

# The Effect of Trust, Quality of Service and Corporate Image of Companies on Customer Satisfaction in Mandiri Bank Branch Regional Office A. Rivai Palembang

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**Abstract-** This research entitled *The Effect of Trust, Service Quality and Company Image on Customer Satisfaction at Mandiri Regional Branch A. Rivai Palembang*. The purpose of this study was to determine the effect of trust, service quality and corporate image on customer satisfaction of a bank Mandiri branch office a. Palembang rival. The research design used was causal research. The sample used was 100 respondents. To measure the influence between variables, multiple linear regression is used and for the hypothesis testing the hypotesis f and t tests will be used. The results of the study show that: (1) trust has a significant and positive effect on customer satisfaction at Mandiri Bank branch Regional Office A. Rivai Palembang, (2) Service quality has a positive and significant effect on customer satisfaction at Mandiri bank branch Regional Office A. Rivai Palembang, and (3) The company's image has a positive and significant influence on customer satisfaction at the Mandiri bank branch in Regional Office A. Rivai Palembang.

**Index Terms-** Bank, Company Image, Satisfaction, Trust.

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## INTRODUCTION

The collection of danapihakketiga (DPK) is an important factor for a bank to run a business that is in that bank. One of the bank's businesses which is influenced by the collection of third party funds is lending to debtors. To increase depositor funds, each bank has a different method and strategy. Bank Mandiri DPK is a bank that has experienced an increase in DPK collection. At the end of 2016, the DPK successfully collected by Bank Mandiri was Rp.762.5 trillion. In 2017, Bank Mandiri's DPK grew 6.99% to Rp.815.8 Trillion. The collection of third party funds (DPK) has increased again in 2018 amounting to Rp.840.9 trillion, growing to 3.1% when compared to 2017. (<http://bankmandiri.co.id>, 2018). One of the branches of Bank Mandiri is Bank Mandiri Branch of Regional Office A. Rivai Palembang. As of November 2018, the number of DPK customers reached 3,273 customers. The development of the number of DPK customers from 2015 - September 2019, as in Table 1. below:

Years	Savings in Bank Mandiri						Amount
	Savings	%	Giro	%	Deposit	%	
2015	1.909	-	322	-	212	-	2.443
2016	1.968	3,09%	544	68,94%	343	61,79%	2.855
2017	2.005	1,88%	481	-11,58%	546	59,18%	3.032
2018	2.056	2,54%	588	22,25%	471	-13,74%	3.115
2019*	2.046	-0,49%	695	18,20%	532	12,95%	3.273

*Source: Bank Mandiri Public Relations Branch Kanwil A. Rivai Palembang, September 2019*

This study uses a qualitative method by distributing questionnaires. The sample used in this study were 100 respondents who were customers of Mandiri Bank branch of Regional Office A. Rivai Palembang in 2018-2019. Before distributing questionnaires to 100 respondents, researchers conducted interviews and distributed questionnaires to several

TABLE 1.

DEVELOPMENT OF THE NUMBER OF DPK CUSTOMER OF BANK MANDIRI REGIONAL OFFICE A. RIVAI PALEMBANG PERIOD 2015-SEPTEMBER 2019

respondents who were Mandiri bank customers as many as 15 respondents through WhatsApp messages using Google Form. This distribution aims to determine the customer's trust in Mandiri Bank, the quality of services provided and the company's image in the eyes of the public.

Quality of service is an effort to meet the needs and desires of customers as well as the accuracy of delivery in balancing customer expectations (Kotler& Keller, 2012). Quality of service has a very important role for bank development.

Corporate image (corporate image) is a set of beliefs, ideas and impressions possessed by someone against a company (Kotler& Armstrong, 2006: 299). Company image is an important factor influencing customer satisfaction evaluation with service. Company image can be developed as an intention that indirectly appears in the minds of customers in terms of a desire to recommend the company to others because there is a satisfaction that will buy back

Based on the above background, encourage researchers conducted a study entitled "The Effect of Trust, Quality of Service and Image of Companies on Customer Satisfaction in Mandiri Bank Branch Regional Office A. RivaiPalembang"

**LITERATURE REVIEW**

*A. Trust*

Trust is the company's willingness to depend on business partners. Trust depends on several interpersonal and inter organizational factors such as competence, integrity, honesty and kindness. Building trust can be difficult in online relationships, companies require strict regulations for their online business partners against other partners. Business buyers worry that they will not get products or services of the right quality and delivered to the right place at the right time, and vice versa (Kotler& Keller, 2012).

According to (Kotler& Keller, 2012: 243), there are five dimensions designed to measure service quality based on the difference between the expected value and the perceived performance value by the customer, namely: Responsivness, Reliability, Assurance, Emphaty, Tangible.

*B. Quality of Service*

Quality of service can be interpreted as an effort to meet the needs and desires of customers and the accuracy of their delivery in balancing customer expectations (Kotler& Keller, 2012: 241). Service quality is an expected level of excellence where control over the level of excellence is aimed at meeting customer needs (Tjiptono, 2015: 321). According to (Kotler& Keller, 2012: 243), there are five dimensions designed to measure service quality based on the difference between the expected value and the perceived performance value by the customer, namely: Responsivness, Reliability, Assurance, Emphaty Tangible.

*C. Corporate Image*

Corporate image (corporate image) is a set of beliefs, ideas and impressions possessed by someone against a company (Kotler&Armstrong, 2006: 299). According to (Kotler& Keller, 2008: 453), the dimensions of a company's image consist of four, namely:Product Attributes, Benefits and General Behavior, Characteristics of Employees and Relationships with

Customers, Values and Programs, Company Credibility.

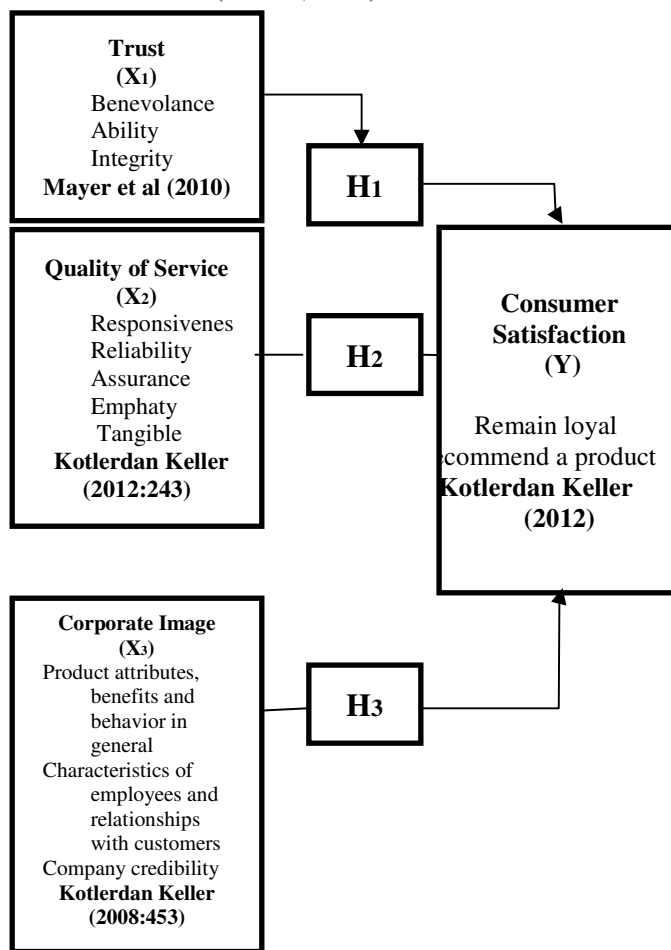
*D. Consumer Satisfaction*

Customer satisfaction is a feeling of pleasure or disappointment that arises after comparing the performance of thought products

with expected performance or results (Kotler, 2014: 150). From the definition if the services provided are not in accordance with consumer expectations and if the expectations set are too low, then consumers will feel dissatisfied and disappointed, if the performance comes in accordance with expectations, the customer will feel satisfied, which is given out of expectation, then the customer will feel happy and very satisfied. Dimensions of customer satisfaction, things that can affect customer satisfaction can be seen from the size or dimensions of satisfaction. According to (Kotler& Keller, 2012), there are 5 dimensions of consumer satisfaction, namely:Stay Faithful, Buy the Products Offered, Recommend Products, Willing to Pay More, Give Feedback

*E. Bank*

According to Republic of Indonesia Law Number 10 of 1998 dated November 10, 1998 concerning banking, namely banks are business entities that collect funds from the public in the form of deposits and distribute them to the public in the form of credit funds or other forms in order to improve the lives of many people. Banks are financial institutions whose main activities are collecting funds from the community and channeling the funds back to the community and providing other bank services (Kasmir, 2014).



**RESEARCH METHODS**

In this study using a causal research design because it aims to examine the cause and effect relationships between independent variables (Sugiyono, 2012: 59). Trust (X1 ), quality p elayanan (X2 ) and the image p ompany (X3) is the independent variable and the dependent variable k epuasan n asabah (Y) .

In this study, the authors used qualitative data in the form of questionnaire statements that were quantified by using a Likert scale which was shown to measure the attitudes, opinions and perceptions of a person or group of people about social phenomenon phenomena (Sugiyono, 2012). The Likert scale consists of five levels of answers which can be seen as follows:

- A. Strongly Disagree (STS) : Assessed with a weight of 1
- B. Disagree (TS) : Assessed with a weight of 2
- C. Neutral (N) : Rated with a weight of 3
- D. Agree (S) : Assessed with a weight of 4
- E. Strongly Agree (SS) : Rated with a weight of 5

The data source used in this study is primary data that is data collected by the researcher himself when conducting research . Primary data is data obtained directly from the results of questionnaires given to respondents (Sekaran, 2013). The population in this study were all customers of Savings, Current Accounts and Deposits of Bank Mandiri Regional Office A. Rivai Palembang in 201 8 -201 9 .

Multiple linear regression analysis is useful to know the effect or direct relationship between two or more independent variables with one dependent variable, so the technique of multiple linear regression analysis is used. In this study are the variables of trust (X1), service quality (X2), corporate image (X3) and the dependent variable customer satisfaction (Y). Multiple linear regression analysis uses the following regression equation:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + e$$

Where:

Y = Customer Satisfaction Variable (KN)

X1 = Trust Variable (K)

X2 = Service Quality Variable (KP)

X3 = Corporate Image Variable (CP)

a = constant

b1 = Regression Coefficient

e = Error

Based on the variables to be investigated, the equation can be written as follows:

$$KP = \alpha + \beta_1.K + \beta_2.KP + \beta_3.CP + e$$

Correlation coefficient analysis (r) is intended to determine the closeness of the relationship between the influence of independent variables on the dependent variable, (Sugiyono, 2013) . The correlation coefficient (r) obtained will be interpreted based on the following criteria :

TABLE 2. INTREPRETATION OF CORRELATION COEFFICIENTS ( r )

Coefficient interval	Relationship Level
0.00 - 0.19	Very weak
0.20 - 0.39	Weak
0.40 - 0.59	Enough
0.60 - 0.79	Strong
0.80 - 1.00	Very strong

Source: Sugiyono (2017: 108)

The coefficient of determination (R<sup>2</sup>) is sometimes called the coefficient of determination plural ( *multiple coefficient of determination* ), which is almost equal to the coefficient (R). (R<sup>2</sup>)describes the proportion of variation in the dependent variable (Y) which is explained by the independent variable (more than one variable: X; I = 1,2,3,4 ..., k) together. (Sanusi, 2011) . The coefficient of determination (R<sup>2</sup>) is used to find out how much the percentage contribution of the influence of the independent variables together to the dependent variable. The coefficient of determination (R<sup>2</sup>) is between zero and one.

**RESULTS AND DISCUSSION**

This test is carried out to show the extent to which a measurement result is relatively consistent. A good question or statement is a statement or question that is clear, easy to understand, and has the same interpretation even though it is submitted to different respondents and at different times. Reliability test uses *Cronbach's Alpha*. An instrument is said to be reliable if *Cronbach's alpha* is greater than 0.60. Reliability testing is performed on four variables of trust (X1), service quality (X2) and corporate image (X3) which are independent variables, while customer satisfaction (Y) is the dependent variable. The decision making criteria: If the value of the *reliability coefficient* ( *Cronbach's alpha* ) > 0.60, the measured variables can be said to be reliable.

TABLE 3. RELIABILITY TEST RESULT

Variable	Cronbach's Alpha	Cutt Off	N of Items	Information
Trust (X1)	0.775	> 0.60	5	Reliable
Quality of Service (X2)	0.743	> 0.60	5	Reliable
Corporate Image (X3)	0.745	> 0.60	5	Reliable
Customer Satisfaction (Y)	0.716	> 0.60	5	Reliable

Data Source: Processed from Questionnaire, 2019

Based on the reliability test results in Table 4.2, the reliability test results of the independent variable trust (X1), service quality (X2) and company image (X3) show that the data obtained are reliable because the *Cronbach's alpha* value is 0.775, 0.743, 0.745 while the results reliability test dependent variable customer satisfaction (Y) shows that the data obtained are reliable because the value of *Cronbach's alpha* is 0.716.

This section discusses the distribution of answers to the whole concept being measured. From the distribution of questionnaire answers, the respondents' answers to each variable were then obtained based on the average score values categorized into a range of scores. This survey uses a Likert scale with the lowest weight is 1 and the highest is with the number of respondents as many as 100 people, then the range of scores becomes as follows:

- 1.00 - 1.80 = Very Bad
- 1.81 - 2.60 = Not Good
- 2.61 - 3.40 = Enough
- 3.41 - 4.20 = Good
- 4.21 - 5.00 = Very Good

Respondents' responses related to the trust variable will give an idea of the extent of the satisfaction of respondents as customers. The trust variable is represented by five question items. The respondents' opinions on the items of the trust variable can be explained in the following Table 4:

TABLE 4. RESPONDENTS' RESPONSES REGARDING CONFIDENCE VARIABLES (X.1)

**Statement X1.1 :**

I feel that officers and employees of Bank Mandiri Kanwil A. Rivai Palembang branch have the good faith to give satisfaction to customers Respondents' responses related to the trust variable

Variable	STS (1) %	TS (2) %	N (3) %	S. (4) %	SS (5) %	amount	Average	Interpretation
X1.1	0	9	40	34	17	100	3.59	Well

**Statement X1.2 :**

Officers and employees of Bank Mandiri Kanwil A. Rivai Palembang Branch serve politely and friendly to customers

Variable	STS (1) %	TS (2) %	N (3) %	S. (4) %	SS (5) %	amount	Average	Interpretation
X1.2	2	5	49	35	9	100	3.44	Well

**Statement X1.3 :**

The services provided by Bank Mandiri Kanwil A. Rivai Palembang Branch to customers make customers feel comfortable

Variable	STS (1) %	TS (2) %	N (3) %	S. (4) %	SS (5) %	amount	Average	Interpretation
X1.3	0	9	40	37	14	100	3.56	Well

**Statement X1.4 :**

Transactions with Bank Mandiri Kanwil A. Rivai Palembang Branch are fast and safe

Variable	STS (1) %	TS (2) %	N (3) %	S. (4) %	SS (5) %	amount	Average	Interpretation
X1.4	0	12	34	39	15	100	3.57	Well

**Statement X1.4 :**

Information provided by officers and employees of Bank Mandiri Regional Office A. Rivai Palembang in accordance with what was conveyed to customers

Variable	STS (1) %	TS (2) %	N (3) %	S. (4) %	SS (5) %	amount	Average	Interpretation
X1.4	0	7	50	27	16	100	3.52	Well

Average Variable X1 100 3.53 Well

Data Source: Processed from Questionnaire, 2019

Based on Table 4 .shows that the indicators of officers and employees of Bank Mandiri Regional Office A. Rivai Palembang serve politely and friendly to customers has the lowest value of 3.44 . It is suspected that some officers and employees of Bank Mandiri Branch Kanwil A. Rivai Palembang, according to some customers, still have not provided friendly and polite services to customers. On the indicator I feel that the officers and employees of Bank Mandiri Branch of Regional Office A. Rivai Palembang have the good faith to give satisfaction to the customer the highest score of 3.59 . The total average score on the confidence variable is 3.53 and is included in the "GOOD" category.

**Respondents Response Based on Service Quality Variables (X2)**

Respondents' responses related to service quality variables will give an idea of the extent of the satisfaction of respondents as customers. The service quality variable is represented by five question items. The respondents' opinions on service quality variable items can be explained in the following Table 5:

TABLE 5. RESPONDENTS' RESPONSES REGARDING QUALITY VARIABLES SERVICES (X2)

**Statement X2.1 :**

Bank Mandiri Officers and Branch Offices A. Rivai Palembang is fast in responding to customer needs and complaints

Variable	STS (1) %	TS (2) %	N (3) %	S. (4) %	SS (5) %	amount	Average	Interpretation
X2.1	1	8	50	31	10	100	3.41	Well

**Statement X2.2 :**

Officers and employees of Bank Mandiri Kanwil A. Rivai Palembang Branch have service capabilities that can be trusted by customers

Variable	STS (1) %	TS (2) %	N (3) %	S. (4) %	SS (5) %	amount	Average	Interpretation
X2.2	1	8	37	33	21	100	3.65	Well

**Statement X2.3 :**

Officers and employees of Bank Mandiri Kanwil A. Rivai Palembang Branch already have the provision of knowledge in accordance with their field of work

Variable	STS (1) %	TS (2) %	N (3) %	S. (4) %	SS (5) %	amount	Average	Interpretation
X2.3	0	5	27	32	36	100	3.99	Well

**Statement X2.4 :**

Officers and employees of Bank Mandiri Kanwil A. Rivai Palembang Branch are friendly and polite to every customer

Variable	STS (1) %	TS (2) %	N (3) %	S. (4) %	SS (5) %	amount	Average	Interpretation
X2.4	0	8	33	40	19	100	3.70	Well

**Statement X2.5 :**

The appearance of Bank Mandiri branch employees in Kanwil A. Rivai Palembang is neat, clean, and fragrant

Variable	STS (1) %	TS (2) %	N (3) %	S. (4) %	SS (5) %	amount	Average	Interpretation
X2.5	0	4	38	37	21	100	3.75	Well

**Average Variable X1      100      3.70      Well**

Data Source: Processed from Questionnaire, 2019

Based on Table 5. shows that the indicators of officers and employees of Bank Mandiri Kanwil A. Rivai Palembang are fast in responding to the needs and complaints of customers having the lowest value of 3.41 . It is alleged by the customer that some officers and employees of Bank Mandiri Regional Office A. Rivai Palembang are still too slow in responding to customer needs and complaints . On the indicator of the officers and employees of Bank Mandiri Regional Office A. Rivai Palembang already has the stock of knowledge in accordance with the field of work the highest score of 3.99 . It states that officers and employees have the appropriate knowledge in their line of work to provide services to customers . However, the total average score in the service quality variable is 3.70 and is included in the "GOOD" category.

**Respondents Response Based on Corporate Image Variable (X3)**

Respondents' responses related to the company's image variable will give an idea of the extent of the satisfaction of respondents as customers. The corporate image variable is represented by five question items. The respondents' opinions on the items of the corporate image variable can be explained in the following Table 6:

TABLE 6. RESPONDENTS' RESPONSES REGARDING CORPORATE IMAGE (X3)

**Statement X3.1 :**

Services at Bank Mandiri Kanwil A. Rivai Palembang Branch quickly serve customers to make transactions

Variable	STS (1) %	TS (2) %	N (3) %	S. (4) %	SS (5) %	amount	Average	Interpretation
X3.1	3	11	31	31	24	100	3.42	Well

**Statement X3.2 :**

The atmosphere of the Bank Mandiri Regional Office Branch A. Rivai Palembang is very comfortable and clean

Variable	STS (1) %	TS (2) %	N (3) %	S. (4) %	SS (5) %	amount	Average	Interpretation
X3.2	0	6	27	40	27	100	3.88	Well

**Statement X3.3 :**

Bank Mandiri Officers and Branch Offices A. Rivai Palembang is friendly in handling customer transactions or complaints

**Statement X3.4 :**

I feel happy with the services provided by Bank Mandiri Branch Kanwil A. Rivai Palembang to me

Variable	STS (1) %	TS (2) %	N (3) %	S. (4) %	SS (5) %	amount	Average	Interpretation
X3.4	1	11	29	31	28	100	3.74	Well

**Statement X3.5 :**

Image Bank Mandiri Kanwil A. Rivai Palembang Branch has been good among the people

Variable	STS (1) %	TS (2) %	N (3) %	S. (4) %	SS (5) %	amount	Average	Interpretation
X3.5	1	10	33	35	21	100	3.65	Well

**Average Variable X1      100      3.64      Well**

Data Source: Processed from Questionnaire, 2019

Based on Table VI.shows that the service indicators at Bank Mandiri Regional Office Branch A. Rivai Palembang quickly serve customers to make transactions that have the lowest value of 3.42 . It is suspected by the customer that some officers and employees of the Mandiri Branch of Regional Office A. Rivai Palembang are still slow in serving customer transactions . On the indicator of the office atmosphere of Bank Mandiri Kanwil A. Rivai Palembang very comfortable and clean the highest score of 3.88 . It states that the atmosphere of the Bank Mandiri Regional Office Branch A. Rivai Palembang is very comfortable and clean. However, the total value of average scores on variabe l citra firm that is equal to 3.64 and included in the category of "GOOD".

**Respondents Response Based on Customer Satisfaction Variables (Y )**

Respondents' responses relate to customer satisfaction variables that will give an idea of the extent of the satisfaction of respondents as customers. The customer satisfaction variable is represented by five question items. The respondents' opinions on the items of customer satisfaction variables can be explained in the following Table 4.10:

TABLE 7. RESPONDENTS' RESPONSES REGARDING SATISFACTION VARIABLES (Y)

**Statement Y.1 :**

I remain loyal as a customer of Bank Mandiri Branch Kanwil A. Rivai Palembang

Variable	STS (1) %	TS (2) %	N (3) %	S. (4) %	SS (5) %	amount	Average	Interpretation
Y.1	1	1	15	38	45	100	4.25	Very good

**Statement Y.2 :**

Bank Mandiri Kanwil A. Rivai Palembang is your first choice

Variable	STS (1) %	TS (2) %	N (3) %	S. (4) %	SS (5) %	amount	Average	Interpretation
Y.2	0	11	44	32	13	100	3.47	Well

obtained a coefficient for the variable service quality by 0.297 with a significant value of 0.001 where this value is significant at the 0.05 significance level because it is smaller than 0.05. Thus, that service quality has a positive and significant effect on customer satisfaction .

The company's image at Bank Mandiri is good, but needs to be increased again in the speed of employees and officers in providing services to customers. A good corporate image still needs to be maintained because it provides a good image. Company image has a positive and significant effect on customer satisfaction. From the results of the study obtained a coefficient for the variable corporate image of 0.293 with a significant value of 0.002 where this value is significant at the 0.05 significance level because it is smaller than 0.05. Thus, that the company's image has a positive and significant effect on customer satisfaction.

Based on the results of research and interviews with several respondents in the field, found the results that the image of Bank Mandiri as one of the state-owned banks in Indonesia, making Bank Mandiri is very well known by the people in Indonesia. In addition, the good image of Bank Mandiri in the community, namely in providing services, the atmosphere of the office and the location of Bank Mandiri's strategic location and quick response to complaints and problems felt by customers makes Bank Mandiri a good image in the community. With a good image of Bank Mandiri, customers are satisfied with each service and respond quickly to officers and employees in responding to and resolving problems perceived by customers.

Based on the results of research and interviews with several respondents in the field, found the results that customers feel that the services provided are good. One of them is fast in responding to customer needs and complaints. Customers will be satisfied with good and fast service. In addition, customers feel that if they experience complaints and problems, the officers and employees are responsive in responding and finding solutions to solve customer problems. By providing good services, customers will later feel satisfied with the services that have been provided by Bank Mandiri in providing its services.

**CONCLUSIONS AND SUGGESTIONS**

**Conclusion:**

Based on the results of the analysis and discussion in the previous chapter, it can be concluded as follows:

1. Trust has a positive and significant effect on customer satisfaction at Bank Mandiri branch Kanwil A. Rivai Palembang.
2. Service quality has a positive and significant effect on customer satisfaction at Bank Mandiri branch Kanwil A. Rivai Palembang
3. The company image has positive and significant effect on customers satisfaction at Bank Mandiri branch Regional A. Rivai Palembang.

**Statement Y.3 :**  
I am satisfied with the services and products offered

Variable	STS (1) %	TS (2) %	N (3) %	S. (4) %	SS (5) %	amount	Average	Interpretation
Y.3	6	8	19	34	33	100	3.80	Well

**Statement Y.4 :**  
I am satisfied with the services and products offered I will recommend products and services from Bank Mandiri Branch Kanwil A. Rivai Palembang to others

Variable	STS (1) %	TS (2) %	N (3) %	S. (4) %	SS (5) %	amount	Average	Interpretation
Y.4	0	1	14	32	53	100	4.37	Very good

**Statement Y.5 :**  
I always give a positive response to services and products at Bank Mandiri Regional Office A. Rivai Palembang

Variable	STS (1) %	TS (2) %	N (3) %	S. (4) %	SS (5) %	amount	Average	Interpretation
Y.5	0	1	14	32	53	100	4.37	Very good

<b>Average Variable X1</b>	<b>100</b>	<b>3.99</b>	<b>Well</b>
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*Data Source: Processed from Questionnaire, 2019*

Based on Table VII. shows that in the Mandiri bank indicator Branch Kanwil A. Rivai Palembang your first choice has the lowest value of 3.47 . It is suspected that customers still have the main choice in other banks to become the main choice . On the indicator I would recommend the products and services of Bank Mandiri Kanwil A. Rivai Palembang branch to others the highest score of 4.37 . It states that customers who are respondents will recommend Mandiri banks to their closest people . However, the total average score on the customer satisfaction variable is 3.99 and is included in the "GOOD" category.

Based on the results of research and interviews with several respondents in the field, found the results that customers already feel trust in Bank Mandiri. Customers feel safe if they invest their funds in Bank Mandiri because Bank Mandiri is a state-owned bank in Indonesia. One of the things that needs to be improved is in providing services. According to several respondents who are Bank Mandiri customers feel that there are some officers and employees of Bank Mandiri that are still not optimal in providing services, one of which is hospitality given by Bank Mandiri officers and employees.

Respondents who are also Bank Mandiri customers have felt that some of the services provided were good. One of them is the services provided. Some respondents said that they felt comfortable with the services provided by Bank Mandiri. With this, it shows that customers feel that the services provided make them trust Bank Mandiri. So, with the customer's trust in Bank Mandiri, it will later have an impact on customer satisfaction itself.

Service quality has a positive and significant effect on customer satisfaction. From the results of the study

### Suggestion

Based on the results of research, discussion and conclusions above, several suggestions can be submitted in order to get better results as follows

For parties Bank Mandiri Kanwil A. Rivai Palembang Branch:

- a. The trust given by Bank Mandiri to the customers is good, but officers and employees need to increase friendliness and courtesy to customers. Because some customers say that some employees and officers are still not good at providing services to customers

- b. The quality of services provided by Bank Mandiri to customers, but needs to be improved in responding quickly and responding to customer complaints in conducting transactions at Bank Mandiri. Some respondents said that they felt that officers and employees were still slow in providing services. Then it becomes a reference for Bank Mandiri to further improve efficiency in providing services to customers.

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