Impact Of Value In The Brand Page Experience On Customer Engagement Behaviors Dimediation Of Customer Satisfaction at PT. Bank Sumut Medan

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Abstract

This study aims to determine the effect of value in the brand page experience on customer satisfaction, to determine the effect of value in the brand page experience on customer engagement behaviours, to determine the effect of customer satisfaction on customer engagement behavior and to determine the effect of value in the brand page experience on customer engagement behaviors through customer satisfaction. The total population in this study amounted to 438 people, and by using the Slovin formula, a sample of 209 people was obtained. The analysis technique used is path analysis. The results showed that Value in the brand page experience had a positive and significant effect on customer satisfaction at PT. Bank SUMUT Medan. Value in the brand page experience has a positive and significant effect on customer engagement behavior at PT. Bank SUMUT Medan. Customer satisfaction has a positive and significant effect on customer engagement behavior at PT. Bank SUMUT Medan. There is a direct influence between the value in the brand page experience on customer engagement behavior through customer satisfaction at PT. Bank SUMUT Medan

Introduction

Research Background

In the world of banking or various companies both engaged in services and goods, marketing or marketing personnel is one of the spearheads of the company's success. Marketing is like a king, they are one of the most valuable assets for the company, so the role of marketing in the company is so important. Marketing, has the task of introducing and marketing products, both goods and services. So with the role of marketing, sales are expected to increase. In the world of banking, the role of marketing is very dominant in attracting potential customers to become customers. Not surprisingly, when recruiting employees for 'certain' marketing positions, they are required to have an attractive appearance in addition to being capable.

To have a reliable marketer and be able to introduce the company's products, then it can be a problem for a company. Problems related to consumer loyalty to a brand is a problem that must be faced by all brands that exist today. According to Paul and Olson (2016) consumer loyalty is a behavioral impulse to make purchases repeatedly and to build consumer loyalty to a product or service produced by the business entity. It takes a long time to go through a repetitive buying process, and consumer loyalty has a positive correlation with business performance according to Beerli et.al (2014). This is supported by the results of research conducted by Sanaji (2015) which states that customer engagement has a positive effect on customer satisfaction. This study contributes to the customer engagement literature in the context of cellular telecommunications, with empirical evidence of the significant effect of customer engagement on customer satisfaction. Likewise with the results of research conducted by Purnami and Kusuma (2017), Pramudita and Japarianto (2013), Felita and Japarianto (2015) which state that customer experience has an influence on customer loyalty with customer engagement and customer trust as intervening variables.

Yohanes (2014) states that brand experience is defined as the sensations, feelings, cognitions and consumer responses caused by the brand. The value in the brand page experience begins to be felt by consumers when consumers look for products or services, decide to buy, and after consumers use the products or services offered by the brand. There are some consumers who do not care about the value in the brand page experience that they have experienced, but there are also many consumers who really take into account the value in the brand page experience of the product or service in making repurchase decisions in the future. Sidabutar and Dharmayanti (2015), state that it is the VIBE framework that contributes to the sparse conceptual development of perceived value in mobile social media. Furthermore, it confirms the existence of a value-customer-satisfaction engagement behavior chain. These findings are managerially relevant and focus on the utilization of the VIBE component.

One strategy that can be used to reduce the negative impact of business development is customer experience. Customer experience is the experience felt by customers when they try to shop at a company. The experience felt by the customer can be a pleasant or unpleasant experience. A pleasant experience will bring the customer back to shop at the company, while a less pleasant experience will cause the customer to switch to another company. A good customer experience will support customers to come back again and in the end will result in loyalty that keeps customers.

The level of customer loyalty is influenced by factors of customer engagement and customer trust. Customer engagement is a very important strategy in producing higher company performance, including sales growth, better competitive advantage and benefits if customer engagement is supported interactively, and in a dynamic business environment. The success or failure of this customer engagement strategy is influenced by the customer experience factor. In addition to customer engagement, whether or not a customer is loyal is also influenced by the trust that arises in the customer's mind towards a company. This is supported by research conducted by Pramudita and Japarianto (2013) which states that the customer experience variable, sense and relate dimensions have a significant effect on consumer satisfaction.

As it is known that the products or services produced by the company may not be able to find buyers or enthusiasts on their own. This is supported by research conducted by Pramudita and Japarianto (2013) which states that the customer experience variable, sense and relate dimensions have a significant effect on consumer satisfaction.

As it is known that the products or services produced by the company may not be able to find buyers or enthusiasts on their own. Therefore PT. Bank SUMUT in conducting marketing activities for its products or services must require consumers regarding the products or services produced. In general, all companies aim to get optimal profits, so failure to carry out marketing activities will have fatal consequences for the company, for that it is necessary to take various ways to achieve these goals.

With the right marketing strategy in accordance with the market conditions faced, the success of the marketing strategy depends on how to choose the right strategy in marketing its products, as well as the products of PT Bank SUMUT. PT Bank SUMUT organizes a number of programs to attract new customers and increase the loyalty of existing customers as an effort to increase the collection of third party funds. Marketing campaigns, sponsorships and the "Saving Direct Profit" program are programs aimed at attracting new customers. Meanwhile, PT Bank SUMUT also carries out a lottery program with prizes for existing customers including the Gebyar Martabe Lottery Program for loyal customers of Martabe Savings every year, the "Semarak Hari Merdeka" program by giving certain prizes during the Independence day period and the "Year End Gift" Program by giving cashback to customers who increase their savings balance by a certain amount. PT Bank SUMUT also collaborates with Telkomsel in the SMS Banking bundling program as an effort to increase customer transactions through SMS Banking. Savings products that are the flagship of Bank SUMUT include the Martabe Savings, TabunganKu, Simpeda Savings (Regional Development Savings), Simpeda Cash Car Savings, Makbul Savings and Simpel Savings.

This study is a replication of the research conducted by Carlson et al (2017). The difference between this study and previous research is the location and year of the study. previous research was conducted on social media and in 2017, while this research was conducted at PT Bank SUMUT and the research is in 2021.

Various customer engagement programs were created by PT Bank SUMUT with the aim of creating customer loyalty by using customer experience as a consideration. From the explanation of the background above, the author would like to take the title: "Impact of Value

in the Brand Page Experience on Customer Engagement Behaviors Mediated by Customer Satisfaction at PT. Bank SUMUT Medan".

Understanding Customer Engagement Behaviors

According to Schiffman and Kanuk (2014), consumer behavior can be defined as the behavior that consumers display in searching for, buying, using, evaluating and ignoring products, services, or ideas that are expected to satisfy their needs by consuming the products or services offered.

Customer Engagement Behavior Indicators

Consumers not only differ in the level of involvement, namely high and low involvement, but also differ in the type of involvement. This study refers to the multi-dimensional concept of engagement aspects suggested by several researchers (Ferrinadewi, 2015):

a. Normative engagement
b. Subjective risk involvement
c. Long term engagement
d. Situational engagement

Understanding Value in the brand page experience

Brand experience is the consumer's past experience with the brand, especially in the scope of use. Thus it can be concluded that the consumer experience of a brand is closely related to trust in the brand. According to Brakus et al (2012), brand experience is defined as the sensations, feelings, cognitions, and consumer responses evoked by the brand, related to the stimuli generated by the brand design, brand identity, marketing communications, people and the environment the brand is marketed. According to Neumeier (2013) brand experience is the entire interaction of a person with products, services, organizations, all of which are the raw materials of a brand.

Value in the brand page experience Indicators

Brand experience includes the aesthetics of a product which functions as the basis for the consumer's brand experience. The consumer brand experience also includes the look and feel in logos and signs, packaging and store space. According to Brakus et al (2012), aspects of brand experience (brand experience), namely:

1) Product experience (product experience)
2) Shopping and Service Experience (buying and service experience)
3) Consumption experience (experience when using or consuming products or services)

Understanding Customer Satisfaction

According to Kotler (2017) which states that satisfaction is a person's feeling of pleasure or disappointment that arises after comparing the performance (outcome) of the product thought to the expected performance (result). For a consumer-focused company, customer satisfaction is both a goal and a marketing tool. While Tse and Wilton (1998) in Lupiyoadi and Hamdani (2016) state that customer satisfaction or dissatisfaction is the customer's response to

the evaluation of the perceived discrepancy between previous expectations and the actual performance of the product that is felt after its use.

Customer Satisfaction Indicators

Manurung (2019) divides customer satisfaction into five elements, namely:

1) Expectations

2) Performance

3) Comparison

4) Confirmation/Disconfirmation

5) Discrepancy

RESEARCH METHODS

Research Data Analysis Techniques

Path Analysis

Model Equation

To determine the effect or relationship of the independent variable (value in the brand page experience) with the dependent variable (customer engagement behavior) through customer satisfaction, regression and path analysis methods will be used using SPSS, the formula is as follows:

Z = pZX + e1

Y = pYX + pYZ + e2

Information :

X = Value in the brand page experience

Z = Customer satisfaction

Y = Customer engagement behavior

e = Standard Error

RESULTS AND DISCUSSION

Research result

Data Quality Test

Data Validity Test

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Validity Test Results

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Variabel	Statement	r_{hitung}	Validitas

Value In The Brand Page Experience (X)	Butir 1	0.600	Valid
	Butir 2	0.493	Valid
	Butir 3	0.373	Valid
	Butir 4	0.701	Valid
Customer Engagement Behaviours (Y$_2$)	Butir 1	0.415	Valid
	Butir 2	0.479	Valid
	Butir 3	0.364	Valid
	Butir 4	0.369	Valid
Customer Satisfaction (Y$_1$)	Butir 1	0.681	Valid
	Butir 2	0.563	Valid
	Butir 3	0.529	Valid

The table above shows that all statement items are valid because rcount > rtable. Thus, the questionnaire can be continued at the reliability testing stage.

Data Reliability Test

Reliability Test Results

Variabel	Cronbach's Alpha	Information
Customer engagement behaviours (Y$_2$)	0.627	Reliable
Value in the brand page experience (X)	0.746	Reliable
Customer satisfaction (Y$_1$)	0.717	Reliable

Path Analysis
Substructure I
Classic assumption test
Data Normality Test
Hasil Uji Kolmogorov Smirnov Model Equation 1

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		209
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	2.50471040
Most Extreme	Absolute	.089
Differences	Positive	.048
	Negative	-.089
Kolmogorov-Smirnov Z		1.290
Asymp. Sig. (2-tailed)		.072

a. Test distribution is Normal.
b. Calculated from data.

Based on the results of the normality test using the Kolmogorov-Smirnov equation model, the KSZ value is 1.290 and Asyimp. Sig of 0.072 is greater than 0.05, it can be concluded that the data is normally distributed.

Heteroskedasdisitas Test

Uji Glejser Model Equation I
Coefficients[a]

Model	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta	t	Sig.
1 (Constant)	3.979	.538		7.390	.000
Value In the Brand Page Experience	-.114	.032	-.240	-3.551	4.754

a. Dependent Variable: Abs_Res

Based on Table above, it is known that the significance value (Sig.) for the variable value in the brand page experience (X) is 4.754. Because the significance value of the value in the brand page experience (X) variable is greater than 0.05, then according to the basis for decision making in the glejser test, it can be concluded that there is no symptom of heteroscedasticity in the regression model.

Koefisien Determinasi Test (R^2)
Coefficient of Determination Model Equation 1

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.405[a]	.164	.160	2.51075

a. Predictors: (Constant), Value In the Brand Page Experience

b. Dependent Variable: Customer Satisfaction

The R Square value shows a value of 0.164 which means that the ability of the value in the brand page experience variable to explain customer satisfaction is 16.4% while the remaining 0.836 or 83.6% is the error value of the substructure model I variable.

Feasibility Test of Substructure Path Analysis Model I

Feasibility Test Model Equation I
ANOVA[b]

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	256.054	1	256.054	40.618	.000[a]
	Residual	1304.903	207	6.304		
	Total	1560.957	208			

a. Predictors: (Constant), Value In the Brand Page Experience

b. Dependent Variable: Customer Satisfaction

The test probability value is 0.000, the value is smaller than 0.05 (0.000 < 0.05). This shows that the substructure path analysis model I has been fit.
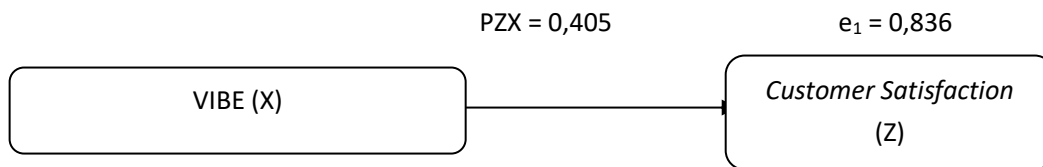
Hipotesis Test

Hipotesis Test Model Equation 1
Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta	t	Sig.
1 (Constant)	4.805	1.018		4.721	.000
Value In the Brand Page Experience	.388	.061	.405	6.373	.000

a. Dependent Variable: Customer Satisfaction

The table above shows that the probability value (p) value in the brand page experience is 0.000. When compared with the Alpha value (0.05), it can be determined that the probability < Alpha (p < 0.05), so it can be concluded that the value in the brand page experience has a significant effect on customer satisfaction. The value of the value in the brand page experience affecting customer satisfaction is 0.405.

Substructure Path Analysis Model Drawing I

PZX = 0,405 e_1 = 0,836

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┌──────────────────┐                  ┌──────────────────────┐
│                  │                  │ Customer Satisfaction│
│     VIBE (X)     │─────────────────▶│        (Z)           │
│                  │                  │                      │
└──────────────────┘                  └──────────────────────┘
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Z = 0,405PZX+0,836e_1

1). pY_1X= 0,405 for the independent variable X (value in the brand page experience) which is positive, it indicates that each increase of 1 unit will increase the number of customer satisfaction by 0.405.

2). e_1 = If there is an assumption error in the model, then the model assumption can be corrected $\pm$ 0.405 to approach the actual result

Substructure II
Classic assumption test
Data Normality Test
Kolmogorov Smirnov Model Equation . Test Results II

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		209
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	2.37452738
Most Extreme	Absolute	.066
Differences	Positive	.052
	Negative	-.066
Kolmogorov-Smirnov Z		.947
Asymp. Sig. (2-tailed)		.331

a. Test distribution is Normal.
b. Calculated from data.

Based on the results of the normality test using the Kolmogorov-Smirnov Equation Model, the KSZ value is 0.947 and Asyimp. Sig of 0.331 is greater than 0.05, it can be concluded that the data is normally distributed.

Multicollinearity Test

Equation Model Multicollinearity Test Results II

Model		Collinearity Statistics	
		Tolerance	VIF
1	Value in the brand page experience	.836	1.196
2	Customer satisfaction	.836	1.196

a. Dependent Variable : customer engagement behaviours

Based on the table above, it can be concluded that the VIF value of the value in the brand page experience and customer satisfaction is smaller or below 10 (VIF <10), this means that it is not affected by multicollinearity between the independent variables in the regression model. While the tolerance value of the value in the brand page experience and customer satisfaction is greater than 0.1, this means that there is no multicollinearity between independent variables in the regression model.

Heteroskedasdisitas Test

Uji Glejser Model Equation II
Coefficientsᵃ

Model	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta	t	Sig.
1 (Constant)	2.813	.645		4.358	.000
Value In the Brand Page Experience	-.039	.040	-.073	-.966	.335
Customer Satisfaction	-.031	.042	-.057	-.746	.456

a. Dependent Variable: Abs_Res1

Based on the table above, it is known that the significance value (Sig.) for the value in the brand page experience (X) variable is 0.335 and the significance value (Sig.) for the customer satisfaction variable (Y1) is 0.456. It can be concluded that the significance value of the value in the brand page experience variable (X) is 0.335 > 0.05 and the significance value of the customer satisfaction variable (Y1) is 0.456 > 0.05, so according to the basis for decision making in the Glejser test, it can be concluded that there is no heteroscedasticity symptoms in the regression model.

Koefisien Determinasi Test (R^2)

Coefficient of Determination Model Equation II
Model Summaryᵇ

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,565ᵃ	,319	,313	2,38603

a. Predictors: (Constant), Customer satisfaction, Value in the brand page experience
b. Dependent Variable: Customer engagement behaviours

The value of R Square shows a value of 0.319, meaning that the ability of the variable value in the brand page experience and customer satisfaction to explain customer engagement behavior is 31.9%, while the remaining 0.681 or 68.1% is the error value of the substructure model II variable.

Feasibility Test Model Analisis Jalur Substruktur II
Feasibility Test Model Equation II

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	550.174	2	275.087	48.319	.000[a]
	Residual	1172.783	206	5.693		
	Total	1722.957	208			

a. Predictors: (Constant), Customer Satisfaction, Value In the Brand Page Experience
b. Dependent Variable: Customer Engagement Behaviours

The test probability value is 0.000, the value is smaller than 0.05 (0.000 < 0.05). This shows that the substructure path analysis model II is fit.

Hipotesis Test

Hipotesis Test Model 2
Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	6.178	1.018		6.069	.000
	Value In the Brand Page Experience	.355	.063	.353	5.609	.000
	Customer Satisfaction	.337	.066	.321	5.109	.000

a. Dependent Variable: Customer engagement behaviours

The table shows that the probability value (p) value in the brand page experience is 0.000, and the probability value (p) customer satisfaction is 0.000. When compared with the Alpha value (0.05), it can be determined that the probability is smaller than the Alpha value (p < 0.05), so it can be concluded that the value in the brand page experience has a significant effect on customer engagement behavior, and customer satisfaction has a significant effect. significant to customer engagement behavior. The value of the value in the brand page experience affecting customer engagement behavior is 0.353, and the value of customer satisfaction influencing customer engagement behavior is 0.321.

**Substructure Path Analysis Model Drawing II**

VIBE (X)

PZX = 0,353

e_2 = 0,681

Customer Satisfaction (Z)

PYZ 0,321

Customer Engagement Behaviours (Y)
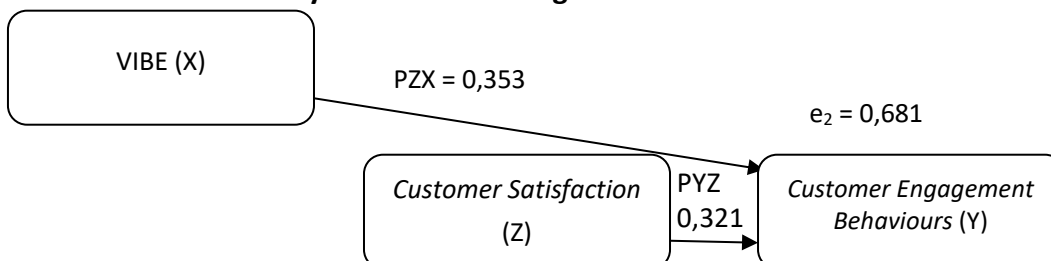
$$Y = 0{,}353pYX + 0{,}321pYZ + 0{,}681e_2$$

a. pYX= 0,353 for the independent variable X (value in the brand page experience) which is positive, it indicates that each increase of 1 unit will increase the number of customer engagement behaviors by 0.353.

b. pYZ = 0.321 for the independent variable Z (customer satisfaction), which is positive, indicates that each increase of 1 unit will increase the number of customer engagement behaviors by 0.321.

c. e_2 = If there is an assumption error in the model, then the model assumption can be corrected $\pm$ 0.681 to approach the actual result.

Model Analysis
Figure Path Analysis Model Hypothesis Test
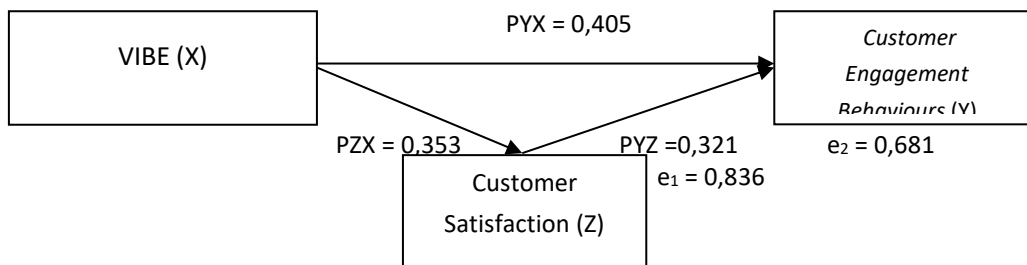
Indirect Influence Test

Test Sobel

Input:		Test statistic:	Std. Error:	p-value:
a	0.405	Sobel test: 3.92353011	0.0331347	0.00008726
b	0.321	Aroian test: 3.8948849	0.03337839	0.00009825
s_a	0.061	Goodman test: 3.95281677	0.0328892	0.00007724
s_b	0.066	Reset all	Calculate	

The table above shows that in the Sobel Test the probability value (p-value) is 0.000 which is smaller than 0.05 (0.000 < 0.05), so it can be concluded that there is a significant effect of value in the brand page experience on customer engagement behavior through customer satisfaction.

Big Influence Analysis

Direct Influence

The direct influence of value in the brand page experience on customer engagement behavior is as follows:

Y1X = 0.405

Indirect Influence

The magnitude of the indirect effect of value in the brand page experience on customer engagement behavior through customer satisfaction is as follows:

Y1X x pY2Y1 = 0.405 x 0.321 = 0.130

Total Influence

Based on the picture and the results of the previous explanation, it can be calculated the total effect of each exogenous variable on the endogenous variable. The total effect of value in the brand page experience on customer engagement behavior

Total Effect: pZX + (pZX x pYZ) = 0.405 + 0.130 = 0.535

Discussion

Value In The Brand Page Experience Has Significant Influence on Customer Satisfaction

From the statistical test results, it can be seen that the value in the brand page experience has a significant effect on customer satisfaction because the Sig value is 0.000 <0.05. This result is in line with the results of research conducted by Sidabutar and Dharmayanti (2015) which shows that value in the brand page experience has a significant effect on customer satisfaction.

Value In The Brand Page Experience Significantly Affects Customer Engagement Behaviors

From the statistical test results, it can be seen that the value in the brand page experience has a significant effect on customer engagement behavior because the Sig value is 0.000 <0.05. From the results of the questionnaires distributed, the respondents who answered that I am proud when using Bank SUMUT products and I always use Bank SUMUT products that are in line with my expectations need to be re-evaluated, because the results obtained indicate that the statements that do not agree and disagree are very dominant (31.58 % and 30.14 %). This shows that consumers are proud of using Bank SUMUT products because the company where they work uses Bank SUMUT as a salary distribution. The use of Bank SUMUT products that matched my expectations turned out to still not meet consumer expectations because Bank SUMUT ATM facilities were not easy to find compared to BRI, BNI ATMs which were almost easy to find in various places such as gas stations.

Customer Satisfaction Has Significant Influence on Customer Engagement Behavior

From the results of statistical tests, it can be seen that customer satisfaction has a significant effect on customer engagement behavior because the Sig value is 0.000 <0.05. From the results of the questionnaires conducted, the respondents who answered me said positive things about Bank SUMUT products to others and I invited others to use Bank SUMUT products need to be re-evaluated, because the results obtained indicate that the statements that do not

agree and disagree are very dominant. (39.71 % and 36.36 %). This shows that positive consumer statements about Bank SUMUT products do not reflect that what is conveyed is really positive in reality. This is due to the positive things obtained only regarding consumer pride because Bank SUMTU belongs to North Sumatra, which is not accompanied by facilities that can exceed those of other banks such as BRI, BNI, and one of the drawbacks is the limited ATM space. This shows that respondents who stated that they would invite other people to use Bank SUMUT products did not come true.

Value In The Brand Page Experience Has Significant Influence on Customer Engagement Behaviors Through Customer Satisfaction

From the results of statistical tests, it can be seen that there is a significant effect of value in the brand page experience on customer engagement behavior through customer satisfaction because the value of Sig. of 0.000 < 0.05. From the results of the questionnaires distributed, the respondents who answered that I felt comfortable using Bank SUMUT products and I will be participating in the Bank SUMUT event need to be improved, because the results obtained indicate that the statements that do not agree and disagree are very dominant (30.14% and 31.10%) . It means that consumers who use the product and participate in Bank SUMUT events are still not satisfied and comfortable due to the insufficient ATM facilities provided by Bank SUMUT and the promo events presented are not attractive at all. From the results of the questionnaires distributed, the respondents who answered that I am proud when using Bank SUMUT products and I always use Bank SUMUT products that are in line with my expectations need to be re-evaluated, because the results obtained indicate that the statements that do not agree and disagree are very dominant (31.58 % and 30.14 %). This shows that consumers are proud of using Bank SUMUT products because the company where they work uses Bank SUMUT as a salary distribution. The use of Bank SUMUT products that matched my expectations turned out to still not meet consumer expectations because Bank SUMUT ATM facilities were not easy to find compared to BRI, BNI ATMs which were almost easy to find in various places such as gas stations. From the results of the questionnaires conducted, the respondents who answered me said positive things about Bank SUMUT products to others and I invited others to use Bank SUMUT products need to be re-evaluated, because the results obtained indicate that the statements that do not agree and disagree are very dominant. (39.71 % and 36.36 %). This shows that positive consumer statements about Bank SUMUT products do not reflect that what is conveyed is really positive in reality. This is due to the positive things obtained only regarding consumer pride because Bank SUMTU belongs to North Sumatra, which is not accompanied by facilities that can exceed those of other banks such as BRI, BNI, and one of the drawbacks is the limited ATM space. This shows that respondents who stated that they would invite other people to use Bank SUMUT products did not come true.

CONCLUSIONS AND SUGGESTIONS
Conclusion
1. Value in the brand page experience has a positive effect (6.373 > 1.971) and significant (0.000 < 0.05) on customer satisfaction at PT. Bank SUMUT Medan.

2. Value in the brand page experience has a positive effect (5.609 > 1.971) and significant (0.000 < 0.05) on customer engagement behavior at PT. Bank SUMUT Medan.

3. Customer satisfaction has a positive effect (5.109 > 1.971) and significant (0.000 < 0.05) on customer engagement behavior at PT. Bank SUMUT Medan.

4. There is a direct influence between the value in the brand page experience on customer engagement behavior through customer satisfaction at PT. Bank SUMUT Medan is (0.000 < 0.05).

Suggestion

1. To be able to compete and win the level of competition between banks, especially in the city of Medan, which already has many similar businesses, Bank SUMUT should be more aggressive in improving and promoting Bank SUMUT in the community. Convenience in using Bank SUMUT products needs to be improved in a better direction.

2. Improve service for the better, because sometimes the number of customers does not match the number of employees. One of them is by increasing promotional events involving the name of Bank SUMUT so that it is not only known in North Sumatra, but can reach all over Indonesia.

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