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Analysis of factors affecting customer satisfaction (PT Bank Mandiri (Persero) TBK Padang Belakang Olo Branch)

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Abstract. Basically the goal of a business is to create customers who are satisfied. The creation of satisfaction can provide several benefits, including the relationship between the company's customers are harmonious, provide a good foundation for the purchase and creation of customer loyalty and establish a recommendation by word of mouth (word-of-mouth) which is advantageous for the customer, This research conducted in PT Bank Mandiri (Persero) TBK Padang Belakang Olo Branch sample of 100 customers with sample selection. In this study using stratified random sampling technique, Bysampling in certain strata then taken at random with equal proportion according to the position in the population, With the data were analyzed by using multiple linear regression analysis. Servqual significantly affect customer satisfaction and positive experience for the customer PT Bank Mandiri (Persero) TBK Padang Belakang Olo Branch, customer value as well significantly affect customer satisfaction and positive experience for the customer PT Bank Mandiri (Persero) TBK Padang Belakang Olo Branch. Product quality can not be affects customer satisfaction PT Bank Mandiri (Persero) TBK Padang Belakang Olo Branch. Emotional can not affect customer satisfaction for customers PT Bank Mandiri (Persero) TBK Padang Belakang Olo Branch . Prices are not able to affect customer satisfaction for customers Bank PT Bank Mandiri (Persero) TBK Padang Belakang Olo Branch. Cost significantly affect customer satisfaction and positive experience for the customer PT Bank Mandiri (Persero) TBK Padang Belakang Olo Branch. It can be concluded that the higher Servqua and, customers value a customer satisfaction will also increase, in addition to lower customers' costs incurred in obtaining products and services PT Bank Mandiri (Persero) TBK Padang Belakang Olo Branch, then customer satisfaction will increase.

Keywords. Servqual, Customer Value, Product Quality, Emotional, Price, Cost, Customer Satisfaction

Introduction

Problem The modern era of increasing industrial development of the world is growing rapidly. It can be seen from a very tight competition between companies with each other, whether it is engaged in the service industry or goods (Kotler & Keller, 2009), It can be seen in Indonesia, where the services industry accounts for 2/3 of the Gross Domestic Product and more than 50% of total consumer spending is used for services (Central Bureau of Statistics, 2016). In addition to the service industry is also a source of employment.

For a banking enterprise customer satisfaction is indispensable, especially in the context of the existence of the company so that the customers will continue to use banking services. With increasing competition and market demand, the company should be able to implement appropriate strategies and policies in order to create satisfied customers and overcome the competition with other companies, so that can maintain continuity of business.

Banks are also facing stiff competition in the banking industry are PT Bank Mandiri (Persero) TBK Padang Belakang Olo Branch. PT Bank Mandiri (Persero) TBK Padang Belakang Olo Branch is a one of the banks operating in Indonesia at this time and is one of the biggest state-owned bank. Independent bank comes from the merger of four banks in 1999.

Bank Mandiri is a commercial bank with the status of a public company, which is oriented to the market and national development, who continuously maintain a good relationship and mutual benefit with customers and business partners. In developing a market segment the Bank continuously deliver quality products and services to millions of customers and prospective customers.

Development can be done by using the advantage of experience and expertise, as well as optimize the marketing potential in the segment. To face the competition in this industry requires the bank to provide quality services that have a competitive advantage against the banks - other commercial banks. Bank Mandiri continues to market the public savings products such as current accounts, deposits, and savings through the banking account managers, relationship managers, marketing teams in the branches and in the field, as well as the customer service office of.

One of the savings products owned by Bank Mandiri Savings, Savings Independent Business, Independent Savings Plan, Independent Investor Savings, Savings Mandiri Hajj and Umrah, Foreign Currency Saving Mandiri, Mandiri Tabunganku, and Mandiri Current Account. This savings product is a product that is to be excellent because it is a cheaper source of funds where the funds expended costs lower this is because the interest rate is not as high as that given time deposits.

Quality of service is one form of consumers' assessment of the level of service received (perceived quality) the expected rate (expected service) (Susandy, 2013), In order to compete, survive and thrive bank is required to provide a quality service that is able to meet the desires and needs of its customers. In the face of competition, there are several dimensions of quality of service that can influence the behavior of customers, according to (Saso & Subagio, 2013) show that customers' perception of quality of services covering the perception associated with physical means Tangibles, Reliability, Responsiveness, Assurance and Empathy.

These dimensions need to be noticed by the bank in its business, so that a variety of factors that can lead to failure will not occur. Not a few customers switching to other products in accordance with expectations. If this happens of course is very detrimental to the bank, in operational activities.

With the above facts can be inferred quality of services provided teller or customer service empathy and explained with friendly customer will understand because printing account books, if not the customer concerned must wear a power of attorney is already a regulation of Bank Indonesia because it involves the bank secrecy that must be guarded by the Bank.

Literature Review

Servqual

According to Fatmawati (2013) the quality of library services is the satisfaction gained by every customer after comparing the suitability of service received by the service desired by the explanation of a quality. According to Kotler (2012) mentions five dimensions of service

quality that must be met, namely: "Tangibles, Empathy, Reliability, Responsiveness, Assurance"

1. Tangibles, meaning that physical evidence of service companies such as the appearance of physical facilities, equipment, personnel, cleanliness, neatness, and media communication.
2. Empathy, meaning the willingness of employees to be concerned about giving personal attention to customers.
3. Reliability, meaning reliability to perform the promised services with accurate and reliable.
4. Responsiveness, meaning that responsiveness of companies to provide services for customers and provide services quickly in serving transactions and handling customer complaints.
5. Assurance, means the ability of the company provide a service guarantee knowledge and courtesy of employees and the ability to generate trust and confidence

Customer Value

Customer value is the customer's perception of the balance between the benefits received and the sacrifice given to obtain these benefits (Buttle, 2007). Customer value (customer value) is defined as the difference in profits derived by customers compared to costs incurred (Kotler, 2005).

Customer value is the overall consumer assessment of the quality of a product based on its perception of what is received and what is given (Zeithaml, 2000). Furthermore Woodruff in Mujiharjo (2006) also defines customer value as customer perception of what is desired as a consequence of using a product that occurs in certain situations that can help the supply of goods and services in line with what is in line with what is the goal.

Product quality

Understanding the product (product) according to (Kotler and Keller, 2009) is everything that can be offered to the market to satisfy a desire or need including physical goods, services, experience, events, people, places, property, organization, information and ideas.

In other words the quality of the product is measured to what extent the product can satisfy its customers. In addition, products can also be defined as customer perceptions described by producers through their production results. In more detail, the total product concept includes goods, brand packaging, labels, services, and guarantees.

Emotional

Some theorists classify emotions in large groups. Some members of the group are as follows:

- a. Anger: violent, angry, hateful, angry, angry, irritated, disturbed, bitter, angry, offended, hostile, and perhaps most severe, acts of violence and pathological hatred.
- b. Sadness: sad, sad, gloomy, gloomy, melancholy, self-pity, lonely, rejected, hopeless, and if it becomes pathological; severe depression.
- c. Fear: anxiety, fear, nervousness, worry, anxiety, feeling very scared, alert, sad, uneasy, horrified, worry; as pathology, phobias and panic.

Emotional is based on someone's feeling or attitude in reacting to a condition. Emotional is a specific feeling and thought, a biological, psychological state and a series of tendencies to act. In an Islamic banking, it is very important that the name is emotional factor for its customers.

Price

According to Kotler (2016) The amount of money charged for an item or service or the amount of value of money that consumers exchange for the benefits of owning or using the product or service and According to Kotler (2012) Price is the amount of money that customers must pay for products that.

If the price is income for the company then in terms of consumers, the price is an expense or sacrifice that must be spent by consumers to get the desired product to meet the needs of these consumers. For entrepreneurs / traders, prices are most easily adjusted to market conditions while other elements such as product, place and promotion require a longer and longer time to adjust to market conditions, because prices can provide an explanation to consumers about the quality of products and brands of these products. .

Cost

Cost is an element that can not be separated from the company's activities. Cost is defined as a resource that is sacrificed (sacrificed) or released (forgone) to achieve certain goals (Horngren, et al, 2008). According to Bustami and Nurlela (2006), costs represent the sacrifice of economic resources measured in units of money that have occurred or are likely to occur to achieve certain goals.

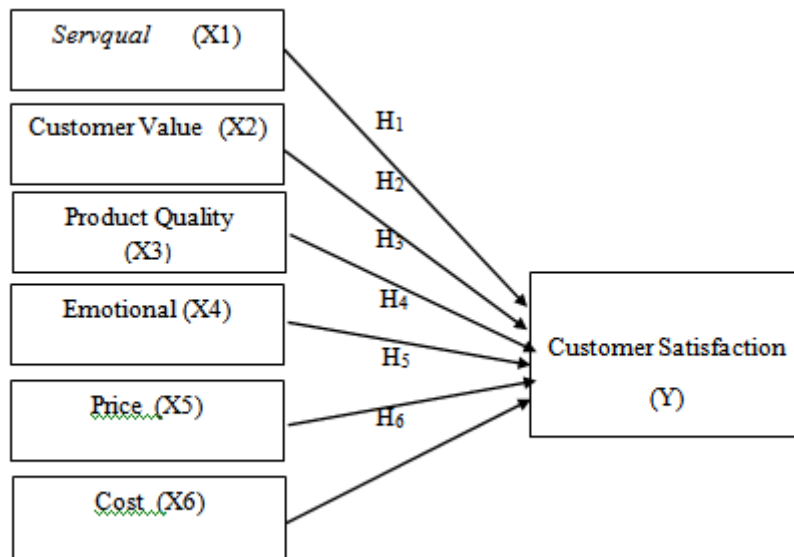
Meanwhile according to Kuswadi (2005), costs are all expenses to obtain goods or services from third parties, whether related to the company's main business or not. Costs are measured in monetary units and used to calculate the cost of products manufactured by the company.

Customer Satisfaction

Prasetyo (2013) customer satisfaction is the overall attitude that consumers show on goods and services after they obtain and use them. Meanwhile (Handayani & Iriyanto, 2010) customer satisfaction is a level where the needs, desires, and expectations of customers will be met or exceeded through a transaction that will result in a repeat purchase.

Basically the goal of a business is to create satisfied customers. The creation of satisfaction can provide several benefits, including the relationship between the company's customers to be harmonious, provide a good basis for repurchases and create customer loyalty and form a word-of-mouth recommendation that is beneficial to customers (Handayani & Iriyanto, 2010).

Research Framework and Hypotheses



Based on the background, the study of theory and conceptual framework that has been stated above, the hypothesis in this study are:

- H1: Servqual has a significant effect on savings customer satisfaction at Bank Mandiri, Padang Belakang Olo Branch.
- H2: Customer Value has a significant effect on savings customer satisfaction at Bank Mandiri, Padang Belakang Olo Branch.
- H3: Product Quality has a significant effect on savings customer satisfaction at Bank Mandiri, Padang Belakang Olo Branch.
- H4: Emotional has a significant effect on savings customer satisfaction at Bank Mandiri, Padang Belakang Olo Branch.
- H5: Price has a significant effect on savings customer satisfaction at Bank Mandiri, Padang Belakang Olo Branch.
- H6: Cost has a significant effect on savings customer satisfaction at Bank Mandiri, Padang Belakang Olo Branch.

Research Methods

This type of research is descriptive kuantitatif. Jenis descriptive study is a research method that is intended to describe the phenomena that nothing lasts in the present or the past.

The object of this study is on PT Bank Mandiri (Persero) TBK Padang Belakang Olo Branch. These objects have been selected for PT Bank Mandiri (Persero) TBK Padang Belakang Olo Branch is one branch of the most visited by customers.

The population of all customers who deposit funds in particular options on PT Bank Mandiri (Persero) TBK Padang Belakang Olo Branch savings until 2018, amounting to 17 452 person. The amount of sample used in this study was of 100 people customers.

Variable Operational Definition of Research

The operational definition of the variables used is composed of the independent variables and the dependent variable. As for the variables used in the study can be seen from the following table:

Table 1
Operational Definition of Variables

variables	Definition	Indicator	Source
Satisfaction (Y)	Satisfaction reflect right customer assessment of the performance of PT. Bank Mandiri (Persero) TBK Padang Belakang Olo Branch presumed or expected results in the relation. If the performance of the PT BankMandiri (Persero) TBK Padang Belakang Olo Branch did not meet expectations, the customer is not satisfied and disappointed. If the performance of the PT Bank Mandiri (Persero) TBK Padang Belakang Olo Branch in line with expectations, the customer satisfied. If the performance of the PT Bank Mandiri (Persero) TBK Padang Belakang Olo Branch exceed expectations, the customer happy.	<ol style="list-style-type: none"> 1) Flower 2) Completed facility 3) Convenience 4) <i>layout/</i> arrangement 5) Saving procedure 6) Reputation Satisfied throughout an / Overall satisfaction	Fandy and Gregory (2011)
<i>Servqual</i> (X1)	<i>Servqual</i> built on the comparison of the two main factors, namely real customer perception of the service they receive (Perceived Service) with actual services expected / desired (Expected Service). If the reality is more than expected, then the quality of service can be said, but if the reality is less than expected, then the service is said to be not qualified. If the same fact in the hope that the service satisfactory.	<ol style="list-style-type: none"> 1) Tangible 2) Empathy 3) Reliability 4) Responsiveness 5) Assurance 	Zeithaml, and Berry (2009).
Customer value (X2)	Value for customer is the difference between the value enjoyed by the customer for using the	<ol style="list-style-type: none"> 1. Functional Value (Quality), 2. Social Values, 3. Emotional value, 	Hartato (2008)

	services of an independent bank and the cost to enjoy the service.	4. Values Social Interaction, Functional Value (Price),	
Quality Products (X3)	Everything that can be offered to the market to satisfy a desire or need, including physical goods, services, experience, events, people, places, properties, organizations, information and ideas.	a. Product levels. b. Product design. c. Power lasting products.	Kotler and Armstrong (2013)
Emotional (X4)	Emotional awareness is a time of some psychological desire followed by a behavioral response which these desires arise because of the stimuli of marketers.	1. Joy 2. Interest 3. Brand personality.	Hou (2013)
Price (X5)	Amount of money charged for a good or service or the sum of the value of money in exchange for the consumer on the benefits - benefits for owning or using a product or service	1. Price affordability. 2. Price suitability with quality products. 3. Price competitiveness. 4. Price suitability with benefits.	
Cost (X6)	Covering all the costs that occur when the finished product is produced and stored in a warehouse until they are converted back into cash.	1. Billing burden 2. Administrative burden 3. The transport costs	Mulyadi (2008)

Data analysis technique

Validity test

A validity test is used to determine the feasibility of the items in a list (construct) the question of defining variables. List the questions generally support a particular variable group (Nugroho, 2005).

Test Reliability

Reliability testing is a measure of the stability and consistency of a respondent in answering matters related to constructs. A question is a variable dimension and arranged in a form of questionnaire (Nugroho, 2005).

Normality test

Dewi et al., (2014) said normality test aims to determine the regression model, or residual confounding variables have to be normally distributed. According to Winarno (2015)

test for normality can be seen by the Jarque-Bera test. Jarque-Bera is a statistical test to determine whether the data are normally distributed. This test measures the difference skewness and kurtosis of data and compared with the data if it is normal. Z2 JarqueBera test distributed with degrees of freedom (degree of freedom) equal to 2. If the value of the probability JarqueBera > 5%, the data are normally distributed, and vice versa if the probability value JarqueBera < 5%, then the data is not normally distributed.

Test multicollinearity

Winarno (2015) explains this test aims to test whether the regression model found a correlation or relationship between the independent variable / independent. If there is no correlation or relationship between the independent variables showed a good regression model. One way to detect the presence or absence of multicollinearity in the model by looking at the correlation matrix of the independent variables. If the value of F arithmetic < F critical to the alpha and certain freedoms (less than 80%) then the model is free of symptoms multikolienaritas.

Test Heteroskedastisitas

Dewi et al., (2014) said heteroscedasticity test aims to determine whether or not the inequality of variance of residuals on all observations in the regression model. This method is done in absolute value residual regressed against independent variables. Heteroskedastisitas occur if there is a significant influence of independent variables on the dependent variable. This test can be done with glejser test, whether or not occur heteroscedasticity in linear regression model to see the probability value (t-statistic). If the probability value (t-statistic) is greater than 0.05 then the alpha level of the data is free of symptoms heteroskedastisitas. And vice versa if the probability values (t-statistic) is smaller than the alpha level of 0.05 then the data occurs heteroskedastisitas.

Descriptive Analysis

Descriptive analysis is an analysis that describes the characteristics of respondents and the research variables. Descriptive your analysis is done by presenting the primary data into a frequency distribution table, calculate the total score, the average score and the level of achievement of respondents (TCR). The first stage of the calculation of the total score of respondents for each item statement. The formula for determining the total score is as follows (Arikunto, 2006),

In this study using multiple linear regression analysis (Multiple Linear Regression). Multiple analysis methods using two (2) or more independent variables. Regression model equation of this study are:

$$Y = \alpha + \beta_1x_1 + \beta_2x_2 + \beta_3x_3 + \beta_4x_4 + \beta_5x_5 + \beta_6x_6 + e \dots\dots\dots$$

Y = JCI

A = Numbers Constants

B = Standardized Beta Coefficien

X1 = Servqual

X2 = Customer Value

X3 = Quality Products

X4 = Emotional

X5 = Price

X6 = Cost

Test F

Simultaneous test with the F-test aims to determine the influence jointly independent variable on the dependent variable (Nugroho, 2005). The results of F-test at the SPSS output can be seen in the table ANOVA.

Hypothesis Test (t-test)

To see the effect of independent variables on the dependent variable partially used t test. This test is performed by comparing the value of t with table t. To determine the value table t can be seen from the table t with a significance level of 0.05 alpha ($\alpha = 5\%$) and the degrees of freedom (df) = n-2 or 30-2 = 28 (1.70). If the t-test significance value of <0.05, this means that there is the effect of the partial / individual between the independent variable on the dependent variable (Dewi et al., 2014).

Results and discussion

Normality Test

Table 2
Kolmogorov-Smirnov Normality Test

Kolmogorov-Smirnov Z	Asymp. Sig. (2-tailed)	Conclusion
0984	0287	normal Data

Based on the results of data processing that has been done to test for normality using the Kolmogorov-Smirnov (KS) one sample normality test results known significant value $0287 > 0.05$, it can be concluded that the residual value of normal distribution.

Test Multicollinearity

Table 3
test Multicollinearity

variable	tolerance	VIF	
<i>servqual</i> (X1)	0412	2,424	No multikolinieritas
Customer value (X2)	0371	2696	No multikolinieritas
Quality Products (X3)	0246	4072	No multikolinieritas
Emotional (X4)	0530	1885	No multikolinieritas
Price (X5)	0283	3529	No multikolinieritas
Cost (X6)	0492	2,034	No multikolinieritas

Test Heteroskidastity

Table 4
test Heteroskidastity

variables	Sig.	Alpha (α)	Information
<i>Servqual</i> (X1)	0026	0.05	Did not happen Heteroskidastity

Customer value (X2)	0116	0.05	Did not happen Heteroskidastity
Quality Products (X3)	0869	0.05	Did not happen Heteroskidastity
Emotional (X4)	0082	0.05	Did not happen Heteroskidastity
Price (X5)	0618	0.05	Did not happen Heteroskidastity
Cost (X6)	0661	0.05	Did not happen Heteroskidastity

In the above table can be seen all over already qualified variable heteroscedasticity test so that the data used did not happen heteroskedastisitas, where the significant value of the variables is greater than 0.05

Hypothesis test results

T test aims to determine the significant influence or not the independent variable on the dependent variable partially or individual. In this study, independent variables consisted of servqual, customer value, product quality, emotional. Prices and costs, is said to have a significant effect or not the dependent variable is customer satisfaction (Y).

Table 5
Results Hypothesis Testing (t-test)

variables	Sig.	Alpha	Conclusion
<i>Servqual</i> (X1)	0001	0.05	H1 Accepted
Customer value (X2)	0000	0.05	H2 Accepted
Quality Products (X3)	0500	0.05	H3 Denied
Emotional (X4)	0424	0.05	H4 Denied
Price (X5)	0801	0.05	H5 Denied
Cost (X6)	0029	0.05	H6 Received

The first hypothesis in this study that Servqual has a significance value of 0.001, significant value is smaller than an alpha of 0.05. , This may imply that Servqual effect on customer satisfaction at PT. Bank Mandiri (Persero) TBK Padang BelakangOlo Branch.

The second hypothesis in this study that the Customer Value has a significance value of 0.000, significant value is smaller than an alpha of 0.05. This may imply that affect customer value on customer satisfaction at PT. Bank Mandiri (Persero) TBK Padang belakang Olo Branch.

The third hypothesis in this study that the product quality has a significance value of 0.500, significant value is greater than alpha of 0.05. This may imply that the product does not affect the quality of customer satisfaction at PT. Bank Mandiri (Persero) TBK Padang Belakang Olo Branch.

The fourth hypothesis in this study that have emotional significance value of 0424, the significant value is greater than alpha of 0.05. This may imply that emotional no effect on customer satisfaction at PT. Bank Mandiri (Persero) TBK Padang Belakang Olo Branch.

The fifth hypothesis in this study that the price has a significance value of 0801, the significant value is greater than alpha of 0.05. This may imply that the price does not affect the customer satisfaction at PT. Bank Mandiri (Persero) TBK Padang Belakang Olo Branch.

The sixth hypothesis in this study that the cost of having a significance value of 0.029, significant value is smaller than an alpha of 0.05. This may imply that the fee positive and

significant impact on customer satisfaction at PT. Bank Mandiri (Persero) TBK Padang Belakang Olo Branch.

Test Coefficient of Determination

The coefficient of determination used is the value of Adjusted R Square because it is more reliable in evaluating the regression model.

Table 6
Coefficient Determination Test Results

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.860a	0739	0722	1.55918

Discussion

Servqual Influence Customer Satisfaction

Based on the tables that have been presented for the first hypothesis showed variable estimation servqual have a significance value of 0.001. The significance of the small value of $\alpha = 0.05$, which indicates that the variable servqual positive and significant impact on customer satisfaction. It can be concluded that there servqual influence on customer satisfaction at PT. Bank Mandiri (Persero) TBK Padang Belakang olo Branch.

Research supports that there is a relationship between service quality and customer satisfaction is the research conducted by Yana et al (2015)entitled "The Effect Image Satisfaction and Loyalty (Survey of Consumer Products Clothing Dian Pelangi In Malaysia)". These results indicate that the image positive and significant impact on customer satisfaction, and imagery positive and significant impact on customer satisfaction and loyalty.

Other research supports that there is a relationship between service quality and customer satisfaction is the research conducted by (Cahyani, 2016) which examines the effect of price and quality of service to patient satisfaction in Medan Deli Hospital. The results of this study indicate that variabel price and service quality has a significant impact on patient satisfaction in RSU Deli Medan price and quality of services offered by RSU Deli Medan rated very good, so that patient satisfaction was also achieved well.

Effect of Customer Value Customer Satisfaction

Based on a table that has been presented to the second hypothesis is obtained estimates of the variable value customers have a significance value of 0.000. The significance of the small value of $\alpha = 0.05$, which indicates that the variable value of customers' positive and significant impact on customer satisfaction. It can be concluded that there is influence of the customer value on customer satisfaction at PT. Bank Mandiri (Persero) TBK Padang Belakang Olo Branch.

The only value that can be created by the company is the value that comes from customers, it is all the values that current and future value-owned. A business called a success if secured, maintain, and require customers (Kotler and Keller, 2009: 134). According to Kotler and Armstrong (2008), the value for the customer is the difference between the value enjoyed by customers for having and using a product and the cost to have the product.

Mukarom research and Vault (2012) on the Analysis Effect Customer Value And Service Quality Customer Satisfaction For Creating Customer Loyalty (Studies in Bank BRI Branch Customer Pandanaran Semarang).Based on test results partially hipootesis can be

concluded that through hypothesis testing, proven customer value and significant positive effect on customer satisfaction BRI customers. Further testing hypotheses proven service quality and significant positive effect on customer satisfaction BRI customers.

Effect of Product Quality Customer Satisfaction

Based on the tables that have been presented for the third hypothesis is obtained estimates of the variable quality of the products have a significance value of 0.500. The great significance value of $\alpha = 0.05$, which indicates that the variable quality of the product has no effect on customer satisfaction. It can be concluded that there is no influence product quality to customer satisfaction at PT. Bank Mandiri (Persero) TBK Padang Belakang Olo Branch.

Research supports that there is a relationship between product quality and customer satisfaction is the research conducted by (Yuriansyah, 2013), entitled The Effect of quality of service, product quality and facilities to customer satisfaction.

The results of research using Multiple Linear Regression Analysis showed a partial effect of all the variables that service quality has positive influence on customer satisfaction and product quality has a positive effect on customer satisfaction.

Emotional Influence Customer Satisfaction

Based on a table that has been presented to the fourth hypothesis be obtained estimation emotional variables have a significant value of 0.424. The great significance value of $\alpha = 0.05$, which indicates that the emotional variables have no effect on customer satisfaction. It can be concluded that there is no emotional effect on customer satisfaction at PT. Bank Mandiri (Persero) TBK Padang Belakang Olo Branch.

According to research conducted by Hou (2013) said many scholars draw conclusions from the study of the relationship between consumption emotions and customer satisfaction. They believe that the positive emotions associated with the consumption of customer satisfaction. That is, positive emotions can improve customer satisfaction, while negative emotions will reduce customer satisfaction. Moreover, Westbrook (1980) explains that customer satisfaction is not only a perceived phenomenon, but also includes the emotional part. So every company is obliged to build the customer's emotional. From the description above it can be seen that the emotional influence on satisfaction.

Influence Price Customer Satisfaction

Based on a table that has been presented to the fifth hypothesis is obtained estimates of the variable price has a significant value of 0.801. The great significance value of $\alpha = 0.05$, which indicates that the price variable has no effect on customer satisfaction. It can be concluded that there is no price effect on customer satisfaction at PT. Bank Mandiri (Persero) TBK Padang Belakang Olo Branch.

Research supports that there is a relationship between price and customer satisfaction is the research conducted by (Azizah, 2015) entitled Effect waitress Quality, price and rent to customer satisfaction in the garage AHASS Light INDOTAMA Godean Sleman, Yogyakarta.

With Multiple Linear Regression Analysis method, results showed that the variable quality of service, pricing and ad positive and significant impact on customer satisfaction. Overall the independent variables affect the dependent variable by 60%, the rest 40% influenced by other variables.

Costs Influence Customer Satisfaction

Based on a table that has been presented to the sixth hypothesis is obtained estimates of the variable costs have a significant value of 0.029. The significance of the small value of $\alpha = 0.05$, which indicates that the variable costs and a significant positive effect on customer satisfaction. It can be concluded that there is a cost effect on customer satisfaction at PT. Bank Mandiri (Persero) TBK Padang Belakang Olo Branch.

In marketing activities, any particular company management needs to pay attention to the costs incurred in marketing their products. Here is an understanding of the marketing costs of some experts, including by. Mulyadi (2000), marketing costs are divided into two, in the narrow sense and in a broad sense. In the narrow sense of production costs is the cost incurred to sell the produced goods to the market. In a broad sense, covering all the costs that occur when the product is produced and stored in warehouse until they are back in the form of cash. Meanwhile, according Simamora (2000), marketing expenses include costs incurred in obtaining the customer's order and submit the subscription of such products.

Conclusion

Based on test results and discussion that done before, it could be said, *servqual*, Customer value and cost of having influence on customer satisfaction partially, but variable quality on customer satisfaction PT. Bank Mandiri (Persero) TBK Padang Belakang Olo Branch.

Suggestion

1. Based on the first conclusion that the level of achievement of Servqual respondents is very good, but it must further increase so that customer satisfaction is met. From indicators on Servqual, sub-indicators about employee attitudes are polite and friendly to customers, have the lowest level among other sub-indicators, but still in a high level of achievement. So that the PT. Bank Mandiri (Persero) Padang Olo Branch must pay more attention in the future.
2. Based on the second conclusion that the level of achievement of respondents' Customer Value is very good, of course, in order to further increase the value that is already owned by the customer. From the indicators about Customer Value, there are sub-indicators about saving time and effort from the product provided, having the lowest level among other sub-indicators, . So that the PT. Bank Mandiri (Persero) Padang Olo Branch is expected to make more efficient from customer effort to increase its value to PT. Bank Mandiri (Persero) Padang Olo Branch.
3. Based on the third conclusion that the level of achievement of Kualitas product respondents is very good, but it must further increase so that customer satisfaction is met. From the indicators on product quality, there are sub-indicators about product specifications, which have the lowest level among other sub-indicators, but are still in a high level of achievement. So that the PT. Bank Mandiri (Persero) Padang Olo Branch is expected to have clearer specifications.
4. Based on the fourth conclusion that the emotional of the customer does not affect the satisfaction of the customer itself. There are also visible sub-indicators about customer trust, which has the lowest level among other sub-indicators. So that the PT. Bank Mandiri (Persero) Padang Olo Branch is expected to prioritize again emotionally in terms of customers, especially in the trust of customers to further advance the affairs of a good emotional level in the future vision.
5. Based on the fifth conclusion that the price of the customer does not affect the satisfaction of the customer itself. Coupled with sub-indicators that have levels of achievement less than other sub-indicators namely the minimum balance limit. So that the PT. Bank Mandiri

(Persero) Padang Olo Branch needs to be expected to think more in terms of prices to be offered to customers for increased customer satisfaction.

6. Based on the sixth conclusion that the level of achievement of respondents costs is very good, but must further increase so that customer satisfaction is met. From the indicators of Cost, there are sub-indicators about the imposition of loan costs, have the lowest level among other sub-indicators, the level of achievement has a negative value because the question of this sub-indicator explains that the cost of loading from loans is high at PT. Bank Mandiri (Persero) Padang Olo Branch. So that the PT. Bank Mandiri (Persero) Padang Olo Branch is expected to have lower cost affordability especially in terms of loans.

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