MODEL *CONDITIONAL PROCESS* PENINGKATAN KINERJA PEMASARAN

(Studi pada Bank Mandiri, Tbk di Provinsi Jawa Barat)

DISERTASI

Diajukan untuk memenuhi sebagian syarat untuk memperoleh gelar Doktor Manajemen

Oleh

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PROGRAM STUDI MANAJEMEN
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BANDUNG
2025

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MODEL *CONDITIONAL PROCESS* PENINGKATAN KINERJA PEMASARAN

(Studi pada Bank Mandiri, Tbk di Provinsi Jawa Barat)

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(Studi pada Bank Mandiri, Tbk di Provinsi Jawa Barat)

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PERNYATAAN KEASLIAN KARYA TULIS DISERTASI

Dengan ini saya menyatakan bahwa disertasi yang berjudul **MODEL *CONDITIONAL PROCESS* PENINGKATAN KINERJA PEMASARAN (Studi pada Bank Mandiri, Tbk di Provinsi Jawa Barat)** ini beserta seluruh isinya adalah benar-benar karya saya sendiri. Saya tidak melakukan penjiplakan atau pengutipan dengan cara-cara yang tidak sesuai dengan etika ilmu yang berlaku dalam masyarakat keilmuan. Atas pernyataan tersebut saya siap menanggung risiko/sanksi apabila di kemudian hari ditemukan adanya pelanggaran etika keilmuan atau klaim dari pihak lain terhadap keaslian karya saya ini.

Demikian pernyataan ini saya buat dengan sebenar-benarnya.

Bandung, 19 April 2025
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ABSTRAK

Mohamad Herdi Faizal (NIM. 2110155). MODEL *CONDITIONAL PROSES* PENINGKATAN KINERJA PEMASARAN (Studi pada Bank Mandiri, Tbk di Provinsi Jawa Barat), dengan tim promotor: Prof. Dr. Ratih Hurriyati, M.P. CSBA , Dr. Heny Hendrayati, S.IP., MM., Dr. H. Mokh. Adib Sultan, ST., MT.

Perusahaan perbankan perlu mengembangkan berbagai perencanaan di bidang pemasaran sehingga dapat beradaptasi dengan lingkungan yang dinamis dan terus mendukung kinerja pemasaran perbankan. Penelitian ini bertujuan menguji dan menganalisis hubungan antar-variabel yang mencakup peningkatan kinerja pemasaran melalui inovasi digital produk perbankan, dengan moderasi literasi digital. Desain penelitian ini adalah explanatory-survey terhadap 384 nasabah Bank Mandiri**, yang ditarik dengan** *proportional random sampling*, **yaitu y**ang menggunakan aplikasi Livin' by Mandiri di Region VI/Jawa 1 di bawah Kantor Wilayah Jawa Barat. Analisis data adalah metode deskriptif dan verifikatif menggunakan Partial Least Square (PLS). Temuan penelitian adalah bahwa kinerja pemasaran Bank Mandiri itu dapat terimplementasi dengan baik melalui inovasi digital produk perbankan, yang didasari oleh kualitas layanan digital, yang bersinergi dengan pengalaman konsumen dan kepercayaan konsumen, diperkuat oleh literasi digital. Novelty penelitian terkait dengan menempatkan variabel *Digital Innovation of Banking Product* sebagai mediasi, dan Literasi Digital sebagai moderasi. Implikasi teoretis dari penelitian ini adalah memperkuat model konseptual tentang peningkatan kinerja pemasaran dalam konteks perbankan digital, dengan menekankan peran inovasi digital produk sebagai variabel mediasi dan literasi digital sebagai variabel moderasi. Implikasi praktis ditujukan kepada manajemen Bank Mandiri, khususnya pada level regional di Jawa Barat. Temuan ini memberikan arahan strategis bahwa untuk meningkatkan kinerja pemasaran, bank perlu memperkuat inovasi digital produk perbankan dengan tetap menjaga kualitas layanan, membangun kepercayaan, dan menciptakan pengalaman digital yang unggul bagi nasabah.

Kata kunci: kinerja pemasaran, inovasi digital produk perbankan, literasi digital, pengalaman konsumen, kualitas layanan digital, kepercayaan konsumen

ABSTRACT

Mohamad Herdi Faizal (NIM. 2110155). *CONDITIONAL PROCESS MODEL FOR ENHANCING MARKETING PERFORMANCE (A Study at Bank Mandiri, Tbk in West Java Province)*. Promotors: Prof. Dr. Ratih Hurriyati, M.P. CSBA., Dr. Heny Hendrayati, S.IP., MM., Dr. H. Mokh. Adib Sultan, ST., MT.

Banking companies need to develop various marketing plans to adapt to a dynamic environment and continue to support banking marketing performance. This study aims to examine and analyze the correlation among variables including the improvement of marketing performance through digital innovation of banking products, with digital literacy moderation. The design of this study is an explanatory survey of 384 Bank Mandiri customers, using proportional random sampling, who use the Livin' by Mandiri application in Region VI/Java 1 under the West Java Regional Office. Data analysis is a descriptive and verification method using Partial Least Square (PLS). The findings of the study are that Bank Mandiri's marketing performance can be implemented well through digital innovation of banking products, which is based on the quality of digital services, which synergizes with consumer experience and consumer trust, strengthened by digital literacy. The novelty of the study is related to placing the Digital Innovation of Banking Product variable as a mediator, and Digital Literacy as a moderation. The theoretical implication of this study is the reinforcement of a conceptual model for enhancing marketing performance in the context of digital banking, by emphasizing the role of digital product innovation as a mediating variable and digital literacy as a moderating variable. The practical implication is directed toward the management of Bank Mandiri, particularly at the regional level in West Java. The findings provide strategic guidance that, in order to improve marketing performance, the bank needs to strengthen digital innovation in banking products while maintaining service quality, building customer trust, and creating an excellent digital experience for customers.

Keywords: *marketing performance, digital innovation of banking products, digital literacy, consumer experience, digital service quality, consumer trust*

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Disadari sepenuhnya bahwa dalam penyusunan disertasi ini masih terdapat banyak kekurangan dan kesalahan yang memerlukan waktu dan proses sehingga menjadi sempurna. Oleh karena itu, kritik dan saran yang bersifat membangun diharapkan demi perbaikan dan dapat menambah pengetahuan.

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