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The Influence Of Service Quality On Customer Satisfaction At Bank Mandiri Pelindo Place

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Abstract

This study aims to analyze the impact of service quality on customer satisfaction at Bank Mandiri Pelindo Place Surabaya. In the context of the increasingly competitive banking sector, service quality becomes a key factor determining customer satisfaction. The methodology used in this research is quantitative with descriptive and associative designs, involving 96 respondents who are customers of Bank Mandiri Pelindo Place Surabaya. Data collection was conducted through questionnaires. The analysis results show a significant positive influence between service quality and customer satisfaction. The F-test results indicate that service quality simultaneously affects customer satisfaction, while the t-test shows a positive partial effect. Thus, the improvement in service quality at Bank Mandiri Pelindo Place Surabaya is likely to enhance customer satisfaction, thereby strengthening customer loyalty and the bank's reputation.

Keywords: Service Quality, Customer Satisfaction

INTRODUCTION

Improving service quality is an important strategy to win business competition, especially

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in the highly competitive banking industry. As a leading financial institution in Indonesia, Bank Mandiri Pelindo Place Surabaya must be able to provide high-quality services to ensure customer satisfaction. Customer satisfaction in the banking industry fundamentally depends on various dimensions, including but not limited to speed, convenience, reliability, and the bank's responsiveness in meeting customer needs. The objective of this research is to examine the impact of service quality on customer satisfaction at Bank Mandiri Pelindo Place Surabaya.

Customer satisfaction is the main indicator in assessing the success of a bank. According to (Agus, 2018) customer satisfaction can be influenced by many factors, including reliability, responsiveness, assurance, empathy, and tangible elements of the service provided. In this context, Bank Mandiri Pelindo Place must carefully consider each of these dimensions to ensure that customers receive satisfaction from the services offered. Previous investigations have shown that improving service quality can substantially enhance customer satisfaction. (Wijayanti, 2023).

In recent years, studies on the impact of service quality on customer satisfaction have received significant attention. Research shows a positive correlation between service quality and customer satisfaction. For example, a survey conducted by the Indonesian Banking Association in 2022 revealed that 75% of customers who expressed satisfaction with banking services tended to recommend the institution to others. This underscores the idea that superior service quality not only affects satisfaction levels but also has the potential to enhance the bank's reputation.

On the other hand, with the increasingly advanced digital technology, customers now have easier access to evaluate and compare the quality of services between banks. This makes Bank Mandiri at Pelindo Place Surabaya need to be more responsive to the needs and expectations of customers. According to a report published by the Financial Services Authority (FSA) in 2023, banks that demonstrate agility in adapting to evolving customer preferences tend to achieve a competitive advantage. Below is a depiction of customer data for the year 2023:

Table 1 Data on digital services and banking adaptation to customer needs:

Indicator	Description	Reference POJK/OJK Report
Obligation of Service Digitalization	The bank has IT infrastructure that supports digital services to enhance customer accessibility.	POJK No. 13/POJK.03/2021, December 2023

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Customer Data Security	Mandatory implementation of two-factor authentication for financial transactions and protection of personal data.	POJK 13/POJK.03/2021, OJK
Digital Service Transformation	Enhancing customer experience through digital platforms such as mobile banking and API.	OJK Annual Report 2023
Customer Data Management	Provision of data access management features that can be independently configured by customers.	POJK No. 13 of 2021
Consumer-Based Services	The bank provides a complaint handling mechanism that operates 24/7.	POJK No. 4 of 2023

Source: Financial Services Authority (OJK) Year 2023

LITERATURE REVIEW

Service Quality

Service quality is an important determinant of customer satisfaction. According to (Fauzan Fauzan & SonyaFutri Ramafina, 2023), there are five main dimensions that can be used to measure service quality, namely tangible, empathy, reliability, responsiveness, and assurance. Each of these dimensions plays a significant role in creating a positive experience for customers.

1. Tangible: Tangible indicators encompass all elements that can be observed and experienced by customers physically, including physical infrastructure, equipment, and the professional appearance of staff members. Research by (Hasan & Hasanah, 2024) shows that customers tend to be more satisfied when they feel that the bank provides a clean, comfortable, and professional environment. For example, Bank Mandiri Pelindo Place Surabaya, which has a modern interior design and adequate facilities, can enhance customers' positive perception of the quality of service provided.
2. Empathy: Empathy is the bank's ability to understand and feel the needs and desires of customers. In this context, a bank that can provide special attention to customers, such as listening to complaints and offering appropriate solutions, will increase customer satisfaction. (Oroh, n.d.), banks that demonstrate empathy tend to have higher customer retention rates.
3. Reliability: Reliability indicates the capacity of banking institutions to consistently and dependably provide the promised services. Customers anticipate that every transaction they conduct will proceed smoothly and without complications.

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4. Responsiveness: Responsivenes efers to the ability of banking institutions to handle customer inquiries and complaints quickly and efficiently. In the contemporary digital landscape, the timeliness of service delivery is paramount. For example, Bank Mandiri Pelindo Place Surabaya can enhance customer satisfaction by offering agile customer service through various communication platforms, including phone communication, email correspondence, and social media interactions.
5. Assurance: Assurance relates to the knowledge and attitude of employees in providing services to customers. Well-trained and professional employees can provide a sense of security to customers. According to (Soromi et al., 2019), The level of customer trust in the bank will increase if they feel that the employees have adequate competence and can provide clear and accurate information.

Customer Satisfaction

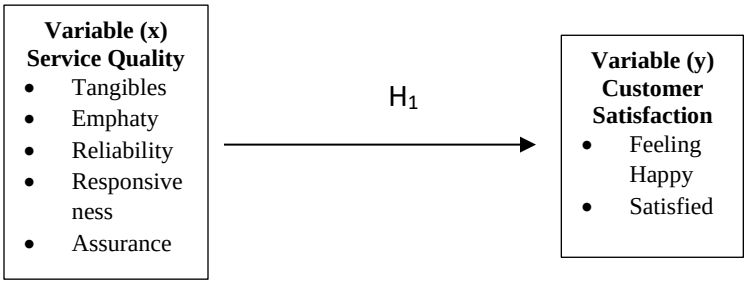
Customer satisfaction arises from an evaluative comparison between the anticipated service and the actual service provided. When the received service exceeds expectations, customers tend to experience satisfaction. (Kotler & Keller, 2016). At Bank Mandiri Pelindo Place Surabaya, the provision of exemplary service quality can enhance customer satisfaction levels, which in turn significantly affects customer loyalty and their preference to continue using banking services. Customer satisfaction can be quantitatively assessed through two main dimensions, as outlined by (Fauzan Sulwan, 2024), namely feelings of happiness and satisfaction.

1. Happiness: The happiness felt by customers is often related to the positive experiences they have when interacting with the bank. This can include fast, friendly, and efficient service.
2.
3. Satisfied: Satisfaction measurement can also be realized by evaluating the extent to which the services provided meet or exceed customer expectations. At Bank Mandiri Pelindo Place Surabaya, this satisfaction is reflected in the customer retention rate and their tendency to recommend the institution to others.

CONCEPTUAL FRAMEWORK

The conceptual framework of this research uses the independent variable, service quality, in relation to customer satisfaction.

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H1: There is a statistically significant positive effect between service quality and customer satisfaction at Bank Mandiri Pelindo Place Surabaya.

Hypothesis

A hypothesis is a temporary statement or the most reasonable assumption that still needs to be proven, requiring researchers to collect empirical data to validate the truth of the assumption. The proposed relationship between the variables in this study shows the influence of service quality on customer satisfaction levels, which express satisfaction and fulfillment.

RESEARCH METHOD

Type of Research

This research uses a quantitative methodology, combining descriptive and associative research designs. Descriptive research aims to explain the phenomena being studied, while associative research seeks to determine the relationship between two variables, namely service quality and customer satisfaction. Data collected through SPSS will undergo analysis to evaluate the validity of the proposed hypothesis.

Research Location

This research was conducted at Bank Mandiri Pelindo Place Surabaya, located at Jl. Perak Timur No.478, Perak Utara, Kec. Bea Cukai Cantikan, Surabaya, East Java 60165.

Population and Sample

The population of this study includes all customers who conducted transactions at Bank Mandiri Pelindo Place Surabaya during the previous two months, namely October and November 2024. The sampling methodology used in this research is the *Probability Sampling* technique.

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Considering the population is unknown, the calculation uses the Cochran formula. The Cochran formula is used to determine a representative sample size by considering the margin of error and the desired confidence level. Thus, the sample taken is expected to represent the entire customer population, as follows:

$$n = \frac{z^2 pq}{e^2}$$

Explanation:

n : Number of samples required
z : Confidence level 5% = 1.96
e : Sampling error (10%)
p : Probability of success (0,5)
q : Probability of failure (0,5)

Using the formula mentioned above, the subsequent calculation yields:

$$n = \frac{z^2 pq}{e^2}$$

$$n = \frac{(1{,}96)^2(0{,}5)(0{,}5)}{(0{,}10)^2}$$

$$n = 96.04 = 96$$

The result of the formula calculation yields a sample that is then rounded to 96 respondents.

Data Sources and Data Collection Techniques

The data sources included in this study consist of primary and secondary data. Primary data were obtained through questionnaires distributed to customers of Bank Mandiri Pelindo Place Surabaya. The questionnaire was carefully crafted to evaluate service quality and customer satisfaction using a Likert scale. On the other hand, secondary data is sourced from related literature, including journals, books, and previous research reports related to this subject matter.

Data collection techniques were carried out through the distribution of questionnaires both directly and via online platforms. The distributed questionnaires outlined the research objectives and ensured respondent confidentiality. After data collection, statistical analysis will be conducted to assess the proposed hypothesis.

Data Analysis Techniques

The data obtained from the questionnaire are examined using the SPSS statistical

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software. The analysis includes validity tests, reliability tests, classical assumption tests, and hypothesis tests.

RESULTS AND DISCUSSION

Table 2. Validity Test Results

Variabel	Item Pertanyaan	r_{hitung}	r_{tabel}	Ket
Service Quality (X_1)	X1.1	1,000	0,1689	Valid
	X1.2	0,452	0,1689	Valid
	X1.3	0,205	0,1689	Valid
	X1.4	0,470	0,1689	Valid
customer satisfaction Mandiri Pelindo Place (Y)	Y1.1	0,202	0,1689	Valid
	Y1.2	0,201	0,1689	Valid

Source: SPSS Output Data (processed by researchers)

The results of the validity test based on the table above show that the values obtained (rhitung) from each statement indicator variable are greater than the rtabel 0.1689, so overall, the statement items are considered valid.

In the reliability assessment, the instrument used to measure reliability is Cronbach Alpha, with a threshold value set at 0.6 by the researchers. The results of the reliability evaluation are as follows:

Table 3. Results of the Reliability Test

Variabel	Cronbach's Alpha	Standar	Ket
Service Quality (X_1)	0,622	0,60	Reliabel
customer satisfaction Pelindo Place (Y)	0,933	0,60	Reliabel

Source: SPSS Output Data (processed by researchers)

As illustrated in Table 3, it is proven that the reliability test results, with a Cronbach's Alpha value exceeding the threshold of 0.6, indicate that the research variable instruments are considered reliable.

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Normality Test

Table 4. Kolmogorov Smirnov Test

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		96
Normal Parameters[a,b]	Mean	.5625000
	Std. Deviation	3.22701173
Most Extreme Differences	Absolute	.080
	Positive	.052
	Negative	-.080
Test Statistic		.080
Asymp. Sig. (2-tailed)		.154[c]

a. Test distribution is Normal.
b. Calculated from data.
c. Lilliefors Significance Correction.

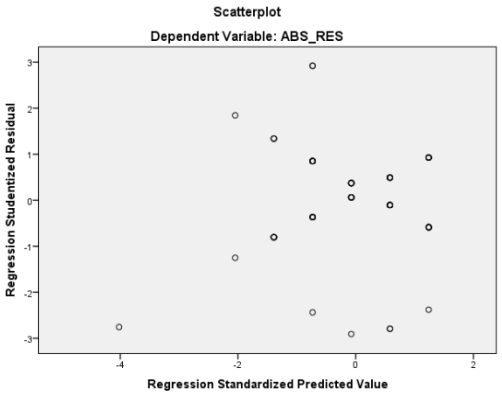
Source: SPSS Output Data (processed by researchers)

The criterion for data from the Kolmogorov-Smirnov Normality Test to be considered normally distributed depends on a significance value of > 0.05. As shown in the previous table, the significance value of 0.154 > 0.05, allowing the conclusion that the data related to the three tested variables are normally distributed.

Heteroscedasticity Test

The results of the heteroscedasticity test conducted in this study, using a Scatterplot, can be observed in the following figure:

Picture 1. *Scatterplot*



Source: SPSS Output Data (processed by researchers)

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Based on the calculations performed with SPSS, the diagram shows that the data points are randomly scattered, without depicting any specific distinct pattern, and are also distributed above and below the zero mark on the Y-axis. This observation indicates the absence of heteroscedasticity in the regression model, making the regression model suitable for use.

Multicollinearity Test

Table 5. Results of the Multicollinearity Test

Coefficients[a]

Model		Collinearity Statistics	
		Tolerance	VIF
1	KUALITAS PELAYANAN	1.000	1.000

a. Dependent Variable: KEPUASAN NASABAH

Source: SPSS Output Data (processed by researchers)

As presented in Table 5, it can be seen that the regression model does not have multicollinearity issues. This is evidenced by the tolerance values of each independent variable exceeding 0.1. Additionally, the VIF calculations reveal that the VIF values for each independent variable remain below 10. As a result, it can be concluded that there is no multicollinearity among the independent variables in the regression model.

Hypothesis Test Results

Table 6. Simultaneous F Test Results

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	4.190	1	4.190	4.248	.000[b]
	Residual	92.716	94	.986		
	Total	96.906	95			

a. Dependent Variable: KEPUASAN NASABAH

b. Predictors: (Constant), KUALITAS PELAYANAN

Source: SPSS Output Data (processed by researchers)

The F Test results show that the calculated F value is 4.248. On the other hand, the tabulated Ftabel value, derived from the degrees of freedom n-k-1=96-2-1 = 93, is 3.094. As a

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result, the Fhitung value of 4.248 > Ftabel 3.094, and the significance level of 0.000 is less than 0.05. This leads to the acceptance of the alternative hypothesis (Ha) and the rejection of the null hypothesis (H0), thereby allowing the conclusion that the Service Quality variable (X) has a significant positive impact on Customer Satisfaction (Y) when assessed together. The analysis results are supported by the Simultaneous Determination Coefficient (R2), with the results detailed in Table 7.

Table 7. Results of the Simultaneous Determination Coefficient Test

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.208[a]	.043	.033	.993

a. Predictors: (Constant), KUALITAS PELAYANAN

Source: SPSS Output Data (processed by researchers)

After examining the simultaneous determination coefficient results mentioned above, the adjusted R Square is 0.33. This figure indicates that 33% of the variability in Service Quality can be attributed to Customer Satisfaction, while the remaining 67% is influenced by additional factors beyond the three variables considered. Therefore, the simultaneous effect of the Service Quality variable (X) on Customer Satisfaction (Y) is measured at 33%.

Table 8. Results of the Partial t-Test

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	6.467	1.218		5.310	.000
	KUALITAS PELAYANAN	.138	.067	.208	2.061	.042

a. Dependent Variable: KEPUASAN NASABAH

Source: SPSS Output Data (processed by researchers)

Based on the t-test results presented in the table above, the following information is obtained:

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1. The t-test for Service Quality (X) is 2.061 with a significance level of 0.042. The calculated t-value > table t-value (2.061 > 1.661) with a significance level < 0.05 (0.042 < 0.05). Then Ho is rejected and Ha is accepted, which means there is a significant positive partial effect of the Service Quality variable (X) on Customer Satisfaction (Y).
   The results of the regression equation model calculation can be stated as follows:
   Y = 6.467 + 0.138X1 + e
   The explanation regarding the regression equation is as follows:
1. The constant value (B) of 6.467 indicates that if the service quality variable remains constant or equal to 0, then customer satisfaction will be valued at 6.467 units.
2. The regression coefficient of the service quality variable of 0.138 is positive, which means that if the service quality increases by one unit, customer satisfaction will increase by 0.138 units.

CONCLUSION

Based on the research conducted, it is proven that service quality has a significant positive impact on customer satisfaction at Bank Mandiri Pelindo Place Surabaya. This study supports the hypothesis that improvements in service quality dimensions, including reliability, responsiveness, and empathy, can enhance customer satisfaction levels. The results of the F-test and t-test indicate that service quality not only has a simultaneous effect but also a partial effect on customer satisfaction. Therefore, it is recommended that the management of Bank Mandiri Pelindo Place Surabaya continue to improve service quality to meet and potentially exceed customer expectations. This effort is crucial for fostering customer loyalty, which will subsequently yield beneficial impacts on the bank's future growth, sustainability, and overall reputation.

Variables related to service quality, such as tangibles, reliability, and responsiveness, contribute to creating a positive experience for customers. Tangible includes the physical aspects of service such as facilities and technology used. Reliability shows the bank's ability to provide reliable and timely services. Responsiveness reflects the bank's willingness and speed in responding to customer needs and complaints.

This study uses a quantitative methodology characterized by descriptive and associative designs, involving 96 respondents who are customers of Bank Mandiri Pelindo Place Surabaya. Data collection was conducted through questionnaires. The analysis results show a significant positive correlation between service quality and customer satisfaction. The F-test results indicate that service quality has a simultaneous effect on customer satisfaction, while the t-test shows a

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partial positive influence.

Therefore, the improvement in service quality at Bank Mandiri Pelindo Place Surabaya is likely to increase customer satisfaction, which in turn will strengthen customer loyalty and enhance the bank's reputation. This underscores the need for the bank to consistently advance service quality to maintain and strengthen customer satisfaction and loyalty.

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