

# THE INFLUENCE OF SERVICE QUALITY ON CUSTOMER SATISFACTION AT PT.BANK MANDIRI (PERSERO) TBK. KCP TANGERANG STPI CURUG

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## ABSTRACT

The purpose of this study is to determine the level of influence of Service Quality on Customer Satisfaction. The research method used is explanatory research with a quantitative approach. The population in this study were 264 customers. The sampling technique used Accidental Sampling with a sample size of 73 customers obtained using the Slovin formula. Data collection was carried out using a questionnaire with a Likert scale. The analysis method used in this research is simple linear regression analysis method with SPSS 25 for Windows application. From the results of data analysis, the result of the correlation coefficient level between the service quality variable on customer satisfaction is 0.717 which means the level of relationship is strong. Based on the research results, it is proven that service quality has an effect of 51.5% on customer satisfaction, while the remaining 48.5% is influenced by other factors not examined in this study. Based on the results of the hypothesis test obtained with the value of  $t_{count} > t_{table}$  or  $8.678 > 1.993$  with a probability value of  $0.000 < 0.05$ , which means it is proven that the service quality variable has a positive and significant effect on customer satisfaction.

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## 1. INTRODUCTION

In the current era of globalization, especially in Indonesia, competition in the business world is getting tighter, including the financial services sector, one of which is the banking industry. According to Cashmere in [1] For the Indonesian economy, banking is a very important industry, therefore, banks are considered the life that drives the economic system of a country. The banking industry is a service-based industry, so service quality issues are a major determinant of company success. However, the banking industry cannot run effectively without customer support.

In its current development, more and more new companies are emerging in the banking sector. With more and more competitors in similar businesses, customers have many choices in using these service products. Thus requiring the company to be able to overcome the competitive climate, one of which is by running the right concept, namely the company is expected to provide high-quality services that meet or even exceed customer standards. The customer will feel dissatisfied if the quality of work is not up to standard. He will be happy if the quality of work meets his standards. Meanwhile, if the quality of work meets or even exceeds expectations, the customer will be very satisfied or even feel happy (delighted). [2]

Quality is one of the important indicators for companies to be able to exist in the midst of intense competition in the industry. The effect of quality greatly influences consumer decisions in choosing and buying a product or service. According to [3] quality is the completeness of the features of a product or service that has the ability to provide satisfaction with a need. According to Yamit in [4] quality is whatever the needs and desires of consumers are.

Success in various service-related businesses depends on the service. Its position will be increasingly important and decisive if there is intense competition to win market share or subscriptions in this service activity. Service level refers to how well the service center treats customers who need help. According to Gronroos in Ratminto and Winarsih in [5] "service is an activity or a series of activities that are invisible to the eye that occur as a result of interactions between consumers and employees or other things provided by the service provider company which are intended to solve consumer or customer problems".

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According to [6] states that "Service is any action or activity that can be offered by a party to another party which is basically intangible and does not result in any ownership". Service quality is something that absolutely must be owned by a company or agency that provides services because with the level of performance that has been achieved, the company or agency can measure how well they serve their customers. According to [2] "Service quality can be characterized as needs that may arise and prerequisites, as well as practicality to meet customer assumptions". According to [7] "Service quality can be defined as focusing on needs and requirements and timeliness, to meet customer expectations is one way to describe service quality".

For companies, the effects of customer satisfaction or dissatisfaction are important, especially the banking business. Perceived satisfaction as a measure of successful market performance. According to Tjiptono [2] "customer satisfaction can be interpreted as a comparison between expectations or expectations before purchase and perceptions of performance after purchase". According to Kotler and Keller in [8] "customer satisfaction is the level of a person's feelings after comparing the performance he feels or experiences against his expectations. when someone compares the performance (results) of the service he feels or encounters with his expectations, he may feel happy or disappointed".

PT Bank Mandiri (Persero) Tbk KCP Tangerang STPI Curug is the object of this research, one of many bank companies, has a wide variety of services intended for all social classes. Starting from savings, ATMs, deposits, credit cards, loans, payments, to other e-banking facilities. in its operational activities Bank Mandiri KCP Tangerang STPI Curug is required to further improve customer service in front liner positions, including customer service, security and tellers. This is due to the frequent interactions carried out by customers with these three parts. So that the front liner must be able to produce good and quality service in order to create customer satisfaction.

**Table 1** Number of Bank Mandiri Customers in 2021 - 2022

No.	Tahun	Number of Customer
1	2021	2.847
2	2022	3.368

Source: Bank Mandiri Kcp Tangerang STPI Curug Year 2023

**Table 2** Number of Bank Mandiri Customer Complaints in 2021 - 2022

No.	Year	Number of Customer Complaints
1	2021	7
2	2022	18

Source: Bank Mandiri Kcp Tangerang STPI Curug Year 2023

From the data in table 2, it can be seen that the number of customer complaints has increased from the previous year. This increase is influenced by various factors. Until now, customer satisfaction at PT Bank Mandiri KCP Tangerang STPI Curug has not been able to meet expectations, which means that sometimes they still get complaints from customers, giving the impression of a lack of service. Based on the results of observations and the reality found at PT.Bank Mandiri (Persero) Tbk. KCP Tangerang STPI Curug still has complaints from customers about its services ranging from customer satisfaction that has not been maximized, less friendly service, less polite security, less careful tellers so that they input data incorrectly which causes consumers to express dissatisfaction with the services received.

In service quality there are variables that affect customer satisfaction. [9] state that there are 5 main variables of service quality that must be considered, namely, Physical evidence (Tangibles), Reliability, Responsiveness, Assurance, Empathy. To provide customer satisfaction, Bank Mandiri Kcp Tangerang STPI Curug must be responsive to every complaint and must immediately handle it to completion. In realizing customer satisfaction, it is very necessary to improve service quality because if ignored, a gap will arise between the customer's wishes and the services provided. Based on the background, the authors are interested in further research with the title "The Effect of Service Quality on Customer Satisfaction at PT.Bank Mandiri (Persero) Tbk. KCP Tangerang STPI Curug".

## 2. METHOD

The research method used in this research is explanatory research with a quantitative approach method. According to Sugiyono (2017, p. 6) "explanatory research is a research method that intends to explain the position of the variables studied and the influence between one variable and another". According to Sugiyono (2019, p. 17) "Quantitative research is defined as a research method based on the philosophy of positivism, used to research on certain populations or samples, data collection using

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research instruments, data analysis is quantitative / statistical, with the aim of testing predetermined hypotheses". The population in this study were customers of PT Bank Mandiri (Persero) Tbk. KCP Tangerang STPI Curug as of December 2022, namely 264 customers and an error tolerance limit of 10%, then based on the slovin formula the researcher determines the number of samples is 73 respondents.

### 3. RELUST AND DISCUSSION

#### Validity Test

The validity test is carried out to determine whether a questionnaire is valid or not. The correlation used is the Pearson Moment Correlation, if the correlation coefficient is in line with 0.3 or more (at least 0.3), then the instrument item is declared valid (Sugiyono, 2017, p. 134).

**Table 3.** Validity Test Results

Variabel	Item Pernyataan	Corrected Item Total Correlation	Standar Korelasi	Description
Service Quality (X)	X.1	0,85	0,30	Valid
	X.2	0,81	0,30	Valid
	X.3	0,81	0,30	Valid
	X.4	0,80	0,30	Valid
	X.5	0,84	0,30	Valid
	X.6	0,81	0,30	Valid
	X.7	0,83	0,30	Valid
	X.8	0,82	0,30	Valid
	X.9	0,84	0,30	Valid
	X.10	0,81	0,30	Valid
	X.11	0,81	0,30	Valid
	X.12	0,81	0,30	Valid
	X.13	0,87	0,30	Valid
	X.14	0,84	0,30	Valid
Satisfaction Customer (Y)	X.15	0,84	0,30	Valid
	Y.1	0,82	0,30	Valid
	Y.2	0,89	0,30	Valid
	Y.3	0,88	0,30	Valid
	Y.4	0,89	0,30	Valid
	Y.5	0,90	0,30	Valid
	Y.6	0,88	0,30	Valid

Source: SPSS 25 data processing results 2023

It can be seen in table 3 that the value of Corrected Item Total Correlation > 0.30. Therefore it can be concluded that all statement items are valid and can be used as further research instruments.

#### Reliability Test

Reliability test is a tool for measuring a questionnaire that has indicators of variables. In this study, the reliability test was carried out using the Cronbach Alpha technique with the testing criteria being if the Cronbach Alpha value is more than 0.60 ( $\alpha > 0.60$ ) then it is declared reliable [10].

**Table 4.** Reliability Test Results

No.	Research Variables	Cronbach's alpha	Standar Cronbach's alpha	Description
1	Service Quality (X)	0,96	0,60	Reliable
2	Satisfaction Customer (Y)	0,94	0,60	Reliable

Source: SPSS 25 data processing results 2023

It can be seen in table 4 that all variables in this study can be said to be reliable because they have a Cronbach's alpha value > 0.60. Therefore it can be concluded that the questions can be used as instruments for further research.

#### Classical Assumption Test Normality Test

The normality test on the regression model is used to test whether the residual value resulting from regression is normally distributed or not. A good regression model is to have a normally distributed residual value [11]. The normality test can be seen in the Normal P-P Plot of regression standardized residual graph or with the One sample Kolmogorov Smirnov test. Test the normality of residuals using the

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graphical method, namely by looking at the distribution of data on the diagonal sources on the Normal P-P Plot of regression standardized residuals graph. As a basis for decision making, if the points spread around the line and follow the diagonal line, the residual value is normal. According to [10] that the normality test is carried out using the Kolmogorov-Smirnov test with the following test criteria. If  $Significance > 0.05$ , then the data is normally distributed,  $Significance < 0.05$ , then the data is not normally distributed

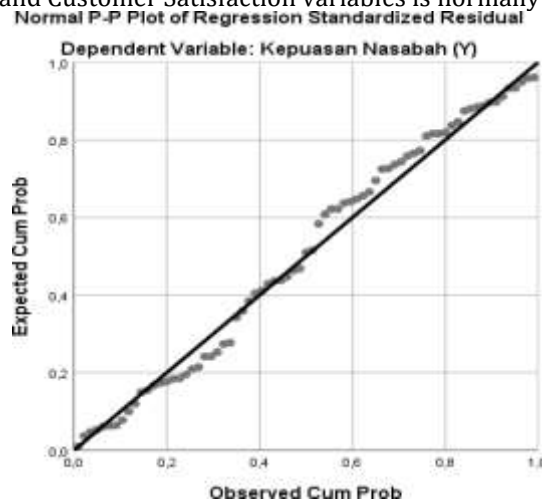
**Table 5** One Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		73
Normal Parameters <sup>a,b</sup>	Mean	,0000000
	Std. Deviation	3,53105900
Most Extreme Differences	Absolute	,075
	Positive	,067
	Negative	-,075
Test Statistic		,075
Asymp. Sig. (2-tailed)		,200 <sup>c,d</sup>

- Test distribution is Normal.
- Calculated from data.
- Lilliefors Significance Correction.
- This is a lower bound of the true significance.

Source: SPSS 25 data processing results 2023

It can be seen in table 5 that the results of the One Sample Kormogorov - Smirnov analysis obtained a Significant value (2-tailed) of  $0.200 > 0.05$ , which means that the frequency of scores / data observed for the Service Quality and Customer Satisfaction variables is normally distributed.



**Figure 1.** P-Plot Normality Test Results Source: SPSS 25 data processing results 2023

It can be seen in Figure 1 above that the Service Quality (X) data detects the Customer Satisfaction (Y) axis line, which means that all data is normally distributed and means that the data normality requirements are met.

#### Linearity Test

The linearity test is used to determine the linearity of the data, namely whether the two variables have a linear relationship or not. This test is used as a prerequisite in Pearson correlation analysis or linear regression. Testing on SPSS version 25 as follows:

- If the value (Deviation for Linearty) significance  $> 0.05$ ; then it can be concluded that the two variables are said to have a linear relationship
- If the value (Deviation for Linearty) significance  $< 0.05$ ; then it can be concluded that the two variables are said not to have a linear relationship [12].

**Table 6.** Linearity Test Results

			ANOVA Table				
			Sum of Squares	df	Mean Square	F	Sig.
Satisfaction Customer (Y)		(Combined)	1380,695	35	39,448	3,110	,000
* Service Quality (X)	Between Groups	Linearity Deviation from Linearity	952,222	1	952,222	75,082	,000
	Within Groups		428,473	34	12,602	,994	,506
	Total		469,250	37	12,682		
			1849,945	72			

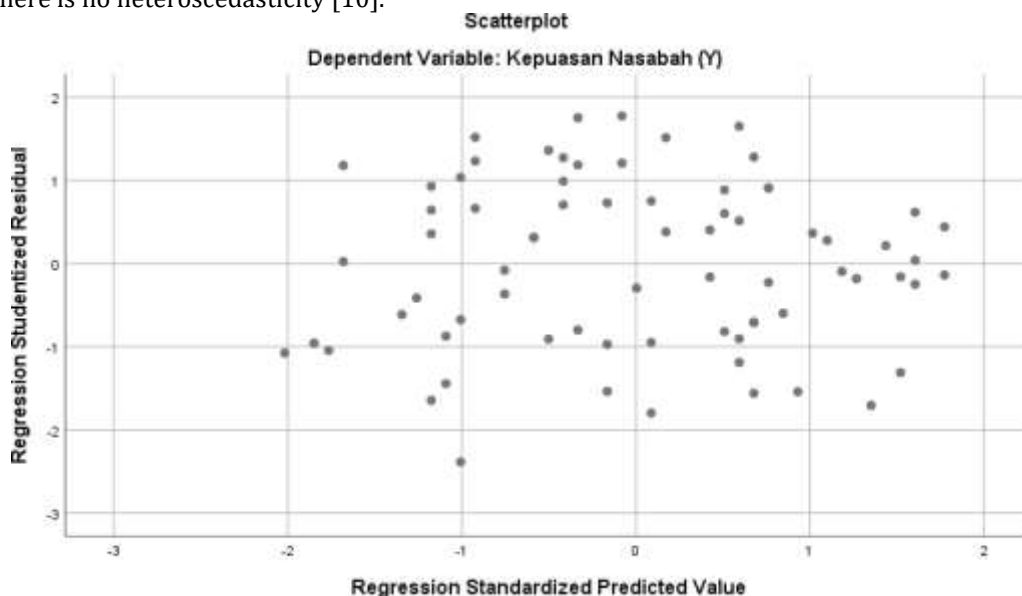
Source: Results of SPSS 25 data olat 2023

It can be seen that table 6 above shows that the calculation of the Sig. value in deviation from linearity is  $0.506 > 0.05$ , it can be concluded that there is a linear relationship between Service Quality and Customer Satisfaction.

### Heteroscedasticity Test

The heteroscedasticity test aims to test whether in the regression model there is a variance from the residuals of one observation to another [10]. A good regression model is that heteroscedasticity does not occur. Heteroscedasticity testing can be done by looking at the scatterplot graph between SRESID and ZPRED, namely the presence or absence of a certain pattern. The basis for decision making is as follows:

1. If there is a certain pattern, such as the existing points forming a certain regular pattern (wavy, widening then narrowing, then it indicates that heteroscedasticity has occurred.
2. If there is no clear pattern, and the dots spread above and below the number 0 on the Y axis, then there is no heteroscedasticity [10].



**Figure 2** Scatterplot Test Results

Source: SPSS 25 data processing results Year 2023

It can be seen in Figure 2 above that it is concluded that the points spread randomly and are spread both above and below the number 0 and on the Y axis. It can be concluded that there is no heteroscedasticity in the regression model. So, the regression model is suitable for use to see the effect of Service Quality on Customer Satisfaction at PT Bank Mandiri Persero Tbk Kcp STPI Tangerang Curug.

### Simple Linear Regression Test

Regression analysis is to make a decision whether the increase and decrease in the dependent variable can be done through an increase in the independent variable or not [13].

**Table 7.** Simple Linear Regression Test Results

Model	Coefficients <sup>a</sup>			t	Sig.
	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta		
(Constant)	5,496	1,950		2,819	,006
1 Service Quality (X)	,306	,035	,717	8,678	,000

Source: Results of SPSS 25 Data Processing Year 2023

Can be seen in table 7 above, the regression model obtained is as follows:

$$Y = 5.496 + 0.306 X$$

From the regression equation above, it can be explained as follows:

1. The constant value of 5.496 indicates that when the Service Quality variable and the value are constant or equal to 0, the customer satisfaction variable (Y) will be 5.496.
2. The coefficient value of the Service Quality variable of 0.306 is positive, indicating that every increase in the Service Quality variable by 1 unit, the customer satisfaction will increase by 0.306.

### Simple Correlation Analysis Test

Correlation coefficient analysis is used to determine the direction and strength of the relationship between two or more variables. The direction is expressed in the form of a positive or negative relationship, while the strength or weakness of the relationship is expressed in the magnitude of the correlation coefficient [13].

**Table 8.** Simple Correlation Analysis Test Results

		Correlations	
		Service Quality (X)	Satisfaction Customer (Y)
<b>Service Quality (X)</b>	Pearson Correlation	1	,717**
	Sig. (2-tailed)		,000
	N	73	73
<b>Satisfaction Customer (Y)</b>	Pearson Correlation	,717**	1
	Sig. (2-tailed)	,000	
	N	73	73

Source: Results of data processing SPSS 25 Year 2023

It can be seen in table 8 above, it is known that the correlation value obtained is 0.717, meaning that the level of relationship between service quality and customer satisfaction is positive and strong.

### Hypothesis Test T Test

This t test is conducted to determine the significance of the influence of each independent variable, namely service quality, which individually affects the dependent variable Customer satisfaction. The statistical hypothesis proposed is as follows:

H<sub>0</sub> :  $\beta_1 = 0$  Service quality has no positive and significant effect on customer satisfaction.

H<sub>a</sub> :  $\beta_1 \neq 0$  Service quality has a positive and significant effect on customer satisfaction.

The basis for decision making used in the t test is as follows:

1. If t count < t table and the significance probability value > 0.05, then the hypothesis is rejected. The rejected hypothesis means that the independent variable has no significant effect on the dependent variable.
2. If t count > t table and the probability value of significance < 0.05, then the hypothesis is accepted. The accepted hypothesis means that the independent variable has a significant effect on the dependent variable.

**Table 9.** T Test Results

Model	Coefficients <sup>a</sup>			t	Sig.
	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta		
1 (Constant)	5,496	1,950		2,819	,006
Service Quality (X)	,306	,035	,717	8,678	,000

Source: Results of data processing SPSS 25 Year 2023

It can be seen in table 9 above that the significant value for the service quality variable (X) is 0.000 where this value is smaller than the specified probability value of <0.05, while the calculated t value obtained is 8.678> from the t table value of 1.993, in other words the value of 8.678> 1.993 and the probability value of 0.000 <0.05 then H0 is rejected and Ha is accepted. Thus it can be concluded that the results of this t test can be seen that the service quality variable has a positive and significant influence on the customer satisfaction variable.

#### Test Coefficient of Determination (R<sup>2</sup>)

The coefficient of determination (R<sup>2</sup>) essentially measures how far the model's ability to explain variations in the dependent variable.

**Table 10.** Test Results of the Coefficient of Determination (R<sup>2</sup>)

Model Summary <sup>b</sup>				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,717 <sup>a</sup>	,515		,508

Source: Results of data processing SPSS 25 Year 2023

It can be seen in table 10 above that the coefficient of determination R<sup>2</sup> (R Square) is 0.515 or 51.5%. This shows that service quality has an effect of 51.5% on customer satisfaction, while the remaining 48.5% is influenced by other factors.

#### Discussion

After analyzing the data using statistical methods, the results of the study can be described, namely that there is an Effect of Service Quality (X) on Customer Satisfaction (Y), this is evidenced based on Table 4.30, namely the results of simple linear regression analysis with

$$Y = a + bX \quad (1)$$

$$Y = 5.496 + 0.306 X \quad (2)$$

This equation shows that every increase in the Service Quality variable by 1 unit, the customer satisfaction will increase by 0.306 at a constant of 5.496. To determine the level of relationship between Service Quality (X) and Customer Satisfaction (Y) is to calculate the correlation coefficient (r), based on Table 8, the correction coefficient value of 0.717 is included in the strong relationship category, within the interval class between 0.60 - 0.799.

To find out how much influence the Service Quality variable (X) on the Customer Satisfaction variable (Y) can be expressed by the coefficient of determination (R Square or R Square) where based on Table 10 the coefficient of determination is 0.515 or 51.5%. Which means that the quality of service has an effect of 51.5% with these results indicating that customer satisfaction at PT. Bank Mandiri Tbk Kcp Tangerang STPI Curug can be explained by the quality of its service to customer satisfaction, while the remaining 48.5% is influenced by other factors.

Based on Table 9, it can be seen that the t test results of the Service Quality variable on Customer Satisfaction are t count 8.678> t table 1.993 and a probability value of 0.000 <0.05, so H0 is rejected and Ha is accepted. So it can be seen that there is a positive and significant influence between Service Quality (X) on Customer Satisfaction (Y). So it can be concluded that the quality of service applied by PT. Bank Mandiri Tbk Kcp Tangerang STPI Curug is good enough and has a high enough influence on customer satisfaction.

#### 4. CONCLUSION

Based on the results of the research and discussion above, it can be concluded that this research is clearly proven that the Service Quality variable has a positive and significant influence on the Customer Satisfaction variable at PT. Bank Mandiri (Persero) Tbk. KCP Tangerang STPI Curug.

Then for further researchers it is hoped that this research will be perfected by adding other variables that have not been discussed in this study such as product quality and customer loyalty so that they can be used as material for consideration.

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