Analysis of Service Quality and Employee Performance on Customer Satisfaction in Bank Mandiri Klaten Branch Office

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ABSTRACT: All businesses must ensure customer satisfaction by offering superior products and services, given the intense competition that businesses face in order to stay in the market. In order to prevail in the competition, the business must satisfy its clients. Examining the impact of service quality on customer satisfaction is the goal of the study. Evaluating how employee performance affects customer satisfaction. Evaluating how employee performance and service quality affect customer satisfaction. This study employs a quantitative descriptive approach with a survey method. Customers of the Bank Mandiri Klaten Branch Office who had utilized its services made up the population, and a purposive sampling technique was used to select a sample of 100 respondents. Meanwhile, using multiple linear analysis tools, F test, t test and coefficient of determination. Customer satisfaction is impacted by the influence of the service quality variable (X1), according to the test results. Customer satisfaction is significantly impacted by the employee performance variable (X2).

KEYWORDS: Service Quality, Employee Performance, Customer Satisfaction, Bank Mandiri

I. INTRODUCTION

Nowadays, economic progress is increasing, especially in the banking sector. Competition in the banking sector is getting tighter and tighter in Indonesia, most of banks are conducting promotions aimed at getting customers to be interested in saving their money at the bank. Thus, causing banks to create new innovations to learn and understand the needs, customer demands and aspirations.

An organization can be said successful is an organization with a clear and measurable vision and mission, which means that the vision and mission will be meaningless if it is not reflected in the performance of the organization. Therefore, performance is part of the ultimate goal of an organization in order to realize their vision and mission, so it is hoped that the organization must be able to provide direction and guidance to jointly achieve organizational goals (Febriana, 2016).

One of the strategies that can support success in the banking business is to try to offer quality services with high quality services that appear in employee performances. In providing services, at least the bank must provide their customer satisfactory experience (Febrianto, 2021).

Customer satisfaction refers to how satisfied a customer is with a product or service that meets their expectations for enjoyment. The caliber of a good or service has a big impact on how satisfied customers are. Customer satisfaction has a significant impact on how effectively and better services can be provided. Should the client be dissatisfied with the assistance rendered, then the service is undoubtedly ineffective and inefficien (Agus et al., 2022)

One measure of a customer's perception that his or her expectations have been met or exceeded is customer satisfaction. If the service product meets or surpasses the customer's expectations, the customer will typically feel satisfied, which can lead to the achievement of customer satisfaction. As a result, nearly all banks in the modern era understand the value of their clients and work hard to satisfy each one of them.

The goal of gauging customer satisfaction is to be able to quickly address the things that lead to dissatisfaction in order to prevent customers from being let down (Ismawanto et al., 2020).

In an effort to get prospective customers and retain existing customers, there is currently competition between other companies. One of the marketing goal strategies is to increase bank customers, both in quantity and quality. To achieve this goal, the bank must be able to provide services in accordance with what customers expect to create customer satisfaction. In

Analysis of Service Quality and Employee Performance on Customer Satisfaction in Bank Mandiri Klaten Branch Office

addition, banks must also always provide new innovations to create products that provide benefits and security for their products and can provide more value to the products offered compared to competitors' products.

Another factor that affects customer satisfaction is employee performance. Apart from being influenced by service quality or the service itself, one more factor influencing customer satisfaction is the impact of individual employee performance. The process of assessing work results for management's use in informing each employee about the quality of their work from the standpoint of the company's interest is called employee performance evaluation, is equally important. Regular evaluations are conducted with the intention of safeguarding the business as it pursues its objectives. When employee performance reviews are conducted impartially, suitably, and accurately recorded, there is less chance that employees will deviate from the standards set by the organization, and as a result, performance will likely improve (Amaliyah, 2021).

According to (Agus et al., 2022) The process of evaluating work results for the purpose of providing management with information to each employee individually is known as employee performance appraisal, regarding the caliber of work outputs that management will utilize to inform workers on an individual basis, regarding the caliber of work outputs as viewed from the standpoint of business interests.

Research supports the notion that employee performance has a major effect on clients satisfaction (Azkiya et al., 2021), (Agus et al., 2022), employee performance affects customer satisfaction. This is very important to apply to companies to be able to increase customer satisfaction, as for the indicators of employee performance are discipline, responsibility, speed or timeliness, friendliness and politeness, and good relations between employees and customers. This can be proven by the number of customer responses who answered strongly agree to the questionnaire question asked. Based on the computation of the frequency of responses, one of the five questions posed in accordance with the indicators of the lowest quality of service is timeliness, indicating that training employees to respond to customer needs should receive more attention in order to improve their performance. Customers will feel at ease and be less likely to file a complaint if staff members perform well when offering services to them.

Based on direct observations and interviews, the quality of service at Bank Mandiri Klaten Branch until now has not experiences many problems, it's just that there are some customers who are still not satisfied with the service at Bank Mandiri Klaten Branch. So it is necessary to make improvements for employees, because workers at the Bank Mandiri Klaten Branch are performing at an exceptionally high level, but there are some employees who do not want to change for the better so that performance becomes less than optimal. To improve this performance, it can be done by coaching counseling, and descending. From the observations and BSQ data, we can conclude that there is a relationship between employee performance and quality of service at Bank Mandiri Klaten Branch is that the satisfaction expected by customers has not been fully achieved due to problems or obstacles arising from Bank Mandiri Klaten Branch employees.

October 2, 1998 saw the establishment of Bank Mandiri as element of the Indonesian government's banking restructuring initiative. Four properties owned by the state banks that were crucial to the growth of Indonesia's economy Bank Pembangunan Indonesia, Bank Ekspor Impor Indonesia, Bank Dagang Negara and Bank Bumi Daya merged to form Bank Mandiri in July 1999. Currently, Bank Mandiri is carrying on its more than 140-year history of supporting the banking and economic growth of Indonesia.

Bank Mandiri products are mostly savings, investment products and insurance. Bank Mandiri Klaten Branch is also a growing financial services company that requires steps to increase customer satisfaction. Therefore, the author chose Bank Mandiri Klaten branch as a subject of research with the hope of being able to provide benefits for the progress of Bank Mandiri Klaten branch as a result of the research conducted.

II. LITERATURE REVIEW

A. *Customer Satisfaction*

Oliver (2019) defined satisfaction as one's emotional state following a comparison of one's perceived performance and/or results with expectations. Meanwhile according to Kotler and Keller in Priansa (2018) claim that a person's satisfaction with a product is determined by comparing its estimated performance to its expected performance and evaluating the result. Furthermore, customer satisfaction, as defined by Priharto (2020), is the degree to which a customer is satisfied with the services or goods they have received in comparison to their expectations.

Based on the above opinion, a customer's reaction to the discrepancy between their expectations and the performance or outcomes they receive is known as customer satisfaction. Customers' satisfaction is proof of form performanceand they anticipate that they will be let down if the performance does not live up to their expectations; on the other hand, they will be pleased if the performance does.

Analysis of Service Quality and Employee Performance on Customer Satisfaction in Bank Mandiri Klaten Branch Office

a. Factors that influenced Customer Satisfaction

According to Tjiptono (2016) In relation to customer satisfaction, there are five factors that need to be taken into considered:

1. Product Quality, if consumers' evaluations reveal that the items they use are of excellent quality, they will be satisfied. When a product fulfills its intended purpose, it is considered high-quality.
2. Service Quality, if they receive satisfactory service or what they expected, they'll be happy.
3. Emotion, when people compliment them on their expensive brand usage, consumers are satisfied.
4. Price, higher value will be provided by items with comparable quality but lower prices.
5. Cost, customers are typically satisfied with the goods or services they receive when they do not have to spend extra money or time getting them.

b. Customer Satisfaction Indicators

The customer satisfaction indicators used in the study are (Kotler, 2016):

1. Experience, means an activity that has been carried out or experienced so that it can cause satisfaction.
2. Customer expectations, which refers to how well the company's products actually perform in comparison to what customers expect.
3. Needs, meaning the match between needs or needs and available products. If everything is fulfilled, satisfaction will arise.

B. Service Quality

Ismawanto (2020) explained that service quality is an achievement that is assessed directly by customers regarding the products and services produced and an environment that is able to provide expectations that can go through and fulfill customer desires.

According to Kotler (2019) Service quality definition is a technique that compares the level of service received to the level of service anticipated. If the service is received or viewed as expected, it is deemed to be of good and satisfactory quality.

According to Goesth and Davis (2019) a dynamic combination of goods, services, people, procedures, and surroundings that can either meet or surpass customer expectations is what is meant by "quality service.

Based on several opinions described above, quality service is the endeavor undertaken by a company or establishment to deliver superior goods and services in compliance with the preferences of clients and to create the impression that the caliber of the services is far higher than what the clients anticipate.

a. Factor that influenced Quality Service

Parasuman, Zeithaml, Berry (Tjiptono, 2016) explained that the factors that affect and evaluate the quality of customer service generally has 5 dimensions, namely:

1. Tangibles (physical proof), such as the company's physical facilities, tools, and materials, as well as the personnel's outward appears.
2. Reliability, which has to do with the business's capacity to deliver services on schedule and accurately the first time around without making any mistakes.
3. Reactivity, which refers to staff members' readiness and capacity to help clients, attend to their needs, notify clients when services will be rendered, and execute those services swiftly.
4. Assurance (guarantee), the company's ability to instill a sense of security in its clients and maintain customer confidence in the business through employee behavior.
5. Capabilities to empathize with customers include being able to understand their problems, acting in their best interests, providing them with individualized attention, and keeping flexible hours.

C. Employee Performance

Moeheriono (2018) describes the effectiveness of a set of policies or programs being put into practice to achieve the organization's strategic planning objectives, vision, and mission. Employee performance, on the other hand, is determined by the quality and quantity of work that an employee completes in order to fulfill his obligations in line with those that have been assigned to him, according to Ansory & Indrasari (2018).

As previously stated, one of the key elements in the The performance of the bank's staff determines its growth and improvement. Each employee performs differently from the others and on an individual basis, because of that employees' performance is heavily influenced by the leader skills in motivating and directing their subordinates. Bank performance in providing customer satisfaction is inseperable from the performance of the bank's employees. To achieve good performance, the bank must design performance management that connect the activities carried out with the objectives to be achieved.

Analysis of Service Quality and Employee Performance on Customer Satisfaction in Bank Mandiri Klaten Branch Office

a. Factors influenced Employee performance

Gibson's (2019) list of factors that influence performance Performance and behavior are impacted by three, namely:

1. Personal characteristics include cognitive and motor skills, family history, social and economic status, age, citizenship, and gender.
2. Job design, structure, leadership, resources, and rewards are examples of organizational variables.
3. The components of psychological variables are motivation, learning, attitude, perception, and personality.

b. Employee Performance indicator

Indicators developed by Hari Sulaksono (2019) to gauge the performance of individual employees are:

1. Quality, employee reviews of the caliber of work produced and task perfection based on employees' skills and abilities are used to gauge the quality of work.
2. Quantity, It is the outcome, measured in units or completed cycles of an activity, and expressed as a resultant amount.
3. Punctuality, refers to the degree of work finished at the start of the designated time, evaluated from the perspective of output coordinating and making the most of the time allotted to other tasks.
4. Effectiveness, symbolizes the point at which organizational resources—labor, capital, technology, and raw materials—are used as efficiently as possible with the goal of improving the outcomes of each resource use unit.
5. Independence, is the degree to which an employee will be equipped for carrying out their duties.

D. Theoritical Framework

The framework of thought according to Sugiyono (2019) The framework of thought able to formulated as follows: according to the evaluation of studies carried out by scholars and the development of theories about each variable, it is conceptual about how one theory relates between various factors that have been identified as important to the research problem:
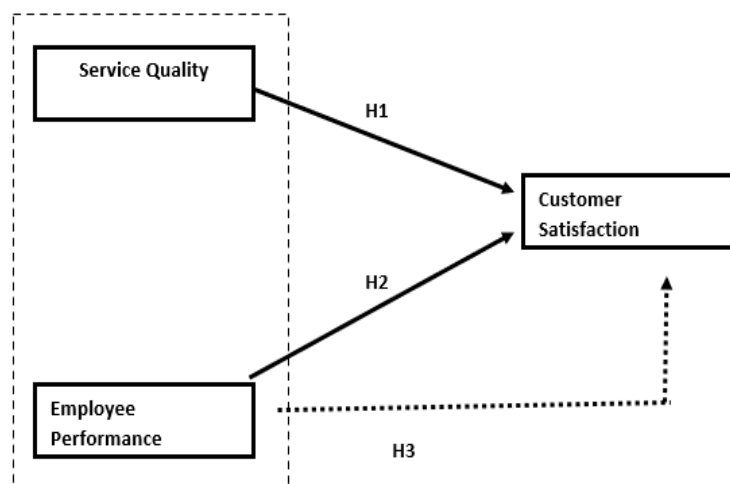
E. Hypothesis

1. Quality Service on Customer Satisfaction

According to Evans and Lindsay (Ekowati, 2017) service quality can be seen from various angles. From the perspective of the customer, high service quality is always linked to positive things.

If receiving high-quality service is consistently linked to positive outcomes. When considering service quality from a product-based perspective, it can be characterized as a particular function with various measurement factors that provides quality evaluation in line with the product's features. When considering service quality from the perspective of the user, the customer's desired experience or the degree of compliance with their requests is considered the quality of the service. While when viewed from the value-based quality of service is a link between usability with price satisfaction.

In the study Tamba (2021) claimed that customer satisfaction is significantly impacted by the overall dimension of service quality. This means that higher customer satisfaction can be attained by the bank if it offers better services, starting with tangible proof, responsiveness, dependability, assurance, and empathy, while in the study Azkiya, Tanjung (2022) claimed that customer satisfaction is significantly impacted by the quality of the services provided. Given the above description, the following hypothesis can be made:

H1: Service Quality affect customer satisfaction of Bank Mandiri Klaten Branch

2. Employee Performance on Customer Satisfaction

Analysis of Service Quality and Employee Performance on Customer Satisfaction in Bank Mandiri Klaten Branch Office

According to Robbins (Fauzi,2020) Performance is a measure that includes coefficients and efficiency in achieving goals. Additionally, Prawirosentono demonstrated the close connection between employee performance and business performance, indicating that high employee performance is likely to translate into high business performance. Expectations and opinions about a product's performance influence satisfaction, after the visitor has obtained or used the service.

Kotler and Keller define satisfaction as an emotion that arises from comparing an individual's performance to anticipated outcomes. A person won't be happy if their performance doesn't live up to their expectations.If the performance meets or exceeds the expectations of the audience, they will be satisfied. In research Safrida Rahmani (2019) states that partially employee performance affects customer satisfaction.

Based on the description above it can be hypothesized as follows:

H2: Employee performance affect Customer Satisfaction of Bank Mandiri Klaten Branch.

3. Service Quality and Employee Performance on Customer Service

According to Jodi (2018) service quality is important in winning the competition and retaining customers, therefore customer satisfaction is a priority in this regard. Employee performance in a company can be an indicator of customer satisfaction, this then becomes very important because employees are tools that interact directly with consumers so that the good and bad performance of employees greatly affect customer satisfaction.

According to a Saputra (2018) study, there are two factors that affect customer satisfaction partially and simultaneously. Therefore, from the problems and theories that have been made, the researchers set a hypothesis in this study, namely:

H3: Service quality and Employee performance affect Customer satisfaction on Bank Mandiri Klaten Branch

III. RESEARCH METHODOLOGY

A. Research Methods

Quantitative research is used in this study. According to Sugiyono (2017). Another way to think of quantitative research is as a kind of study that examines the relationship between variables and the subject of study to demonstrate cause and effect. Although specific populations and samples are examined using the quantitative research approach, the goal of quantitative analysis is to examine pre-existing hypotheses Sugiyono (2017).

This study combined a quantitative research approach with a survey research design. This particular kind of survey research was selected because the author uses questionnaires as the primary means of data collection from respondents. According to Sugiyono (2017) survey research employs questionnaires as the primary means of data collection, using a sample drawn from a single population.

B. Population & Sample

1. Population

According to Kuncoro in Putri et al., (2021) A population consists of all the individuals in the form of subjects that we are interested in researching or studying. The study's population is all customers of Bank Mandiri Klaten branch. As for the population is customers from April 2024 to June 2024.

2. Samples and Sampling Techniques

According to Kuncoro in Putri et al., (2021) a sample is a portion of the population. The sampling technique employed in this inquiry is called purposeful sampling. There are several criteria for purposive sampling, which are as follows:

a. Respondents are customers of Bank Mandiri Klaten Branch

b. Respondents are Bank Mandiri Klaten customers who have been registered for at least 1 year.

C. Data type and Data sources

The type of data used in this study are primary data. Primary data is defined as information that is derived from the original source, or alternatively, information that is disseminated without the use of intermediary media. According to Sugiyono (2014), primary data are those that are collected directly from the research object in their entirety. Data obtained based on respondents' answers to questionnaire.

D. Variable and Operational Definition

Arikunto (2016) declared that the focus of a study is on variables, which serve as the object of research. Customer satisfaction is the study's dependent variable, while quality service and employee performance as independent variable. Definition of operational variables within this research is:

1. Customer Satisfaction (Y)

Customer satisfaction is a person's reaction to a product's expected performance (results) in relation to their own expectations, which can either be happy or disappointing. Customer Satisfaction indicators used in the study are (Kotler 2016)

Analysis of Service Quality and Employee Performance on Customer Satisfaction in Bank Mandiri Klaten Branch Office

a. Experience

b. Customer expectations

c. Needs

2. Quality Service (X1)

The following are the indicators (Kotler, 2019) that show how well consumers perceive the quality of service when it is provided; if the level of service received is as expected, then the following is the format in which customers evaluate the degree of service they received in comparison to the level they expected:

a. Tangier

b. Dependendability

c. Reactivity

d. Confidence

a. Empathy

3. Employee Performance (X2)

The outcome of each worker completing their tasks in both quantity and quality while fulfilling their designated responsibilities. The indicators (Hari Sulaksono, 2019) are as follows:

a. High caliber

b. Amount

c. Timeliness

d. Productivity

e. Self-sufficiency

E. Data Collection Method

The method of collecting data for this study is the questionnaire. A list of questions is created for a questionnaire, which is a tool for gathering data(questionnaire) made directly by the researcher, then the researcher develops to the respondent.

Every likert scale instrument has a gradation from very positive to very negative in the form of a score of answers, according to Sugiyono (2014). Likert scale measurement is used because it is simple to use and easy for respondents to understand, which makes it easier for respondents to respond to the questionnaire regardless of whether they agree or disagree. The likert scale used has five levels as follows:

5 = Strongly Agree (SA)

4 = Agree (A)

3 = Neutral (N)

2 = Disagree (D)

1 = Strongly Disagree (SD)

F. Analysis Data Method

1. Questionnaire Quality Test

a. Validity Test

Arikunto (2013) validity is a metric that indicates an instrument's degree of validity. When a measuring tool is considered valid, it is one that was used to collect the data or measure. Utilizing the product moment correlation formula with the formula, one can assess the validity of the instrument:

$$r_{xy} = \frac{N\sum XY - (\sum X)(\sum Y)}{\sqrt{[N\sum X^2 - (\sum X^2)][N\sum Y^2 - (\sum Y^2)]}}.$$

r = coefficient correlation

n = sample

x = item score

y = total item score

A 5% significance level comparison of the Pearson product moment correlation index can be used to assess the validity of an instrument item.. The instrument is deemed valid if the correlation result's significance is less than 0.05 (5%). On the other hand, the instrument is deemed invalid if the correlation result's significance is greater than 0.05 (5%). This study's validity test was conducted with the SPSS software on Windows.

b. Reliability Test

Analysis of Service Quality and Employee Performance on Customer Satisfaction in Bank Mandiri Klaten Branch Office

According to Arikunto (2013) Reliability is a metric for gauging how reliable the employed measuring devices are. The reliability test for this study was carried out with the SPSS version 21 application and the Cronbach Alpha Test Technique. This method can be used to assess the dependability of a research tool. Here is the reliability test formula:

$$r_{11} = \left(\frac{n}{n-1}\right)\left(\frac{s^2 - \sum pq}{s^2}\right)\left(\frac{n}{n-1}\right)\left(\frac{s^2 - \sum pq}{s^2}\right)$$

According to Ghozali (2011), when someone consistently or steadily responds to a question on a questionnaire, it is considered dependable. This study's reliability test uses the Cronbach alpha model to assess each instrument's level of reliability. In the Cronbach alpha method, the coefficient measured will vary from 0 to 1. A variable or construct is said to be reliable if it has a Cronbach alpha value > 0.60 (Ghozali, 2011). A cronbach alpha value close to 1 indicates reliability with high consistency.

2.   Classic Assumption Test

a. Normality Test

Ghozali (2013claims that the purpose of the normality test is to determine whether the distributions of the regression model, the independent variable, and the dependent variable are all normal. Each variable's data in this study was normalized using the Kolmogorov-Smirnov test. The hypothesis used is:

H0: residual data that is regularly distributed

Ha: residual data is not normally distributed

Research data is deemed to spread normally or to pass the normality test if the value of Asympp is present. Asymptotically large values indicate that the Sig (2-tailed) residual variable is either greater than 0.05 or roughly 5%. The data does not meet the requirements of the normality test and is not normally distributed if the two-tailed sig residual variable is less than 0.05 or 5%.

b. Multicollinearity Test

The multicollinearity test aims to determine whether the regression model identified a relationship between the independent variables. There shouldn't be any correlation between the independent variables in a good regression model. Multicollinearity is indicated by variance inflation factor (VIF) data; if VIF < 10 and tolerance value > 0.10, then multicollinearity symptoms are not present (Ghozali, 2013).

c. Heteroscedasticity Test

The heteroscedasticity test is used to assess whether the regression model exhibits residual inequality and variance from one observation to another (Ghozali, 2013). Heteroscedasticity is the state in which the variance of the residuals from one observation to another is fixed. Homoscedasticity, or the absence of heteroscedasticity, characterizes a good regression model.

Significance coefficients can be used to describe the criteria used to determine whether or not heteroscedasticity occurs among observational data. The significance coefficient should be compared with the significance level 0f 5% if the significance coefficient is greater than the specified significance level, it can be concluded that heteroscedasticity does not occur. If the significance coefficient is less than the significance level established it can be concluded that heteroscedasticity occurs.

d. Autocorrelation Test

The purpose of the autocorrelation test is to determine whether the disturbance error in period t and period t-1 in the linear regression model correlates. If there is a correlation, it is called an autocorrelation problem. Autocorrelation arises because successive observations are all the time related to each other. This problem arises because the residual is not free from one observation to another. This is often found in time series data because the "disturbance" in an individual/group tends to affect the "disturbance" in the same individual/group in the next period. A good regression model is a regression that is free from autocorrelation

Autocorrelation test can be done using durbin watson test, where the test results are determined based on durbin watson values. The criteria used to detect the presence or absence of autocorrelation symptoms are as follows:

H0: no autocorrelation (r=0)

Ha: there is autocorrelation (r=/=0)

3.   Hypothesis Test

a. Multiple Linear Regression Analysis

The multiple linear regression model is the analysis technique employed. The purpose of multiple linear regression analysis is to forecast the dependent variable's state in the presence of manipulations to two or more independent variables. Thus, when there are a minimal number of independent variables, multiple regression analysis is performed Sugiyono (2013). The multiple linear regression equation that has been established is as follows:

Analysis of Service Quality and Employee Performance on Customer Satisfaction in Bank Mandiri Klaten Branch Office

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + b_4X_4e$$

Y   = Customer Satisfaction
A   = constant
b1,b2,b3,b4   = Coefficient Regression
X1   : Service quality
X2   : Employee Performance
e   : Standard error

b. T test

The purpose of the T test is to determine whether it is true that each independent variable's constants have a separate influence on the dependent variable. The t-test is utilized in this study to evaluate the hypothesis, which seeks to ascertain whether customer satisfaction is impacted by the variables of service quality and employee performance on an individual basis. The value is said to be significant if the value is below 0.05 (Ghozali, 2013)

c. F test

The F test is used to assess the degree of significance or the extent to which each independent variable has an impact (X1,X2) $Y = \alpha_0 + \beta X_1 + \beta X_2 e$ together to the dependent variable (Y). The proof is done by comparing the value of fcount critical contained in the table analysis of variance. To determine the value of Ftable, the significant level used by 5% with degrees of freedom df=n-k and k-1, where n is the number of observations, the test criteria used are Fcount>Ftable, then H rejected, and if the Fcount<Ftable, then H accepted.

d. Coefficient Determination

According to Ghozali (2013) The coefficient of determination(R^2) is a measurement of the degree to which a model can explain variations in the dependent variable. Either zero or one is the value of the coefficient of determination. Because of the low R^2 value, there may be very little room for the independent variables to explain variations in the dependent variable. On the other hand, if the value is close, that almost all of the information required to predict the dependent variables is provided by the independent variable.

IV. RESEARCH METHODS

1. Respondent Result Description

The characteristics of the respondents observed in this study include: gender, age, education, job, times as customer. The description of the characteristics of the respondents is presented as follows:

a. Respondents Gender

Based on the results, can be described characteristics of respondents' gender:

Gender	Frequency	Percentage (%)
Male	83	83
Female	17	17
Total	100	100

It is evident from the above table that most of the respondents' characteristics are based on their gender, (83%) while female respondents have a total of 17 respondents (17%) customers.

b. Respondents Age

Based on the results, can be described characteristics of respondents' age:

Usia	Frekuensi	Presentase (%)
< 20 tahun	26	26
20-25 tahun	12	12
26-35 tahun	27	27
36-45 tahun	21	21
>45 tahun	14	14
Total	100	100

The aforementioned table illustrates the age distribution of the respondents. Of the total, 27 respondents (or 27%) are between the ages of 26 and 35, and 12 respondents (or 12%) are slightly older, falling between the 20 and 25 year age range.

c. Respondents Education

Based on the results, can be described characteristics of respondents' education:

Analysis of Service Quality and Employee Performance on Customer Satisfaction in Bank Mandiri Klaten Branch Office

Education	Frequency	Percentage (%)
SD	5	5
SMP	4	4
SMA	59	59
DIPLOMA	9	9
S1	23	23
Total	**100**	**100 %**

The aforementioned table illustrates the characteristics of the respondents based on their most recent educational attainment. Of the respondents, 59 (or 59%) have completed high school.

d. Respondents Job

Based on the results, can be described characteristics of respondents' job:

Education	Frequency	Percentage (%)
Students	26	26
PNS/TNI/POLRI	25	25
Employee	37	37
Retired	12	12
Total	100	100,0

The aforementioned table illustrates the characteristics of the respondents according to their place of employment. Of the total respondents, 37 (or 37%) are private employees.

e. Respondents Times as Customer

Based on the results, can be described characteristics of respondents' times as customer:

Time as Customer	Frequency	Percentage (%)
1-5 year	39	39
6-10 year	36	36
11-15 year	18	18
>15 year	7	7
Total	**100**	**100**

It is evident from the above table that the respondents' characteristics according to the frequency of repeat business, most of the respondents have a range of 1-5 years, namely as many as 39 respondents (39%).

2. Test Research Instrument

a. Validity Test

The validity of the instrument (questionnaire) used to collect data is assessed using a validity test. The validity of the questionnaire is established by its ability to yield information related to the measures it will be administering (Ghozali, 2011:97). Generally speaking, a question is considered valid if the corrected item Total correlation value is 0.220 and greater than rtable significance N=100 (Lupiyoadi, R and Hamdani, 2006). With the category of variable validity that refers to the classification of the validity of the validity test can be categorized as follows:

Variable	No Item	Corrected Item Total Corelation	R table (n=100)	Description
Customer Satisfaction	KN 1	0,868	0,195	Valid
	KN 2	0,778	0,195	Valid
	KN 3	0,744	0,195	Valid
	KN 4	0,301	0,195	Valid
	KN 5	0,748	0,195	Valid
	KN 6	0,331	0,195	Valid
Service Quality	KP 1	0,594	0,195	Valid
	KP 2	0,787	0,195	Valid
	KP 3	0,767	0,195	Valid
	KP 4	0.654	0,195	Valid
	KP 5	0,455	0,195	Valid
Employee Performance	KK 1	0.282	0,195	Valid
	KK 2	0.702	0,195	Valid
	KK 3	0.870	0,195	Valid
	KK 4	0.683	0,195	Valid
	KK 5	0.814	0,195	Valid
	KK 6	0.648	0,195	Valid
	KK 7	0.360	0,195	Valid
	KK 8	0.814	0,195	Valid

Analysis of Service Quality and Employee Performance on Customer Satisfaction in Bank Mandiri Klaten Branch Office

It is possible to conclude that all of the items for customer satisfaction variables, service quality, and employee performance are valid based on the table above that compares the values of Rcount and Rtable. This is caused because the value of Rcount > r table.

b. Reliability Test

If an instrument can produce accurate data that is consistent with real-world situations, it is considered reliable. Arikunto (2008) According to the statement, "reliability indicates in one sense that the instrument is good enough to be used as a data collection tool." Having a reliable instrument is a requirement for determining the instrument's validity.

The reliability test for this study employed the Cronbach Alpha formula to assess the instrument's degree of dependability based on the study's variables. A questionnaire is said to be reliable if the value of Cronbach Alpha > 0.60. Reliability test results are presented in the table below:

Reliability Test Customer Satisfaction
Reliability Statistics

Cronbach's Alpha	N of Items
0,820	6

Reliability Test Employee Performance
Reliability Statistics

Cronbach's Alpha	N of Items
0,717	8

Reliability Test Service Quality
Reliability Statistics

Cronbach's Alpha	N of Items
0,842	5

The reliability test results for the four variables under study, as displayed in the above table, indicate that all of the question items are dependable because their Cronbach Alpha values are greater than 0.60

3. Classic Assumption Test

The multiple linear regression analysis is carried out after the prerequisites for the analysis are tested. Prerequisites used in this study include autocorrelation test, normality test, linearity test, multicollinearity test and heteroscedasticity test performed using computer-aid program SPSS 21 for Windows. The test results of the analysis prerequisites are presented in the following.

a. Normality Test

Finding out if the dependent or independent variable in a regression model has a normal distribution is the goal of the normality test. Regression models that perform well require data that is normally distributed or almost normally distributed. Use of the normalcy test Test of Kolmogorov-Smirnov. If the value of the data is significantly higher than 0.05, it is considered normal. On the other hand, the data is considered rejected if the value at ($p<0.05$) is significantly less than 0.05.

One-Sample Kolmogorov-Smirnov Test

		X1 (Service Quality)	X2 (Employee Performance)	Y (Customer Satisfaction)
N		100	100	100
Normal Parameters[a,b]	Mean	17,38	14,79	23,54
	Std. Deviation	1,316	1,018	1,579
Most Extreme Differences	Absolute	0,321	0,352	0,285
	Positive	0,309	0,328	0,285
	Negative	-0,321	-0,352	-0,276
Test Statistic		0,321	0,352	0,285
Asymp. Sig. (2-tailed)		.804[c]	.196[c]	.837[c]

a. Test distribution is Normal.
b. Calculated from data.
c. Lilliefors Significance Correction.

Given that the results of the statistical test Kolmogorov Smirnov revealed significant values >0.05 for the variables 804, 196, and 837 in the table above, This study's data have a normal distribution, thus we can draw that conclusion.

b. Multicollinearity Test

Multicollinearity aims to determine if the regression model found a correlation between the independent variables. A good regression model should not have any correlation between its independent variables. By utilizing the variance inflation factor (VIF) and tolerance values, it is possible to determine whether multicollinearity exists.

Analysis of Service Quality and Employee Performance on Customer Satisfaction in Bank Mandiri Klaten Branch Office

Coefficients^a

Model	Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.	Collinearity Statistics Tolerance	Collinearity Statistics VIF
1 (Constant)	10,968	2,629		4,172	0,000		
X1 (Service Quality)	0,174	0,109	0,145	1,594	0,114	0,982	1,019
X2 (Employee Performance)	0,645	0,141	0,416	4,569	0,000	0,982	1,019

a. Dependent Variable: Y (Customer Satisfaction)

It is evident from the above table that multicollinearity does not exist when the tolerance value is greater than 0.10 or the VIF value is less than 10.

c. Heteroscedasticity Test

The purpose of the heteroscedasticity test is to determine whether variance inequality in the regression model arises from the residual of one observation to another. Homoscedasticity is a good regression model. If the heteroscedasticity has a significant level greater than 0.05, it is considered significant. The following table displays the findings of the heteroscedasticity test for this investigation:

Coefficients^a

Model	Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1 (Constant)	-0,726	2,084		-0,348	0,728
X1 (Service Quality)	-0,040	0,087	-0,046	-0,458	0,648
X2 (Employee Performance)	0,152	0,112	0,138	1,360	0,177

a. Dependent Variable: Abs_RES

The significance values for variables X1 and X2, which are both 0.177 and expressed >0.05 in the table above, indicate that heteroscedasticity does not occur in any of the variables examined in this study.

4. Hypothesis Test

a. Multiple Linear Regression Analysis

In this study, in analyzing multiple linear regression authors use SPSS statistical program series. SPSS is a computer software program used to process data both parametric and non parametric

Coefficients^a

Model	Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1 (Constant)	10,968	2,629		4,172	0,000
X1 (Service Quality)	0,174	0,109	0,145	1,594	0,001
X2 (Employee Performance)	0,645	0,141	0,416	4,569	0,000

a. Dependent Variable: Y (Customer Satisfaction)

The multiple linear regression calculation using the SPSS software was derived by the following, based on the table above:

Y = 10,968 + 0,174X1 + 0,645X2 + e

1) b1 = 0,174

It demonstrates that for every unit increase in the quality service variable, the customer satisfaction variable will rise by 0.174 if all other variables remain constant.

2) b2 = 0,645

Analysis of Service Quality and Employee Performance on Customer Satisfaction in Bank Mandiri Klaten Branch Office

It demonstrates that every increase in employee performance will result in a 0.6455 increase in the value of the customer satisfaction variable if all other variables remain constant.

b. T Test

Hypothesis testing the first model used in this study is to test H1 to H3 or to determine the level of significance of the effect of service quality and employee performance partially on customer satisfaction with the level of significance test = 0.05, the following hypothesis testing:

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	10,968	2,629		4,172	0,000
X1 (Service Quality)	0,174	0,109	0,145	1,594	0,001
X2 (Employee Performance)	0,645	0,141	0,416	4,569	0,000

a. Dependent Variable: Y (Customer Satisfaction)

According to the t test results above, customer satisfaction is correlated with the quality service variable. This is due to the significance value of 0.001 (0.001<0.05), indicating that "customer satisfaction is impacted by service quality". So the hypothesis that states the quality of service affects customer satisfaction. And the results showed that employee performance variables have a significant effect on customer satisfaction. This has a significance value of 0.017 (0.000<0.05) which means that "there is a significant effect of employee performance has a significant effect on customer satisfaction". So that the hypothesis that employee performance has a significant effect on customer satisfaction.

c. F Test

When using F statistics for hypothesis testing, Accepting the alternative hypothesis requires that the significant value of F < 0.05 indicate that all independent variables simultaneously and significantly affect the dependent variable (Ghozali, 2016:96). The table below displays the F test analysis result :

ANOVA^a

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	51,974	2	25,987	12,936	.000^b
Residual	194,866	97	2,009		
Total	246,840	99			

a. Dependent Variable: Y (Customer Satisfaction)
b. Predictors: (Constant), X2 (Employee Performance), X1 (Service Quality)

According to the above F test results, there is a significant value of 0.00 (0.000<0.05), which suggests that *"service quality and employee performance have an effect on customer satisfaction simultaneously"* and that the hypothesis is correct. Thus, the theory is plausible.

d. Coefficient Determination

The value of the coefficient of determination ranges from 0 to 1. If the dependent variable's changes are explained by a small number of independent variables, the R^2 value is low. When almost all the information needed to predict the variation of the dependent variable is provided by the independent variables, this is known as near unity (Ghozali, 2016:95-96). The table below displays the coefficient of determination (R^2) results:

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.459^a	0,211	0,194	1,417

The coefficient of determination (R^2) = 0.194, as indicated by the above coefficient determination test, indicates that the variables of service quality and employee performance can account for 19.4% of the variation in customer satisfaction, with other variables, the remaining 81.6% are accounted for by elements outside of this model, such as employee capability.

Analysis of Service Quality and Employee Performance on Customer Satisfaction in Bank Mandiri Klaten Branch Office

V. CONCLUSION

Using research on how customer satisfaction is affected by employee performance and service quality at the Bank Mandiri Klaten Branch, out of the 100 respondents, the majority of them are content with the service and employee performance offered by the bank, as demonstrated by their agreement to the questionnaire score. The findings are derived from:

1. For service quality variable (X1), It is concluded that this variable has a significant impact on customer satisfaction to a partial extent based on test results.
2. For employee performance variable (X2), According to test results, this variable is said to have a significant impact on customer satisfaction to a lesser extent.
3. According to test results, customer satisfaction was significantly impacted by both employee performance and service quality variables at the same time.

A. Advice

The study's findings have led the researchers to recommend the following courses of action for the pertinent institutions:

1. Quality Service

According to the field's findings, the average Bank Mandiri Klaten branch customer agrees that receiving quality service can increase customer satisfaction. However, there are some areas where the institution needs to improve to prevent customers from disagreeing, like having enough parking spaces or queue areas, or having equipment like ATMs that aren't fully functional or damaged.

2. Employee Performance

The results of the field study indicate that customers of Bank Mandiri Klaten Branch can feel satisfied when their employees perform well. This was agreed upon by the average respondent. However, there are some things that need to be improved that make respondents less agree and even disagree with the performance of employees who have not provided satisfaction to customers such as, and employees must be more focused and thorough again when transacting with customers.

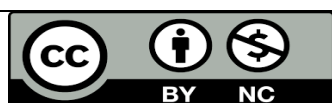3. For additional study in the future

In order to obtain detailed and more in-depth results, it is advised to add or use additional variables, such as image/brand, profit level, advertising, and other factors with a wider scope and, of course, can provide constructive criticism and suggestions to the object under study.

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