

Customer Satisfaction in The Banking Industry: An Empirical Analysis of Product and Service Quality at Eka Metro Bank

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Abstrak

Penelitian ini bertujuan untuk menganalisis pengaruh kualitas produk dan kualitas layanan terhadap kepuasan nasabah Bank Eka Metro. Persaingan di Industri perbankan saat ini menuntut setiap lembaga keuangan untuk terus meningkatkan mutu produk dan pelayanan demi mempertahankan loyalitas nasabah. Penelitian ini menggunakan pendekatan kuantitatif dengan metode survei melalui penyebaran kuesioner kepada 50 responden yang merupakan nasabah aktif Bank Eka Metro. Teknik analisis data yang digunakan adalah regresi linier berganda dengan bantuan program SPSS versi 23. Hasil penelitian menunjukkan bahwa secara parsial, kualitas produk berpengaruh positif dan signifikan terhadap kepuasan nasabah. Demikian pula, kualitas layanan berpengaruh positif dan signifikan terhadap kepuasan nasabah. Secara simultan, kedua variabel juga berpengaruh positif dan signifikan terhadap kepuasan nasabah Bank Eka Metro.

Kata kunci: kualitas produk, kualitas layanan, kepuasan nasabah

Abstract

This study aims to analyze the influence of product quality and service quality on customer satisfaction at Bank Eka Metro. Competition in the current banking industry demands that every financial institution continuously improve product and service quality to maintain customer loyalty. This study employed a quantitative approach with a survey method, distributing questionnaires to 50 respondents who were active customers of Bank Eka Metro. The data analysis technique used was multiple linear regression with the assistance of SPSS version 23. The results of the study indicate that, partially, product quality has a positive and significant effect on customer satisfaction. Similarly, service quality has a positive and significant effect on customer satisfaction. Simultaneously, both variables also have a positive and significant effect on Bank Eka Metro customer satisfaction.

Keywords: product quality, service quality, customer satisfaction

INTRODUCTION

The development of the banking world is currently increasingly competitive, because customers are presented with a variety of product and service choices (Mutiasari, 2020). In the era of globalization and digitalization, every bank competes to create products and services to achieve customer satisfaction, resulting in customers

having many alternatives to choose from. Banks must be able to provide quality products and services to meet their customers' expectations and needs. One of the keys to a company's success in facing competition is the ability to provide value and satisfaction to customers through quality products (Putri *et al.*, (2021). A quality product will provide optimal benefits to customers and be able to meet or even exceed their expectations. Besides product quality, service quality is also a crucial aspect in increasing customer satisfaction. Customer satisfaction is also determined by the quality of service provided by the company (Putri *et al.*, (2021). This is supported by Aulia and Rofiaty (2023) who stated that a bank's ability to offer quality services to customers is a crucial factor influencing its growth and success.

One factor influencing customer satisfaction is the quality of products and services provided by banking institutions. Product quality includes clarity of benefits received by customers, reliability, and the alignment of products with customer needs (Kotler and Keller, 2016). Meanwhile, service quality focuses more on bank service standards, which are reflected through speed of response, friendly attitude, and ability to handle and fulfill customer needs. Tjiptono and Chandra (2019) emphasized that high-quality products and services can create positive perceptions of a company and drive customer satisfaction. This satisfaction is achieved when product and service performance meets or even exceeds consumer expectations. Naini et al (2022) emphasized that in the modern business environment, product and service quality is a strategic factor that influences consumer decisions and behavior directly and indirectly and plays an important role in maintaining long-term relationships.

Service and product quality have a positive influence on Bank Sinarmas customer satisfaction (Aulia and Rofiaty, 2023). Furthermore, Hayani (2021) found a positive and significant influence between product and service quality on customer satisfaction. The consistency of research results across two different sectors reflects that quality is a crucial factor in shaping customer satisfaction. Within the micro and medium-sized enterprise sector, Gultom et al. (2024) stated that product quality has a significant influence on customer satisfaction and indirectly drives loyalty through achieving that satisfaction. However, the study revealed that service quality does not always have a direct impact on customer loyalty without prior satisfaction. Research conducted by Putri et al. (2021) showed consistent results, namely that product and service quality have a significant influence, both partially and simultaneously, on customer satisfaction. These findings emphasize that companies need to ensure consistent quality, both in terms of products and services, to create optimal customer satisfaction. Standardized, consistent product and service quality, and a focus on customer needs are key factors in increasing organizational competitiveness (Bernik and Kirana, 2024). Superior quality reflects the bank's commitment to sustainable goodness which directly impacts customer satisfaction levels.

This research was conducted at Bank Eka Metro, the operational headquarters of PT BPR Eka Bumi Artha, located in Metro, Lampung. Bank Eka Metro provides savings and financing services to the public, particularly business owners, employees, and retirees.

As a microfinance institution, Bank Eka is committed to providing quality products and services to meet customers' financial needs. However, with increasing competition among banking institutions, including the presence of digital services, banks are required to continuously improve the quality of their products and services to maintain customer trust and satisfaction. This research aims to obtain a clear picture of the influence of product quality and service quality on customer satisfaction levels. This information is important for banks to formulate strategic steps to improve product and service quality to meet and exceed customer expectations. In addition, the results of this study are expected to provide benefits to academics as an additional reference regarding customer satisfaction in banking, and practically provide input for Bank Eka Metro to improve the quality of products and services to strengthen competitiveness and customer loyalty.

Based on various previous studies and the background above, it can be concluded that product and service quality play a significant role in creating customer satisfaction. Therefore, this study is entitled "The Effect of Product Quality and Service Quality on Customer Satisfaction at Bank Eka Metro." By understanding the influence of product and service quality on customer satisfaction, Bank Eka Metro can develop a more targeted marketing and service approach. As an institution focused on public service, Bank Eka Metro needs to maintain consistency in product and service quality to be able to maintain customer trust and compete competitively with other banks. Problem Formulation (1). How does product quality affect Bank Eka Metro customer satisfaction; (2). How does service quality affect Bank Eka Metro customer satisfaction; (3). How do product quality and service quality simultaneously affect Bank Eka Metro customer satisfaction.

Research Hypotheses

H1: Product quality has a positive and significant effect on customer satisfaction at Bank Eka Metro.

H2: Service quality has a positive and significant effect on customer satisfaction at Bank Eka Metro.

H3: Product quality and service quality simultaneously have a positive and significant effect on customer satisfaction at Bank Eka Metro.

LITERATURE REVIEW

Product Quality

Product quality is the ability of a product to meet consumer needs and expectations. Naini et al. (2022) explain that product quality can be defined as the extent to which a product is able to meet consumer expectations through its actual performance, which includes elements of reliability, durability, and product appearance, which play a crucial role in shaping customer satisfaction. According to Gultom et al. (2024), product quality refers to various aspects inherent in a product or service that determine its ability to meet customer needs. According to Hayani (2021), a quality product can

provide satisfaction and encourage customers to maintain strong relationships with the company. Therefore, companies need to continuously improve product quality and customer satisfaction levels by creating optimal positive experiences and reducing or even eliminating negative experiences that consumers may experience. Tjiptono and Chandra (2019) emphasize that product quality is not only assessed by its physical form or appearance, but also by consumer perceptions of the benefits and value offered. According to Tjiptono and Chandra (2019), product quality can be measured through several dimensions related to consumer perception, namely performance, reliability, durability, features, and perceived quality. In the banking industry, product quality encompasses various aspects such as savings account variations, interest rate determination, credit facility flexibility, and ease of access to banking services. Aulia and Rofiaty (2023) emphasize that banking products tailored to customer needs can create higher levels of satisfaction and encourage customer loyalty.

Service Quality

Service quality describes the level of a service's ability to meet customer expectations. According to Amanda and Indra (2024), service quality is determined by customers' assessment of the difference between the expected service and the service actually received, both overall and in specific aspects of the service. According to Tjiptono and Chandra (2019), service quality reflects a company's ability to meet customer needs by providing consistent service and having an advantage over competitors. Tjiptono and Chandra (2019) also emphasize that service quality can be assessed through five main dimensions: tangibles, reliability, responsiveness, assurance, and empathy.

Customer Satisfaction

Customer satisfaction is an emotional reaction that arises after customers compare their expectations with the actual performance of a product or service received. Blokdyk (2021) states that customer satisfaction is formed through an evaluation process, where customers assess whether the experience meets, exceeds, or falls short of their expectations. Meanwhile, Kotler and Keller (2016) define customer satisfaction as the level of feeling that arises after comparing the product performance received with expectations. Similarly, Tjiptono and Chandra (2019) emphasize that customer satisfaction occurs when a company is able to provide products and services that align with the values expected by consumers. Therefore, satisfaction is the result of a post-consumer evaluation, which determines whether the consumer experience matches initial expectations.

According to Kotler and Keller (2016), indicators of customer satisfaction include expectation confirmation, satisfaction with product quality, satisfaction with service quality, repeat intention, and word of mouth.

METHODS

This study employed a quantitative approach. The sampling technique used purposive sampling, and the study was conducted at Bank Eka Metro, Metro City, Lampung

Province. The population in this study were active customers of Bank Eka Metro who had used its products and services for at least six months. The number of respondents used in this study was 50, and the data collection technique used a distributed questionnaire that had been previously compiled based on research variable indicators using a Likert scale. The data type in this study was quantitative, with primary data obtained directly from the questionnaire and secondary data obtained from reports, journals, books, and publications relevant to the research topic. Data analysis used SPSS 23 software. Data analysis was conducted through the following stages: validity and reliability testing, classical assumption testing (normality testing, multicollinearity testing, and heteroscedasticity testing), and multiple linear regression analysis using the equation formula:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + E_t$$

Description:

| | | | |
|----|----------------------------|----------|--------------------------|
| Y | : Customer Satisfaction | α | : Intercept |
| X1 | : Product Quality Variable | β | : Regression Coefficient |
| X2 | : Service Quality Variable | E_t | : error term |

RESEARCH RESULTS AND DISCUSSION

Research Result

Respondent Description

Table 1. Respondent Description

| | Criteria | Qty | (%) |
|-------------------|-----------------------|-----|-----|
| Gender | Male | 23 | 46 |
| | Female | 27 | 54 |
| Age | < 20 year | 8 | 16 |
| | 20 – 30 year | 15 | 30 |
| | 31 – 40 year | 13 | 26 |
| | > 40 year | 14 | 28 |
| Educational Level | High School | 18 | 36 |
| | Diploma | 11 | 22 |
| | Bachelor's Degree | 21 | 42 |
| Profession | Civil Servants | 20 | 40 |
| | Private Sector | 9 | 18 |
| | Employees | 13 | 26 |
| | Self-Employed/Traders | 8 | 16 |
| | Students | | |

Source: Data processed by researchers, 2025

Table 1 shows the frequency distribution of respondents based on gender, age, highest level of education, and occupation. The table shows that the majority of respondents were female (27 respondents (54%), while the remainder were male (23 respondents (46%). The distribution of respondents based on age can be seen in Table 1. It is known that the majority of respondents are aged 20-30 years, namely 15 respondents (30%), then respondents with an age range above 40 years are 14 people (28%), respondents

with an age range of 31-40 years are 13 respondents (26%) and the fewest respondents are in the group of less than 20 years, amounting to 8 respondents or 16%.

The distribution of respondents based on their last level of education can be seen in Table 1. The analysis results show that the respondents' educational background is dominated by bachelor's degree graduates, namely 21 respondents (42%). Respondents with high school/vocational school graduates are 18 people (36%). Respondents with diploma education are the smallest group, namely 11 respondents (22%). Table 1 presents data regarding occupations. The results show that the majority of respondents work as civil servants, with a total of 20 respondents (40%). Respondents with private sector jobs are 9 respondents (18%), those who work as entrepreneurs/traders are 13 respondents (26%), and respondents with the smallest group, namely 8 people (16%) work as students.

Validity Test

The following are the results of the validity test of this research instrument:

Table 2. Validity Test Result

| Variable | Questions | R Calculated | R Table 5% | Descriptions |
|---------------------------|-----------|--------------|------------|--------------|
| Product Quality (X1) | 1 | 0,751 | 0,279 | Valid |
| | 2 | 0,652 | 0,279 | Valid |
| | 3 | 0,756 | 0,279 | Valid |
| | 4 | 0,856 | 0,279 | Valid |
| | 5 | 0,676 | 0,279 | Valid |
| | 6 | 0,647 | 0,279 | Valid |
| | 7 | 0,615 | 0,279 | Valid |
| | 8 | 0,695 | 0,279 | Valid |
| | 9 | 0,714 | 0,279 | Valid |
| | 10 | 0,520 | 0,279 | Valid |
| Service Quality (X2) | 1 | 0,705 | 0,279 | Valid |
| | 2 | 0,714 | 0,279 | Valid |
| | 3 | 0,713 | 0,279 | Valid |
| | 4 | 0,607 | 0,279 | Valid |
| | 5 | 0,781 | 0,279 | Valid |
| | 6 | 0,802 | 0,279 | Valid |
| | 7 | 0,732 | 0,279 | Valid |
| | 8 | 0,790 | 0,279 | Valid |
| | 9 | 0,773 | 0,279 | Valid |
| | 10 | 0,770 | 0,279 | Valid |
| Customer Satisfaction (Y) | 1 | 0,774 | 0,279 | Valid |
| | 2 | 0,725 | 0,279 | Valid |
| | 3 | 0,840 | 0,279 | Valid |
| | 4 | 0,830 | 0,279 | Valid |
| | 5 | 0,717 | 0,279 | Valid |

Source: Data processed by researchers, 2025

Based on the table above, it can be said that all indicators used to measure the variables in this study have a calculated R value greater than the R table value, thus all indicators are declared valid. In the validity test results, the r table value used is 0.279 because the significance level is 5% with n amounting to 50. According to Sugiyono (2019), data is

declared valid if the calculated r value for each question indicator from each variable is greater than the r table.

Reliability Test

The following are the results of the reliability test of this research instrument:

Table 3. Reliability Test Result

| Variabel | <i>Cronbach's Alpha</i> | N of Items | Descriptions |
|---------------------------|-------------------------|------------|--------------|
| Product Quality (X1) | 0,872 | 10 | Reliable |
| Service Quality (X2) | 0,907 | 10 | Reliable |
| Customer Satisfaction (Y) | 0,833 | 5 | Reliable |

Source: Data processed by researchers, 2025

Based on the reliability test above, it can be said that all statement items are reliable, as they have Cronbach's alpha values that exceed the standard Cronbach's alpha value of 0.60. Therefore, it can be concluded that all items measuring the questionnaire variables are reliable. According to Nuzulia (2019), data is considered valid if the Cronbach's alpha value is greater than 0.6.

Classical Assumption Test

Normality Test

Table 4. Normality Test Result

| One-Sample Kolmogorov-Smirnov Test | | |
|--|----------------|---------------------|
| Unstandardized Residual | | |
| N | | 50 |
| Normal Parameters ^{a,b} | Mean | 0,0000000 |
| | Std. Deviation | 0,92047598 |
| Most Extreme Differences | Absolute | 0,102 |
| | Positive | 0,079 |
| | Negative | -0,102 |
| Test Statistic | | 0,102 |
| Asymp. Sig. (2-tailed) | | .200 ^{c,d} |
| a. Test distribution is Normal. | | |
| b. Calculated from data. | | |
| c. Lilliefors Significance Correction. | | |
| d. This is a lower bound of the true significance. | | |

Source: Data processed by researchers, 2025

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Based on the normality test, the Kolmogorov-Smirnov Asymp. Sig. (2-tailed) value of 2.000 is greater than 0.05, indicating a normal distribution of the data.

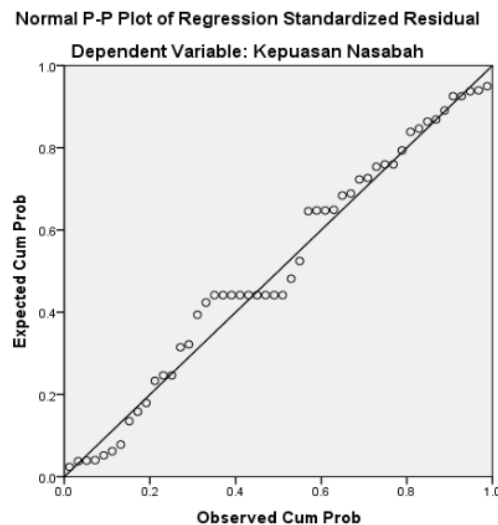


Figure 1. P-P Plot Graph

Source: Data processed by researchers, 2025

Based on Figure 1, a normality test was conducted to determine whether the residuals from the regression model were normally distributed. Normality was tested using a Normal P-P Plot of Regression Standardized Residuals. The plot results show that the residual points are located around and follow the diagonal line, thus not forming a significant deviation pattern. Thus, it can be concluded that the residuals are normally distributed and the normality assumption in the regression model has been met.

Multicollinearity Test

Table 5. Multicollinearity Test Result

| Coefficients ^a | | | | | | | |
|---------------------------|-----------------------------|------------|---------------------------|-------|-------|-------------------------|-------|
| Model | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. | Collinearity Statistics | |
| | B | Std. Error | Beta | | | Tolerance | VIF |
| 1 (Constant) | 0,245 | 1,695 | | 0,145 | 0,886 | | |
| Product Quality | 0,195 | 0,051 | 0,374 | 3,835 | 0,000 | 0,451 | 2,216 |
| Service Quality | 0,302 | 0,051 | 0,580 | 5,937 | 0,000 | 0,451 | 2,216 |

a. Dependent Variable: Customer Satisfaction

Source: Data processed by researchers, 2025

Based on the table above, it is known that the VIF value of the product quality variable (X1) and the service quality variable (X2) is $2.216 < 10$ and the tolerance value is $0.451 > 0.1$, so the data does not experience multicollinearity.

Heteroscedasticity Test

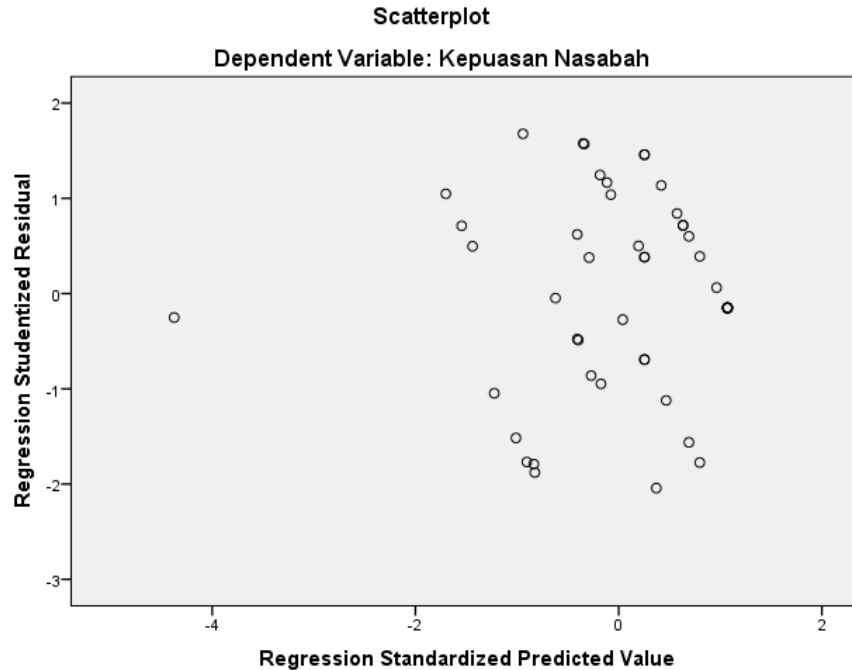


Figure 2. Scatterplot

Source: Data processed by researchers, 2025

Based on the results of the heteroscedasticity test using a scatterplot between the predicted and residual values, it can be seen that the residual points are randomly distributed above and below 0 and do not form a specific pattern such as tapering or widening. This indicates that the regression model does not experience heteroscedasticity issues, thus meeting the homoscedasticity assumption.

Autocorrelation Test

Table 6. Durbin-Watson Result

| Model Summary ^b | | | | | |
|----------------------------|-------------------|----------|-------------------|----------------------------|---------------|
| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate | Durbin-Watson |
| 1 | .893 ^a | 0,798 | 0,789 | 0,93986 | 1,692 |

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

b. Dependent Variable: Customer Satisfaction

Source: Data processed by researchers, 2025

Based on the table above, the autocorrelation test was conducted using the Durbin-Watson statistic. The Durbin-Watson value was 1.692. With a sample size of $n = 50$ and independent variables of $k = 2$, the lower limit (DL) value is 1.4625 and the upper limit (DU) is 1.6283. Referring to the Durbin-Watson criteria, if the DW value is in the range of $DU < DW < 4-DU$, it can be concluded that there is no autocorrelation. The Durbin-Watson value of 1.692 meets the criteria ($1.6283 < 1.692 < 2.3717$), it can be concluded that the regression model does not experience autocorrelation.

Results of Multiple Linear Regression Analysis

Tabel 7. Results of Multiple Linear Regression Analysis

| Model | Coefficients ^a | | | | | Collinearity Statistics | | |
|-----------------|-----------------------------|------------|---------------------------|--|-------|-------------------------|-----------|-------|
| | Unstandardized Coefficients | | Standardized Coefficients | | t | Sig. | Tolerance | VIF |
| | B | Std. Error | Beta | | | | | |
| 1 (Constant) | 0,245 | 1,695 | | | 0,145 | 0,886 | | |
| Product Quality | 0,195 | 0,051 | 0,374 | | 3,835 | 0,000 | 0,451 | 2,216 |
| Service Quality | 0,302 | 0,051 | 0,580 | | 5,937 | 0,000 | 0,451 | 2,216 |

a. Dependent Variable: Customer Satisfaction

Source: Data processed by researchers, 2025

Based on the results of multiple linear regression analysis, the constant value obtained was 0.245, the regression coefficient of the product quality variable (X1) was 0.195, and the regression coefficient of the service quality variable (X2) was 0.302. Thus, the regression model formed can be written as follows: $Y = 0,245 + 0,195 X1 + 0,302 X2 + Et$

The constant value of 0.245 indicates that if the product quality and service quality variables are considered constant or do not change, then the level of customer satisfaction is at that figure. The product quality regression coefficient (0.195) is positive and has a significance value of $0.000 < 0.05$, thus concluding that product quality has a positive and significant effect on customer satisfaction. This means that the better the product quality provided, the greater the customer satisfaction. The service quality regression coefficient (0.302) is positive and has a significance value of $0.000 < 0.05$, thus concluding that service quality has a positive and significant effect on customer satisfaction. This means that the better the quality of service provided, the higher the level of customer satisfaction.

When comparing the two variables, the standardized Beta coefficient value shows that the service quality variable has the largest beta value (0.580) compared to product quality (0.374). Thus, it can be concluded that service quality is the variable that most dominantly influences customer satisfaction.

Hypothesis Testing
T Test

Table 8. T Test Result

| Coefficients ^a | | | | | | | |
|---------------------------|-----------------------------|------------|---------------------------|-------|-------------------------|-----------|-------|
| Model | Unstandardized Coefficients | | Standardized Coefficients | | Collinearity Statistics | | |
| | B | Std. Error | Beta | t | Sig. | Tolerance | VIF |
| 1 (Constant) | 0,245 | 1,695 | | 0,145 | 0,886 | | |
| Product Quality | 0,195 | 0,051 | 0,374 | 3,835 | 0,000 | 0,451 | 2,216 |
| Service Quality | 0,302 | 0,051 | 0,580 | 5,937 | 0,000 | 0,451 | 2,216 |

a. Dependent Variable: Customer Satisfaction

Source: Data processed by researchers, 2025

Based on the table above, the calculated t-value for the product quality variable is 3.835, exceeding the t-value of 2.011, with a significance value of 0.000 < 0.05. The null hypothesis (H0) is rejected and H1 is accepted. This indicates that the product quality variable has a partial effect on customer satisfaction. For the service quality variable, the calculated t-value is 5.937, exceeding the t-value of 2.011, with a significance value of 0.000 < 0.05. Therefore, the null hypothesis (H0) is rejected and H2 is accepted. This indicates that the service quality variable has a partial effect on customer satisfaction.

F Test

Table 9. F Test Result

| ANOVA ^a | | | | | | |
|--------------------|------------|----------------|----|-------------|--------|-------------------|
| Model | | Sum of Squares | df | Mean Square | F | Sig. |
| 1 | Regression | 163,863 | 2 | 81,932 | 92,753 | .000 ^b |
| | Residual | 41,517 | 47 | 0,883 | | |
| | Total | 205,380 | 49 | | | |

a. Dependent Variable: Customer Satisfaction

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

Source: Data processed by researchers, 2025

Based on the results of the simultaneous hypothesis test, the calculated F value was 92.753 > 3.20, the table F value, and the significance value was 0.000 < 0.05, indicating that the third hypothesis (H3) was accepted. Therefore, the product quality and service quality variables jointly had a positive and significant effect on customer satisfaction.

Coefficient of Determination Test

Table 10. Coefficient of Determination Test Result

| Model Summary ^b | |
|----------------------------|--|
|----------------------------|--|

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| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate | Durbin-Watson |
|---|-------------------|----------|-------------------|----------------------------|---------------|
| 1 | .893 ^a | 0,798 | 0,789 | 0,93986 | 1,692 |
| a. Predictors: (Constant), Service Quality, Product Quality | | | | | |
| b. Dependent Variable: Customer Satisfaction | | | | | |

Source: Data processed by researchers, 2025

Based on the results of the model summary output, the adjusted R Square value (coefficient of determination) is 0.789, which means that the influence of the independent variable (X) on the dependent variable (Y) is 78.90%.

Correlation Test (R)

Table 11. Correlation Test Result (R)

| Model Summary ^b | | | | | |
|---|-------------------|----------|-------------------|----------------------------|---------------|
| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate | Durbin-Watson |
| 1 | .893 ^a | 0,798 | 0,789 | 0,93986 | 1,692 |
| a. Predictors: (Constant), Service Quality, Product Quality | | | | | |
| b. Dependent Variable: Customer Satisfaction | | | | | |

Source: Data processed by researchers, 2025

Based on the model summary output, the R value is 0.893, indicating the level of relationship between the independent variables, namely product quality and service quality, and customer satisfaction. The R value ranges from 0 to 1, and the closer it is to 1, the stronger the relationship. It can be concluded that there is a very strong relationship between product quality and service quality and customer satisfaction. This means that changes or improvements in product and service quality will be closely related to increasing levels of customer satisfaction.

Discussion

The Impact of Product Quality on Customer Satisfaction at Bank Eka Metro

Based on the t-test analysis, the product quality variable showed a regression coefficient of 0.195, a t-test of 3.385, and a significance level of $0.000 < 0.05$. Therefore, it can be concluded that product quality has a positive and significant effect on Bank Eka Metro customer satisfaction. This means that the higher the quality of the product offered, such as clarity of savings benefits, ease of credit requirements, and transaction security, the higher the level of customer satisfaction. Field conditions indicate that Bank Eka Metro customers tend to be satisfied when the product provided is easy to understand, has features that meet their needs, and provides convenience during the transaction process.

This research finding aligns with research by Fadilah (2018), Susanto (2019), Siregar (2020), Sabrina (2021), and Yunita (2022), all of which indicate that product quality has a significant influence on banking customer satisfaction. Furthermore, the results

of this study are consistent with Garvin's quality dimension theory, which emphasizes that product performance, features, and reliability are the main factors in determining satisfaction, as well as Kotler & Keller's (2016) customer satisfaction theory, which states that satisfaction arises when product performance meets or exceeds customer expectations. Therefore, it can be emphasized that improving product quality is an important factor in increasing customer satisfaction at Bank Eka Metro.

The Influence of Service Quality on Bank Eka Metro Customer Satisfaction

Based on the results of the t-test analysis, the service quality variable demonstrated a highly significant influence on Bank Eka Metro customer satisfaction, as evidenced by a t-value of 5.937 and a significance level of $0.000 < 0.05$. This indicates that the better the quality of service provided, such as speed of service, employee friendliness, accuracy of information, employee understanding of customer needs, and employee attention in assisting with transaction processes, the higher the level of customer satisfaction. Field conditions indicate that Bank Eka Metro customers perceive the service provided as more communicative, responsive, and straightforward, thus providing a comfortable experience throughout the service process.

This research finding aligns with research by Widya (2020), Safitri (2021), Handayani (2022), Putri (2023), Firdaus (2023), and Lestari (2024), which found that service quality has a significant influence on customer satisfaction. Furthermore, the findings of this study align with the SERVQUAL theory (Tjiptono and Chandra, 2019), which explains that good service quality is reflected in reliability, responsiveness, assurance, empathy, and tangibles, all of which have been shown to influence customer satisfaction. These results also support Kotler and Keller's (2016) customer satisfaction theory, which states that satisfaction arises when the service received meets or exceeds expectations. Therefore, it can be concluded that the service quality provided by Bank Eka Metro is truly a crucial factor in increasing customer satisfaction.

The Effect of Product Quality and Service Quality on Bank Eka Metro Customer Satisfaction

Based on the F-test results, product quality and service quality simultaneously significantly influence Bank Eka Metro customer satisfaction, as indicated by the calculated F-value of 92.753 with a significance level of $0.000 < 0.05$. This indicates that improving banking product quality will have a more optimal effect when accompanied by good service quality. Field observations also indicate that Bank Eka customers tend to be more satisfied when they not only receive credit or savings products that meet their needs but also receive responsive and uncomplicated service. The combination of relevant products and good service has been shown to enhance positive customer experiences.

This finding aligns with research by Widay (2020), Safitri (2021), Handayani (2022), Putri (2023), Firdaus (2023), and Lestari (2024), which concluded that product and service quality simultaneously have a significant impact on customer satisfaction. Theoretically, these results support the SERVQUAL theory (Tjiptono and Chandra,

2019), which emphasizes that satisfaction is influenced by the match between expectations and performance in the service dimension. These results also support the customer satisfaction theory of Kotler and Keller (2016), which states that customer satisfaction is formed from a combination of perceptions of the product offered and the quality of service received. Thus, it can be concluded that product quality and service quality simultaneously contribute significantly to determining the level of customer satisfaction at Bank Eka Metro.

CONCLUSIONS

This study concludes that product quality and service quality play a significant role in shaping customer satisfaction at Bank Eka Metro. Partially, product quality has a 37.4% influence on customer satisfaction, as indicated by a beta value of 0.374, and its influence is proven to be significant. This means that the better the product quality offered, from ease of procedures, relevant features, to transaction security, the higher the level of customer satisfaction. Meanwhile, service quality has a more dominant influence, at 58%. This is demonstrated by a beta value of 0.580, indicating that friendliness, speed of service, accuracy of information, and the ability of employees to understand customer needs play a significant role in creating a pleasant service experience and making customers feel valued. When both were tested simultaneously, the collective influence between product quality and service quality reached 78.90%, meaning that almost all customer satisfaction can be explained by the combination of good product quality and quality service. The remaining 21.10% was influenced by factors outside this study.

Based on the research results, several suggestions can be used as input for Bank Eka Metro and future researchers. Bank Eka Metro recommends strengthening the quality of its banking products by improving product features, standardizing and monitoring service quality by implementing measurable standard operating procedures (SOPs), and conducting training programs for employees to improve service. This can strengthen customer satisfaction and maintain customer loyalty. Further researchers should consider adding other variables, given the numerous factors that can influence customer satisfaction in the banking industry.

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