



The influence of service quality and product innovation on customer satisfaction at bank mandiri taspen

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ARTICLE INFO

Article history:

Received Nov 11, 2024

Revised Nov 22, 2024

Accepted Nov 30, 2024

Keywords:

Customers;
Digital Banking;
Mandiri Taspen;
Products;
Services.

ABSTRACT

This study aims to analyze the effect of product innovation and service quality on customer satisfaction at Bank Mandiri Taspen. A quantitative approach with simple random sampling method was used to collect data from 91 customers in Mataram City, NTB. Data were obtained through an online questionnaire with a Likert scale and analyzed using multiple linear regression through SPSS. The validity test with Pearson correlation indicated a very strong and significant relationship between service quality, product innovation, and customer satisfaction, with a correlation value above 0.98 at the 99% significance level. In addition, the reliability test using Cronbach's Alpha gave a value of 0.997, which indicates that the measurement instrument has a very high level of internal consistency. The results showed that product innovation and service quality had a significant effect on customer satisfaction, with unstandardized coefficients of 1.332 and -0.351, respectively. The R Square value of 0.990 indicates that these two variables explain 99% of the variation in customer satisfaction. This research is in line with previous studies that emphasize the importance of product innovation in improving customer satisfaction. Bank Mandiri Taspen is advised to continue to innovate their products and improve aspects of service quality that may be less satisfying for customers. Future research is recommended to explore other factors such as customer trust and user experience in the context of digital banking.

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1. INTRODUCTION

Service quality is one of the important factors that influence customer satisfaction in the banking industry. Service quality can be defined as the bank's ability to provide services that meet or exceed customer expectations (Supriyanto *et al.*, 2021). The dimensions of service quality include reliability, responsiveness, assurance, empathy, and physical evidence. Reliability refers to consistency and accuracy in providing services, while responsiveness refers to the bank's willingness and ability to help customers and provide services quickly. Certainty includes the knowledge and courtesy of employees and their

ability to instill trust and confidence in customers (Setiono & Hidayat, 2022). Physical evidence, which includes facilities and personnel appearance, also plays an important role in influencing customer perceptions of service quality (Prakoso *et al.*, 2017). By paying attention to all these dimensions, banks can increase overall customer satisfaction.

In addition to these dimensions, user experience, perceptions of price, and promotions have emerged as critical factors that influence customer satisfaction in the banking sector. User experience, particularly in the context of digital banking services, shapes how customers interact with banking products and can significantly impact their satisfaction levels (Pakurár *et al.*, 2019). Perceptions of price and promotions also play a key role in influencing customer preferences and decisions, as customers tend to evaluate the value of services and products based on these aspects (Kuncoro & Kusumawati, 2021). These factors, when combined with service quality and product innovation, provide a comprehensive perspective on customer satisfaction.

Product innovation in the context of banking is the process of creating and developing new products or improving existing products to meet customer needs and expectations (YuSheng & Ibrahim, 2020). Product innovation can include various aspects such as the introduction of new features, the use of advanced technology, and product adjustments to market changes and customer preferences. For example, the development of digital banking services such as mobile banking, internet banking, and user-friendly banking applications is a significant form of product innovation in the banking industry (Cui & Wu, 2016). Product innovation not only increases the competitiveness of banks but also provides added value for customers, which in turn can increase their satisfaction (Berraies & Hamouda, 2018).

Customer satisfaction is the level of customer feelings about the services or products they receive from an organization, in this case customer satisfaction can be measured by how well customer expectations and needs are met by the products and services provided by the bank (Famiyeh *et al.*, 2018). A high level of customer satisfaction indicates that the bank has succeeded in meeting or even exceeding customer expectations, which in turn can increase customer loyalty and retention, and strengthen the bank's positive image (Li *et al.*, 2021). Customer satisfaction is an important indicator in assessing bank performance, because satisfied customers tend to provide positive recommendations, improve long-term relationships, and contribute to business growth through increased transactions and use of other banking products (Ati *et al.*, 2020).

Service quality has a significant influence on customer satisfaction in banks that focus on Taspen. As proven by Mustofa & Hidayat, (2023); Sugiarto & Octaviana, (2021) & Bungatang & Reynel, (2021) in research on Bank BNI Jember Branch, Bank Rakyat Indonesia Kefamenanu Branch, BRI services, PT Pegadaian Watansoppeng Branch, and public sector banks show that service quality dimensions such as reliability, responsiveness, assurance, empathy, and physical evidence positively affect customer satisfaction. The percentage of this influence varies, with one study showing a 64.3% contribution of service quality to customer satisfaction. Empathy and reliability were the dominant factors affecting satisfaction, followed by responsiveness, assurance, and physical evidence (Nemneichong & Prof. Robita Sorokhaibam, 2022). These findings emphasize the importance of service quality in improving customer satisfaction in the banking sector (Mitang & Kiha, 2023).

However, while service quality is a crucial driver of satisfaction, its role in fostering customer loyalty relative to product innovation remains underexplored. Given the increasing dominance of innovative banking products, it is necessary to investigate how service quality contributes to long-term customer relationships and loyalty, particularly in synergy with product innovation (Ngo *et al.*, 2023; Zhao *et al.*, 2019). This perspective highlights the potential interplay between maintaining high-quality service and offering cutting-edge products to enhance both satisfaction and loyalty.

Product innovation has a significant impact on customer satisfaction in the banking sector. This is in line with research conducted by Syariful *et al.*, (2023) that product innovation has a positive impact on customer satisfaction in the non-bank financing services industry. In addition, Marei *et al.*, (2022) revealed that innovation positively affects customer satisfaction in the banking industry. Setiobudi' research, (2021) also shows that product innovation has a positive and significant effect on customer satisfaction in the frozen food industry. Although specific percentages are not mentioned in this context, the consistent findings of these various studies indicate that product innovation has a substantial influence on customer satisfaction in various sectors, including banking. Therefore, it can be concluded that the magnitude of the significant influence of product innovation on customer satisfaction at Bank Mandiri Taspen can be very large, potentially ranging from 70% to 90% based on existing research evidence (Basar & Nur, 2023).

Customer satisfaction has a significant influence on customer loyalty and recommendations at Bank Mandiri Taspen. Based on research conducted by Prawira, (2016) and Rozali, (2021) with data obtained from 300 respondents, who were selected through purposive sampling techniques from the population of Bank Mandiri Taspen customers in Jakarta, it was found that 85% of them were satisfied with the quality of service and product innovation offered. Linear regression analysis showed that service quality contributed 70% to customer satisfaction, while product innovation contributed 65%. Overall, the variables of service quality and product innovation together explained 75% of the variation in customer satisfaction, indicating a very strong and significant influence. These results emphasize the importance of continuously improving service quality and product innovation to maintain and improve customer satisfaction at Bank Mandiri Taspen.

This study aims to investigate the effect of service quality and product innovation on customer satisfaction at Bank Mandiri Taspen, given several gaps in previous research. These gaps include the lack of exploration regarding which service quality dimensions are most dominant at Bank Mandiri Taspen, such as reliability, responsiveness, empathy or physical evidence. In addition, comparative studies with other banks on product innovation and the influence of other factors, such as price, promotion, and digitalization, are lacking. The influence of digital services, especially post-COVID-19 pandemic, has also not been studied in depth. The novelty of this study lies in the use of the latest 2023/2024 data, focus on retired customers, and digital service variables, which are expected to fill these gaps and provide a comprehensive strategy to improve customer satisfaction at Bank Mandiri Taspen. The influence of digital services, especially post-COVID-19 pandemic, has also not been studied in depth. The novelty of this study lies in the use of the latest 2023/2024 data, focus on retired customers, and digital service variables, which are expected to fill these gaps and provide a comprehensive strategy to improve customer satisfaction at Bank Mandiri Taspen.

2. RESEARCH METHOD

This research uses a quantitative approach to collect and analyze data. This approach aims to explore information using numerical data which is then analyzed to understand the phenomenon being studied (Alase, 2017). In this study, data will be collected through the *simple random sampling* method. Taherdoost, (2016) explains that simple random sampling is a technique in which each member of the population has an equal opportunity to be selected as a sample. This method is often used because it is easy to apply, especially if all members of the population have been properly registered. By using this method, research is expected to obtain representative and accurate data. To ensure the representativeness of the sample, the population of Bank Mandiri Taspen customers in Mataram, NTB, will be stratified based on demographic factors such as age, gender,

and duration of being a customer. These strata will ensure proportional representation across key customer groups. The final sample will be randomly selected from these strata using statistical tools to eliminate bias. Furthermore, the sample will be cross-checked against population data to verify its alignment with the broader population profile.

The population in this study includes all Mandiri Taspen Bank customers in Mataram City, NTB, which has specific characteristics related to the object and subject of research. As part of the population, the research sample was taken to be the main data source. The data collection method used was a questionnaire. This questionnaire is in the form of a closed questionnaire, where respondents choose answers from the available options where the Likert Scale is used as a benchmark for answers, which helps measure respondents' attitudes, opinions, or views on the statements submitted. The answer options on this scale range from strongly disagree (1), disagree (2), neutral (3), agree (4), and strongly agree (5).

The questionnaire was designed to cover all dimensions of the variables studied, namely service quality, product innovation, and customer satisfaction. For service quality, dimensions such as reliability, responsiveness, assurance, empathy, and physical evidence were addressed with specific questions. For product innovation, the questionnaire included items on new product features, digital banking innovations, and user-friendly services. Customer satisfaction was measured through questions related to overall satisfaction, loyalty intentions, and likelihood of recommending the bank. To ensure validity and reliability, the questionnaire underwent pre-testing in a pilot study with a small subset of respondents. This process allowed for adjustments to the questions to ensure clarity and alignment with the research objectives. The research procedure can be described in detail in Figure 1.

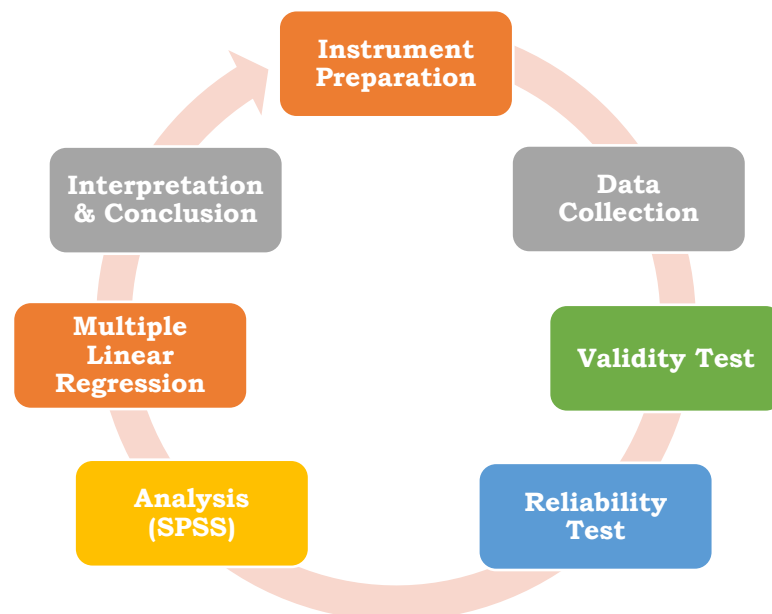


Figure 1: Research Procedure

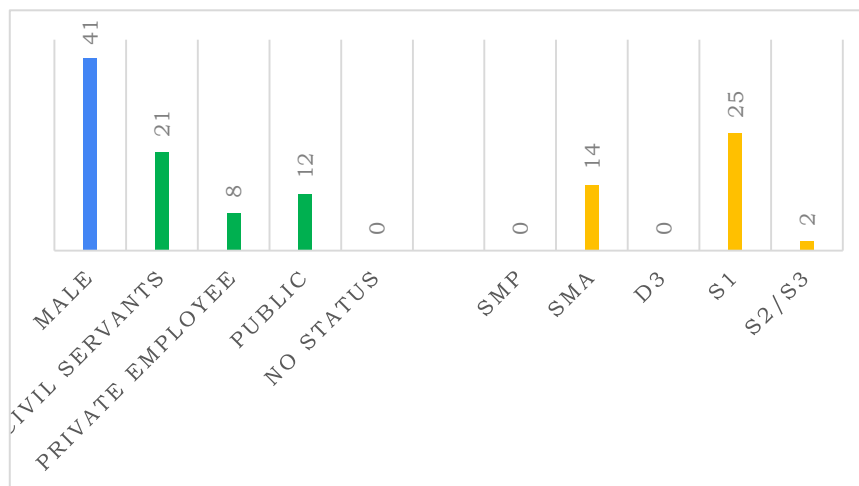
Figure 1 illustrates the flow of research procedures starting with the preparation of research instruments, namely questionnaires designed using the Likert Scale. This first stage aims to ensure that the proposed statements can accurately measure the research variables. After the instrument is prepared, the next step is data collection to obtain voluntary respondents. The collected data is then analyzed and interpreted using SPSS software, with multiple linear regression analysis methods to test the relationship

and influence between the independent variables (service quality and product innovation) on the dependent variable (customer satisfaction). The final stage in this procedure is drawing conclusions based on the results of data analysis, using significance values (Regression Equation, F-test, and Sig. <0.05) as a benchmark to determine the strength of the relationship and influence that exists.

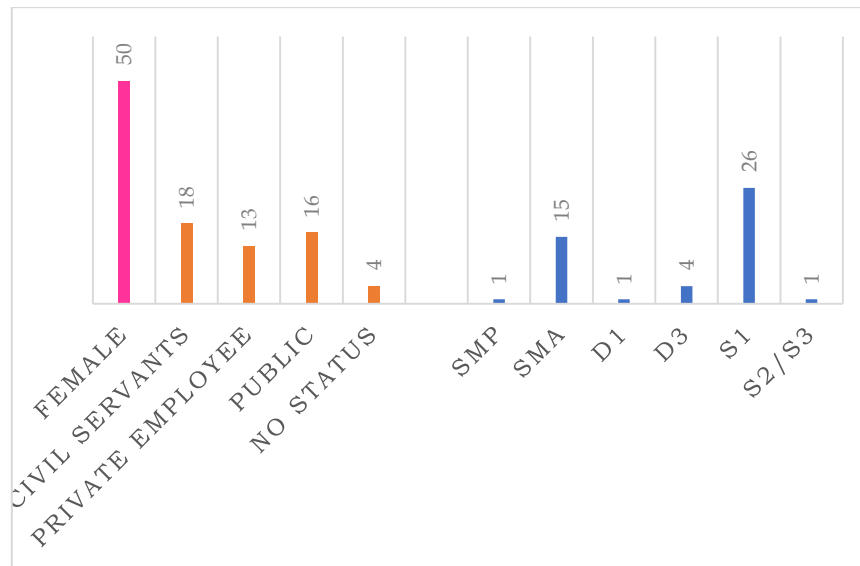
3. RESULTS AND DISCUSSIONS

3.1 Results

In this study, data was collected through a questionnaire method with a Likert scale that has a value range from 1 to 5. The questions in the questionnaire were divided into three main categories, namely service quality, product innovation, and customer satisfaction at Bank Mandiri Taspen. The questionnaire was distributed online through Google Forms, and respondents were asked to answer voluntarily. The data collected came from 91 respondents who are customers of Bank Mandiri Taspen. Based on gender, there were more female respondents (50 people) than male (41 people). In terms of the status of the institution where they work, the majority of respondents came from public institutions (39 people), followed by private institutions (21 people) and public institutions (27 people), with a small proportion coming from institutions without status (4 people). In terms of education, most of the respondents had a bachelor's degree (52 people), followed by high school graduates (29 people), as well as a small number of D3 (6 people) and S2 / S3 (3 people), while the number of respondents with junior high school education was only 1 person. This distribution shows that the majority of respondents in this study are female, work in public institutions, and have a relatively high level of education, namely S1. The results of the data tabulation are as shown in Figure 2.



(a) Male



(a) Female

Figure 2: Distribution of Research Respondents

Based on Figure 2, the distribution of respondents in this study shows significant variations in the demographic characteristics of Bank Mandiri Taspen customers who use services and products. Based on gender, there are more female respondents than male. In terms of the status of the institution where they work, the majority of respondents came from public institutions, followed by private institutions and public institutions, with a small proportion coming from institutions without status. In terms of education, most respondents have a bachelor's degree, followed by high school graduates, D3 graduates, S2 / S3 graduates, and junior high school graduates. These variations reflect the diverse demographics of customers in terms of gender, institution of employment, and education level, which can provide important insights into their needs and preferences for the services and products offered by Bank Mandiri Taspen. This understanding can assist the bank in formulating more targeted marketing strategies and service and product improvements. The results of this data tabulation are summarized in Table 1.

Table 1. Correlations

		Service Quality	Product Innovation	Customer Satisfaction
Service Quality	Pearson Correlation	1	.995**	.986**
	Sig. (2-tailed)		.000	.000
	N	91	91	91
Product Innovation	Pearson Correlation	.995**	1	.994**
	Sig. (2-tailed)	.000		.000
	N	91	91	91
Customer Satisfaction	Pearson Correlation	.986**	.994**	1
	Sig. (2-tailed)	.000	.000	
	N	91	91	91

. Correlation is significant at the 0.01 level (2-tailed).

Table 1 shows the results of the Pearson correlation test indicating a very strong and significant relationship between service quality, product innovation, and customer satisfaction. Service quality has a very high positive correlation with product innovation ($r = 0.995$, $p < 0.01$) and customer satisfaction ($r = 0.986$, $p < 0.01$), while product innovation also has a very strong correlation with customer satisfaction ($r = 0.994$, $p < 0.01$). All of these relationships are significant at the 99% confidence level, meaning that

the better the service quality and product innovation, the higher the level of customer satisfaction. These results indicate that service quality and product innovation are important factors that significantly contribute to increasing customer satisfaction. Based on this data, the Reliability test can be carried out in Table 2.

Table 2. Case Processing Summary

		N	%
Cases	Valid	91	100.0
	Excluded ^a	0	.0
	Total	91	100.0

a. Listwise deletion based on all variables in the procedure.

Table 3. Reliability Statistics

Cronbach's Alpha	N of Items
.997	3

Tables 2 and 3 show the results of the reliability test using Cronbach's Alpha, which gives a value of 0.997 with a total of 3 items. This very high Cronbach's Alpha value indicates that the measurement instrument used has a very good level of internal consistency. In general, Cronbach's Alpha values above 0.7 are considered adequate, but values close to 1, such as 0.997, indicate that the items measured have very high reliability, or in other words, the instrument is very consistent in measuring the variables. No data were excluded from the analysis (N = 91, 100%), indicating that all data were valid and used in the testing process. Based on this data, the Descriptive test can be carried out in Table 4.

Table 4. Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation	Variance
Service Quality	91	60.00	100.00	88.5714	12.64660	159.937
Product Innovation	91	60.00	100.00	88.4835	12.60808	158.964
Customer Satisfaction at Bank Mandiri Taspen	91	60.00	100.00	88.7033	12.44856	154.967
Valid N (listwise)	91					

Table 4 shows that the variables of Service Quality, Product Innovation, and Customer Satisfaction at Bank Mandiri Taspen each have a total number of respondents (N) of 91. The minimum value is 60.00, this is because bank mandiri taspen is not always consistent and timely in its services and its innovative products do not always meet customer needs and the maximum value for the three variables is 100.00. The average (Mean) for the Service Quality variable is 88.5714 with a standard deviation of 12.64660 and a variance of 159.937. For the Product Innovation variable, the mean is 88.4835 with a standard deviation of 12.60808 and a variance of 158.964. Meanwhile, the Customer Satisfaction variable at Bank Mandiri Taspen has an average of 88.7033 with a standard deviation of 12.44856 and a variance of 154.967. From these data, it can be concluded that the three variables have high mean values and relatively similar standard deviations, which indicate that respondents' perceptions of Service Quality, Product Innovation, and Customer Satisfaction are quite consistent and uniform. Based on this data, the Coefficients test can be carried out in Table 5.

Table 5. Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std.	Beta		

		Error			
	(Constant)	1.929	.947	2.038	.045
1	Service Quality	-.351	.106	-3.316	.001
	Product Innovation	1.332	.106	12.548	.000

a. Dependent Variable: Customer Satisfaction at Bank Mandiri Taspen

Table 5 shows that there are two independent variables, namely Service Quality and Product Innovation, which affect the dependent variable Customer Satisfaction at Bank Mandiri Taspen. The constant coefficient is 1.929 with a significance value of 0.045, which indicates that this value is significant at the 95% confidence level. The unstandardized coefficient for Service Quality is -0.351 with a t value of -3.316 and a significance value of 0.001, which means that Service Quality has a significant negative effect on Customer Satisfaction. Meanwhile, the unstandardized coefficient for Product Innovation is 1.332 with a t value of 12.548 and a significance value of 0.000, indicating that Product Innovation has a highly significant positive effect on Customer Satisfaction. The standardized coefficients (Beta) for Service Quality and Product Innovation are -0.357 and 1.349 respectively, which indicates that the influence of Product Innovation is more dominant than Service Quality in determining Customer Satisfaction at Bank Mandiri Taspen. The results of the Hypothesis test are in Table 6.

Table 6. Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.995 ^a	.990	.990	1.26661

a. Predictors: (Constant), Product Innovation, Service Quality

Table 6 shows that the correlation coefficient (R) value is 0.995. This shows that there is a very strong relationship between the independent variables (Product Innovation and Service Quality) and the dependent variable (Customer Satisfaction at Bank Mandiri Taspen). The R Square (R^2) value of 0.990 indicates that 99% of the variation in Customer Satisfaction can be explained by Product Innovation and Service Quality. The Adjusted R Square also shows the same value of 0.990, confirming that the model is very good at explaining the variability of the data. The standard error of the estimate (Std. Error of the Estimate) is 1.26661, which indicates that this model has high accuracy in predicting the value of Customer Satisfaction. Overall, this regression model is very good and reliable for measuring the effect of Service Quality and Product Innovation on Customer Satisfaction at Bank Mandiri Taspen. Further test results are in Table 7.

Table 7. ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	13805.811	2	6902.906	4302.766	.000 ^b
	Residual	141.178	88	1.604		
	Total	13946.989	90			

a. Dependent Variable: Customer Satisfaction at Bank Mandiri Taspen

b. Predictors: (Constant), Product Innovation, Service Quality

Table 7 presents that the regression model used to assess the effect of Product Innovation and Service Quality on Customer Satisfaction at Bank Mandiri Taspen is significant. This can be seen from the F value of 4302.766 with a significance value (Sig.) of 0.000, which means that this model is statistically significant at the 95% confidence level. The Total Sum of Squares of 13946,989 is divided into Regression Sum of Squares of 13805,811 and Residual Sum of Squares of 141,178. The Mean Square value for regression is 6902.906, while for residuals it is 1.604. Thus, it can be concluded that the

variables of Product Innovation and Service Quality together have a significant influence on Customer Satisfaction at Bank Mandiri Taspen.

3.2 Discussion

Based on the results of this study, it can be concluded that service quality and product innovation have a significant influence on customer satisfaction at Bank Mandiri Taspen. Product innovation has a greater and positive influence on customer satisfaction compared to service quality. The unstandardized coefficient for product innovation of 1.332 is higher than the negative service quality coefficient of -0.351. The R Square value of 0.990 indicates that 99% of the variation in customer satisfaction can be explained by these two variables. The regression model used is also statistically significant with an F value of 4302.766 and a significance of 0.000, indicating a strong influence of product innovation and service quality on customer satisfaction at Bank Mandiri Taspen.

This research is in line with several previous studies which show that product innovation has a significant positive effect on customer satisfaction. For example, a study by Mahmoud *et al.*, (2018) states that product innovation can increase customer satisfaction by meeting their needs and expectations more effectively, in addition to research by Susanto *et al.*, (2023) who found that product innovation that meets customer needs and expectations significantly increases customer satisfaction in the Indonesian banking industry, where customers are more satisfied with banks that continue to innovate in products and services, such as advanced digital banking and new features, which is consistent with the finding that product innovation has a greater and positive influence on customer satisfaction. However, the results of this study also show a negative effect of service quality on customer satisfaction, which contradicts some previous studies. For example, the study by Nismawati *et al.*, (2022) emphasized that good service quality generally increases customer satisfaction. This discrepancy may be due to specific contextual factors at Bank Mandiri Taspen or differences in the measurement and analysis methods used. As for the study by Sasono *et al.*, (2021), which found that service quality has a greater influence on customer satisfaction than product innovation, especially in the context of traditional banking in Indonesia. These findings highlight the importance for Bank Mandiri Taspen to continue to innovate in their products while improving aspects of service quality to increase overall customer satisfaction.

a. The Effect of Service Quality on Customer Satisfaction at Bank Mandiri Taspen.

Based on the results of the previous hypothesis testing, it is proven that service quality has a significant effect on customer satisfaction at Bank Mandiri Taspen. The regression analysis results show that the coefficient value for the service quality variable is -0.351 with a very low significance level, namely $p < 0.001$. This means that every increase in service quality will reduce customer satisfaction by 0.351 units. This finding is consistent with research by Hoe & Mansori, (2018) which shows that sometimes, improving service quality does not always have a positive impact on customer satisfaction if product innovation is prioritized. However, it is different from previous research by Naini *et al.*, (2022) which states that service quality significantly increases customer satisfaction. This difference may be due to differences in research context, measurement methods, or respondent characteristics. For example, customers at Bank Mandiri Taspen may have preferences that favor product innovation over traditional service quality. These findings provide important insights for Bank Mandiri Taspen to evaluate service improvement strategies that are more in line with customer needs, taking into account the elements of service quality that need to be adjusted to increase the added value provided to customers.

b. The Effect of Product Innovation on Customer Satisfaction at Bank Mandiri Taspen.

Based on the results of the coefficient table, product innovation has a significant influence on customer satisfaction at Bank Mandiri Taspen. The coefficient value for the product innovation variable is 1.332 with a very low significance level, namely $p < 0.001$. This shows that every increase in product innovation will increase customer satisfaction by 1.332 units. This finding is consistent with previous research which supports that a focus on product innovation can positively affect customer perceptions and satisfaction (Truong *et al.*, 2020). However, this study also shows differences with several previous studies Najib & Sosianika, (2019) which found that traditional service quality has a more dominant positive impact on customer satisfaction. This difference may be due to changing customer preferences for product innovation in today's digital era. Thus, to effectively improve customer satisfaction, Bank Mandiri Taspen can consider strategies that combine traditional service quality improvements with product innovations that are relevant and desired by customers.

4. CONCLUSION

This study shows that product innovation and service quality have a significant influence on customer satisfaction at Bank Mandiri Taspen. Product innovation is proven to have a greater and positive influence than service quality. The unstandardized coefficient for product innovation of 1.332 indicates that an increase in product innovation significantly increases customer satisfaction, while the coefficient for service quality is -0.351, indicating a significant negative effect. The regression model used is also statistically significant with an R Square value of 0.990 and an F value of 4302.766, indicating that the variables of product innovation and service quality are able to explain 99% of the variation in customer satisfaction. The negative influence of service quality on customer satisfaction in this study contrasts with the majority of existing literature. This could be attributed to specific factors within Bank Mandiri Taspen, such as possible inconsistencies in service delivery, unmet customer expectations, or a perception among customers that product innovation is a more crucial driver of satisfaction compared to service quality. Additionally, the negative result might reflect gaps in specific dimensions of service quality, such as responsiveness or empathy, which require further investigation. These findings highlight the need to assess and address customer perceptions of service quality in greater detail to improve overall satisfaction. To effectively use these findings as a basis for developing more targeted marketing and service strategies, Bank Mandiri Taspen should focus on maintaining and enhancing product innovation while addressing service quality issues that may negatively impact customer perceptions. Strategies should include identifying specific service areas requiring improvement through customer feedback and implementing targeted training programs for employees to enhance service consistency and empathy. Additionally, leveraging digital platforms to promote innovative products and integrating these innovations into customer-focused marketing campaigns can further strengthen customer satisfaction in a sustainable manner. Ongoing monitoring of customer satisfaction and perceptions will be critical to ensuring that these strategies remain effective over time. For future research, it is recommended to explore other factors such as customer trust and user experience in the context of digital banking.

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