

ABSTRAK

Tujuan

Penelitian ini bertujuan untuk menganalisis pengaruh *Marketing Mix 4C* (*Co-creation*, *Currency*, *Communal Activation*, dan *Conversation*) terhadap *Customer Loyalty* melalui mediasi *Customer Journey* serta dimoderasi oleh penggunaan teknologi Chatbot. Studi ini difokuskan pada sektor perbankan dengan subjek penelitian nasabah Pegawai Negeri Sipil (PNS) di Kabupaten Sumenep.

Desain/metodologi/pendekatan

Penelitian ini menggunakan pendekatan kuantitatif berbasis desain survei dengan jumlah sampel sebanyak 379 responden yang dipilih dari populasi sebesar 7.707 PNS. Data dikumpulkan melalui penyebaran kuesioner dan dianalisis menggunakan teknik *Partial-Least Squares Structural Equation Modeling* (PLS-SEM) dengan bantuan perangkat lunak SmartPLS 0.4. Terdapat sepuluh hipotesis yang diuji untuk mengidentifikasi hubungan antar variabel dalam model penelitian.

Temuan

Hasil penelitian menunjukkan bahwa keempat dimensi dalam *Marketing 4C* berpengaruh signifikan terhadap *Customer Journey*, yang selanjutnya berpengaruh positif terhadap *Customer Loyalty*. *Customer Journey* juga terbukti sebagai mediator yang signifikan dalam menjembatani hubungan antara strategi bauran pemasaran dan loyalitas pelanggan. Selain itu, Chatbot terbukti memoderasi hubungan antara *Customer Journey* dan *Customer Loyalty* secara signifikan, namun perlu adanya peningkatan kualitas Chatbot perbankan demi menjangkau semua generasi (*Baby Boomers*, *Gen X*, *Gen Y*, *Gen Z*, dan *Gen Alpha*) secara maksimal.

Orisinalitas/nilai

Penelitian ini memberikan kontribusi teoretis dan praktis dengan mengintegrasikan konsep *Marketing Mix 4C*, *Customer Journey*, dan Chatbot dalam konteks transformasi digital perbankan. Temuan penelitian ini relevan sebagai dasar pengambilan keputusan strategis bagi perbankan, khususnya dalam meningkatkan loyalitas nasabah melalui optimalisasi strategi pemasaran digital dan pemanfaatan teknologi berbasis kecerdasan buatan.

Kata Kunci:

Marketing Mix; Co-creation; Currency, Communal Activation; Conversation; Customer Journey; Chabtot; Customer Loyalty; Banking.

ABSTRACT

Purpose

This study aims to analyze the influence of the Marketing Mix 4C (Co-creation, Currency, Communal Activation, and Conversation) on Customer Loyalty, with the Customer Journey as a mediating variable and the use of Chatbot technology as a moderating variable. The research focuses on the banking sector, with the study population comprising civil servant (PNS) customers in Sumenep Regency.

Design/methodology/approach

A quantitative approach with a survey design was employed, involving a sample of 379 respondents selected from a population of 7,707 civil servants. Data were collected through questionnaire distribution and analyzed using the Partial Least Squares-Structural Equation Modeling (PLS-SEM) technique, supported by SmartPLS version 0.4 software. Ten hypotheses were tested to examine the relationships among variables in the research model.

Findings

The results indicate that all four dimensions of the Marketing Mix 4C significantly influence the Customer Journey, which in turn positively affects Customer Loyalty. The Customer Journey also serves as a significant mediator bridging marketing mix strategies and customer loyalty. Furthermore, the Chatbot significantly moderates the relationship between the Customer Journey and Customer Loyalty. However, the findings highlight the need to enhance banking Chatbot quality to effectively engage all generational segments (Baby Boomers, Gen X, Gen Y, Gen Z, and Gen Alpha).

Originality/value

This study offers theoretical and practical contributions by integrating the concepts of the Marketing Mix 4C, Customer Journey, and Chatbot within the context of digital transformation in the banking sector. The findings are relevant as a strategic decision-making foundation for banks, particularly in strengthening customer loyalty through the optimization of digital marketing strategies and the utilization of artificial intelligence-based technologies.

Keywords:

Marketing Mix; Co-creation; Currency, Communal Activation; Conversation; Customer Journey; Chabtot; Customer Loyalty; Banking.