

# PERSONAL SELLING AND DIGITAL MARKETING AS CRUCIAL FACTORS IN MAXIMIZING CUSTOMER SATISFACTION THROUGH PERCEIVED VALUE IN THE USAGE OF M-BANKING APPLICATION

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**Abstract:** The use of mobile banking applications supports the level of customer satisfaction of BPR Lembah Artha. The growth in the use of mobile banking shows customer satisfaction and the success of digital marketing. The research aims to find out that the relationship between personal selling and digital marketing can increase perceived value, personal selling relationships, digital marketing, and the perceived value of users of m-banking applications users. Perceived value can mediate personal selling on customer satisfaction, and perceived value can mediate digital marketing on satisfied customers. The quantitative approach is used as a research approach. Data were collected by questionnaire. The data collected were analyzed to determine the effect between variables, and the analysis technique was Partial Least Square (PLS). The research was conducted at BPR Lembah Artha. The research subjects are BPR Lembah Artha customers who use the Mobile Banking application. The object of research is a review of the effect of personal selling and digital marketing on customer satisfaction by mediating value perceptions. The sampling technique is purposive sampling. The results show that personal selling and digital marketing affect perceived value; personal selling, digital marketing, and perceived value affect satisfaction. Perceived value can mediate the effect of personal selling on customer satisfaction/users of the m-banking application. Perceived value can mediate the effect of digital marketing on customer satisfaction/users of the m-banking application. Better personal selling and digital marketing can improve customer perceptions of value. Good value perception is indicated by customer satisfaction and supports personal selling.

**Keywords:** Personal Selling, Digital Marketing, Perceived Value, Customer Satisfaction



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The development and improvement of services at the company from year to year is increasingly becoming a public concern. It can be seen from the intense competition regarding service quality and promotion. In intense competition, the main thing prioritized by companies engaged in service is customer satisfaction to survive, resulting in increased loyalty to dominate the market (Mukarom, 2012).

Value for customers is a two-way communication between the customer and the bank where the relationship is created after the customer knows and gives a positive assessment of the product or service offered. This conclusion leads to the relationship between value for customers and customer loyalty. If the customer assesses that the product or service can provide added value, the customer will be satisfied with the service or product offered. Conditions like this create an emotional bond between the customer and the bank. This emotional relationship is called customer loyalty to a bank. M-Banking is one of the commitments to improve the Bank's services to customer satisfaction.

Customer satisfaction is the most crucial aspect of the service sector. Customers' satisfaction with using *m-banking* applications represents the internal attribute of customers in the banking sector (Gan and Wang, 2017). To be successful in competition, any company must have goals of creating and maintaining customer satisfaction (Sinha and Verma, 2020). Therefore, any producer is required to guard the satisfaction of customers. The following is the graphic depicting customer satisfaction at BPR Lembah Artha.



Figure 1. Customer Satisfaction at BPR Lembah Artha

As shown in Figure 1, the satisfaction of customers at BPR Lembah Artha in 2016 reached 80%, but in 2017, the percentage decreased by 17% compared to the previous year. The next two years indicated an increasing trend, precisely the increase of 67% in 2018 and 75% in 2019 before its drastic decline in 2020. Banking companies need always to evaluate the possible fluctuation occurred in the future.

One of the Indonesian banking companies considered successful in maintaining customer satisfaction is BPR Lembah Artha. The success story of this Bank is proven by several awards extended to the Bank in the last few years. BPR Lembah Artha is a provider of banking services in Indonesia noted for its highest customer satisfaction. Now, BPR Lembah Artha is focusing on improving customers' satisfaction using *mobile banking* applications.

The seriousness of BPR Lembah Artha in guarding customer satisfaction in the usage of *mobile banking* applications has been proved by the high usage level of BPR Lembah Artha *mobile banking* application. The result of a survey on Bank of Indonesia's data registry showed that BPR Lembah Artha *mobile banking* application is one banking application with the most user level. The report said that the total growth of the BPR Lembah Artha SMS/Mobile Banking users was 60.27% according to April 2021.

Nowadays, banking companies need to regenerate their banking technology to help them conduct personal selling and digital marketing in an integrated way. Banking technology also enables banking companies to improve customer interaction, keep in touch with customers and increase customer service quality (Marlius and Putriani, 2020). In the service industry, energies used by companies to think like their customers, including innovating with *personal selling* and *digital marketing*, will help them to produce customer value (Kusniadji, 2018).

Banking services in current days start to be delivered through *no face-to-face contact*. An *m-banking* application facilitates the delivery of banking services. Banking customers need to be educated about banking technology in order to develop the intention to adopt this technology. Indeed, mak-

ing the banking technology adopted by the banks and their customers is both a challenge and a consequence of the risk (Gan and Wang, 2017).

BPR Lembah Artha is proven to be successful in creating banking applications used by most of its customers. Customer satisfaction is the most influencing factor behind using this banking application (Paesbrugge et al., 2018). Customer satisfaction that comes up after using certain services will represent a judgment between the service received (*perceived service*), and the service desired (*expected service*) (Fitria and Munawar, 2021). Customer satisfaction in mobile banking applications is greatly influenced by the quality of service the m-banking platform provides (Kurata, 2019).

Personal selling is a factor that supports the emergence of service improvements, one of which is digital marketing. Personal selling will encourage increased customer value perceptions. BPR Lembah Artha success in creating applications that its customers widely use cannot be separated from the satisfaction felt by its customers while using the application. The interrelationship of personal selling, digital marketing, and perceived value is important for an in-depth study. The relationship between personal selling, digital marketing, and perceived value is carried out by BPR Lembah Artha. One of them is by increasing the number of m-banking users.

## LITERATURE REVIEW

### Personal Selling

*Personal selling* is a verbal presentation about the product during a conversation with an individual or potential buyer to create the product's sale. *Personal selling* is also an interaction between individuals who must meet face-to-face to create, improve, acquire, and maintain a mutual exchange relationship that benefits one another (Matviiets and Kipen, 2021). *Personal selling* is a direct communication (face-to-face encounter) between the seller and potential buyer to introduce the product to the buyer, make the buyer understand the product, and then convince the buyer to buy the product (Serafina, 2021).

### Digital Marketing

According to Chaffey and Chadwick (in Kurnia and Rifani, 2020), "*Digital marketing is the application of the internet and related digital technologies in conjunction with traditional communication to achieve marketing objectives.*" Another opinion (Dewi et al., 2021) said that *digital marketing* is a marketing activity that uses internet-based digital media such as web, social media, e-mail, database, mobile/wireless, and digital tv to increase the number of customers or target consumers and to identify their profile, behavior, product value, and loyalty which all are intended to achieve marketing goals.

### Perceived Value

*Perceived value* is born when someone believes the desired product is worth buying. *Perceived value* comes up after consumers feel the benefits of the product purchased. Another definition of *perceived value* (El-Haddadeh et al., 2019) is a process of choosing, arranging, and translating information inputs that are aimed to create a perception based not only on physical stimuli but also on interpersonal and environmental stimuli. This definition is in line with a previous study (Astutik et al., 2021), finding that consumers' perceived value is like a judgment based on their perception of "*what is received and what is given.*" This judgment emphasizes the reciprocal relationship between sacrifice and benefit regarding the purchase (El-Haddadeh et al., 2019). Value experienced by customers is the difference between all benefits and all costs evaluated by customers between the product offered and the alternative to that product (Fatimah, 2021). According to Sweeney and Soutar (in Gan and Wang, 2017), *perceived value* experienced by consumers can be measured by four dimensions: *emotional value*, *social value*, *quality/performance value*, and *price/value for money*.

### Customer Satisfaction

Customer satisfaction is the most important factor in any business activity. Customer satisfac-

tion is a response given by the consumer to the evaluation of incompatibility between the expected and the received product performance. Customer satisfaction is also an emotional response to the evaluation of experience with a consumer product or service (Fitria and Munawar, 2021). Satisfaction is the feeling of joy or disappointment after comparing the perception/impression of the performance of a certain product and the expectation from that product. *Disconfirmation Paradigm* (Fitria and Munawar, 2021) claimed that customer satisfaction is determined by two cognitive variables: *pre-purchase expectations*, a belief in performance anticipated from certain products/services, and *post-purchase perception*. Then, *disconfirmation* occurs as the difference between *pre-purchase expectations* and *post-purchase perception*. The opposite of cus-

tomers satisfaction is customer dissatisfaction. Internal and external factors may cause customer dissatisfaction. The internal factor is under the company's control, whereas the external factor is beyond the company's control.

Another opinion (Kusniadji, 2018) stated that customer satisfaction has several benefits, such as harmonizing the relationship between the company and the customers, convincing consumers to repeat their purchase which then creates customer loyalty, and giving recommendations through *word of mouth* that will improve the company's market share. One study (Mulyadi and Susanti, 2018) found that there are five dimensions affecting customer satisfaction. The five dimension according to Mulyadi and Susanti (2018) are Price, Service Quality, Product Quality, Emotional Factor, and Efficiency.

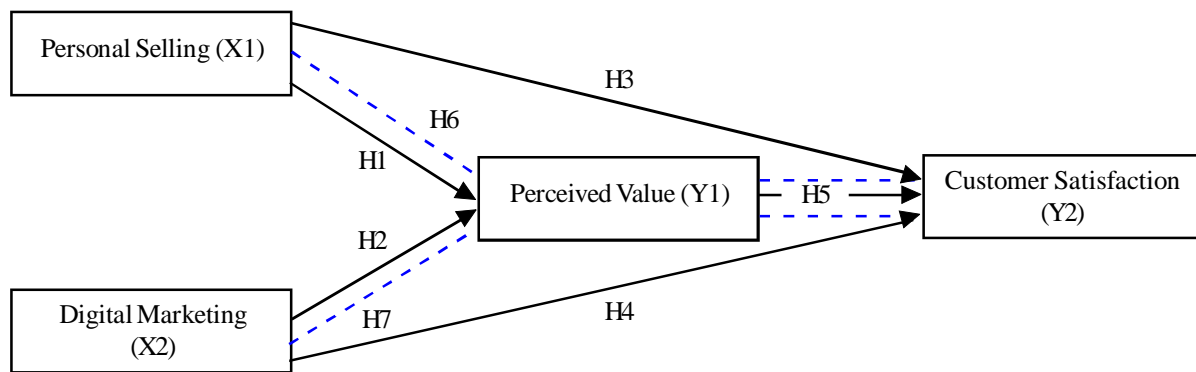


Figure 2. Conceptual Framework

**HYPOTHESIS DEVELOPMENT**

Several hypotheses are proposed as follows, referring to the research background and conceptual framework (Figure 2). Personal Selling positively and significantly affects Perceived Value (Hypothesis 1 (H1)). Personal selling is also an interaction between individuals who must meet face-to-face to create, improve, acquire, and maintain mutually beneficial exchange relationships. So good personal selling will support the perception of value. (Matviiets and Kipen, 2021). Digital Marketing has a positive and significant effect on Perceived Value (Hypothesis 2 (H2)). Hairunnisa et al. (2020) ex-

plained that the absence of this influence could be due to consumers not making effective use of digital marketing carried out by the company. Consumers notice various promotions and company information obtained via e-mail or website, so consumer loyalty cannot be created. Other factors encourage consumers to be loyal to a product, such as good product quality and the benefits or benefits obtained by consumers. The customer value perception is obtained by increasing the services the Bank provides. Personal Selling has a positive and significant effect on Customer Satisfaction (Hypothesis 3 (H3)). Brand image is the second factor used as

factor that affects consumer loyalty. Brand Image reflects the consumer’s assessment of the mind and feels immediately after consuming a product (Sulibhavi and Shivashankar, 2017). After consuming the product, the positive experience consumers will deepen the consumer assessment of the brand image. Citilink is included in the product with a good brand image as a flight with affordable prices, good quality, and many domestic routes. (Susetyo et al., 2020). Digital Marketing has a positive and significant effect on Customer Satisfaction (Hypothesis 4 (H4)). Consumers can make payments through mobile banking and website banking, which is one of the increasing innovations in the financial sector (Sumerta et al., 2019). Perceived Value has a positive and significant effect on Customer Satisfaction (Hypothesis 4 (H5)). The values carried out by Citilink have also been listed on the website to increase consumer trust. The inherent value of Citilink is good quality at low prices. So, when consumers intend to use flight services, the first thing to remember is Citilink, a flight service with a green iden-

tity, affordable and quality prices, and easy ticket reservations through the company’s website or business partners. Finally, loyalty will encourage consumers to recommend products to other parties (Priansa, 2017). Personal Selling has a positive and significant effect on Customer Satisfaction through Perceived Value (Hypothesis 6 (H6)). Perceived Value can motivate consumers to be loyal to a product, so that a high rating will increase loyalty. (Kelvianto, 2020), found that perceived value has a positive and significant impact on consumer loyalty. Gultom et al. (2016) proved that perceived value has no effect on consumer loyalty. Digital Marketing has a positive and significant effect on Customer Satisfaction through Perceived Value (Hypothesis 7 (H7)). Dewi et al. (2021) stated that *digital marketing* is a marketing activity that uses internet-based digital media such as web, social media, e-mail, database, mobile and digital tv to increase the number of customers or target consumers and to identify their profile, behavior, product value, and loyalty which all are intended to achieve marketing goals.

**Table 1. Definition of Operational**

<b>Variable</b>	<b>Variable Concept</b>	<b>Indicator</b>
Personal Selling (X1)	Sales promotions are carried out in two directions and are considered more effective in marketing the product	<ol style="list-style-type: none"> <li>1. Identify customers</li> <li>2. Make a visit</li> <li>3. Product knowledge</li> <li>4. Ability to provide solutions</li> </ol>
Digital Marketing (X2)	One marketing strategy is to promote goods and services by utilizing various distribution channels	<ol style="list-style-type: none"> <li>1. Accessibility</li> <li>2. Interactive</li> <li>3. Entertain</li> <li>4. Credibility</li> <li>5. Informative</li> </ol>
Perceived Value (Z)	How a customer sees the benefits and value of a product.	<ol style="list-style-type: none"> <li>1. Emotional value</li> <li>2. Social value</li> <li>3. Quality</li> <li>4. Value for money</li> </ol>
Customer Satisfaction (Y)	The level of a person’s feeling state, which is the result of a comparison between the performance appraisal/ end product results in relation to customer expectations	<ol style="list-style-type: none"> <li>1. The quality of the products produced</li> <li>2. Quality of services provided</li> <li>3. Ease of access to products</li> </ol>

## METHOD

This research uses a quantitative approach because most data are presented in numbers. The quantitative approach is used as a research approach. Data was collected using a questionnaire. The research location was at BPR Lembah Artha. The research subjects are BPR Lembah Artha customers who use the Mobile Banking application. The object of research is a review of the effect of personal selling and digital marketing on customer satisfaction by mediating value perceptions. The sampling technique is purposive sampling, where the sample is selected with consideration. This data analysis aims to determine the effect between variables, and the analysis technique is Partial Least Square (PLS). The population in this study are customers or users of BPR Lembah Artha Mobile Banking. Sampling in this study used a purposive sampling technique, namely a sampling technique with certain considerations so that the sample in this study was only 90 users. The research period is 3 months, from January to March 2022.

## Definition of Operational

The operational definition of a research variable is an attribute or characteristic of an object or activity with certain variations determined by the researcher to be studied and then conclusions drawn. The operational definition in research is shown in the following Table 1.

## RESULTS

### Characteristics of Respondents

Based on the table of respondent characteristics above, respondents with high school education levels, ages 31-40 years, and female gender were the most respondents in this study with each value obtained. The implementation of *Partial Least Square* is facilitated by Software SmartPLS version 3.2.9. The result of the data analysis is then used to answer the hypotheses. Meanwhile, the hypothesis test involves the determination of the t-statistic value and p-value. The hypothesis is accepted if the p-value is < 0.05. The following table presents the results of the hypothesis test.

**Table 2. Characteristics of Respondents**

Characteristics	Description	Amount	Percentage
Education	High school	15	16,7%
	Diploma	12	13,3%
	Bachelor degree	63	70,0%
Age	Less than 30 years	11	12,2%
	31 – 40 years	44	48,8%
	40 – 50 years	23	25,7%
	Over 51 years	12	13,3%
Gender	Male	36	40,0%
	Female	54	60,0%

Source: Primary data processed (2022)

With respect to the results of the hypothesis test, then the equation of the research model is written as follows:

$$Y1 = 0.609X1 + 0.298X2$$

$$Y2 = 0.265X1 + 0.340X2 + 0.361Y1$$

Each result of the hypothesis test will be explained as follows.

**Table 3. Hypothesis Test**

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ( O/STDEV )	P Values
Personal Selling (X1) on Perceived Value (Y1)	0.609	0.597	0.085	7.151	0.000
Digital Marketing (X2) on Perceived Value (Y1)	0.298	0.309	0.091	3.267	0.001
Personal Selling (X1) on Customer Satisfaction (Y2)	0.265	0.286	0.126	2.046	0.036
Digital Marketing (X2) on Customer Satisfaction (Y2)	0.340	0.331	0.143	2.374	0.018
Perceived Value (Y1) on Customer Satisfaction (Y2)	0.361	0.351	0.123	2.935	0.003
Personal Selling (X1) on Customer Satisfaction (Y2) through Perceived Value (Y1)	0.220	0.210	0.081	2.722	0.007
Digital Marketing (X2) on Customer Satisfaction (Y2) through Perceived Value (Y1)	0.107	0.107	0.051	2.126	0.034

Source: Primary Data (2021)

**Hypothesis 1 (H1)**

The first hypothesis (H1) was tested, and the result showed that the effect of *personal selling* (X1) on *perceived value* (Y1) has a path coefficient value of 0.609 with a t-statistic value of 7.151 and p-value of 0.000. The value of the t-statistic is higher than the value of the t-table ( $7.151 > 1.984$ ), whereas the p-value of 0.000 is lower than the alpha standard of 5% ( $0.000 < 0.05$ ). This result signifies that the effect of *personal selling* on *perceived value* is positive and significant. Good *personal selling* is associated with high *perceived value*. By this result, the first hypothesis (H1) is accepted.

**Hypothesis 2 (H2)**

The test result on the second hypothesis indicated that the effect of digital marketing (X2) on perceived value (Y1) has a path coefficient of 0.298 with a t-statistic value of 3.267 and a p-value of 0.001. The value of the t-statistic is higher than the t-table ( $3.267 > 1.984$ ). Meanwhile, the p-value is 0.001, which is lower than the alpha standard of 5% ( $0.001 < 0.05$ ). This result confirms that the effect of *digital marketing* on *perceived value* is positive and significant. Good *digital marketing* improves *perceived value*. Based on this result, the second hypothesis (H2) is accepted.

**Hypothesis 3 (H3)**

The third hypothesis was tested, and the result revealed that the effect of *personal selling* (X1) on customer satisfaction (Y2) has a path coefficient value of 0.265 with a t-statistic value of 2.046 and a p-value of 0.036. The value of the t-statistic is higher than the t-table ( $2.046 > 1.984$ ). The value of p is 0.036, which is lower than the alpha standard of 5% ( $0.036 < 0.05$ ). This result points out that the effect of *personal selling* on customer satisfaction is positive and significant. Good *personal selling* delivers high customer satisfaction. In accordance with this result, the third hypothesis (H3) is accepted.

**Hypothesis 4 (H4)**

The test result on the fourth hypothesis informed that the effect of digital marketing (X2) on customer satisfaction (Y2) has a path coefficient of 0.340 with a t-statistic value of 2.374 and a p-value of 0.018. The value of the t-statistic is higher than the t-table ( $2.374 > 1.984$ ). Meanwhile, the p-value of 0.018 is lower than the alpha standard of 5% ( $0.018 < 0.05$ ). This result explains that the effect of *digital marketing* on customer satisfaction is positive and significant. Good *digital marketing* can improve customer satisfaction. Referring to this result, the fourth hypothesis (H4) is accepted.

### Hypothesis 5 (H5)

The fifth hypothesis (H5) was tested, and the result showed that the effect of *perceived value* (Y1) on customer satisfaction (Y2) has a path coefficient value of 0.361 with a t-statistic value of 2.935 and p-value of 0.003. The value of the t-statistic is higher than the value of the t-table ( $2.935 > 1.984$ ), whereas the p-value of 0.003 is lower than the alpha standard of 5% ( $0.003 < 0.05$ ). This result signifies that the effect of *perceived value* on customer satisfaction is positive and significant. High *perceived value* is associated with high customer satisfaction. Corresponding to this result, the fifth hypothesis (H5) is accepted.

### Hypothesis 6 (H6)

The result of the test on the sixth hypothesis indicated that the effect of *personal selling* (X1) on customer satisfaction (Y2) through *perceived value* (Y1) has a path coefficient value of 0.220 with a t-statistic value of 2.722 and a p-value of 0.007. The value of the t-statistic is higher than the t-table ( $2.722 > 1.984$ ). The value of p is 0.007, which is lower than the alpha standard of 5% ( $0.007 < 0.05$ ). Regarding this result, the indirect effect of *personal selling* on customer satisfaction through *perceived value* is positive and significant. High *perceived value* can mediate the effect of *personal selling* on customer satisfaction. By this result, the sixth hypothesis (H6) is accepted.

### Hypothesis 7 (H7)

The seventh hypothesis was tested, and the result revealed that the effect of *digital marketing* (X2) on customer satisfaction (Y2) through *perceived value* (Y1) has a path coefficient value of 0.107 with a t-statistic value of 2.126 and p-value of 0.034. The value of the t-statistic is higher than the t-table ( $2.126 > 1.984$ ). Meanwhile, the p-value is 0.034, which is lower than the alpha standard of 5% ( $0.034 < 0.05$ ). In relation to this result, the indirect effect of *digital marketing* on customer satisfaction through *perceived value* is positive and significant. High *perceived value* can mediate the effect

of *digital marketing* on customer satisfaction. The seventh hypothesis (H7) is accepted in connection with this result.

## DISCUSSION

Banking customers will be eager to use *mobile banking* applications when these customers find that the benefit and facilities of these applications are exactly consistent with their expectations. Mobile banking applications have enabled customers to access information and adapt to technological advancement. Data from the Bank of Indonesia has been studied, and this study showed that banking customers are not clumsy and not fear to experience any alteration in the existing system, and are also easily adaptive to any technological development. The existence of *mobile banking* applications is useful in helping customers manage their financial transactions. This usefulness is the main reason customers relatively easily accept *mobile banking* applications. One relevant study (Marlius and Putriani, 2020) found that *ease of use* of current technology can minimize the effort (in time and energy) needed by banking customers to learn how to use that technology. As direct users, banking customers believe that *ease of use* is associated with more flexibility, understanding, and operation.

### Personal Selling Has Positive And Significant Effect On Perceived Value

Another study (Sihombing and Nasib, 2020) stated that the *perceived value* of banking customers represents the effort of banking customers to compare the product/service from a certain company with those from its competitor company by reviewing benefits, quality, and price. *Personal selling* experienced by banking customers greatly affects the perception created by these customers. As previously explained by a study (El-Haddadeh et al., 2019), *perceived value* is a process of choosing, arranging, and translating information inputs to create perception based not only on physical stimulus but also on interpersonal and environmental stimuli.



### **Digital Marketing Has Positive And Significant Effect On Perceived Value**

Customer perception is a competitive advantage for any company in the service industry. Therefore, those companies follow up this situation by improving their *digital marketing* capability. Service providers shall improve their *digital marketing* to beautify their selling methods and to create value for their customers (Komala and Nellyaningsih, 2017). *Digital marketing* is one of the customer service methods to improve customer value. In this case, value experienced by customers (*perceived value*) derives from customer perception, and customer perception becomes fundamental for sustainable long-term marketing relationships (Hilda, 2018).

### **Personal Selling Has Positive And Significant Effect On Customer Satisfaction**

Brand image is the second factor used as factor that affects consumer loyalty. Brand Image reflects the consumer's assessment of the mind, which is felt immediately after consuming a product (Sulibhavi and Shivashankar, 2017). After consuming the product, the positive experience consumers will deepen the consumer assessment of the brand image. Citilink is included in the product with a good brand image as a flight with affordable prices, good quality, and many domestic routes. (Susetyo et al., 2020)

### **Digital Marketing Has Positive And Significant Effect On Customer Satisfaction**

Creating *perceived value* is like giving value to the customers and ensuring that the value is higher than the value given by the competitor company. The capability to give customer value represents organizational capability. Another study (El-Adly, 2019) asserted that customer-perceived value is a crucial concept influencing customer satisfaction.

### **Perceived Value Has Positive And Significant Effect On Customer Satisfaction**

Knowing customer *perceived value* is crucial for business. Better knowledge about *customer perceived value* helps the company to improve

customer satisfaction, gain a stronger competitive position, and to obtain promising market share (Astutik et al., 2021). In addition, another related study (Fatimah, 2021) discovered that *customer-perceived value* is the main driving force that develops and maintains a loyal consumer base because *customer-perceived value* plays an important role in the acquisition and retention of customers.

### **Personal Selling Has Positive And Significant Effect On Customer Satisfaction Through Perceived Value**

Perceived Value can motivate consumers to be loyal to a product, so that a high rating will increase loyalty. Kelvianto (2020) stated that perceived value positively and significantly impacts consumer loyalty. Gultom et al. (2016) proved that perceived value has no effect on consumer loyalty.

### **Digital Marketing Has Positive And Significant Effect On Customer Satisfaction Through Perceived Value**

Dewi et al. (2021) stated that digital marketing is a marketing activity that uses internet-based digital media such as web, social media, e-mail, database, mobile/wireless, and digital tv to increase the number of customers or target consumers and to identify their profile, behavior, product value, and loyalty which all are intended to achieve marketing goals. Hairunnisa et al. (2020) explained that the absence of this influence could be due to consumers not making effective use of digital marketing carried out by the company. Consumers notice various promotions and company information obtained via e-mail or website, so consumer loyalty cannot be created. Other factors encourage consumers to be loyal to a product, such as good product quality and the benefits or benefits obtained by consumers. The perception of customer value is obtained by increasing the services provided by the Bank

## **CONCLUSIONS**

A better position of *personal selling* and *digital marketing* can improve the *perceived value* experienced by customers/users of the *m-banking* application. A better position of *personal selling*,

*digital marketing*, and *perceived value* can improve the satisfaction of customers/users of the *m-banking* application. *Perceived value* experienced by customers/users of the *m-banking* application can mediate the effect of *personal selling* on the satisfaction of customers/users of the *m-banking* application. *Perceived value* experienced by customers/users of the *m-banking* application can mediate the effect of *digital marketing* on the satisfaction of customers/users of the *m-banking* application.

## RECOMMENDATIONS

BPR Lembah Artha is suggested to improve its *personal selling* and *digital marketing* capabilities because both capabilities enable the Bank to use the *m-banking* application efficiently. Next, the research shall conduct a deep review of customer perception that influences customer satisfaction, including perception regarding ease of use, benefit, and completeness of features in the *m-banking* application.

## IMPLICATIONS

Better *personal selling* and *digital marketing* can improve customer perceptions of value. Good value perception is indicated by customer satisfaction and supports *personal selling*.

## LIMITATIONS

Based on the direct experience of researchers in this research process, there are some limitations experienced. Several factors can be considered for researchers who will refine the study further because this study certainly has shortcomings that need improvement in future studies. Of course, the limited number of respondents is still lacking in describing the real situation. Research objects need to be added to get more comprehensive results.

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