcher (2018)

Based on Table-10, it is known the output of Model Y Path Regression Analysis, the significance value of the three variables, namely X₁ = 0,000, X₂ = 0,041 and X₃ = 0,000 smaller than 0,05. These results conclude that the Model Y regression, namely the variables X₁, X₂ and X₃ have a significant effect on Y. The value of R² or R Square is 0.316, this shows the contribution of the influence of X₁, X₂ and X₃ on Y at 31.6% and the remaining 68,4% is the contribution of other variables not included in the study.

Meanwhile, for the value of e₁ obtained by the formula $e_1 = \sqrt{1 - 0,316} = 0,827$. While on the Model Z Path Analysis Regression output, the significance value of the three variables is X₁ = 0,000, X₂ = 0,049, X₃ = 0,000 and Y = 0,000 smaller than 0,05. These results conclude that the Model 2 regression, namely the variables X₁, X₂, X₃ and Y have a significant effect on Z. The magnitude of the R² or R Square value is 0.572, this shows the contribution of the influence of X₁, X₂, X₃ and Y on Z at 57.2% and the remaining 42.8% are contributions from other variables not included in the study. Meanwhile, for the value of e₂ is obtained by the formula $e_2 = \sqrt{1 - 0,572} = 0,654$.

DISCUSSION

Based on the results of the instrument test in the form of validity and reliability test shows that the data obtained from the respondents is valid and reliable, so that it meets the requirements to be analyzed further. The results of the classic assumption test also shows that the regression research model requirements have been met with the existence of normal distribution data. there are symptoms of multicollinearity and there are no symptoms of heterocedasticity. As a description of the results obtained based on path analysis.

In accordance with the results of the research that has been raised above and it can be concluded that the variables co-creation, communal activation and caring on the customer's decision to use banking services PT. Negara Tabungan Negara (Persero), Tbk which has an impact on customer satisfaction. The influence of the three independent variables on the dependent and intervening variables is indicated by the magnitude of the path analysis regression coefficient for each variable. Overall the co-creation and caring

variables have the greatest influence compared to the variable communal activation. This proves that co-creation and caring affects customer decisions in using banking services and customer satisfaction PT. Negara Tabungan Negara (Persero), Tbk.

The influence of Co-creation on Customer Decisions

Based on the results of the t test, the co-creation (product) variable has a positive and significant influence on the customer's decision to use banking services, thus H₀ is rejected and H_a is accepted. Regarding the above, then the first hypothesis (H₁) is accepted, which must begin by prioritizing product development that will have an impact on the product selection process and brand selection carried out by active students of the Daisongo Islamic State Da'wah and Communication Faculty, Hypothesis 1 partial co-creation variables have a significant effect on the decision to use services.

The product development dimension in X₁ is the strongest dimension of the existing 3 dimensions and is a factor that influences the product to the customer's decision to use banking services. Product development in banking can be done on loan or savings products, especially in this case the active students become BTN customers, so loan products can be a product of excellence for banks that are sought by young people to open businesses, finance school when funding from parents faltered and to finance education at the next level. In the product development process, the company in this case BTN provides the maximum opportunity for customers to actively participate in the development of new products, which are joint creation between the bank and its customers to create value from various banking products.

This is in line with research conducted by V. Senthilkumar [23] services that have an effect and have a positive impact on customer or customer satisfaction. In accordance with the research of Haris Hermawan [24], that products have a positive and significant effect on customer decisions. In the research of Imam Heryanto [25], that products have a positive and significant effect on customer decisions, the influence of product variables can contribute to the variable of purchasing decisions. This shows that product variables

are the factors that most influence their role in purchasing decisions. Product variables are the main priority that must be improved so that customer purchasing decisions can increase.

The results of this study support the research conducted by Yulianto and Yuniarinto [26] which shows that the service marketing mix, one of which products has a significant effect on purchasing decisions. This means that the greater the influence of the product, the greater the purchasing decision taken by the consumer. This shows that this study is in accordance with the theory put forward by Tjiptono [17] which states that conceptually the product is a subjective understanding of the producer of 'something' that can be offered as an effort to achieve organizational goals through meeting the needs and desires of consumers, in accordance with competence and organizational capacity and market purchasing power.

The influence of Communal Activation on Customer Decisions

Based on the results of the t test, the communal activation (location) variable has a positive and significant influence on the customer's decision to use banking services, so H₀ is rejected and H_a is accepted. Regarding the above, then the second hypothesis (H₂) in this study is accepted, which must begin by prioritizing exploration of consumer needs, especially related to the location and spread of office networks and BTN e-channels that will have an impact on the product selection process and brand selection. by Walisongo UIN Faculty of Da'wah and Communication Faculty active students, Hypothesis 2 partially communal activation variable has a significant effect on the decision to use services.

The dimension of consumer exploration in X₂ is the strongest dimension of the three dimensions that exist and is a factor that influences the location of customer decisions in using banking services. Consumer exploration in banking can be done by reviewing the needs of consumers if they are appropriate to engage in communication, communication to exchange opinions horizontally and strategically. After finding opportunities from customers, the next step is to do marketing activities with customers. Moreover, in this case active students become BTN customers who still have a definite market and the majority of young people, good marketing is to invite customers as partners.

This is in line with research conducted by I Made Satria Pramana [27] Location has a significant influence on the decision to become a customer when choosing to use a bank's banking services. In accordance with research Sobirin *et al.*, [28] that one of the factors of the marketing mix that is Location has a significant positive effect on the customer's decision in

making a decision to use banking services. This shows that the location has a significant effect on purchasing decisions. This means that the greater the influence of location, the greater the purchasing decision taken by the consumer.

According to Rizqa Ramadhaning Tyas and Ari Setiawan [18] the effect of location on customer decisions is a positive significance, meaning that if the location is in a strategic place in this case close to the center of community activities and residential areas it will affect the customer's decision to save in a bank. This shows that this study is in accordance with the theory put forward by Kasmir [29] the consideration of determining the location of a bank cannot be done carelessly, but must consider various factors that need to be considered in the selection and location of a bank.

The influence of Caring on Customer Decisions

Based on the results of the t test, the caring variable (service) has a positive and significant influence on the customer's decision to use banking services, so H₀ is rejected and H_a is accepted. Regarding the above, the first hypothesis (H₃) in this study is accepted, which must be started by prioritizing what the consumer needs, and this must be known by BTN to be easy in service to customers. This will have an impact on the product selection process and brand selection conducted by active students of the Da'wah and Communication Faculty of Walisongo UIN Semarang. Hypothesis 3 partially caring variables have a significant effect on the decision to use services.

The dimensions of consumer needs in X₃ are the strongest dimensions of the three dimensions that exist and become factors that influence the service to customer decisions in using banking services. BTN focuses on what customer needs are not customer requests, because the needs are more mainstream and are first known and sought after by the company, so that customers give their best decisions to BTN. The company is expected to exceed the expectations of customers or customers, so as to provide services that are most relevant to customers' needs and desires. This will create the "Wow" effect that makes the customer really feel helped by the company. Moreover, in this case the active students become BTN customers, by meeting whatever the financial needs of students and can be met by BTN, it is certain that students will not move to another bank.

This is in line with the research conducted by Atwal Arifin and Husnul Khotimah [19], the service influences the decision of the community to choose and use banking services offered by a bank to the community, in line with the research conducted by Yulianto and Yuniarinto [26] that factors employee service and the company cannot be denied that for the banking industry, the service of bank employees to

customers is one factor that is the reason for customers to choose to deal with a bank, and continue to want to deal with a bank. In accordance with research conducted by Raihanah Daulay [30] Service has a positive and significant effect partially on the decision to use banking services in banks. This means that these factors need to be a concern in policy and decision making by setting strategic steps to increase the number of customers by paying attention to these factors and the greater the influence of service, the greater the purchasing decisions taken by the consumer.

This shows that this research is in accordance with the theory put forward by Buchari Alma [10] Service is the main capital for service companies to be able to compete and to be able to attract consumers to the service products offered. Therefore, banking service companies must pay attention to service standards that must be provided, so that customers who use services will feel happy and interested, giving rise to the desire to use these services and make savings decisions. If the quality of service received by the customer is better or the same as desired, then he will want to try again. If perceived services are lower than expected services, customers will be disappointed and stop using the services of the company.

The influence of Co-creation, Communal Activation and Caring on Customer Decisions

Based on the results of the F test obtained the assessment based on the F test is H₀ rejected and H_a accepted. The results of this study indicate that co-creation, communal activation and caring significantly influence customer decisions in using banking services. Thus Hypothesis 4 (H₄) can be concluded that co-creation, communal activation and caring simultaneously have a significant effect on decisions. The dimensions of X₁, X₂ and X₃ that have the most influence on Y are product development, consumer exploration and consumer needs for customer decisions in using banking services. Customers are given space and channel their aspirations in product development conducted by BTN, this is also a method to explore the needs of BTN customers so far in this case the students of the Daisawangan Faculty of Da'wah and Communication in Semarang based on previous experiences, so that customers will feel comfortable for using BTN banking services in the form of deposits and loans.

This is in line with research conducted by Satriyo Agilwaseso, Saryadi, & Sri Suryoko [31] Based on the F test simultaneously the variables of Service, Products, and Locations, have a significant effect on customer decisions. Partially, the service has a significant positive effect on the customer's decision, the product has a significant positive effect on the customer's decision, the location has a significant positive effect on the customer's decision. In a previous

study conducted by Dita Pertiwi and Haroni Doli H. Ritonga [22], that decision making using banking services, there were three factors that influenced the location, service and product. This shows that these three variables simultaneously have a significant effect on the decision to use services. This means that the higher the X variable used by an agency, it will be able to increase the level of decision in using services by these consumers.

This shows that this study is in accordance with the theory put forward by Cravens, D. W., and Piercy, N. F., [32] The purpose of marketing is to meet and satisfy the needs and desires of the target customers. To achieve success, marketers must look further at various factors that influence buyers and develop an understanding of how consumers make purchasing decisions, giving understanding that purchasing decisions are decisions made to satisfy consumers' needs and desires by evaluating more than one alternative influenced by the main reason for making a purchase which includes the method of purchase, product and situation.

The influence of Co-creation on Customer Satisfaction

Based on the results of the t test, the co-creation (product) variable has a positive and significant influence on customer satisfaction in using banking services, thus H₀ is rejected and H_a is accepted. Regarding the above, the first hypothesis (H₆) in this study was accepted, which must begin by prioritizing value products because these dimensions have an effect on increasing customer satisfaction, in this variable shows that customers will see the first thing, namely costs, then product quality, service quality, price and emotional of BTN services to customers. This will have an impact on the product selection process and brand selection conducted by active students of the Da'wah Faculty and Communication of UIN Walisongo Semarang, Hypothesis 6 partially co-creation variables significantly influence customer satisfaction.

The dimension of product value in X₁ is the strongest dimension of the existing 3 dimensions and becomes a factor that influences the product to customer satisfaction in using banking services. Good product value and when used by students feels comfortable, then customer satisfaction will be maximized and have a positive effect on the company, the value of the product is enhanced by innovation efforts in line with business development competing with competitors. High product value in the eyes of customers, it will be able to expand the company's business wings and be able to master customer satisfaction. The need for self-actualization in the body of BTN by continuously adjusting the needs of the community, then BTN will be increasingly known

among the community especially young people in utilizing various banking services.

This is in line with research conducted by V. Senthilkumar [23] which shows that products have a significant effect on customer satisfaction. This means that the greater the influence of the product, the greater the satisfaction achieved by the customer. In accordance with the research of Haris Hermawan [24], that the product has a positive and significant effect on customer satisfaction. In Basrah Saidani and Samsul Arifin [33], based on the results of their research analysis, it shows that there is a significant influence between product variables on customer satisfaction. This shows that this research is in accordance with the theory proposed by Kotler [8] Product defined as something that can be offered to the market to be considered, owned, used, or consumed so that it can satisfy the desires or needs, consumers will like the best products that offer the best quality, performance and complementary.

The influence of Communal Activation on Customer Satisfaction

Based on the results of the t test, the variable communal activation (location) has a positive and significant influence on customer satisfaction in using banking services, thus H₀ is rejected and H_a is accepted. Regarding the above, the first hypothesis (H₇) in this study is accepted, which must begin by prioritizing consumer exploration, especially related to the location and spread of office networks and BTN e-channels in because these dimensions affect customer satisfaction. Customers will see the first thing, namely the quality of service, then the cost, price, product quality, and emotional of BTN services to customers. This will have an impact on the product selection process and brand selection conducted by active students of the Da'wah and Communication Faculty of Walisongo State Islamic University Semarang. Hypothesis 7 partially variable communal activation has a significant effect on customer satisfaction.

The dimensions of consumer exploration in X₂ are the strongest dimensions of the three dimensions that exist and become factors that influence the location of customer satisfaction in using banking services. Consumer exploration in banking can be done by reviewing the needs of consumers who are fit to be invited to deal with, especially in terms of strategic location and availability of office networks and BTN e-channels inside because these dimensions affect customer satisfaction. Students who become BTN customers who will still find it helpful when utilizing existing e-channel networks and helping them also when expressing satisfaction in using BTN's banking services, and this as part of marketing indirect selling.

This is in line with research conducted by Ali Naghi Mansour Beigi, Saeid Jorfi, Reza Salemi Tajarrod and Hamed Mansour Beigi [34] in his research showing that locations in the form of operations and e-channel networks have positive and significant effects on customer satisfaction including e-banking, as well as offline services. So that it can deliver the desire to provide recommendations, which creates the basis for attracting new customers. Customers who get satisfaction will have a big influence on the company's morning business. In accordance with the research conducted The results of this study support the research conducted by Kristiana and Wahyudin [35] that the location affects consumer satisfaction. Therefore, the products available at the right time and place needed by consumers and easily accessible within a wide area will facilitate consumers in making decisions to buy the product and obtain satisfaction. This shows that the location has a significant effect on customer satisfaction. This means that the greater the distribution of distribution in all locations, the greater the decision taken by the consumer.

This shows that this study is in accordance with the theory proposed by Kotler [8] stating that location (Place / Communal Activation) is a strategy that determines where and how we sell a particular product. The most important thing in this strategy is to set locations, distributors or outlets where consumers can see and buy the items offered. The place in this marketing mix element is location. Location is an organizational decision regarding the place of operation with all the activities of the organization so that it can conform to customer satisfaction.

The influence of Caring on Customer Satisfaction

Based on the results of the t test, the caring variable (service) has a positive and significant influence on customer satisfaction in using banking services, so H₀ is rejected and H_a is accepted. Regarding the above, then the first hypothesis (H₈) in this study is accepted, which must begin by prioritizing consumer needs. This must be prepared to listen and present consumer complaints and suggestions and try to fulfill them because these dimensions affect customer satisfaction. Customers will see the first thing, namely the quality of the product, then the quality of service, price, cost and emotional of BTN services to customers. This will have an impact on the product selection process and brand selection conducted by active students of the Da'wah Faculty of Communication and Communication of Walisongo State Islamic University in Semarang. Hypothesis 8 partially caring variables have a significant effect on customer satisfaction.

Dimensions of consumer needs in X₃ are the strongest dimensions of the three dimensions that exist and become factors that influence service to customer satisfaction in using banking services. BTN focuses on

every customer need, not the customer's request, because customer satisfaction will be present when the customer's needs are met even before they have a strong desire, so that customers give their best decisions to BTN. The company is expected to exceed customer expectations by determining customer needs first and then designing a service strategy to make customers comfortable and satisfied with BTN.

The results of this study are also in line with previous research conducted by Androniki Katarachia [46] which shows that service has a significant effect on customer satisfaction. This means that the greater the influence of service, the greater the satisfaction achieved by the customer. In the study of Shirshendu Ganguli and Sanjit Kumar Roy [20] also explained that service has a positive and significant effect on customer satisfaction. Vinita Kaura [36] explained that in his research service had a positive effect on customer satisfaction. This is in line with research conducted by V. Senthilkumar [23] service that has an effect and has a positive impact on customer satisfaction. In line with the research conducted by Maski [37] that a customer will be satisfied if he gets the promised service, trustworthy, accurate, fast and friendly. So as to cause trust and confidence in customers to save their funds in the bank, the ability to service can also be called to serve quickly and accurately, have good knowledge and ability.

The influence of Customer Decisions on Customer Satisfaction

Based on the results of the t test, customer decision variables have a positive and significant influence on customer satisfaction in using banking services, thus H_0 is rejected and H_a is accepted. Regarding the above, the first hypothesis (H_5) in this study is accepted, which must be started by prioritizing the product then this brand can increase the customer's decision in using BTN banking services, this selection process also needs to pay attention to ways to give satisfaction to customers. Customers will see the first thing, namely product quality, then emotional, service quality, costs and prices of BTN services to customers, Hypothesis 5 partially customer decision variables have a significant effect on customer satisfaction.

The dimensions of product selection at Y are the strongest dimensions of the two dimensions that exist and become factors that influence customer decisions on customer satisfaction in using banking services. The assessment and selection conducted by the customer begins with the products provided by BTN to customers in accordance with certain interests by determining a product choice that is considered the most profitable and satisfaction is obtained, hence the customer's decision to use the product will continue to exist.

This is in line with research conducted by Heung and Gu [38] which shows that purchasing decisions have a significant effect on satisfaction. This means that the greater the purchase decision, the greater the satisfaction achieved by the customer. which states that "satisfaction plays the most important rule to influence purchase intention". Satisfaction plays an important role in its influence on purchase intentions and subsequent use of services. In line with the research of Lily Harlina Putri, Srikandi Kumadji and Andriani Kusumawati [39] which shows that purchasing decisions have a significant effect on customer satisfaction, this is due to a relationship between the continuation of purchasing decisions to post-purchase or the use of services of a company. And in accordance with the research of Haris Hermawan [24], that customer decisions have a positive and significant effect on customer satisfaction.

This shows that this study is in accordance with the theory proposed by Kotler and Keller [40] stating that purchasing decisions consist of five stages, namely problem recognition, information search, evaluation of alternatives, purchasing decisions, then post-purchase behavior. Post-purchase behavior includes post-purchase satisfaction, use and post-purchase removal. Then the theory supports the results of this study that purchasing decisions affect customer satisfaction as post-purchase.

The influence of Customer Co-creation, Communal Activation, Caring and Decision on Customer Satisfaction

Based on the results of the F test obtained the assessment based on the F test is H_0 rejected and H_a accepted. The results of this study indicate that co-creation, communal activation, caring and customer decisions significantly influence customer satisfaction in using banking services. Thus Hypothesis 9 (H_9) can be concluded that co-creation, communal activation, caring and customer decisions simultaneously have a significant effect on customer satisfaction. The dimensions of X_1 , X_2 , X_3 and Y that have the most influence on Z are product development, consumer exploration, consumer needs and product selection on customer satisfaction in using banking services. Customers are given space and channel their aspirations in product development carried out by BTN, so that it will affect when customers choose BTN service products, that's where customer satisfaction will impact the company.

Methods to explore the needs of BTN customers in this case the students of the Daisongo Da'wah and Communication Faculty in Semarang based on previous experiences, so that customers will feel comfortable and satisfied to always use BTN banking services in the form of deposits and loans. The results of this study show that co-creation, communal

activation, caring and customer decisions in using banking services have a significant effect on customer satisfaction which must begin by prioritizing value products, exploring customer needs and desires, customers need to be invited and given contribution in development efforts company because these dimensions have an effect on increasing customer satisfaction. Customers will see the first thing, namely costs, then the quality of service quality, product quality, emotional and the price of BTN banking services to customers. This will have an impact on the product selection process and brand selection conducted by active students of the Da'wah and Communication Faculty of the Walisongo State Islamic University of Semarang.

This is in line with research conducted by Haris Hermawan [24]. Which shows that the product, location, service quality and purchasing decisions have a significant effect on customer satisfaction. This means that the greater the influence of the product, the location of the agency, the quality of service and purchasing decisions will create satisfaction perceived by these consumers. In Addis Al Hazmi, Emma Yuliant [41] service has a significant and positive influence on customer satisfaction. With these efforts, there will be zero customer intention to switch to using services from other companies. In accordance with previous research conducted by Ayed Al Muala [42] The findings indicate that there are positive and significant effects of products in the form of physical evidence, services with reliability, attention, responsiveness and assurance from a company simultaneously to customer satisfaction through customer decisions. In the study of Kombo Felix [21] Satisfaction of transactions within a bank (In-Branch Satisfaction) is the most influential factor on satisfaction including speed in providing services within banks, employee behavior and convenience to bank branches. Other factors are economic satisfaction (Economic Satisfaction), service satisfaction that can reach up to remote areas (Remote satisfaction) and satisfaction of providing ATM services.

This shows that this study is in accordance with the theory put forward by Kotler [8], satisfaction is a level of feeling where a person states the results of a comparison of the performance of the product or service received and expected. The level of satisfaction is very subjective where the size of satisfaction of one consumer with another consumer will be different. This is caused by several factors such as age, occupation, income, education, gender, social position, level of economy, culture, mental attitude and personality. So the level of satisfaction is a function of the difference between perceived performance and expectations.

Based on the results of the Determination analysis above, that customer satisfaction is influenced by many factors, apart from the Co-Cretion, Communal Activation and Caring variables. Customer satisfaction

also impacts purchasing decisions, brand image, customer loyalty and so on. This research is in line with previous research or supports existing theories based on the results of research from:

- Customer satisfaction can be built from Service Quality and Product Quality. Service Quality and Product Quality have a positive and significant effect on Customer Satisfaction, both partially, simultaneously and both directly and indirectly [43].
- Products, Prices and Distribution Channels have a positive and significant effect on Purchasing Decisions both partially and simultaneously on Mandiri e-Cash [44].
- Service and Accessibility Quality has a positive and significant effect on Customer Loyalty both partially and simultaneously [45].

CONCLUSIONS AND RECOMMENDATIONS

CONCLUSION

Based on the results of the research that has been done, it can be concluded that the following:

- The results of the study found that co-creation (product) has a significant impact on customer decisions. This shows the increasing process, development and value of products to meet the desires and needs of customers, so that the decision of customers to use banking services.
- The results of the study found that communal activation (location) had a significant influence on customer decisions. This shows that the increasing connecting platform, the exploitation of consumers, especially to communities conducted by BTN, will increase the customer's decision to use banking services.
- The results of the study found that caring (service) had a significant effect on customer decisions. This shows that the increase in service excellence, re-purchase and fulfillment of customer needs for BTN, thus increasing the customer's decision to use the banking services.
- The results of the study found that co-creation, communal activation and caring together have a significant influence on customer decisions. This shows product development, site selection and improvement of service standards for BTN customers, so it can improve customer decisions in using banking services. BTN.
- The results of the study found that customer decisions have a significant influence on customer satisfaction. This shows that the higher the benefits, advantages, and quality of products offered to customers, the higher the BTN brand image in the minds of customers. Then encourage customers to feel satisfied when deciding to use banking services.
- The results of the study found that co-creation (product) influences customer satisfaction. This shows that the development of the process from the

value of the product becomes the determining factor of customer satisfaction after using banking services from BTN.

- The results of the study found that communal activation (location) affected customer satisfaction. This shows the marketing steps that are strategically distributed through connecting platforms both online and offline so that they are easily explored by all customers, so customers will feel satisfied doing their financial activities more easily.
- The results of the study found that caring (service) affected customer satisfaction. This is because BTN provides the best and most relevant services to the needs and desires of customers so that customers feel satisfied with the help of the company. Customers do not hesitate to re-purchase and voluntarily recommend the use of BTN services and products to others.
- The results of the study found that co-creation, communal activation, caring and customer decisions have a significant effect on customer satisfaction. This means that if the four variables are further improved, the satisfaction of BTN customers will increase.

RECOMMENDATIONS

Based on the results of the research and conclusions, the suggestions that the author can convey to BTN are as follows:

- BTN must be able to improve Customer Relationship Management to explore and review the consumer community in marketing activities together through social networking platforms (online) and physically (offline).
- BTN must be able to improve better services in order to maintain the quality of products and brands to create customer satisfaction. make it easier for consumers to get the desired product. In addition, excellent service is a major concern for customers so that consumers are interested in trying and recommending the product to others.
- BTN must be able to improve co-creation by providing the maximum opportunity for customers to actively participate in the development of new products and choose customers who have criteria with a high level of loyalty as promoters and creative and innovative criteria as innovators.
- Improve employee competencies with product knowledge such as conducting training, so that complaints or customer questions can be resolved properly.
- BTN must provide the easiest network for customers both online and offline, and actively participate in enlivening educational and community activities so that the BTN brand image is increasingly widely recognized as a BUMN bank that prioritizes customers.

- Re-purchase of customers is determined by the service excellence provided by BTN, so exploration of customer needs is very important to build product values to continue to grow and be strong in global competition and challenges

This study certainly doesn't stop here. For the next research, suggestions can be given as follows:

- The next researcher is expected to be able to conduct research by adding other variables that influence the interest in using the product such as variables of attitude, quality perception, and promotion. Thus, it can enrich the factors that influence the interest in using the product.
- The researcher can then add the purchase decision variable as a variable that is influenced by several factors. It aims to further analyze the right strategy in influencing the final decision on the use of collaboration products owned by BTN.
- The next researcher can also do research with the same variables by changing the category of objects or areas of research, so it can be known whether the results of this study are consistent in various types of objects analyzed.
- The next researcher should expand the characteristics of the selection of sampling techniques, for example involving many customers with a turnover of variance in age, the amount of savings, credit usage up to the period of being a customer at the bank. Thus the sample included is greater and the results of the study can be generalized.
- Subsequent researchers can also conduct research with other research methods such as qualitative research methods researchers can explore the feelings of customers as respondents in more depth and by direct interview, especially the need for an approach and understanding of the questions asked. In qualitative research methods of data collection use indepth interview techniques so that respondents can express feelings freely, and researchers can get answers as expected.

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