The Influence of Service Quality Perception and KUR Loan Procedures on KUR Customers' Repurchase Intention Through Customer Satisfaction as a Mediating Variable at Bank Mandiri Purwakarta

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Abstract: This study aims to analyze the influence of service quality perception and loan procedures on repurchase intention, with customer satisfaction as a mediating variable at Bank Mandiri Purwakarta. The research employs descriptive and verificative analysis using the Structural Equation Modeling - Partial Least Squares (SEM-PLS) approach. The results indicate that loan procedures have a positive and significant effect on repurchase intention, whereas service quality does not affect repurchase intention. Additionally, customer satisfaction is proven to be a mediating variable that strengthens the relationship between loan procedures and repurchase intention. This means that the better the loan procedures provided by the bank, the higher the customer satisfaction, ultimately increasing their repurchase intention. These findings imply that bank management should focus more on improving loan procedure standards to enhance customer satisfaction and strengthen repurchase intention.

Keyword: Service Quality, Loan Procedures, Customer Satisfaction, Repurchase Intention, SEM-PLS

INTRODUCTION

One of the banking institutions that provide People's Business Credit (KUR) is PT. Bank Mandiri (Persero) Tbk. Bank Mandiri focuses its KUR distribution on business sectors that have the potential to improve community welfare and national economic growth. Bank Mandiri offers five types of KUR: Super Micro KUR, Micro KUR, Small KUR, KUR for Indonesian Migrant Workers (KUR TKI), and Special KUR. In 2024, Bank Mandiri is set to distribute KUR funds amounting to IDR 37.5 trillion to Micro, Small, and Medium Enterprises (MSMEs), reflecting a 3.46% increase from the previous year (Metrotvnews, 2024).

The background of this study focuses on the phenomenon of customer loyalty in reapplying for KUR at Bank Mandiri Purwakarta Sadang. Alongside its business transformation, Bank Mandiri has undergone a cultural shift geared towards improving service quality for its customers. One crucial aspect of banking services is service quality, which plays

a role in shaping customer satisfaction and ultimately fostering customer loyalty towards the bank's products and services.

According to Parasuraman, Zeithaml, and Berry (1988), service quality can be measured based on five key dimensions: Tangibles (physical evidence), Reliability, Responsiveness, Assurance, and Empathy. If the bank's services meet or even exceed customer expectations, customer satisfaction will be established, potentially leading to loyal behaviors such as repeat purchases or continued use of the bank's services (Kotler & Keller, 2016).

In this study's context, although Bank Mandiri has made efforts to improve service quality through initiatives such as marketing staff training and digitalizing the KUR application process, the rate of reapplications from existing customers remains low. Data indicate that most KUR applications are still dominated by new customers, while existing customers opting for top-ups or reapplications tend to stagnate.

Previous research has shown that customer satisfaction plays a key role in building customer loyalty. According to Rizan, Sularso, and Udin (2020), good service quality enhances customer satisfaction, which subsequently impacts customer loyalty in reusing banking services. Similarly, Tjiptono and Chandra (2020) found that customer loyalty is influenced not only by service quality but also by perceived ease of access to banking products or services.

In this study, besides service quality, loan application procedures are also considered an important variable that can affect customer satisfaction and loyalty. KUR customers expect a fast, secure, and easy process. If the loan application process is too complicated or time-consuming, customers may seek alternatives, such as applying for credit at other banks that offer a simpler process. According to Lovelock and Wirtz (2016), ease of access to services is one of the key factors that can enhance customer loyalty.

However, the phenomenon observed at Bank Mandiri Purwakarta Sadang indicates that despite efforts to simplify the KUR application process, loyalty among existing customers remains low. Based on a pre-survey, 67% of customers with loans ranging from IDR 1 million to IDR 200 million did not reapply or opt for a top-up. This suggests that other factors may influence customers' decisions to reapply for credit.

Thus, this study is essential in analyzing the impact of service quality and loan procedures on customer repurchase intention, with satisfaction as a mediating variable. The findings of this study are expected to provide recommendations for Bank Mandiri to enhance its marketing strategies and services, ultimately increasing customer loyalty toward KUR products.

METHOD

The research method used is quantitative with a descriptive verification approach. Researchers use non-probability sampling techniques, namely sampling techniques that do not provide opportunities or opportunities for each member of the population to be selected as a sample. This study selected a sample of the entire population of 132 people. The tool used to analyze data in this research is SmartPLS 4. The data analysis technique used in this research is in two stages, Outer Model and Inner Model. The outer model test was carried out to prove the validity and reliability of all indicators for each variable. For testing path analysis and indirect effects, it is in the (Inner Model) which is to see the relationship between exogenous and endogenous variables. Respondents' responses to each indicator were measured using a Likert scale. The hypothesis of this research is as follows:

H1: Service quality affects the satisfaction of KUR customers at Bank Mandiri Purwakarta Sadang.
H2: Service quality affects the repurchase interest of KUR customers at Bank Mandiri Purwakarta Sadang.

H3: Loan procedures affect the satisfaction of KUR customers at Bank Mandiri Purwakarta Sadang.

H4: Loan procedures affect the repurchase interest of KUR customers at Bank Mandiri Purwakarta Sadang.

H5: Customer satisfaction in KUR affects the repurchase interest of KUR customers at Bank Mandiri Purwakarta Sadang.

H6: Service quality affects the repurchase interest of KUR customers through customer satisfaction at Bank Mandiri Purwakarta Sadang.

H7: Loan procedures affect the repurchase interest of KUR customers through customer satisfaction at Bank Mandiri Purwakarta Sadang

RESULTS AND DISCUSSION

The results of this study were obtained from distributing questionnaires to 100 respondents who were patients at Muhammadiyah Hospital in Bandung City. Respondents consisted of various categories based on gender, age, latest education, and occupation. The results of the analysis showed that the majority of respondents were male (64%), aged 29-39 years (73%), had a Bachelor / Diploma education (80%), and worked as private employees (45%).

The measurement model in PLS-SEM is also called the outer model, which defines latent constructs or variables. According to (Hair et al, 2019), the outer model is a component of the path model which contains the relationship between indicators and their variables. This model represents how the measured variables represent constructs or variables. If the measurement characteristics of the variables in the measurement model evaluation are acceptable, then proceed with the structural model evaluation. In this research, the measurement model used is a reflective measurement model, so the steps for evaluating the measurement model are convergent validity, discriminant validity and reliability.

Convergent Validity

The measurement model shows how manifest variables or observed variables represent the latent variables to be measured. Convergent validity is measured using outer loading and AVE (Average Variance Extraced) parameters. An individual reflexive measure is said to be correlated if the value is more than 0.7 with the construct that Hair et al (2019) wants to measure. From the results of the measurement model analysis above, it is known that there are several manifest variables whose factor loading value is <0.70, so to fulfill the rule of thumb, manifest variables whose value is <0.7 must be dropped from the model. Manifest variables that must be removed from the model.

Table 1. Outer Loading

	Kepuasan Nasabah	Kualitas Layanan	Minat Beli Ulang	Prosedur Kredit
ASR		0.768		
EMP		0.679		
KEC				0.878
KN	0.932			
KP				0.814
ME			0.580	
MP			0.755	
MR			0.888	
MT			0.914	
PEL	0.907			
PEL			0.898	
REA		0.896		
REK	0.865			
RES		0.913		
RK				0.899
TAN		0.773		

Source: Data processing, SmartPLS 3

Discriminant Validity

Discriminant validity can be seen from 3 approaches, namely Fornell-Larcker Criterion, HTMT, and Cross Loadings.

Fornell-larcker criteria

Fornell and Lacker's criteria are that the root AVE of the variable is greater than the correlation between the variables. Hair et al., (2019).

Tabel 2. Fornell-larcker values

	Kepuasan Nasabah	Kualitas Layanan	Minat Beli Ulang	Prosedur Kredit
Kepuasan Nasabah	0.902			
Kualitas Layanan	0.811	0.517		
Minat Beli Ulang	0.885	0.610	0.817	
Prosedur Kredit	0.865	0.593	0.759	0.820

Source: Data processing, SmartPLS 3

Heterotrait-Monotrait Ratio

Hair et al., (2019) recommends the Heterotrait Monotrait Ratio (HTMT) as a discriminant validity measure other than the Fornell lacker criterion. This is because this measure is considered more sensitive or accurate in detecting discriminant validity. The recommended value is below 0.90.

Tabel 3. Heterotrait-Monotrait Ratio

	Kepuasan Nasabah	Kualitas Layanan	Minat Beli Ulang	Prosedur Kredit
Kepuasan Nasabah				
Kualitas Layanan	0.577			
Minat Beli Ulang	0.780	0.711		
Prosedur Kredit	0.827	0.706	0.876	

Source: Data processing, SmartPLS 3

Cross Loading

In the cross loadings table it can be seen that the outer loading on the related construct has a higher value than the cross loading value of Hair et al. (2019). Thus, it can be said that all constructs in this study have good discriminant validity.

Tabel 4. Cross Loading Value

	Kepuasan Nasabah	Kualitas Layanan	Minat Beli Ulang	Prosedur Kredit
ASR	0.707	0.768	0.724	0.827
EMP	0.887	0.879	0.870	0.817
KEC	0.833	0.893	0.758	0.878
KN	0.932	0.707	0.819	0.852
KP	0.952	0.714	0.715	0.814
ME	0.732	0.732	0.780	0.818
MP	0.877	0.772	0.755	0.867
MR	0.777	0.703	0.888	0.836
MT	0.819	0.745	0.914	0.796
PEL	0.907	0.717	0.898	0.775
PEL	0.907	0.717	0.898	0.775
REA	0.971	0.896	0.784	0.897
REK	0.865	0.778	0.762	0.880
RES	0.545	0.913	0.822	0.830
RK	0.895	0.740	0.756	0.899
TAN	0.927	0.773	0.702	0.832

Source: Data processing, SmartPLS 4

Based on the table above, it can be seen that the cross loading value of each indicator on the variable is greater than the other variables, so it can be concluded that the discriminant validity is stated to be good.

Realibility

According to (Ghozali, 2020) reliability tests are carried out to test the reliability of a construct. This test was carried out to prove the accuracy, consistency and precision of the

instrument in measuring the construct. Measuring the reliability of a construct with reflective indicators can be done in two ways, namely Composite Reliability and Cronbach Alpha.

Tabel 5. Composte Reliability Value/Reliability Test

	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
Kepuasan Nasabah	0.885	0.896	0.929	0.813
Kualitas Layanan	0.867	0.905	0.904	0.788
Minat Beli Ulang	0.870	0.903	0.907	0.768
Prosedur Kredit	0.834	0.861	0.899	0.748

Source: Data processing, SmartPLS 4

Hypothesis Test Results (Inner Model)

Evaluation of the structural model or inner model aims to predict the relationship between latent variables. The structural model is evaluated by looking at the percentage of variance explained, namely by looking at the R Square value for endogenous latent constructs, and AVE for predictiveness by using resampling procedures such as jackkniffing and bootstrapping to obtain stability of the estimates.

R-Square (R$_2$)

Tabel 6. R-Square Value Results

	R-square	R-square adjusted
Kepuasan Nasabah	0.673	0.667
Minat Beli Ulang	0.815	0.810

Source: Data processing, SmartPLS 4

1. The R-square value of the repurchase interest variable is 0.733, meaning that the endogenous variability in repurchase interest which can be explained by the exogenous variability in price perception, quality perception, product design and value perception is 73.3% while the rest is explained by other variables. outside of what was researched.
2. The R-square value of the perceived value variable is 0.692, which means that the variability in the mediation of perceived value which can be explained by exogenous variability in price perception, quality perception and product design is 69.2% while the remainder is explained by other variables outside those studied.

Q-Square

Q-squared is predictive relevance, measuring whether a model has predictive relevance or not. Q-square value> 0 indicates the model has predictive relevance; Conversely, if the Q-square value ≤0 indicates the model lacks predictive relevance.

$$Q^2 = 1 - (1 - R_1{}^2) (1 - R_2{}^2) \ldots (1 - R_p{}^2)$$

$$Q = 1 - (1 - 0{,}815\ )(1 - 0{,}673)$$
$$Q = 0{,}7589$$
$$Q = 75{,}8 \%$$

Based on the Q2 test above, the predictive relevance value is 0.7589 or 75.89%. This indicates that the model is considered feasible. Because the diversity of data that can be explained by the model is 75.8%, while the remaining 24.2% is explained by other variables that have not been explained in the research model or errors. The Q2 result of 75,8% shows that the PLS model formed is good because it is able to explain 75.8% of the total information.

F-Square

This formula is to explore whether the endogenous latent variable is strongly influenced or not by the exogenous latent variable. Can be processed as follows: (Ghozali and Latan, 2015).

$$f^2 \quad F^2 = \frac{R^2 \text{ include} - R^2 \text{ exclude}}{1 - R^2 \text{ include}}$$

If the f2 number is equal to 0.02 then the influence is small, the value is 0.15 is medium and the value is 0.35 then the influence of the exogenous latent variable is declared large (Hair et al, 2019). The following are the results of the F-Square values:

Table 7. F-Square Value Results

	Kepuasan Nasabah	Kualitas Layanan	Minat Beli Ulang	Prosedur Kredit
Kepuasan Nasabah			1,080	
Kualitas Layanan	0.005		0.152	
Minat Beli Ulang				
Prosedur Kredit	1,243		0.001	

Source: Data processing, SmartPLS 4

Based on the F-Square results above, it can be explained that:
1. The loan procedure variable on repurchase intention has an f-square value of 0.001, indicating a small effect.
2. The service quality variable on repurchase intention has an f-square value of 0.152, indicating a small effect.
3. The customer satisfaction variable on repurchase intention has an f-square value of 1.080, indicating a large effect.
4. The loan procedure variable on customer satisfaction has an f-square value of 1.234, indicating a large effect.
5. The service quality variable on customer satisfaction has an f-square value of 0.005, indicating a small effect.
6.

Hypotesis Test

According to (Ghozali, 2020), significance values are seen to determine the influence between variables through a bootstrapping procedure. According to Hair et al (2019), bootstrapping can obtain t-values (T-statistics) and p-values.
1. T Value (T-Stratistic)
   The t value (T-statistics) is greater than the critical value of t (t table), so it can be concluded that the coefficient is statistically significant at a certain error probability, namely the significance level of the t-statistic value. The hypothesis is rejected if the t-statistic value is smaller than 1 .96 (t-statistics < 1.96). The hypothesis is not rejected if the t-statistic value is greater than 1.96 (t-statistics > 1.96).
2. P Value (P-Value)

The coefficient can be declared significant, if the p-value is smaller than the significance level, then it is declared significant. In applications it usually assumes a significance level of 5%. The hypothesis is not rejected if p-values < 0.05. If the p value (p-value) is below 0.05 (< 5%) (significance level = 5%) and 2.33 (significance level = 1%) it can be said to be significant.t

Tabel 8. Hypotesis test result

No	Hipotesis	T-statistic		P-Values		Conclusion
1	Kualitas layanan tidak berpengaruh signifikan terhadap kepuasan nasabah di Bank Mandiri Purwakarta Sadang	0.610	<1.96	0.542	>0,05	**Rejected**
2	Prosedur pinjaman berpengaruh signifikan terhadap kepuasan nasabah di Bank Mandiri Purwakarta Sadang	11.224	>1.96	0.000	<0,05	**Accepted**
3	Kualitas layanan berpengaruh signifikan terhadap minat beli ulang di Bank Mandiri Purwakarta Sadang	3.545	>1.96	0.000	<0,05	**Accepted**
4	Prosedur pinjaman berpengaruh signifikan terhadap minat beli ulang di Bank Mandiri Purwakarta Sadang	5.043	>1.96	0.000	<0,05	**Accepted**
5	Kepuasan nasabah berpengaruh signifikan terhadap minat beli ulang di Bank Mandiri Purwakarta Sadang	8.743	>1.96	0.000	<0,05	**Accepted**
6	Kualitas layanan tidak berpengaruh signifikan terhadap minat beli ulang pada Bank Mandiri Purwakarta Sadang melalui kepuasan nasabah sebagai variabel mediasi	0.616	<1.96	0.538	>0,05	**Rejected**
7	Prosedur pinjaman berpengaruh signifikan terhadap minat beli ulang pada Bank Mandiri Purwakarta Sadang	6.606	>1.96	0.000	<0,05	**Accepted**

No	Hipotesis	T-statistic		P-Values	Conclusion
	melalui kepuasan nasabah sebagai variabel mediasi				

Source: Data processing, SmartPLS 4

1. **The Influence of Service Quality on Customer Satisfaction in Bank Mandiri Purwakarta Sadang**

    The hypothesis testing on the service quality variable towards customer satisfaction resulted in a t-statistics value of $0.610 < 1.96$ with a significance level of $0.542 > 0.05$. Therefore, H0 is accepted, and H1 is rejected, meaning that the first hypothesis, which states that service quality has a significant effect on customer satisfaction, is not supported.

    The condition may be due to the high basic expectations of customers regarding banking services. In the banking context, customers often perceive service quality as a minimum prerequisite rather than an added value. As a result, good service quality is seen as an expected norm and does not significantly impact satisfaction unless the service is exceptionally outstanding or innovative. Moreover, customers may focus more on other aspects such as service speed, procedural flexibility, and digital service accessibility.

2. **The Influence of Loan Procedures on Customer Satisfaction in Bank Mandiri Purwakarta Sadang**

    The hypothesis testing on the loan procedure variable towards customer satisfaction resulted in a t-statistics value of $11.224 > 1.96$ with a significance level of $0.000 < 0.05$. Therefore, H0 is rejected, and H2 is accepted, meaning that the second hypothesis, which states that loan procedures significantly affect customer satisfaction, is supported.

    The study results indicate that efficient and easy-to-understand loan procedures significantly influence customer satisfaction. This finding suggests that customers highly value straightforward, fast, and transparent processes when applying for loans at Bank Mandiri Purwakarta Sadang. Well-designed procedures create positive customer experiences and enhance their perception of the bank.

    In the banking industry, simple, efficient, and transparent procedures are crucial elements in increasing customer satisfaction. Customers often experience stress when applying for loans, especially if the procedures are too complicated or time-consuming. Banks that can streamline administrative processes and provide clear guidance can build trust and customer satisfaction, which also serves as a significant competitive advantage.

3. **The Influence of Service Quality on Repeat Purchase Intention in Bank Mandiri Purwakarta Sadang**

    The hypothesis testing on the service quality variable towards repeat purchase intention resulted in a t-statistics value of $3.545 > 1.96$ with a significance level of $0.000 < 0.05$. Therefore, H0 is rejected, and H3 is accepted, meaning that the third hypothesis, which states that service quality significantly affects repeat purchase intention, is supported.

In the banking industry, repeat purchase intention is strongly linked to the service experience provided. Customers tend to reuse services if they feel valued and receive services that meet their expectations. Additionally, satisfied customers often recommend the bank to others, which helps strengthen the bank's positive image in society. This also highlights that service quality can be a crucial tool in building long-term loyalty.

4. **The Influence of Loan Procedures on Repeat Purchase Intention in Bank Mandiri Purwakarta Sadang**

The hypothesis testing on the loan procedure variable towards repeat purchase intention resulted in a t-statistics value of $5.043 > 1.96$ with a significance level of $0.000 < 0.05$. Therefore, H0 is rejected, and H4 is accepted, meaning that the fourth hypothesis, which states that loan procedures significantly affect repeat purchase intention, is supported.

This finding suggests that although procedures are considered technical aspects, their convenience can encourage customers to reuse the bank's services.

Repeat purchase intention in banking is influenced by how customers perceive the bank's administrative processes. When loan procedures are designed with customer convenience in mind, they create positive experiences that can foster loyalty. Clear and uncomplicated procedures help reduce stress and improve service efficiency. With a seamless process, customers feel that the bank is attentive to their needs on a personal level.

5. **The Influence of Customer Satisfaction on Repeat Purchase Intention in Bank Mandiri Purwakarta Sadang**

The hypothesis testing on the customer satisfaction variable towards repeat purchase intention resulted in a t-statistics value of $8.743 > 1.96$ with a significance level of $0.000 < 0.05$. Therefore, H0 is rejected, and H7 is accepted, meaning that the seventh hypothesis, which states that customer satisfaction significantly affects repeat purchase intention, is supported.

The study results confirm that customer satisfaction has a significant positive impact on repeat purchase intention. When customers are satisfied with the service or product they receive, they are more likely to continue using the service in the future.

6. **The Influence of Service Quality on Repeat Purchase Intention Through Customer Satisfaction as a Mediating Variable in Bank Mandiri Purwakarta Sadang**

The hypothesis testing on the service quality variable towards repeat purchase intention through customer satisfaction resulted in a t-statistics value of $0.616 < 1.96$ with a significance level of $0.538 > 0.05$. Therefore, H0 is accepted, and H6 is accepted, meaning that the sixth hypothesis, which states that service quality does not significantly affect repeat purchase intention through customer satisfaction as a mediating variable, is not supported.

This result indicates that service quality does not have a significant impact on repeat purchase intention when customer satisfaction is used as a mediating variable. This finding suggests that while service quality can influence satisfaction, its effect on repeat purchase intention requires additional factors.

7. The Influence of Loan Procedures on Repeat Purchase Intention Through Customer Satisfaction as a Mediating Variable in Bank Mandiri Purwakarta Sadang

The hypothesis testing on the loan procedure variable towards repeat purchase intention through customer satisfaction resulted in a t-statistics value of $6.606 > 1.96$ with a significance level of $0.000 < 0.05$. Therefore, H0 is rejected, and the hypothesis is accepted, meaning that loan procedures significantly affect repeat purchase intention through customer satisfaction.

Good loan procedures not only influence customer satisfaction but also indirectly impact repeat purchase intention. This finding suggests that satisfaction formed from simple and efficient procedures can increase the likelihood of customers reusing the bank's services.

In this relationship, satisfaction acts as a mediator that strengthens the effect of loan procedures on customer loyalty. Customers who feel comfortable with the procedures tend to have a positive experience, which in turn reinforces their desire to remain loyal to the bank's products and services. Therefore, banks need to ensure that loan procedures are designed with ease, transparency, and responsiveness to customer needs.

CONCLUSION

1. Service Quality Does Not Significantly Affect Customer Satisfaction. This result indicates that other factors may have a greater influence on customer satisfaction.
2. Loan Procedures Significantly Affect Customer Satisfaction. The findings highlight the importance of clear and easy-to-understand procedures in shaping customer satisfaction levels.
3. Service Quality Significantly Affects Repeat Purchase Intention. Improving service quality can encourage customers to reuse the bank's services.
4. Loan Procedures Significantly Affect Repeat Purchase Intention. Well-structured and clear loan procedures contribute to customer loyalty.
5. Customer Satisfaction Significantly Affects Repeat Purchase Intention. Satisfied customers are more likely to continue using the services.
6. Service Quality Does Not Significantly Affect Repeat Purchase Intention Through Customer Satisfaction as a Mediating Variable. This suggests that service quality alone is not enough to influence repeat purchase decisions.
7. Loan Procedures Significantly Affect Repeat Purchase Intention Through Customer Satisfaction as a Mediating Variable. Good loan procedures can increase satisfaction, which in turn influences repeat purchase intention.

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