



MARKETING MIX STRATEGY, MARKETING RELATIONSHIP STRATEGY, AND MARKETING PERFORMANCE: THE MEDIATING ROLE OF COMPETITIVE ADVANTAGE

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Abstract

The purpose of this study is to determine the Effect of Marketing Mix Strategies and Marketing Relationship Strategies on Competitive Advantage and Its Implications for Marketing Performance Partially and Simultaneously. The method used in this study is a verifiative method with a quantitative approach. This research is a causal/verifiative research because it intends to determine the relationship between the above research variables with causal relationships so that there are independent variables (influencing variables) and dependent variables (influenced). comparative, associative and structural relationships (Path analysis, and Structural Equation Model / SEM relationships). The results of the study explained that simultaneously the positive influence of the variables of marketing mix strategy, and marketing relationship strategy on competitive advantage there are BUKU 2 Banks in West Java and DKI Jakarta Provinces. The biggest influence on competitive advantage comes from the Marketing Mix Strategy, while the smallest influence comes from the marketing relationship strategy. The Marketing Mix Strategy has a positive effect on the competitive advantage of BUKU 2 Bank in West Java and DKI Jakarta Provinces.

Keywords: marketing mix; competitive advantage; marketing performance

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INTRODUCTION

Economic growth is an important indicator in seeing whether a country's economy is classified as good or not. Countries with low economic growth can be indicated that the country is experiencing problems in its economy. However, there are some cases where countries with low economic growth, but have very good economies. The rapid change in the world has forced manufacturers and sellers to think hard to continue to exist in their world. This change is caused by various causes, such as the rapid growth and development of technology, both machine technology and heavy equipment, especially telecommunications technology. Similarly, information and telecommunications technology develop in seconds. As a result of technological changes that are so fast, it also affects changes in people's behavior. One of the factors that affect Indonesia's economic growth. is the banking industry. Banking helps Indonesia in overcoming economic problems, this is because Indonesia implements a bank-based economy system, where the source of state financing depends on the existence of banking. The banking industry in Indonesia also shows competitive market competition.

This can be seen from the large number of banks in Indonesia. As there are more competitors in an industry, the competition will be more competitive. In recent years, the banking industry has faced intense competition with various opportunities and threats. In such a settlement, the banks can prevail in the competition if they gain more market share at the lowest cost. This requires the formulation and execution of effective and efficient strategies in maintaining the competitive situation and the success of the organization.

In an effort to face competitive challenges, bank management needs to develop its marketing strategy, such as strengthening synergies between business banking and consumer and retail banking to increase market share, expand business and focus on prospective economic sectors, regions and segments, both in an effort to increase third party funds and increase healthy credit expansion. In addition, bank management can also improve customer experience with optimal service quality so that it has a positive impact on bank marketing performance, especially the growth of cheap funds, healthy MSME credit growth and fee-based income, meaning that marketing strategies based on customer needs are not product-based approaches. Commercial Bank Business Activities (BUKU) aims to determine the variety of business activities that can be carried out by a bank. In this regard, Bank Indonesia categorizes banks' business activities based on their core capital. With this categorization, commercial banks are always encouraged to increase their core capital so that the category level can also increase. The increase in this category will certainly affect the wider scope of business activities. Furthermore, the potential income that banks can get will be greater. The grouping of banks in the BUKU 2 category affects the scope of bank business activities. In the BUKU 2 category, the scope of the bank's business activities includes: collecting and disbursing funds in rupiah, trade financing, limited e-banking payment systems, foreign exchange trading, but limited to foreign exchange traders only, limited treasury covering spot and derivatives, 15% participation in domestic financial institutions and lending or productive financing of MSMEs at least 60% of total credit or financing. Based on Kontan.co.id sources, there are twenty-three BUKU 2 Banks spread across West Java and DKI Jakarta Provinces. Bank BUKU 2 as a financial institution for micro, small and medium enterprises and the informal sector is interesting to be researched and studied, and researchers conducted research with a research focus on Bank BUKU 2 in West Java and DKI Jakarta Provinces, with considerations, among others, The Central Statistics Agency (BPS) noted that in Quarter 2 of 2020, bank intermediation performance contributed RP. 94.66 Trillion, or equivalent to 2.56% of the total gross domestic product (GDP) worth RP. 3.687.68 trillion. This value is reduced compared to the contribution of the banking industry in quarter 1-2020 worth IDR 114.79 trillion or equivalent to 2.92% of the total GDP of IDR 114.79 trillion. 3,922.676 trillion. The Financial Services Authority (OJK) recorded that bank credit growth throughout the first quarter of 2020 decreased compared to the previous quarter. In the second quarter of 2020, credit growth of 1.49% (yoy) decreased gradually compared to the first quarter of 2020 of 2.77% (yoy) (Kontan.co.id:2020). This is one of the bases for researchers to take banking business as a research locus. West Java and DKI Jakarta provinces are provinces that dominate Indonesia's economic growth. In the third quarter of 2021, economic growth in West Java Province was 3.7%-4.7% with currency inflows recorded at Rp. 16.51 trillion and non-cash transactions increased significantly by 26.37%. (Economic Report of West Java Province-Bank Indonesia <https://www.bi.go.id>). Meanwhile, economic growth in DKI Jakarta in the third quarter of 2021 was 2.43% (Kontan.co.id), however, the intermediation performance of Commercial Banks located in West Java and DKI Jakarta needs to be improved because it is still in the lower range of regulations. So it is interesting to study the dimensions that affect the marketing performance of Bank BUKU 2. The selection of research loci at Bank BUKU 2 in West Java and DKI Jakarta Provinces is also based on factors of research efficiency and effectiveness in determining population, sampling techniques, and data collection techniques. Bank BUKU 2 in West Java and DKI Jakarta Provinces has a larger number, namely 23 banks with 8,065 permanent employees (source Kontan.co.id: 2021), meaning that the results of Bank BUKU 2's research in West Java and DKI Jakarta Provinces are expected to be more representative in building a core business strategy for Bank BUKU 2. With the hope that researchers can make useful scientific contributions to Bank BUKU 2, regulators, policy makers, owners, shareholders, MSME business actors, and parties interested in banking studies.

Based on the phenomenon of the problem above, researchers found gaps related to marketing performance, competitive advantages, marketing mix strategies and marketing relationship strategies which will then be the subject of study in this study. In addition to these five variables, researchers do not examine business performance and other variables, but only focus on marketing management. The gaps that occur in the above variables will be described in the following description based on the results of pre-surveys that have been conducted by researchers. Marketing performance is a commonly used factor to measure the impact of a company's strategy. The company's strategy is always directed to produce good performance and a company that performs well will be reflected in the high performance of marketing management such as high sales volume, high market share, and high marketing profitability. Marketing performance measurement is an

assessment of the 'relationship between marketing activities and business performance. According to Kotler & Keller (2016), marketing metrics are a measurement device that helps companies calculate, compare, and interpret marketing performance.

The results of the preliminary survey found that the average score for each dimension of marketing performance at BUKU 2 banks has not reached the high category where all of them are quite high categories (scores between 2.8 – 3.1) so it can be said that Marketing Performance at BUKU 2 banks in West Java and DKI Jakarta Provinces has not been classified as high. Preliminary research also revealed the phenomenon that the marketing performance of BUKU 2 bank is quite high because the management of BUKU 2 bank has not optimally captured cheap funds from third parties or the funds netted are still dominated by expensive funds so that these funds have high costs. In addition, the management of BUKU 2 bank is also not optimal in the preparation of the Annual Marketing Plan (RPT) for loans so that the loans netted are less productive loans. The bank's real income is still dominated by credit interest income and or the difference in the cost of funds with loan interest. Unstructured credit marketing strategies that have an impact on non-performing loans, which affect interest and operating profit opinions and are less able to accelerate the growth of BUKU 2 bank performance. While in 2017 there were two studies, namely Limakrisna, Adriza, and Zahara that determined and analyzed competitive advantage models and marketing performance. The findings of the study are that buyer relationships, supplier relationships, and company resources have a positive and significant influence on competitive advantage. Buyer relationships, supplier relationships, company resources, and competitive advantage have a positive and significant effect on marketing performance.

Results of a preliminary survey on the dimension of Competitive Advantage. Where the pre-survey results revealed that the average score for each dimension of competitive advantage has not reached the superior category (score between 2.9 - 3.4) or all of them are in the superior enough category. The pre-survey showed that there was a phenomenon that the Competitive Advantage of BUKU 2 banks in West Java and DKI Jakarta Provinces was not superior, as seen during the preliminary survey showed that the competitive advantage of BUKU 2 bank management in West Java and DKI Jakarta Provinces, had not been oriented towards low costs in bank governance, such as the position of third party funds classified as expensive funds and there was a shortage of funds (loan positions higher than deposits). In the banking world, marketing is needed to rotate existing cash or capital for the survival of the bank, of course, to meet customer needs and provide customer satisfaction. Therefore it is necessary to find an effective and sustainable marketing strategy for the long term. One of the strategies used by banks to influence customer decisions in choosing credit is to implement a marketing mix strategy. The results of the preliminary survey are known that the average score for each dimension of marketing mix strategy has not reached the very good category where all of them are categorized quite well (score between 2.0 – 3.2) so it can be said that the dimension of marketing mix strategy at BUKU 2 banks in West Java and DKI Jakarta Provinces has not been classified as very good. Preliminary research also reveals the phenomenon that the dimensions of the marketing mix strategy at BUKU 2 banks in West Java and DKI Jakarta Provinces have not reached the very good category, as can be seen from the product and promotion strategy is still limited, the place and price strategy is also still limited. Previous research also supports that marketing mix strategies greatly affect marketing performance. A Komari, L D Indrasari, A Y Tripariyanto, S Rahayuningsih (2020) in his research tested the Analysis of SWOT Marketing Strategies and 7P Influence on Purchasing Decision.

Relationship marketing in marketing science is a marketing principle that emphasizes long-term good relationships with customers, suppliers and distributors. In other words, marketing relations are an integrative design that strengthens the company's marketing competence (Fandy Tjiptono, 2017). The importance of fostering and carrying out relationship strategies in organizations in the banking industry is to convince the public (customers) so that the public can know the advantages of the service products offered. Reicheld and Sasser (DeReMa Journal of Management Vol. 11 No. 2, September 2016) conducted a study showing that acquiring new customers has five times more cost than retaining existing customers, even similar to the duration of relational customers, companies can increase profits by up to 100%, that's just to have a 5% retention rate. The study of marketing has created several theories about the basic keys of relationship marketing, namely, trust, justice, benevolence, empathy, commitment, conflict handling, communication, competence (DeReMa Journal of Management Vol. 11 No. 2, September 2016). Relationship marketing is the process of creating, maintaining, and improving strong, value-based relationships with customers and other shareholders. The goal is to provide long-term value to customers, and the measure of success is long-term customer satisfaction. Relationship marketing is not only in marketing that prioritizes probability, but also applies equally in social marketing. The role of relational marketing in customers can be improved by improving service to customers. Quality service shows the readiness of program providers, in providing services to customers.

Based on research observations on the BUKU 2 banking services business in West Java and DKI Jakarta Provinces, the author identifies several problems found, namely market identification has not been optimally carried out such as determining relevant markets including market potential, analyzing primary demand for bank products and services and segmenting the market. Identification, description, analysis, evaluation and stages of action against competitors have not been optimally carried out. Identification of potential target markets is not optimal and not customer oriented, such as understanding customer profiles and customer business profiles. The strategy of developing and increasing market access has not been optimal in an effort to create value and competitive advantage. Human resource development strategies have not been optimal such as building capacity building. The service quality strategy is still relatively low, the customer loyalty program strategy, and customer data-based management have not been optimally managed. Product development strategies and product features have not been optimal and IT-based products, and build top brand awareness. Credit culture strategies that are still not optimal such as credit portfolio management, non-performing loan governance, selection of productive financing sectors, implementation of good corporate governance (GCG). The strategy of alliances and partnerships with relevant institutions has not been carried out.

The Relationship of Marketing Mix Strategy to Marketing Relationship Strategy. According to Kotler and Armstrong (2012: 75), stating the marketing mix is a set of marketing tools that companies use to continuously achieve their company goals in the target market. According to Hermawan (2015: 10) with the marketing mix, it will increase decisions, satisfaction, and consumer loyalty in purchasing so that later it will have an impact on improving the quality of company competitiveness. According to Sulaiman (2015: 15) with the marketing mix, it will increase consumer confidence in the quality of the brand offered by the company, so that it will have an impact on the good image of the company by consumers. Meanwhile, according to Buchari Alma (2016: 205) states that "Marketing Mix" is a strategy to mix marketing activities, so that the maximum combination is sought so that it brings the most satisfying results. Apart from this, the main marketing factors that can create purchasing decisions concern four aspects, namely product, price, place/distribution and promotion. As Kotler (2008: 18) said, what defines a marketing mix is a set of marketing tools that companies use to achieve marketing goals in the target market. Marketing mix is controllable variables that companies can use to influence consumers from certain market segments that the company is aiming for. Another study conducted by Muh. Ishaq Jayabrata, Ida Aju Brahmasari, Ida Aju Brahma Ratih, about Analysis of The Influence Patient Safety, Service Quality, Marketing Mix, Toward Patient Satisfaction and Patient Loyalty for Inpatients of Private Hospitals in Surabaya (International Journal of Business and Management Invention:2016) Statistical research method using SEM. The results of this research state that the marketing mix has a significant effect on the satisfaction of inpatients of private hospitals in Surabaya. The marketing mix has a significant effect on the loyalty of inpatients of private hospitals in Surabaya. Patient Satisfaction has a significant effect on the loyalty of inpatients of private hospitals in Surabaya.

The Effect of Marketing Mix Strategy on Competitive Advantage Marketing mix is a set of marketing tools that companies use to continuously achieve their marketing goals in the target market of Kotler and Keller (2016). According to Buchari Alma (2018), the marketing mix is defined as a strategy to interfere with marketing activities, so that the maximum combination is sought so that it brings satisfactory results. Marketing mix is part of the marketing concept that has an important role in influencing consumers to buy the products or services offered. Kotler and Armstrong (2014: 76) define the marketing mix as follows, Marketing mix is the set of tactical marketing tools that the firm blends to produce the response it wants in the target market. The definition states that. The marketing mix is a set of tactical marketing tools in which the two combine to produce the desired response in the target market. According to Sofjan Assauri (2019: 20) states that a new company has a competitive advantage, if the company succeeds in designing and implementing a value creation strategy or value. Value creation that creates competitive advantage can occur if competitors do not use or carry out the same strategy. Competitive advantage can only be maintained if current and new competitors do not replicate or replace it. Another research conducted by Novita Presty Eka Putri et al (2020) on the Effect of Marketing Mix and Customer Relationship Management on Competitive Advantage (study on ZOYA Tasikmalaya branch Based on the results of research on the influence of marketing mix and customer relationship management on competitive advantage (study on Zoya Tasikmalaya branch) it can be concluded that Marketing mix affects competitive advantage in Zoya Tasikmalaya. Although the level of relationship is moderate, the marketing mix still affects competitive advantage. The higher the marketing mix given, the higher the competitive advantage. The Effect of Marketing Relationship Strategy on Competitive Advantage. Relationship marketing strategy is a marketing approach to customers both to encourage company growth in the long term as well as to maximize customer satisfaction. Long-term sustainable relationships must

certainly continue to be fostered in order to create interdependence between the company and consumers which will later provide value for both parties. Marketing relationship strategy is an effort to build trust from the public both in the product and the company, so the service factor to customer needs to be prioritized. In the perspective of marketing management, these strategic problems can be overcome by implementing a marketing relationship strategy (Relationship Marketing Strategy) because this strategy is correlated with the creation of satisfaction, the creation of competitive advantages, improving service quality and long-term mutually beneficial relationships between companies and customers. Research conducted by Samuel Affran, Mawuko Dza, Jocelene Buckman, on Empirical Conceptualization of Customer loyalty on Relationship Marketing and Sustained Competitive Advantage (Journal of Research in Marketing Volume 10 No.2 June 2019) Research results Empirically, the results of this study clearly underline that customer loyalty has a significant direct positive influence on relationship strategies Sustainable marketing and competitive advantage. The effect of competitive advantage on marketing performance. Competitive advantage is related to the way in which companies choose and can actually implement generic strategies into practice according to Porter in Kuncoro (2020: 169). All parts of the organization, both in the form of resources and activities, can be a competitive advantage through 3 alternative strategies: cost leadership, differentiation, and focus. The competitive strategy of an enterprise organization must take advantage of the competitive advantages of the organization it develops. Marketing Performance is basically marketing performance is the output or result of the application of all activities related to marketing. Marketing performance is usually seen through the financial performance of the company. Kotler (2016: 47) also suggests that holistic marketing includes performance marketing and understanding the returns for businesses from marketing activities and programs as well as broader concerns, legal, ethical, social and environmental influences internally and externally. Based on the opinion of Wheelen, et al. (2015: 338), performance is the end result of an activity. Competitive advantage must be possessed by the company or product to achieve performance and achieve the success of the resulting product (Ekawati et al., 2016). Based on the opinion of Wheelen, et al. (2015: 338), performance is the end result of an activity. Performance measurement is used to assess performance based on organizational units and goals to be achieved. Another study conducted by Binh Do, Nguyen, Ninh (2020) on The Links between Proactive Environmental Strategy, Competitive Advantages and Firm Performance: An Empirical Study in Vietnam. The adoption of a proactive environmental strategy results in competitive advantage, differentiation and cost leadership. In addition, differentiation competitive advantage improves firm performance both in the short (i.e., product, financial and production performance) and long term (i.e., strategic performance).

METHOD

The method used in this study is a verifiative method with a quantitative approach. This research is a causal/verifiative research because it intends to determine the relationship between the above research variables with causal relationships so that there are independent variables (influencing variables) and dependent variables (influenced). The type of investigation used is causality, which is a type of research that states the relationship between independent variables, namely Core Competencies, Marketing Mix Strategies and Marketing Relationship Strategies to intervening variables, namely Competitive Advantage and dependent variables, namely Marketing Performance. Sugiyono (2021: 57) argues that the survey research method is a quantitative research method used to obtain data that occurred in the past or present, about beliefs, opinions, characteristics, behavior, variable relationships and to test several hypotheses about sociological and psychological variables from samples taken from certain populations, data collection techniques with observations (interviews or questionnaires) that are not in-depth and research results tends to be generalized. In survey research can be descriptive, comparative, associative and structural relationships (Path analysis/path analysis, and Structural equation relationships/Structure Equation Model/SEM). For this research instrument, a questionnaire trial was carried out first, to determine the level of validity and reliability. From the results of the validity and reliability test, it can be known whether the questionnaire is feasible or not to be used. This study uses an evaluation of validity, reliability, normality and outliers.

RESULTS

The following are the results of the calculation of the marketing mix strategy path diagram and marketing relationship strategy to competitive advantage and its implications on marketing performance, which are as follows:

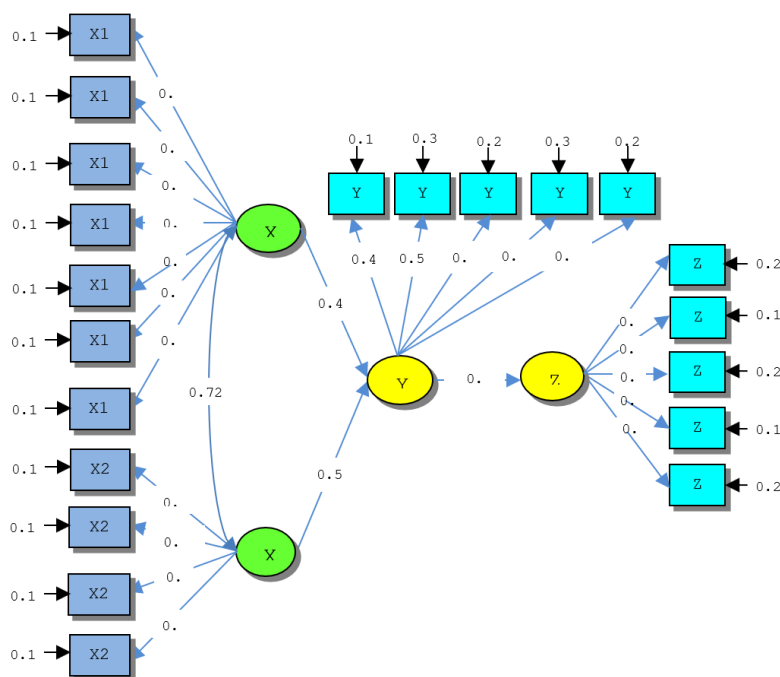


Figure 1. Path diagram of marketing mix strategy and marketing relationship strategy to competitive advantage and its implications on marketing performance (t-student)
Source: LISREL Program Data Processing Results

The results of the relationship structure of all variables using Lisrel 8.8 software as Figures 1, each dimension of research needs to be explained further. This explanation is necessary because each variable is measured indirectly, but is formed by a number of indicators that need to be examined for their role to form these variables.

DISCUSSION

The Effect of Marketing Mix Strategy and Marketing Relationship Strategy on Competitive Advantage Structural model 1 illustrates the relationship between marketing mix strategy and marketing relationship strategy to competitive advantage, which is expressed in the following hypothesis: that marketing mix strategy and marketing relationship strategy have a significant effect on competitive advantage both simultaneously and partially. Based on the results of the Lisrel 8.8 program data processing for structural model 1, according to the hypothesis proposed is as follows:

$$KB = 0.457*SBP + 0.502*SKP, \text{ Errorvar} = 0.206, R^2 = 0.794$$

(0.0138)	(0.0228)	(0.0133)
6.843	9.012	4.550

Based on the above equation it can be explained that, there is a degree of contribution from the marketing mix strategy variable to competitive advantage which is 0.457. So that the better the marketing mix strategy, it will contribute to a competitive advantage of 0.457. There is a degree of contribution from the marketing correlation strategy variable to competitive advantage which is 0.502. So that the better the marketing relationship strategy, it will contribute to a competitive advantage of 0.502.

The results of data processing also show the R2 value for the equation above is 0.794. This illustrates that competitive advantage is influenced simultaneously by marketing mix strategies and marketing relationship strategies. This value also indicates that there are still other factors that affect competitive advantage outside the marketing mix strategy and marketing relationship strategy aimed at the variance error, amounting to 0.206. Thus the conceptual hypothesis proposed has been tested and acceptable. The calculation results obtained show that competitive advantage is influenced by marketing mix strategies and marketing relationship strategies both simultaneously and partially. Based on the correlation value and path coefficient obtained from the calculation results with Lisrel 8.8, it can be known the magnitude of the direct influence of marketing mix strategy and marketing relationship strategy on competitive advantage, as shown in the following table:

Table 1. Direct and Indirect Influence of Marketing Mix Strategy and Marketing Relationship Strategy on Competitive Advantage

Variable	Direct Influence (1)	Indirect Influence Through		Indirect Influence (2)	Total Influence (1 + 2)
		Marketing Mix Strategy	Marketing Relationship Strategy		
Marketing Mix Strategy	20,88%	-	16,66%	16,66%	37,54%
Marketing Relationship Strategy	25,20%	16,66%	-	16,66%	41,86%
Total	46,08%	16,66%	16,66%	33,32%	79,40%
Epsilon					20,60%

Source: Processed by researchers with the Lisrel 8.8 program (2023)

Based on Table 1 above, it can be seen that marketing mix strategies and marketing relationship strategies have direct and indirect influences on competitive advantage. The direct influence of marketing mix strategy variables on competitive advantage is 20.88%. And the indirect influence of 16.66% is through the variable of marketing relationship strategy. So the effect of the total marketing mix strategy on competitive advantage is 37.54%. The direct influence of marketing relation strategy variables on competitive advantage is 25.20%. And the indirect influence of 16.66% is through marketing mix strategy variables. so the total influence of marketing relationship strategy on competitive advantage is 41.86%. The direct influence of marketing relationship strategy on competitive advantage is greater than the influence of marketing mix strategy. Thus, the marketing relationship strategy is more influential on competitive advantage than the marketing mix strategy. This indicates that customers pay more attention to marketing relationship strategies than marketing mix strategies. Simultaneously, the influence of marketing mix strategy variables and marketing relationship strategies on competitive advantage is 79.40%. In addition to the two variables above, there are still variables that influence competitive advantage because they are based on influences outside the model, which is 0.206, meaning that competitive advantage is influenced by variables outside the research model by 20.60%.

Structural model 2 describes the relationship between competitive advantage and marketing performance, which is expressed in the following hypothesis that there is an effect of competitive advantage on marketing performance. Based on the results of the Lisrel 8.8 program data processing for structural model 2, according to the hypothesis proposed is as follows:

$$\begin{aligned}
 KP &= 0.925 * KB, \text{ Errorvar} = 0.145, R^2 = 0.855 \\
 &\quad (0.0243) \qquad \qquad (0.0178) \\
 &\quad 11.712 \qquad \qquad 1.393
 \end{aligned}$$

Based on the equation above, it can be explained that there is a degree of contribution from the variable of competitive advantage to marketing performance which is 0.925. So that the better the competitive advantage, it will contribute to customer loyalty of 0.925. The results of data processing also show the R2 value for the equation above is 0.855. This illustrates that marketing performance is influenced by competitive advantage. This result also indicates that there are still other factors affecting customer loyalty that are outside the research model aimed at the error variant, of 0.145. Based on the results of the calculation of the correlation value and path coefficient that has been carried out, it can be known the magnitude of the direct influence of competitive advantage on marketing performance by 85.50%, while the remaining 14.50% is influenced by other variables outside the research model.

Table 2. Hypothesis Testing Results

Struktural	Path coefficient	t-hitung	T-table	Conclusion
	$\rho\eta_1, \xi_1, \xi_2$	25,932	3,04	H0 is rejected, there is an influence of marketing mix strategy and competitive advantage on marketing performance
	$\rho\eta_1, \xi_1$	6.843	1,972	H0 rejected, there is an influence of marketing mix strategy on competitive advantage
	$\rho\eta_2, \xi_2$	9.012	1,972	H0 is rejected, there is an influence of marketing relationship strategy on competitive advantage
	$\rho\eta_2, \xi_1$	11.712	3,04	H0 rejected, there is an effect of competitive advantage on marketing performance

CONCLUSION

Based on the results of research, discussion and interpretation that have been described in previous chapters, with reference to the problem formulation, several theories and previous research results, the following conclusions can be drawn: Simultaneously the positive influence of marketing mix strategy variables, and marketing relationship strategies on competitive advantage there are BUKU 2 Banks in West Java and DKI Jakarta Provinces. The biggest influence on competitive advantage comes from marketing mix strategy, while the smallest influence comes from marketing relationship strategy. The marketing mix strategy has a positive effect on the competitive advantage of Bank BUKU 2 in West Java and DKI Jakarta Provinces. The dimension of the core competency variable that is strongest in its influence is the Technical Skill dimension and its influence is weakest on the Empowerment dimension. The marketing mix strategy has a positive effect on the competitive advantage of BUKU 2 Bank in West Java and DKI Jakarta Provinces. The dimension of the marketing mix strategy variable that is strongest in its influence is the People dimension and its influence is weakest on the Place dimension (Location). The marketing relationship strategy has a positive effect on the competitive advantage of Bank BUKU 2 in West Java and DKI Jakarta Provinces. The dimension of the marketing mix strategy variable that is most powerful in its influence is the reciprocity dimension and its influence is weakest on the empathy dimension. Competitive advantage has a positive effect on marketing performance of BUKU2 Bank in West Java and DKI Jakarta Provinces. The dimension of the customer value variable that has the strongest influence is the Focus dimension and its influence is weakest on the Speed dimension.

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