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The Effect of Service Quality, Perception Value, and Customer Satisfaction on Customer Loyalty of Mandiri Bank Customers in Pamekasan

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A B S T R A C T

The objective of this research was to examine and analyze the impact of service quality, perceived value, and customer satisfaction on customer loyalty at Bank Mandiri in Pamekasan. The study involved a sample of 200 respondents selected through a questionnaire distributed in Pamekasan. Participants met the criteria of being at least 17 years old, having savings in the bank, and being Bank Mandiri customers for a minimum of one year. Descriptive analysis was conducted using SPSS 26, while statistical analysis was performed with SmartPLS 3. Data collection was carried out via online questionnaires using Google Forms. The findings of this study reveal a significant positive relationship between service quality and customer satisfaction. Additionally, the results indicate a significant positive influence of service quality on customer loyalty. The research also confirms a significant positive effect of perceived value on customer satisfaction, as well as a significant positive impact of perceived value on customer loyalty. Finally, the study demonstrates that customer satisfaction has a significant positive effect on customer loyalty.

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INTRODUCTION

The banking industry serves as a fundamental pillar of the global financial system and maintains a dominant position in the financial sector due to its extensive market share (Abror & Patrisia, 2020). Operating primarily on the foundation of public trust, banks rely heavily on the quality of services they offer. In this context, service quality emerges as a critical determinant of a bank's operational success and long-term sustainability. High service quality not only enhances customer satisfaction but also fosters loyalty, which is essential in a highly competitive and dynamic financial environment. According to Susriyanti (2016), customers are more likely to engage with financial institutions that consistently deliver superior service experiences. As such, maintaining excellent service quality becomes a strategic imperative for banks aiming to retain existing customers, attract new ones, and strengthen their reputation in the marketplace.

Banks face a major challenge in winning the competition by not only attracting but also retaining customers. Quality service encompasses various aspects, from the friendliness and politeness of staff when interacting with customers to creating a comfortable environment. Facilities such as clean areas, Wi-Fi access, and comfortable seating can enhance the customer experience. Additionally, the speed and efficiency of service, both at branch offices and through digital channels, are also important factors in improving customer satisfaction and loyalty.

As in the case of the leak of personal data of Bank Mandiri customers in Sumenep, a customer named Rifki expressed his regret after registering as a loan recipient at Bank Mandiri in Sumenep. He discovered in the Livin by Mandiri app that his balance had been used to purchase a phone in Jakarta, something he had never done before. He stated that he had never purchased a phone in Jakarta, even though his phone was protected by a multi-layered security system. Rifki immediately reported the issue to Bank Mandiri, as he felt he had been deceived. "I never bought a phone in Jakarta," he emphasized. Rifki noted that since scammers could access credit card details and personal client data, the data breach might have originated from within the bank. Additionally, he stated that he had never used the Shopee app directly, fueling speculation that the bank may have leaked the data. Under Law No. 27 of 2022 on Personal Data Protection, banks are required to ensure customer data is secure with high security standards. Rifki, however, believes Bank Mandiri has failed to fulfill its responsibilities adequately. Rifki expressed deep disappointment with Bank Mandiri. Data security and financial safety are central to this issue. Rifki learned he was not the only victim when he reported the complaint to Bank Mandiri Sumenep staff. This case raises serious concerns about how Bank Mandiri protects its customers' data and maintains data security in the modern technological era (Madura Post).

According to Sapoetra and Rachmat (2019), service is an activity provided to fulfill needs and ensure customer satisfaction through interaction between two or more parties. Ali (2022) defines customer loyalty as a commitment to continue using a business's products or services over time, regardless of external changes.

Prior studies, including those by Ali (2022) and Omorogie & Addae (2019), confirm that customer satisfaction significantly influences loyalty.

Given Bank Mandiri's strong presence and service commitment, this study investigates the effects of service quality, perceived value, and customer satisfaction on customer loyalty, specifically among Bank Mandiri customers in Pamekasan. The research is titled: "The Influence of Service Quality, Perceived Value, and Customer Satisfaction on Customer Loyalty at Bank Mandiri in Pamekasan."

LITERATURE REVIEW

Service Quality

Islam, Ahmed, Rahman, and Al Asheq (2020) define service quality as the gap between customers' expectations of a service and their actual experiences during service delivery. In other words, the perceived quality of a service is determined by how well the service performance matches customer expectations. When expectations are met or exceeded, customers are likely to perceive the service as high quality. Conversely, when the actual service falls short of expectations, perceived service quality declines. Service quality has become a critical strategic factor for organizations aiming to enhance their competitive advantage in an increasingly globalized and customer-driven market. As emphasized by Ismail and Yunan (2016), maintaining high service quality is essential for businesses to differentiate themselves, attract and retain customers, and build long-term relationships. Particularly in service-oriented industries such as banking, where customer experience is a key determinant of satisfaction and loyalty, continuous improvements in service quality are indispensable for achieving sustainable growth and success.

Perceived Value

According to Hariyanto (2017), perceived value is the difference between the benefits received and the costs incurred by consumers to obtain a product or service. It reflects how customers assess value based on time, money, and effort. Mardhiyah (2023) adds that perceived value is a consumer's overall evaluation of a product's usefulness based on what is gained versus what is given.

Customer Satisfaction

Customers are an important component in every business or organization that is being run. According to Ali (2022), organizations are required to continuously engage their customers in order to increase profits and organizational sustainability. Providing quality service is actually one way for organizations to maintain their advantage in the face of increasingly rapid service developments (Muzammil, 2018).

Customer Loyalty

Customer loyalty is a consistent pattern of repeat purchases and engagement, showing a customer's commitment to a brand (Basyir, 2020). It includes advocacy and resistance to switching. In the service sector, retaining loyal customers is more cost-effective than acquiring new ones. Loyalty helps reduce marketing costs, increase customer lifetime value, and boost profitability. Therefore, strong relationships and high satisfaction are key to long-term success in a competitive market.

The Effect of Service Quality on Customer Satisfaction

Abror and Patrisia (2020) carried out a study that found service quality to have a significant and positive impact on customer satisfaction. Their research, which targeted Islamic bank customers in West Sumatra, explored the contribution of service quality to overall customer satisfaction. The findings highlighted the importance of service quality as a key driver in shaping customer satisfaction and enhancing the customer experience.

H1: Service Quality has a significant effect on Customer Satisfaction.

The Influence of Service Quality on Customer Loyalty

Sapoetra and Rachmat (2019) found that service quality has a strong and positive impact on customer loyalty. Their study, conducted with 200 customers of Bank Jatim Syariah in Surabaya, investigated how service quality relates to customer loyalty. The results showed that service quality is a crucial factor in developing and sustaining loyal customer relationships. In line with these findings, Aini (2018) also reported that service quality significantly and positively influences customer loyalty, further supporting the idea that delivering high-quality service is fundamental to fostering long-term customer commitment.

H2: Service Quality has a significant effect on Customer Loyalty.

The Influence of Perceived Value on Customer Satisfaction

Hariyanto (2017) found that perceived value has a notable and positive effect on customer satisfaction. The study focused on 100 participants who had visited Boncafe Manyar Kertoarjo in Surabaya within the past three months and had personally paid for their meals. The results demonstrated that perceived value is a key determinant in increasing customer satisfaction. In a similar vein, Mardhiyah (2023) identified a significant positive correlation between perceived value and customer satisfaction. Her research, which involved former customers of Patuna Tour & Travel, confirmed that the way customers perceive value strongly shapes their overall satisfaction with the services provided.

H3: Perceived Value has a significant effect on Customer Satisfaction.

The Effect of Perceived Value on Customer Loyalty

According to Hariyanto (2017), perceived value has a positive and significant effect on customer loyalty. The research examined the relationship between perceived value and customer loyalty among 100 customers who had dined at Boncafe Manyar Kertoarjo in Surabaya within the past three months and had covered the cost of their meals themselves. The results indicate that perceived value is a key contributor to building customer loyalty, suggesting that customers who recognize strong value in a product or service are more inclined to maintain their loyalty to the brand.

H4: Perceived Value has a significant effect on Customer Loyalty.

The Influence of Customer Satisfaction on Customer Loyalty

Abror and Patrisia (2020) found that customer satisfaction has a significant positive effect on customer loyalty. Their research, which targeted customers of Islamic banks in West Sumatra, emphasized the crucial role of customer satisfaction in building and maintaining loyalty. Likewise, a study by Islam, Ahmed, Rahman, and Al Asheq (2020), conducted with 320 customers of private banks in Bangladesh, also confirmed a strong positive link between customer satisfaction and customer loyalty. Their findings highlight customer satisfaction as a key factor in promoting loyal behavior. Collectively, these studies reinforce the idea that customer satisfaction is essential for cultivating long-term relationships with customers.

H5: Customer satisfaction has a significant effect on customer loyalty.

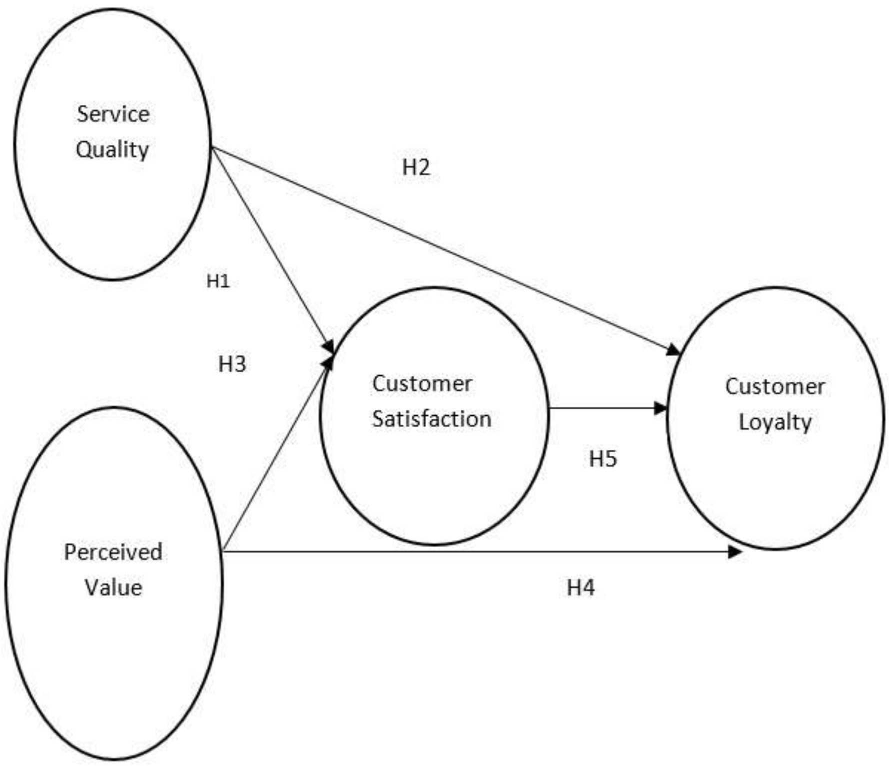

Figure 1. Research Framework

METHODOLOGY

Population, Sample, and Sampling Technique

The population of this study consists of customers of Bank Mandiri located in Pamekasan. The sample was drawn from individuals who are currently customers of Bank Mandiri within the same region. A purposive sampling technique was employed to ensure that the selected respondents met specific criteria relevant to the research objectives. The sampling criteria included the following: individuals must be at least 17 years of age, have an active savings or deposit account at Bank Mandiri, and have maintained a customer relationship with the bank for a minimum of one year. In this study, 200 samples were used for the validity test. This approach was chosen to ensure that the participants have sufficient experience and engagement with the bank's services to provide informed and meaningful responses.

1. Minimum age of 17 years.
2. Residing in Pamekasan.
3. Has been a Mandiri customer for at least 1 year.
4. Customers who deposit funds in the bank.

Data Collection Method

The data for this study was collected through the use of a structured questionnaire designed to gather relevant information for analysis. The survey was administered using Google Forms as the primary tool for distribution and response collection.

Research Variables

1. Service quality refers to a company's capability to deliver superior service that meets or exceeds customer expectations.
2. Perceived value is the individual's evaluation of the advantages or benefits gained from a product or service in relation to the costs or efforts expended to obtain it.
3. Customer satisfaction reflects the degree to which customers feel content with the services offered by a company.
4. Customer loyalty describes the commitment of customers to consistently choose and remain engaged with a company's products or services over time.

RESEARCH RESULT AND DISCUSSION

Outer Model Evaluation

Table 1. Validity Test Results

Variables	Code	Items	*Loading*	AVE
Service Quality	KL1	Mandiri Bank employees are able to instill trust in customers.	0,836	0,619
	KL2	Mandiri Bank employees are able to understand customers.	0,782	
	KL3	Mandiri Bank employees serve customers politely.	0,860	
	KL4	There is a good relationship between Mandiri Bank employees and customers.	0,780	
	KL5	Mandiri Bank employees will not make customers wait in long queues.	0,720	
	KL6	Mandiri Bank employees are able to conduct transactions in a timely manner.	0,741	
	KL7	Mandiri Bank employees always help customers with their difficulties.	0,794	
	KL8	Bank Mandiri employees have given individual attention to customers	0,836	

	KL9	Bank Mandiri employees are able to provide solutions to customer problems	0,717	
Customer Satisfaction	KP1	I am satisfied with Mandiri Bank's overall service.	0,862	0,724
	KP2	Mandiri Bank's service is as I expected.	0,898	
	KP3	I am very happy to conduct transactions using Mandiri Bank.	0,790	
Customer Loyalty	LP1	I will increase my savings.	0,815	0,701
	LP2	I prefer to use Mandiri Bank even though I have agreements with other banks.	0,853	
	LP3	I prefer to use additional products and services at Bank Mandiri.	0,857	
	LP4	I would recommend Bank Mandiri's services to others.	0,825	
Perceived Value	ND1	The prices of the services offered by Bank Mandiri are in line with the benefits I receive.	0,817	0,691
	ND2	Bank Mandiri's promotional programs add value to each of my transactions.	0,843	
	ND3	The speed of transactions and ease of access to Bank Mandiri's services are in line with the fees charged.	0,866	
	ND4	The service fees at Bank Mandiri reflect my satisfying experience, such as the ease of using the Livin' by Mandiri app.	0,791	
	ND5	The benefits of Bank Mandiri's services, such as transaction convenience and data security, are in line with the costs I incur.	0,838	

The results of the large-sample validity test indicated that the loading values for each item or variable exceeded 0.7, signifying that all items are considered valid. Furthermore, discriminant validity was assessed by examining the outer loading values. The outcomes of the discriminant validity analysis for this study are presented in Table 2.

Table 2. *Outer Loading*

	Customer Satisfaction	Service Quality	Customer Loyalty	Perceived Value
KL1	0,284	**0,836**	0,417	0,272
KL2	0,256	**0,782**	0,431	0,350
KL3	0,160	**0,860**	0,368	0,205
KL4	0,253	**0,780**	0,422	0,277
KL5	0,239	**0,720**	0,443	0,320
KL6	0,312	**0,741**	0,491	0,334
KL7	0,285	**0,794**	0,472	0,371
KL8	0,164	**0,836**	0,401	0,246
KL9	0,230	**0,717**	0,388	0,323
KP1	**0,862**	0,300	0,557	0,500
KP2	**0,898**	0,273	0,606	0,377
KP3	**0,790**	0,228	0,509	0,285
LP1	0,514	0,494	**0,815**	0,412
LP2	0,582	0,456	**0,853**	0,572
LP3	0,507	0,455	**0,857**	0,468
LP4	0,592	0,436	**0,825**	0,463
ND1	0,429	0,376	0,425	**0,817**
ND2	0,388	0,337	0,572	**0,843**
ND3	0,399	0,352	0,487	**0,866**
ND4	0,328	0,280	0,431	**0,791**
ND5	0,375	0,263	0,457	**0,838**

The results of the discriminant validity test, as presented in the table above, demonstrate that each item exhibits a stronger correlation with its associated construct than with other variables. Therefore, the findings confirm that the constructs used in this study possess adequate discriminant validity.

Inner Model Evaluation

Table 3. R-Square Test

	R-Square
Customer Satisfaction	0,236
Customer Loyalty	0,605

Based on the table above, service quality affects customer satisfaction by 23.6%, indicating a relatively low influence. Meanwhile, its effect on customer loyalty is 60.5%, showing a moderate impact.

Hypothesis Testing Results

Table 4. Hypothesis Test

Relationship	Path Coefficient	t-statistic	p-value	Conclusion
Service Quality -> Customer Satisfaction	0.167	2.372	0.018	Significant
Service Quality -> Customer Loyalty	0.309	5.017	0.000	Significant
Perceived Value -> Customer Satisfaction	0.402	5.796	0.000	Significant
Perceived Value -> Customer Loyalty	0.246	3.502	0.001	Significant
Customer Satisfaction -> Customer Loyalty	0.447	5.894	0.000	Significant

H1: Service quality significantly influences customer satisfaction at Bank Mandiri in Pamekasan

As shown in Table 4, the path coefficient for service quality on customer satisfaction is 0.167, with a t-statistic of 2.372. Since the t-statistic exceeds 1.96 and the p-value is below 0.05, the result is statistically significant. Therefore, the first hypothesis (H1) is accepted, indicating that service quality has a significant positive impact on customer satisfaction among Bank Mandiri customers in Pamekasan.

H2: Service quality significantly affects customer loyalty at Bank Mandiri in Pamekasan

According to Table 4, the path coefficient from service quality to customer loyalty is 0.309, with a t-statistic of 5.017. Given that the t-statistic is greater than 1.96 and the p-value is less than 0.05, the second hypothesis (H2) is accepted. This confirms that service quality has a significant positive effect on customer loyalty among Bank Mandiri customers in Pamekasan.

H3: Perceived value significantly affects customer satisfaction at Bank Mandiri in Pamekasan

Table 4 indicates a path coefficient of 0.402 from perceived value to customer satisfaction, with a t-statistic of 5.796. As the t-statistic surpasses 1.96 and the p-value falls below 0.05, the third hypothesis (H3) is supported. These results suggest that perceived value plays a significant role in influencing customer satisfaction at Bank Mandiri in Pamekasan.

H4: Perceived value significantly influences customer loyalty at Bank Mandiri in Pamekasan

The data in Table 4 shows a path coefficient of 0.246 for perceived value on customer loyalty, accompanied by a t-statistic of 3.506. Since the t-statistic is above 1.96 and the p-value is under 0.05, the fourth hypothesis (H4) is accepted. This indicates that perceived value significantly contributes to customer loyalty among Bank Mandiri customers in Pamekasan.

H5: Customer satisfaction significantly affects customer loyalty at Bank Mandiri in Pamekasan

Table 4 reports a path coefficient of 0.447 for the relationship between customer satisfaction and customer loyalty, with a t-statistic of 5.894. As this t-statistic is well above 1.96 and the p-value is below 0.05, the fifth hypothesis (H5) is confirmed. This provides strong evidence that customer satisfaction has a significant positive influence on customer loyalty among Bank Mandiri customers in Pamekasan.

DISCUSSION

Service Quality and Customer Satisfaction

The first hypothesis proposed that service quality has a significant and positive impact on customer satisfaction. This finding is consistent with prior research by Abror et al. (2020), which involved customers of Islamic banks in West Sumatra. Their study confirmed that high service quality significantly enhances customer satisfaction. These results reinforce the notion that service quality is a key factor influencing how customers perceive and evaluate their overall experience. Therefore, it can be concluded that service quality plays a vital role in shaping customer satisfaction among Bank Mandiri customers in Pamekasan.

Service Quality and Customer Loyalty

The second hypothesis posits that service quality significantly and positively influences customer loyalty. This aligns with the findings of Sapoetra and Rachmat (2019), who conducted a study involving 200 customers of Bank Jatim Syariah in Surabaya. Their results demonstrated that better service quality fosters stronger customer loyalty. This suggests that when banks consistently deliver reliable, responsive, and customer-focused services, they are more likely to retain customers over the long term. Consequently, service quality is a crucial driver of customer loyalty for Bank Mandiri in Pamekasan.

Perceived Value and Customer Satisfaction

The third hypothesis suggests that perceived value has a significant positive effect on customer satisfaction. This is in line with the findings of Hariyanto (2017), who surveyed 100 respondents who had visited Boncafe Manyar Kertoarjo in Surabaya. The study revealed that customers who perceive greater value in the products or services they receive are more likely to report higher satisfaction levels. This indicates that perceived value reflecting the balance between benefits received and costs incurred is a major contributor to customer satisfaction. Therefore, it can be concluded that perceived value significantly shapes satisfaction levels among Bank Mandiri customers.

Perceived Value and Customer Loyalty

The fourth hypothesis asserts that perceived value significantly and positively affects customer loyalty. This result mirrors the findings of Kurniawan (2020), who examined responses from 400 individuals who had dined at seafood restaurants in Batam. His study found that when customers perceive high value in the offerings, they are more inclined to remain loyal. This emphasizes the importance of delivering value-driven services that meet or exceed customer expectations. Accordingly, it can be concluded that perceived value plays an essential role in strengthening customer loyalty at Bank Mandiri in Pamekasan.

Customer Satisfaction and Customer Loyalty

The fifth hypothesis states that customer satisfaction has a significant positive influence on customer loyalty. This finding supports previous research by Islam et al. (2020), which analyzed data from 320 private bank customers in Bangladesh. Their study confirmed that satisfied customers are more likely to remain loyal to their banks. This underscores the critical role of satisfaction in fostering long-term customer relationships. Therefore, it can be concluded that enhancing customer satisfaction is a key strategy for improving loyalty among Bank Mandiri customers in Pamekasan.

CONCLUSIONS AND RECOMMENDATIONS

Conclusions

Based on the results of data analysis regarding the influence of service quality, perceived value, and customer satisfaction on customer loyalty among Bank Mandiri customers in Pamekasan, the following conclusions can be drawn: (1) Service quality significantly influences customer satisfaction among Bank Mandiri customers. (2) Service quality also has a significant positive impact on customer loyalty. (3) Perceived value plays a significant role in enhancing customer satisfaction. (4) Perceived value likewise has a significant effect on customer loyalty. (5) Customer satisfaction significantly contributes to strengthening customer loyalty.

Recommendations

Based on the results of previous research and the limitations of the current study, the researcher will provide several recommendations that can be considered to help future researchers produce better research. The recommendations that the researcher can provide include:

1. For the Company

(1) Service time is a primary concern for customers. Although customers are generally satisfied, complaints about long queues indicate the need for improved service efficiency at branch offices. (2) Expand education on the use of digital services (such as Livin' by Mandiri) so that customers can access services more quickly without having to visit a branch. (3) Maintain and improve promotional programs so that customers continue to feel the economic benefits of each transaction.

2. For the Public

With this research, it is hoped that the public can increase their knowledge about the services and products provided by Bank Mandiri.

ADVANCED RESEARCH

The researcher is aware that this study is far from perfect and has several limitations that may provide opportunities for future research. These limitations include:

1. This study focuses only on the banking sector and not on other sectors.
2. This study focuses only on Bank Mandiri customers and not on other banks.
3. This study focuses only on the Pamekasan area.

1) Future studies may consider incorporating additional variables such as trust, brand image, or digital customer experience that could also influence customer loyalty, in order to produce more comprehensive and insightful findings. 2) Beyond quantitative methods, future researchers are encouraged to employ qualitative approaches, such as in-depth interviews, to gain a deeper understanding of customers' experiences with banking services. 3) Expanding the geographical scope of future research could increase the sample size and allow for broader insights, including the application of theories such as planned behavior and purchase intention within the banking sector. 4) Future research could explore the mediating effect of customer satisfaction in the relationship between perceived value and loyalty, or examine moderating variables such as age, gender, or duration of customer relationship. 5) Comparative studies involving independent banks and other types of financial institutions such as state-owned or private banks could be conducted to analyze how service quality and perceived value affect customer loyalty across different banking environments.

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