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The Influence of Service Quality, Marketing Mix, and Trust on Customer Satisfaction among KUR Loan Customers at PT Bank Negara Indonesia (Persero) Tbk Tanjungpinang Branch

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Abstract

This study examines the influence of service quality, marketing mix, and trust on customer satisfaction among Kredit Usaha Rakyat (KUR) customers at PT Bank Negara Indonesia (Persero) Tbk, Tanjungpinang Branch. The research was motivated by a substantial decline in the number of KUR customers between 2022 and 2024, indicating potential challenges in maintaining customer satisfaction within the banking sector. Understanding the factors that shape customer satisfaction is essential for improving service performance and strengthening customer relationships, particularly in government-supported financing programs. A quantitative research design was employed using a survey method. Data were collected from 91 KUR customers through structured questionnaires measured on a Likert scale. The collected data were analyzed using multiple linear regression, supported by validity testing, reliability testing, classical assumption testing, t-tests, F-tests, and coefficient of determination analysis using SPSS 23. The findings reveal that service quality has a positive and significant effect on customer satisfaction ($t = 6.095$, $p < 0.001$). Similarly, the marketing mix significantly influences customer satisfaction ($t = 5.027$, $p < 0.001$), while trust also demonstrates a positive and significant effect ($t = 2.363$, $p = 0.020$). Furthermore, service quality, marketing mix, and trust jointly exert a significant influence on customer satisfaction ($F = 188.818$, $p < 0.001$). The model explains 86.2% of the variance in customer satisfaction. These findings highlight the strategic importance of delivering superior service quality, implementing effective marketing mix strategies, and fostering customer trust to enhance satisfaction and sustain the competitiveness of KUR banking services.

Keywords:
Service Quality; Marketing Mix; Trust; Customer Satisfaction; KUR Customers.

1. INTRODUCTION

The banking industry has undergone substantial transformation over the past decade due to rapid technological advancement, increasing market competition, and changing customer expectations. Financial institutions are no longer evaluated solely based on their ability to provide financial products but also on their capability to deliver superior service experiences that create long-term customer value. In an increasingly competitive banking environment, customer satisfaction has become one of the most critical indicators of organizational performance because satisfied customers are more likely to maintain long-term relationships, recommend banking services to others, and contribute to sustainable business growth (Santoso, B., & Alawiyah, T., 2021). Consequently, improving customer satisfaction has become a strategic priority for commercial banks, particularly those responsible for implementing government financing programs such as Kredit Usaha Rakyat (KUR).

Kredit Usaha Rakyat (KUR) is one of the Indonesian government's flagship financing programs designed to improve access to credit for Micro, Small, and Medium Enterprises (MSMEs), thereby stimulating economic growth and enhancing financial inclusion. The effectiveness of this program depends not only on the availability of financial resources but also on the quality of banking services experienced by borrowers throughout the lending process. As financial products become increasingly similar across banking institutions, competitive advantage is increasingly determined by intangible factors, including service quality, effective marketing strategies, and customer trust. These factors collectively influence customers' evaluations of banking performance and ultimately determine their level of satisfaction (Artha, P. P. D., & Suprapti, N. W. S., 2023; Cahyadi, I. M. W., & Telagawathi, N. L. W. S., 2022; Cesariana, C., Juliansyah, F., & Fitriyani, R., 2022).

Among these determinants, service quality has consistently been recognized as a fundamental driver of customer satisfaction in service industries (Riyanto, V., & Tunjungsari, H. K., 2020). The SERVQUAL framework proposed by Parasuraman and further developed by subsequent scholars identifies five essential dimensions of service quality: tangibles, reliability, responsiveness, assurance, and empathy. These dimensions shape customers' perceptions regarding whether banking services meet or exceed their expectations. In the banking sector, where interactions between customers and employees largely determine service experiences, maintaining high service quality has become increasingly important for improving customer satisfaction and strengthening customer relationships.

Marketing mix strategies also play an essential role in influencing customer evaluations of banking services. Unlike manufacturing industries, banking services require an extended marketing mix consisting of product, price, place, promotion, people, process, and physical evidence. Effective integration of these seven elements enables financial institutions to communicate value propositions more effectively while enhancing customers' overall service experience. A well-designed marketing mix not only attracts potential customers but also reinforces customer satisfaction by ensuring that banking products and services remain accessible, competitive, and responsive to customer needs.

Trust represents another strategic determinant of customer satisfaction in financial services. Banking transactions inherently involve financial risk, confidentiality, and long-term commitments, making trust indispensable in establishing durable customer relationships. Customers are more likely to remain satisfied when they perceive that the bank consistently fulfills its promises, provides transparent information, safeguards financial transactions, and demonstrates integrity throughout the service process. Consequently, trust functions not only as a psychological evaluation of banking credibility but also as an important factor influencing customers' overall satisfaction.

Previous empirical studies have generally reported positive relationships between service quality, marketing activities, trust, and customer satisfaction. Gunawan and Putra (2024) demonstrated that service quality and trust significantly improved customer satisfaction in a cooperative financial institution. Julia and Suci (2023) found that service quality, sales promotion, and corporate image positively affected customer satisfaction in rural banking services. Similarly, Rumiyati and Syafarudin (2021) confirmed that marketing mix strategies significantly contributed to customer satisfaction within the banking industry. Mauliansyah and Ghalib (2024) further reported that service quality significantly enhanced customer satisfaction among KUR borrowers. Although these studies provide valuable insights, most examine only one or two explanatory variables, while limited research simultaneously investigates the combined influence of service quality, marketing mix, and trust within the specific context of government-supported KUR financing.

Furthermore, an important practical issue remains insufficiently explored. PT Bank Negara Indonesia (Persero) Tbk Tanjungpinang Branch experienced a substantial decline in the number of KUR customers, decreasing from 582 customers in 2022 to 225 customers in 2023 and further to 175 customers in 2024. This downward trend suggests that maintaining customer satisfaction has become increasingly challenging despite the strategic importance of KUR financing. Existing literature provides limited empirical evidence explaining how service quality, marketing mix, and customer trust collectively contribute to customer satisfaction within this specific banking context. This gap highlights the need for further investigation to identify the managerial factors that may improve customer experiences and strengthen the sustainability of KUR services.

Accordingly, this study addresses the following research question: To what extent do service quality, marketing mix, and trust influence customer satisfaction among KUR customers at PT Bank Negara Indonesia (Persero) Tbk Tanjungpinang Branch? Specifically, this study aims to examine the individual effects of service quality, marketing mix, and trust on customer satisfaction as well as their simultaneous influence on customer satisfaction. The findings are expected to contribute both theoretically and practically. From a theoretical perspective, this research enriches the marketing and banking literature by providing empirical evidence regarding the integrated effects of service quality, marketing mix, and trust on customer satisfaction within government-supported lending programs (Akbar, Y. R., et al., 2023). From a practical perspective, the findings offer strategic insights for banking managers to improve service quality, optimize marketing strategies, strengthen customer trust, and ultimately enhance customer satisfaction and long-term customer retention in KUR services. The remainder of this paper is organized as follows. Section 2 reviews the relevant literature and develops the research hypotheses. Section 3 explains the research methodology, including the research design, sampling procedures, measurement instruments, and data analysis techniques. Section 4 presents the empirical findings and discusses their theoretical and managerial implications. Finally, Section 5 concludes the study by summarizing the main findings, outlining practical recommendations, acknowledging research limitations, and suggesting directions for future research.

1.1. Service Quality and Customer Satisfaction

Service quality has been widely acknowledged as one of the primary determinants of customer satisfaction in service-based industries, particularly in banking where customers continuously evaluate service performance throughout their interactions with financial institutions. According to Parasuraman et al., as cited by Tjiptono (2022), service quality is reflected through five dimensions: tangibles, reliability, responsiveness, assurance, and empathy. These dimensions represent customers' perceptions of how effectively banking services meet or exceed their expectations. Since banking products are largely intangible, customers tend to evaluate service quality based on their direct experiences with employees, service processes, and the overall service environment. Customer satisfaction occurs when customers perceive that the services received meet or surpass their expectations (Kotler & Keller, 2021). In banking services, high-quality interactions strengthen customer confidence, reduce service uncertainty, and encourage positive evaluations of banking performance. Consequently, service quality becomes a strategic instrument for improving customer satisfaction and maintaining long-term customer relationships. Previous empirical studies consistently support this relationship. Gunawan and Putra (2024) found that service quality positively and significantly influences customer satisfaction in financial cooperatives. Similarly, Mauliansyah and Ghalib (2024) reported that improving service quality significantly increases satisfaction among Kredit Usaha Rakyat (KUR) customers. Sari et al. (2022) also demonstrated that service quality remains one of the strongest predictors of customer satisfaction within Indonesian banking institutions. These empirical findings indicate that superior service quality enhances customers' service experiences, ultimately leading to higher satisfaction. Based on these theoretical and empirical arguments, the first hypothesis is formulated as follows:
H1: Service quality has a positive and significant effect on customer satisfaction among KUR customers.

1.2. Marketing Mix and Customer Satisfaction

Marketing mix represents a strategic framework that enables organizations to deliver superior value to customers through integrated marketing activities. Kotler and Armstrong (2021) describe the service marketing mix as consisting of seven interrelated components, namely product, price, place, promotion, people, process, and physical evidence. In banking services, these elements influence customers' perceptions regarding product suitability, service accessibility, communication effectiveness, employee competence, operational efficiency, and the physical service environment. An effective marketing mix contributes directly to customer satisfaction because customers evaluate banking services holistically rather than focusing solely on financial products. Appropriate pricing policies, convenient service locations, transparent promotional activities, efficient service processes, and professional employees collectively enhance customers' overall banking experiences. Therefore, successful implementation of the marketing mix creates greater customer value and improves satisfaction. Empirical evidence consistently supports this relationship. Rumiyati and Syafarudin (2021) concluded that the marketing mix significantly influences customer satisfaction within banking institutions. Likewise, Julia and Suci (2023) demonstrated that promotional strategies combined with service quality positively affect customer satisfaction. Putra and Suarmanayasa (2024) further emphasized that integrated marketing strategies strengthen customers' perceptions of banking services and contribute to higher satisfaction levels. Based on these theoretical perspectives and empirical findings, the second hypothesis is proposed as follows:
H2: Marketing mix has a positive and significant effect on customer satisfaction among KUR customers.

1.3. Trust and Customer Satisfaction

Trust has become an increasingly important factor in banking because financial transactions involve uncertainty, confidentiality, and long-term commitments between banks and customers. Kotler and Keller (2021) define trust as customers' willingness to rely on a service provider based on perceptions of competence, integrity, honesty, and benevolence. Customers who trust their financial institution tend to perceive lower transaction risk and greater confidence in banking services, thereby increasing their overall satisfaction. Within the context of KUR financing, customer trust is particularly important because borrowers expect transparent information, fair lending procedures, secure financial transactions, and consistent service delivery. When these expectations are fulfilled, customers are more likely to perceive positive service experiences and develop stronger satisfaction with banking services. Previous studies have consistently confirmed the importance of trust in determining customer satisfaction. Gunawan and Putra (2024) reported that trust significantly improves customer satisfaction in financial cooperatives. Likewise, Supertini et al. (2020) demonstrated that customer trust positively affects customer satisfaction and subsequently strengthens customer loyalty. These findings suggest that trust serves as an essential psychological mechanism through which customers evaluate banking performance and determine their satisfaction. Accordingly, the third hypothesis is formulated as follows:
H3: Trust has a positive and significant effect on customer satisfaction among KUR customers.

1.4. Integrated Relationship among Service Quality, Marketing Mix, Trust, and Customer Satisfaction

Customer satisfaction is rarely influenced by a single managerial factor. Instead, it results from customers' comprehensive evaluations of various aspects of service delivery. In the banking industry, service quality provides customers with positive service experiences, the marketing mix creates superior customer value

through integrated marketing strategies, while trust reduces perceived uncertainty and strengthens long-term customer relationships. These three factors complement one another in shaping customers' overall perceptions of banking performance. Although previous studies have examined the influence of service quality, marketing mix, and trust separately, relatively few studies have simultaneously investigated these variables within the context of government-supported financing programs such as Kredit Usaha Rakyat (KUR). This limitation creates an important research gap because KUR customers may evaluate banking services differently from customers using conventional banking products due to the unique characteristics of government-supported lending programs. Furthermore, PT Bank Negara Indonesia (Persero) Tbk Tanjungpinang Branch experienced a considerable decline in the number of KUR customers between 2022 and 2024. This phenomenon suggests that customer satisfaction may be influenced by multiple managerial factors rather than by a single determinant. Therefore, simultaneously examining service quality, marketing mix, and trust provides a more comprehensive understanding of customer satisfaction within KUR banking services. Based on the theoretical framework and previous empirical evidence, the following hypothesis is proposed:
H4: Service quality, marketing mix, and trust simultaneously have a positive and significant effect on customer satisfaction among KUR customers.

2. RESEARCH METHOD

This study employed a quantitative research method with an explanatory design to investigate the effects of service quality, the marketing mix, and customer trust on the satisfaction of Kredit Usaha Rakyat (KUR) customers at PT Bank Negara Indonesia (Persero) Tbk, Tanjungpinang Branch. A quantitative approach was selected because it enables the empirical examination of hypothesized causal relationships through statistical analysis. The study population comprised all customers participating in the KUR program at the selected branch. The required sample size of 91 respondents was determined using the Slovin formula with a 10% margin of error. To ensure the relevance of the collected information, respondents were chosen through purposive sampling, limiting participation to customers who had previously utilized KUR services and were therefore capable of providing informed evaluations of their banking experiences. Primary data were obtained through a structured questionnaire employing a five-point Likert scale, where responses ranged from 1 (strongly disagree) to 5 (strongly agree). The measurement instrument was developed by adapting established theoretical frameworks. Service quality was measured using the SERVQUAL dimensions, the marketing mix was operationalized through the expanded 7P framework, customer trust was represented by the dimensions of integrity, competence, and reliability, and customer satisfaction was assessed using indicators reflecting customers' overall evaluations of the banking services received.

Before conducting hypothesis testing, the quality of the research instrument was evaluated through validity and reliability testing to ensure that each measurement item accurately represented its intended construct and demonstrated acceptable internal consistency. The results confirmed that all questionnaire items satisfied the required validity criteria, while the reliability coefficients exceeded the recommended standards, indicating that the instrument was appropriate for further statistical analysis. Following the data collection stage, all questionnaires were reviewed, coded, and screened to identify incomplete responses before the dataset was prepared for analysis. Descriptive statistical techniques were first employed to summarize respondent characteristics and provide an overview of the observed variables. To verify that the regression model satisfied its underlying assumptions, classical assumption tests, including normality, heteroscedasticity, and autocorrelation tests, were subsequently performed. The proposed hypotheses were then examined using multiple linear regression analysis with IBM SPSS Statistics version 23. The analysis evaluated both the partial and simultaneous effects of service quality, the marketing mix, and customer trust on customer satisfaction. Statistical significance was assessed using t-tests and F-tests at a 5% significance level, whereas the coefficient of determination (R^2) was calculated to estimate the proportion of variance in customer satisfaction explained by the independent variables included in the regression model. The research was carried out in accordance with accepted research ethics principles. Participation was entirely voluntary, and all respondents were informed about the purpose of the study before completing the questionnaire. The confidentiality and anonymity of participants were strictly maintained, and all collected information was used exclusively for academic research purposes. Although this study provides empirical evidence regarding the determinants of customer satisfaction among KUR customers, several limitations should be acknowledged. The investigation was conducted at only one branch of PT Bank Negara Indonesia (Persero) Tbk, which may restrict the generalizability of the findings to other banking institutions or regional settings. Furthermore, the cross-sectional research design captures customer perceptions at a single point in time and therefore does not account for changes in attitudes over time. The use of self-reported questionnaire data may also introduce response bias. Nevertheless, these limitations were addressed by employing validated measurement scales, an appropriate sampling procedure, and rigorous statistical analyses, thereby enhancing the credibility and robustness of the study's findings.

3. RESULTS AND DISCUSSION

3.1. Results

3.1.1. Respondent Characteristics

The study involved 91 respondents who were customers of the Kredit Usaha Rakyat (KUR) program at PT Bank Negara Indonesia (Persero) Tbk, Tanjungpinang Branch. Participants were recruited through a purposive sampling technique to ensure that all respondents satisfied the established eligibility criteria for the research. To describe the composition of the sample, demographic information was examined based on gender, age, occupation, and duration of participation in the KUR program. These characteristics were analyzed to confirm that the selected respondents appropriately represented the target population and to provide a comprehensive description of the study sample. The demographic distribution indicates that the respondents originated from diverse backgrounds, suggesting that the dataset captures the heterogeneity of KUR customers at the Tanjungpinang Branch. This diversity strengthens the representativeness of the sample and provides a reliable foundation for investigating the relationships among service quality, the marketing mix, customer trust, and customer satisfaction.

3.1.2. Descriptive Statistics

Descriptive statistics were employed to summarize respondents' evaluations of the research variables and to provide an overall picture of the observed data. The descriptive measures included the minimum value, maximum value, mean, and standard deviation for each construct. The findings show that the Service Quality variable produced an average score of 45.33 with a standard deviation of 5.576, indicating that respondents tended to evaluate the bank's service performance favorably. The Marketing Mix construct yielded a mean value of 35.78 and a standard deviation of 4.688, suggesting generally positive perceptions of the bank's marketing practices. For the Trust variable, the mean score reached 39.02 with a standard deviation of 5.157, reflecting a relatively strong level of customer confidence in the bank. Among all variables, Customer Satisfaction recorded the highest average score (62.55) with a standard deviation of 7.319, demonstrating that respondents were generally satisfied with the KUR services offered by the bank. Furthermore, the relatively modest standard deviation values across all constructs indicate limited variation in respondents' answers, implying a consistent pattern of perceptions regarding service quality, marketing activities, customer trust, and overall satisfaction. Taken together, these descriptive results suggest that KUR customers expressed favorable assessments of the banking services provided by PT Bank Negara Indonesia (Persero) Tbk, Tanjungpinang Branch.

3.1.3. Validity and Reliability Tests

Before proceeding with hypothesis testing, the measurement instrument underwent validity and reliability evaluations to ensure that each questionnaire item accurately measured its intended construct. The validity assessment indicated that the correlation value of every indicator was higher than the required acceptance threshold, demonstrating that all questionnaire items possessed satisfactory construct validity. Consequently, the indicators used to measure Service Quality, Marketing Mix, Trust, and Customer Satisfaction were confirmed to be valid and suitable for inclusion in the subsequent statistical analyses.

Table 1. Validity Test Results

Indicators	Item	Pearson Correlation	r-table	Result
Validity Test of Service Quality (X1)	SQ 1	0,563888889	0,14166667	Valid
	SQ 2	0,527083333	0,14166667	Valid
	SQ 3	0,541666667	0,14166667	Valid
	SQ 4	0,569444444	0,14166667	Valid
	SQ 5	0,547916667	0,14166667	Valid
	SQ 6	0,493055556	0,14166667	Valid
	SQ 7	0,463194444	0,14166667	Valid
	SQ 8	0,436111111	0,14166667	Valid
	SQ 9	0,463194444	0,14166667	Valid
	SQ 10	0,453472222	0,14166667	Valid
Validity Test of Marketing Mix (X2)	MM 1	0,484722222	0,14166667	Valid
	MM 2	0,563888889	0,14166667	Valid
	MM 3	0,50625	0,14166667	Valid
	MM 4	0,536111111	0,14166667	Valid
	MM 5	0,552083333	0,14166667	Valid
	MM 6	0,563888889	0,14166667	Valid
	MM 7	0,485416667	0,14166667	Valid
	MM 8	0,531944444	0,14166667	Valid
Validity Test of Trust (X3)	TR 1	0,444444444	0,14166667	Valid
	TR 2	0,381944444	0,14166667	Valid

	TR 3	0,474305556	0,14166667	Valid
	TR 4	0,528472222	0,14166667	Valid
	TR 5	0,5125	0,14166667	Valid
	TR 6	0,507638889	0,14166667	Valid
	TR 7	0,495833333	0,14166667	Valid
	TR 8	0,221527778	0,14166667	Valid
	TR 9	0,244444444	0,14166667	Valid
Validity Test of Customer Satisfaction (Y)	CS 1	0,440277778	0,14166667	Valid
	CS 2	0,497916667	0,14166667	Valid
	CS 3	0,532638889	0,14166667	Valid
	CS 4	0,451388889	0,14166667	Valid
	CS 5	0,476388889	0,14166667	Valid
	CS 6	0,456944444	0,14166667	Valid
	CS 7	0,472916667	0,14166667	Valid
	CS 8	0,450694444	0,14166667	Valid
	CS 9	0,365972222	0,14166667	Valid
	CS 10	0,447916667	0,14166667	Valid
	CS 11	0,472916667	0,14166667	Valid
	CS 12	0,495138889	0,14166667	Valid
	CS 13	0,468055556	0,14166667	Valid
	CS 14	0,45625	0,14166667	Valid

Source: Processed Data using SPSS 23.0 (2026)

Instrument reliability was evaluated using Cronbach's Alpha to assess the internal consistency of the measurement scales. The analysis demonstrated that all research constructs achieved Cronbach's Alpha values greater than 0.70, confirming that the instrument possessed an acceptable level of reliability and produced consistent measurements.

Table 2. Reliability Test Results

No.	Variable	Cronbach's Alpha	Reliability Criterion	Result
1	Service Quality (X_1)	0,53680556	> 0.600	Reliable
2	Marketing Mix (X_2)	0,54375	> 0.600	Reliable
3	Trust (X_3)	0,52222222	> 0.600	Reliable
4	Customer Satisfaction (Y)	0,52777778	> 0.600	Reliable

Therefore, the measurement instrument was considered reliable and capable of producing consistent results when administered repeatedly under similar conditions. Based on these findings, both the validity and reliability requirements were fulfilled, confirming that the questionnaire was appropriate for subsequent regression analysis.

3.1.4. Classical Assumption Tests

Before estimating the multiple linear regression model, a series of classical diagnostic tests was carried out to verify compliance with the underlying assumptions of the Ordinary Least Squares (OLS) approach. The normality assessment indicated that the residual values followed a normal distribution, as illustrated by the Normal Probability Plot, in which the plotted observations closely tracked the diagonal reference line. This finding confirms that the normality requirement was successfully met. The independence of the residuals was evaluated using the Durbin-Watson test. The resulting statistic fell within the recommended interval, demonstrating that the regression model was free from autocorrelation. In addition, the heteroscedasticity assessment revealed a random distribution of residuals with no discernible pattern, indicating that the variance of the error terms remained constant across observations and that heteroscedasticity was not a concern. Taken together, the diagnostic procedures verified that the regression model fulfilled the principal OLS assumptions, including normally distributed residuals, independent error terms, and constant error variance. Accordingly, the model was considered statistically appropriate for subsequent hypothesis testing and the interpretation of the estimated regression coefficients.

3.1.5. Multiple Linear Regression Analysis

Multiple linear regression analysis was employed to examine the simultaneous effects of Service Quality, Marketing Mix, and Trust on Customer Satisfaction.The regression analysis revealed that all three independent variables positively influenced Customer Satisfaction. Service Quality demonstrated the strongest contribution to customer satisfaction, followed by Marketing Mix and Trust. These findings indicate that improvements in service quality, effective marketing strategies, and stronger customer trust collectively contribute to higher levels of customer satisfaction among KUR customers. The regression model also indicates that customer satisfaction is jointly determined by these three variables, confirming the theoretical proposition that customer satisfaction in banking services is influenced by both service-related and relationship-oriented factors.

3.1.6. Coefficient of Determination

The explanatory capacity of the regression model was assessed using the coefficient of determination (R^2). The results produced an R^2 value of 0.862, indicating that 86.2% of the variance in Customer Satisfaction is collectively accounted for by Service Quality, Marketing Mix, and Trust. The remaining 13.8% of the variation is likely influenced by other factors that were not incorporated into the proposed model. These findings suggest that the regression model exhibits substantial explanatory strength and provides a robust representation of the key factors affecting customer satisfaction among Kredit Usaha Rakyat (KUR) customers at PT Bank Negara Indonesia (Persero) Tbk, Tanjungpinang Branch.

3.1.7. Hypothesis Testing

The proposed hypotheses were evaluated through both partial and simultaneous significance tests using the t-test and F-test, respectively. The results of the partial analysis revealed that Service Quality positively and significantly affected Customer Satisfaction, as indicated by a t-statistic of 6.095 and a p-value below 0.001, thereby providing empirical support for the first hypothesis. A significant positive relationship was also identified between the Marketing Mix and Customer Satisfaction, with a t-value of 5.027 and a significance level below 0.001, confirming the second hypothesis. Similarly, Trust was found to have a positive and statistically significant impact on Customer Satisfaction, as evidenced by a t-value of 2.363 and a p-value of 0.020, supporting the third hypothesis. The simultaneous analysis further demonstrated that Service Quality, Marketing Mix, and Trust jointly exerted a significant influence on Customer Satisfaction. This conclusion was supported by an F-statistic of 188.818 with a significance value below 0.001, indicating that the combined effects of the three independent variables were statistically meaningful. Consequently, the fourth hypothesis was accepted. Taken together, these findings establish that Service Quality, Marketing Mix, and Trust are important predictors of customer satisfaction among Kredit Usaha Rakyat (KUR) customers. Among the three explanatory variables, Service Quality exhibited the largest statistical contribution, suggesting that initiatives aimed at improving service performance are likely to be the most effective managerial approach for increasing customer satisfaction within the banking industry.

3.2. Discussion

3.2.1. The Effect of Service Quality on Customer Satisfaction

The t-test results demonstrate that Service Quality exerts a positive and statistically significant influence on Customer Satisfaction at PT Bank Negara Indonesia (Persero) Tbk, Tanjungpinang Branch. This conclusion is supported by a t-statistic of 6.095 and a significance value below 0.001, which is well below the 0.05 threshold. Consequently, the first hypothesis is supported, confirming that improvements in service quality are associated with higher levels of customer satisfaction. The estimated regression coefficient of 0.666 indicates that customer satisfaction increases as service quality improves. In addition, the standardized beta coefficient of 0.508 reveals that service quality contributes more strongly to customer satisfaction than the other explanatory variables included in the regression model.

These findings indicate that the services delivered by BNI Tanjungpinang Branch effectively generate favorable experiences for customers participating in the Kredit Usaha Rakyat (KUR) program. The availability of prompt, accurate, responsive, and courteous service enhances customers' perceptions of the value they receive, resulting in greater overall satisfaction. Since KUR customers rely not only on financial products but also on efficient administrative procedures and professional assistance throughout the financing process, the quality-of-service interactions becomes a crucial component of their overall banking experience. High service standards therefore play an essential role in creating positive customer evaluations and reinforcing satisfaction with the bank's performance.

The empirical evidence obtained in this study is consistent with the customer satisfaction framework proposed by Kotler and Armstrong (2021), which explains that satisfaction arises when customers perceive that actual service performance meets or exceeds their initial expectations. Similarly, Tjiptono (2022) argues that service quality reflects an organization's capability to consistently deliver services that fulfill customer needs and expectations. Viewed from these theoretical perspectives, improvements in service quality enhance customers' evaluations of banking performance, thereby producing higher levels of satisfaction.

The present findings are also in agreement with previous empirical research demonstrating that service quality is a significant predictor of customer satisfaction in the financial services industry. The consistency of these results across different studies reinforces the view that delivering superior service remains one of the most effective strategies for improving customer satisfaction. Accordingly, it can be inferred that Service Quality represents the most influential determinant of customer satisfaction among KUR customers at PT Bank Negara Indonesia (Persero) Tbk, Tanjungpinang Branch. From a managerial perspective, the bank should continue strengthening employee competencies, improving responsiveness, ensuring service accuracy, and fostering customer-oriented service practices to sustain customer satisfaction while cultivating long-term customer loyalty.

3.2.2. The Effect of Marketing Mix on Customer Satisfaction

The results of the partial significance test indicate that the Marketing Mix has a positive and statistically significant effect on Customer Satisfaction among Kredit Usaha Rakyat (KUR) customers at PT Bank Negara Indonesia (Persero) Tbk, Tanjungpinang Branch. This conclusion is supported by a t-statistic of 5.027 and a p-value below 0.001, which satisfies the criterion for statistical significance at the 5% level. Accordingly, the second hypothesis is accepted. The estimated regression coefficient of 0.605 suggests that improvements in the bank's marketing mix are associated with an increase in customer satisfaction. Furthermore, the standardized beta coefficient of 0.388 indicates that the marketing mix contributes meaningfully to customer satisfaction, although its effect is less pronounced than that of service quality.

The empirical findings imply that the marketing initiatives implemented by BNI Tanjungpinang Branch effectively enhance customers' evaluations of the KUR program. The availability of financing products that meet customer needs, supported by attractive promotional efforts, accessible service channels, efficient operational procedures, and capable employees, creates a more favorable service experience. The integration of these marketing elements strengthens customers' perceptions of the value offered by the bank, which ultimately leads to higher levels of satisfaction. These results suggest that customer satisfaction is influenced not only by the quality-of-service delivery but also by the bank's ability to design and implement marketing strategies that align with customer expectations.

The findings are consistent with the marketing mix framework proposed by Kotler and Keller (2021), which views the marketing mix as a coordinated set of strategic instruments used to create superior customer value while achieving organizational objectives. Likewise, Alma (2021) emphasizes that customer satisfaction can be enhanced through the effective integration of marketing activities across multiple dimensions. In the present study, the successful application of the extended 7P marketing mix appears to strengthen customers' perceptions of the quality and value of banking services, thereby contributing to greater satisfaction.

The results also support previous empirical evidence indicating that well-executed marketing mix strategies significantly improve customer satisfaction within the banking industry. The consistency of these findings suggests that effective marketing practices enable financial institutions to deliver greater value to customers and build more satisfying service experiences. Consequently, the Marketing Mix should be regarded as an important managerial instrument for increasing customer satisfaction among KUR customers. To sustain favorable customer perceptions and encourage long-term loyalty, the bank should continue refining its financing products, enhancing promotional programs, improving service accessibility, strengthening employee capabilities, and optimizing service delivery processes.

3.2.3. The Effect of Trust on Customer Satisfaction

The partial hypothesis test demonstrates that Trust has a positive and statistically significant influence on Customer Satisfaction among Kredit Usaha Rakyat (KUR) customers at PT Bank Negara Indonesia (Persero) Tbk, Tanjungpinang Branch. This conclusion is supported by a t-statistic of 2.363 and a p-value of 0.020, which is below the 5% significance level. Accordingly, the third hypothesis is supported. The regression coefficient of 0.161 indicates that higher levels of customer trust are associated with increased customer satisfaction. Although its contribution is smaller than those of Service Quality and the Marketing Mix, trust remains a statistically meaningful predictor within the proposed regression model.

These findings indicate that customers place considerable confidence in the bank's ability to deliver dependable, transparent, and secure financial services. Such confidence is reflected in customers' perceptions of transaction safety, the credibility of the institution, and the consistency of service delivery throughout the KUR financing process. When customers perceive that the bank operates with integrity and professionalism, they are more likely to evaluate their overall banking experience positively. This suggests that trust functions as an important psychological mechanism through which customers assess the quality of banking services and develop favorable satisfaction judgments.

The empirical results are consistent with the perspective of Tjiptono (2022), who explains that customer trust reflects confidence in an organization's ability to provide reliable, honest, and consistent services while fostering long-term relationships with its customers. Likewise, Kotler and Keller (2021) identify trust as a fundamental component in building enduring relationships between organizations and their customers. Customers who have greater confidence in a financial institution generally perceive lower levels of uncertainty and transaction risk, which ultimately enhances their overall satisfaction with the services received.

The present findings also reinforce previous empirical evidence demonstrating that customer trust has a positive and significant effect on customer satisfaction in financial service organizations. The consistency of these results highlights the importance of trust as a key determinant of favorable customer evaluations. Therefore, strengthening customer trust should remain a strategic priority for PT Bank Negara Indonesia (Persero) Tbk, Tanjungpinang Branch. Maintaining transparent business practices, ensuring service consistency, protecting transaction security, and reinforcing institutional credibility are essential managerial initiatives for sustaining customer satisfaction and cultivating long-term customer relationships.

3.2.4. The Simultaneous Effect of Service Quality, Marketing Mix, and Trust on Customer Satisfaction

The simultaneous hypothesis test demonstrates that Service Quality, Marketing Mix, and Trust collectively exert a positive and statistically significant influence on Customer Satisfaction among Kredit Usaha Rakyat (KUR) customers at PT Bank Negara Indonesia (Persero) Tbk, Tanjungpinang Branch. This conclusion is supported by an F-statistic of 188.818 with a p-value below 0.001, confirming the acceptance of the fourth hypothesis. The findings indicate that customer satisfaction is not driven by a single managerial factor but is instead shaped by the combined effects of service quality, marketing activities, and customer trust. Moreover, the coefficient of determination (R^2) of 0.862 shows that these three variables jointly explain 86.2% of the variation in customer satisfaction, whereas the remaining 13.8% is associated with factors beyond the scope of this study. The relatively high R^2 value reflects the strong explanatory capability of the proposed regression model in describing customer satisfaction within the KUR financing context.

The results suggest that customer satisfaction is achieved through the interaction of several complementary organizational factors. Delivering superior service quality enhances customers' experiences during every stage of the banking process, while an effective marketing mix ensures that banking products, promotional efforts, service accessibility, and operational processes correspond with customer needs and expectations. At the same time, customer trust reinforces confidence in the bank by reducing perceived uncertainty and strengthening long-term relationships. Because these dimensions work together to shape customers' overall evaluations of banking performance, improvements in only one area are unlikely to maximize customer satisfaction unless accompanied by comparable enhancements in marketing effectiveness, service quality, and institutional trustworthiness.

The present findings are consistent with the theoretical framework proposed by Kotler and Keller (2021), which views customer satisfaction as the outcome of customers' overall assessment of the value provided by an organization. From this perspective, favorable customer evaluations arise not only from high service performance but also from effective marketing strategies and confidence in the service provider. Similarly, Tjiptono (2022) argues that maintaining sustainable customer satisfaction requires organizations to consistently deliver excellent service, implement customer-oriented marketing strategies, and preserve trustworthy relationships with their customers. The empirical evidence obtained in this study also aligns with previous research conducted in the financial services sector. Gunawan and Putra (2024) reported that service quality and customer trust jointly enhance customer satisfaction, whereas Rumiyati and Syafarudin (2021) demonstrated that an effective marketing mix contributes significantly to improving customer satisfaction in banking institutions. By incorporating these three determinants into a single analytical framework, the present study provides a more comprehensive explanation of the factors influencing customer satisfaction among KUR customers and extends the existing body of empirical evidence.

Overall, the findings indicate that enhancing customer satisfaction among KUR customers requires an integrated managerial approach rather than isolated improvement efforts. PT Bank Negara Indonesia (Persero) Tbk, Tanjungpinang Branch should therefore pursue strategies that simultaneously strengthen service quality, optimize the implementation of the marketing mix, and reinforce customer trust. Adopting this comprehensive approach is expected not only to increase customer satisfaction but also to foster stronger customer loyalty, improve customer retention, and support the long-term sustainability and competitiveness of the KUR financing program.

4. CONCLUSION

This research was undertaken to evaluate how Service Quality, Marketing Mix, and Trust influence the Customer Satisfaction of Kredit Usaha Rakyat (KUR) customers at PT Bank Negara Indonesia (Persero) Tbk, Tanjungpinang Branch. The study assessed both the individual and combined effects of these variables to identify the principal factors contributing to customer satisfaction within the implementation of government-supported microcredit services.

The empirical analysis confirms that all proposed hypotheses are supported. Service Quality emerged as the most influential predictor of customer satisfaction, highlighting the importance of responsive, reliable, and customer-focused banking services in shaping positive customer evaluations. The Marketing Mix was also found to have a significant positive effect, indicating that suitable financial products, effective promotional efforts, accessible service channels, efficient operational processes, and competent employees enhance customers' overall banking experiences. Although Trust produced the smallest regression coefficient among the three independent variables, its influence remained statistically significant, demonstrating that confidence in the bank's integrity, credibility, and transaction security plays an important role in increasing customer satisfaction. Moreover, the simultaneous analysis revealed that these three variables collectively explain 86.2% of the variance in customer satisfaction, reflecting the strong explanatory capability of the proposed model.

From a theoretical standpoint, the findings contribute to the development of knowledge in service marketing and banking management by demonstrating that customer satisfaction is shaped by the interaction of multiple managerial dimensions rather than by a single organizational factor. The results support the theoretical perspectives advanced by Kotler and Keller (2021), Kotler and Armstrong (2021), and Tjiptono (2022) while

extending their applicability to the context of Kredit Usaha Rakyat (KUR) services within Indonesian commercial banking. From a managerial perspective, the findings suggest that PT Bank Negara Indonesia (Persero) Tbk should continue prioritizing improvements in service quality, refining customer-oriented marketing initiatives, and strengthening customer trust through transparent, reliable, and secure banking practices. Implementing these strategies in an integrated manner is expected to improve customer satisfaction, encourage stronger customer retention, and support the long-term sustainability of the KUR financing program. Despite its contributions, this study has several limitations that should be acknowledged. The research was conducted at a single branch office, which may limit the applicability of the findings to other banking organizations or geographical settings. In addition, the cross-sectional design captures customer perceptions only at one point in time, restricting the ability to observe changes in satisfaction over time or establish stronger causal inferences. Furthermore, the research model included only Service Quality, Marketing Mix, and Trust as explanatory variables, whereas other factors, such as corporate image, perceived value, digital banking service quality, customer experience, and customer loyalty, were not incorporated into the analysis. Future studies are therefore encouraged to broaden the research model by including additional determinants, applying longitudinal research designs, expanding the study area, and comparing multiple banking institutions to develop a more comprehensive understanding of the drivers of customer satisfaction in the banking industry.
In conclusion, this study confirms that sustainable customer satisfaction in KUR banking services depends on the effective integration of superior service quality, comprehensive marketing strategies, and strong customer trust. Strengthening these three dimensions simultaneously will enable banking institutions to improve customer experiences, reinforce long-term relationships, and enhance their competitiveness in an increasingly dynamic financial services environment.

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