

The Influence of Price Perception, Service Quality, and Credit Procedure on Customer Satisfaction (Case Study at Bank Mandiri Juanda Bogor)

Fidiani Meika Ristanti, Asep Saefurahman, ME

Management Study Program

Indonesian College of Economics

Jakarta, Indonesia

fidianimeika@gmail.com ; saefurhamanasep@gmail.com

***Abstract** - This study aims to determine the effect of perceived price, service quality, and credit procedures on customer satisfaction at Bank Mandiri Juanda Bogor. Customer satisfaction is the dependent variable, while price perceptions, service quality, and credit procedures are the independent variable. This research uses descriptive research with a quantitative approach, which is analyzed using multiple linear regression, with SPSS Ver 25.00 software. The population of this study were Bank Mandiri customers who had credit loans for 3 years. The sample was determined based on the purposive sampling method, with a sample of 132 respondents. Test the validity of the instrument using Construct Validity, while the reliability test using Alpha Cronbach. Testing the hypothesis using the t test, F test and coefficient of determination. This The results of the study found that: (1) Price perception has a significant effect on customer satisfaction with a significance value of 0.003. (2) Service quality has a significant effect on customer satisfaction with a significance level of 0.001. (3) Credit procedures have a significant effect on customer satisfaction with a significance level of 0.000 (4) Perceptions of price, service quality and credit procedures simultaneously have a significant effect on customer satisfaction with a significance level of 0.000, less than 0.05 (p. <0.05). (5) The magnitude of the effect of perceived price, service quality and credit procedures on customer satisfaction (adjusted R2) is 34% (2) Service quality has a significant effect on customer satisfaction with a significance level of 0.001. (3) Credit procedures have a significant effect on customer satisfaction with a significance level of 0.000 (4) Perceptions of price, service quality and credit procedures simultaneously have a significant effect on customer satisfaction with a significance level of 0.000, less than 0.05 (p. <0.05). (5) The magnitude of the effect of*

perceived price, service quality and credit procedures on customer satisfaction (adjusted R²) is 34% (2) Service quality has a significant effect on customer satisfaction with a significance level of 0.001. (3) Credit procedures have a significant effect on customer satisfaction with a significance level of 0.000 (4) Perceptions of price, service quality and credit procedures simultaneously have a significant effect on customer satisfaction with a significance level of 0.000, less than 0.05 (p. <0.05). (5) The magnitude of the effect of perceived price, service quality and credit procedures on customer satisfaction (adjusted R²) is 34% Service quality and credit procedures simultaneously have a significant effect on customer satisfaction with a significance level of 0.000, less than 0.05 (p <0.05). (5) The magnitude of the effect of perceived price, service quality and credit procedures on customer satisfaction (adjusted R²) is 34% Service quality and credit procedures simultaneously have a significant effect on customer satisfaction with a significance level of 0.000, less than 0.05 (p <0.05). (5) The magnitude of the effect of perceived price, service quality and credit procedures on customer satisfaction (adjusted R²) is 34%

Keywords: Price Perception, Service Quality, Credit Procedure, Customer Satisfaction

Abstract - This study aims to determine the effect of perceived price, service quality, and credit procedures on customer satisfaction at Bank Mandiri Juanda Bogor. Customer satisfaction is the dependent variable, while price perceptions, service quality, and procedures credit as an independent variable. This research uses descriptive research with a quantitative approach, which is analyzed using multiple linear regression, with SPSS Ver 25.00 software. The population of this study were Bank Mandiri customers have a credit loan for 3 years. The sample was determined based on the purposive sampling method, with a sample of 132 respondents. Test the validity of the instrument using Construct Validity, while the reliability test using Alpha Cronbach. Hypothesis testing using the T test, F test, and the coefficient of determination. The results of the study found that: (1) Price perception has a significant effect on customer satisfaction with a significance value of 0.003. (2) Service quality has a significant effect on customer satisfaction with a significance level of 0.001. (3) Credit procedures have a significant effect on customer satisfaction with a significance value of 0.000. (4) Price perception, Service quality and credit procedures simultaneously have a significant effect on customer satisfaction with a significance level of 0.000, less than 0.05 ($p < 0.05$). (5) The magnitude of the effect of perceived price, service quality and credit procedures on customer satisfaction (adjusted R^2) is 34%.

Keywords: Price Perception, Service Quality, Procedure Credit, and Customer Satisfaction

I. PRELIMINARY

1.1 Background

The state of the Indonesian economy is currently in a slump with the implementation of the AEC at the end of 2015. This has encouraged various groups to participate in advancing the Indonesian economy in this free market competition. The strategic steps taken include encouraging domestic business sectors to increase consumer protection, improve product quality, and provide capital assistance for micro, small and medium enterprises (MSMEs).

The contribution of MSMEs to the Indonesian economy itself is quite large, in 2013 MSMEs had a total contribution of 60.34 percent of Indonesia's total Gross Domestic Product (GDP) and it is still increasing. In addition, MSMEs also have a labor absorption percentage of 96.99 percent in the same year. The UMKM industry is one solution that can reduce the number of social and economic inequalities, which is still one of them

big problem in Indonesia. In addition, MSMEs have good economic resilience from external influences. Therefore, the government considers how important it is to provide capital to this sector, which will have a positive social and economic impact on Indonesian society at large.

Bank is one of the financial institutions that has a considerable influence on the wheels of the economy both in Indonesia and in the world. As an intermediary in economic activities, the main function of a bank is inseparable from financial business entities that collect funds from the public in the form of savings and distribute them to the public in the form of credit or other forms in order to improve people's lives.

In allocating funds, the banking sector must choose various alternative priorities in order to obtain profits. Priority for allocating bank funds consisting of Primary Reserve (Primary Reserve), Secondary Reserve (Secondary Reserve) and Loan Portfolio (Credit). Credit which occupies the third priority, but the largest portion compared to the allocation of funds for other assets is able to distribute an average of 70% to 90% of the funds that have been successfully collected are channeled for credit. Likewise, bank income, mostly from the provision of credit.

Bank Mandiri Juanda Bogor branch is a combination of several banks, namely Bank Budi Daya, Bank for Export Import, Bank Dagang Negara and Bank Pembangunan Indonesia. The vision of the Juanda Bogor branch of Bank Mandiri is to become the main financial partner of your choice. In accordance with the vision of Bank Mandiri, the Juanda Bogor Branch, puts individual needs for banking products as top priority.

Bank Mandiri Branch Juanda Bogor provides a variety of loan products, including capital loans, long-term loans, syndicated loans, bank guarantee non-cash loans and letters of credit, as well as deposit products, including current accounts, time deposits and certificates of deposit. Consumer finance provides products from loans such as business loans People (KUR), Micro Business Credit (KUM), Multipurpose Credit, and Investment Credit. Bank Mandiri Juanda Bogor Branch prioritizes Micro Business Credit (KUM) for the small entrepreneur group with the aim of smoothing production activities to achieve a better welfare and standard of living, because small entrepreneurs are one part of the economic structure that supports increased economic growth.

The amount of interest rates charged by banks for various loans is largely determined by forces beyond the bank's control, namely interest rates on the market and the strength of competitors. So that the lower the credit interest rate set by the bank, the higher the amount of credit the customer will ask for, and vice versa. The increasing competition between banks, both in terms of raising public funds and throwing funds into the public, each bank has its own strategy to achieve its goals. One of the efforts made by the bank is by setting credit interest rates so that the borrowed funds can be received by the public at the same time can be returned at a specified time.

As a service company, financial institutions that are oriented towards the quality of services provided are able to create satisfaction for customers, both from employee services and facilities provided to customers. The benefits of customer satisfaction are increasing the harmonious relationship between the company and customers, so that more people buy and use the company's products. The facilities provided for conducting transactions are also adequate so as to provide convenience for customers.

The community's need for safe, fast and easy funds makes people feel satisfied in borrowing credit from financial service companies that have uncomplicated processes or procedures. This uncomplicated procedure is felt by customers who have borrowed credit from the financial service company concerned, as the conditions for applying for credit are not difficult and fast in the credit application process. The satisfaction factor is a factor that has a positive influence in an effort to increase customer satisfaction with the services provided, the interest rate and the procedures applied. When a bank is able to provide good service to its customers, satisfaction will be obtained by the customer for a service that will determine customer satisfaction.

As a determining factor in marketing, customer satisfaction is something that must be considered by service companies, whether the customer is satisfied or not satisfied against, interest rates, service quality and credit procedures provided by Bank Mandiri Juanda Bogor Branch. Based on the background of the problem above, the researcher tries to measure what factors affect customer satisfaction in lending credit at the bank. Therefore, the title taken in this study is "The Influence of Price Perception, Service Quality, and Credit Procedures on Customer Satisfaction at Bank Mandiri, Juanda Bogor Branch."

1.2 Problem Formulation

1. Does Price Perception Have a Significant Effect on Customer Satisfaction at Bank Mandiri Juanda Bogor Branch?
2. Does Service Quality Have a Significant Effect on Customer Satisfaction at Bank Mandiri Juanda Bogor Branch?
3. Do Credit Procedures Have a Significant Effect on Customer Satisfaction at Bank Mandiri Juanda Bogor Branch?
4. Do Price Perceptions, Service Quality, and Credit Procedures Have a Significant Effect on Customer Satisfaction at Bank Mandiri Juanda Bogor Branch.

1.3 Research Objectives

1. To find out whether price perceptions have a significant effect on customer satisfaction at Bank Mandiri Juanda Bogor Branch
2. To find out whether service quality has a significant effect on customer satisfaction at Bank Mandiri Juanda Bogor Branch.
3. To find out whether credit procedures have a significant effect on customer satisfaction at Bank Mandiri Juanda Bogor Branch.
4. To find out whether price perceptions, service quality, and credit procedures have a significant effect on customer satisfaction at Bank Mandiri Juanda Bogor Branch.

1.4 Research Benefits

1. For Researchers
The results of this research are expected to lead researchers to obtain a Bachelor of Management degree and provide more knowledge to researchers about what they have written.
2. For Companies
The results of this study are expected to be useful in providing input and consideration in determining the right steps in customer satisfaction in lending credit.

3. For Students

The results of this research are expected to be useful and provide additional insight and knowledge that they have acquired during their time in college, especially those related to marketing management.

II. BASIS OF THEORY AND HYPOTHESIS DEVELOPMENT

2.1 Theory Basis

2.1.1 Customer Satisfaction

According to Kotler and Armstrong (2016: 11) customer satisfaction is the result felt by buyers who experience the performance of a company in the form of goods or services in accordance with their expectations. Meanwhile, according to Suprayanto (2016: 23) customer satisfaction is the consumer's feeling of pleasure or disappointment with the perceived mismatch evaluation value between previous expectations and perceived product performance. Consumer behavior that has differences in consuming products or services, companies always try various things so that consumers don't leave. Consumers will not leave if the company can fulfill what consumers need.

2.1.2 Marketing Mix

According to and Kotler Armstrong (2016: 15) the marketing mix is a collection of controlled tactical marketing tools that the company combines to produce the response it wants in the target market. According to Kotler and Armstrong (2016: 18) suggest that the 4P marketing approach, namely product, price, place and promotion, often works for goods, but various additional elements require attention and distribution systems and add 3Ps involved in service marketing, namely: people (people), physical evidence (physical evidence), and process (process). According to Kotler and Armstrong (2016: 173) state that the marketing mix for services consists of 7Ps, namely: product (product), price (price), place (place), promotion (promotion), people (people), physical evidence (physical evidence), and process (process).

2.1.3 Price Perception

Perception is a person's view of a desired object

knowing it, it could be said that the perception had differences every the person.

Understanding price According to Alma

(2016: 52)

any number of combinations of items together

amount of money needed to earn

his servant, whereas according to Kotler and produc

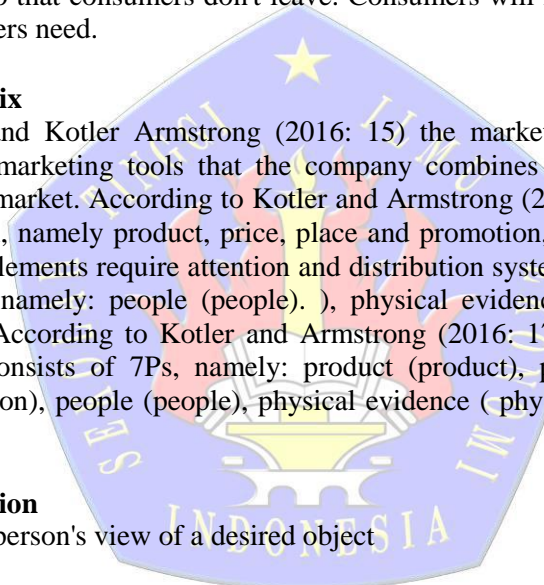
Armstrong (2016: 54) price is the amount of money charged over a t or services, or the sum of the value which consumers exchange for benefits due using the product or services. In other words, the definition can

concluded that for got product or services are desired need sacrifice to buy it to meet their needs and wants.

According to Kotler and Armstrong (2016: 58) price is a very sensitive trait, if you want to carry out business activities, consumers are required to issue a transaction tool as a medium of exchange in order to have and feel what you want to consume. The product or service is of good quality so that the price paid for the product or service used is equal to what consumers expect.

2.1.4 Quality of service

Quality is a word which for service providers is something that must be done well. The advantages of a service product depend on the quality as well



the uniqueness shown by these services, is it in accordance with customer expectations. Service quality in general is more emphasized on fulfilling customer needs and desires as well as accuracy in delivery to match customer needs and desires as well as accuracy in delivery to balance customer needs with their expectations.

One way for service companies to remain competitive is by providing services of a higher quality than their competitors. The key is meeting or exceeding the target customer service quality expectations. Customer expectations (expectation) are shaped by past experiences, word of mouth

and service company advertisements, then compare them. According to (Tjiptono, 2016) reveals that service indicators to find out service can be said to be good, namely:

- a. *Tangibles* or physical evidence, namely the ability of a financial institution to prove its existence which includes physical facilities, equipment, employees and means of communication.
- b. *Realability* or constraint, namely the ability to provide the promised service immediately, accurately and satisfactorily.
- c. *Responsiveness* or responsiveness, namely the ability to assist and provide fast (responsive) and precise service to customers, with clear information delivery.
- d. *Assurance* or guarantees, namely the credibility, security, politeness and competence of employees to foster customer trust in financial institutions.
- e. *Empathy* or empathy, namely giving sincere attention, good communication and understanding the wishes of customers personally.

2.1.5 Credit Procedure

Before financial institutions provide credit to customers, there are several processes that the customer must carry out. The need for safe, fast and easy funds makes customers choose loans to financial institutions that have uncomplicated processes or procedures. Credit procedures are steps that must be fulfilled by customers in lending. According to Hurriyati (2016: 13) the credit procedure is an effort of financial institutions to reduce the risk of providing credit, which begins with the stages of credit planning, the process of making credit initiative decisions, analysis and evaluation, negotiation, recommendations, and credit decision making, credit extension preparation. , credit documentation and administration, approval of credit disbursement and credit supervision and development.

Before obtaining credit, the debtor must first go through the stages of assessment starting from submitting a credit proposal and the required documents, checking the authenticity of the documents, credit analysis to the credit issued by the financial institution. In general, the procedures for credit by financial institutions are as follows:

1. Submission of files to financial institutions, namely in the form of credit proposals containing the background of the company / business group, the aims and objectives, the amount of credit and the period of time, the method of repayment, and the credit guarantee
2. Examination of the documents, namely to find out whether the submitted loan files are complete according to the requirements and correct. If it is not complete, then the customer is asked to complete it immediately and if up to a certain time the customer is unable to complete the deficiency, the credit application can be canceled.

3. The first interview is an investigation of prospective borrowers face to face with prospective borrowers.
4. Site observation, namely field inspection activities by observing various objects that will be used as business or collateral. Then the results are matched with the results of the first interview.

2.1.6 Customer Satisfaction

According to Kotler and Armstrong (2016: 46) customer satisfaction is the result felt by buyers who experience the performance of a company in the form of goods or services in accordance with their expectations. Meanwhile, according to Suprayanto (2016: 12) customer satisfaction is the consumer's feeling of pleasure or disappointment with the evaluation value of the perceived mismatch between previous expectations and perceived product performance.

Consumer behavior that has differences in consuming products or services, companies always try various things so that consumers don't leave. Consumers will not leave if the company can fulfill what consumers need. Therefore, companies need several strategies to increase customer satisfaction and anticipate consumers not leaving. Indicators used to measure customer satisfaction according to (Kotler and Armstrong, 2016)

- a. The desire of consumers to continue using the service.
- b. The behavior of consumers, which can illustrate a search to buy,
- c. The desire of consumers to recommend to others.
- d. Satisfied with the quality of service provided.

2.2 Research Hypothesis Development

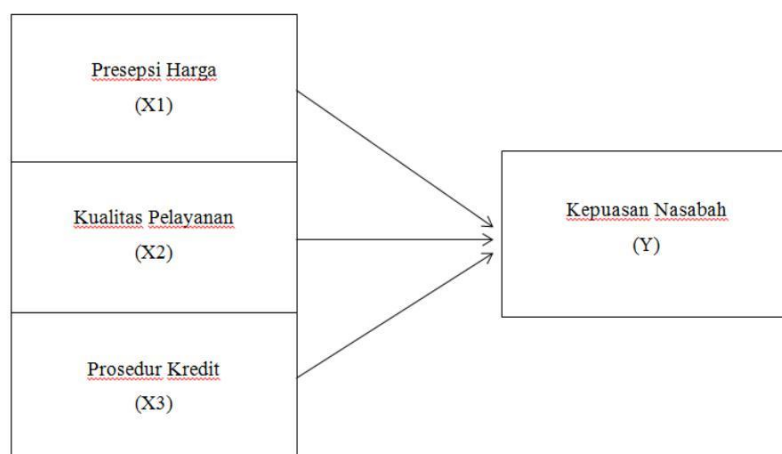
A hypothesis is a provisional statement or the most probable conjecture that remains to be sought. The relationship between variables in this study has the following hypothesis:

H1: It is suspected that price perceptions have an effect on satisfaction customer.

H2: It is suspected that service quality has an effect on customer satisfaction.

H3: It is suspected that credit procedures have an effect on customer satisfaction.

H4: It is suspected that price perceptions, service quality, and credit procedures jointly affect customer satisfaction.



Picture 1. Research Conceptual Framework

In this conceptual framework, it explains the effect of perceived price, service quality and credit procedures on customer satisfaction. High prices will improve existing facilities or services so as to increase customer satisfaction. Credit procedures, which are easy and fast in the application process, will increase customer satisfaction, but if the credit terms are difficult and the process is long, it will reduce satisfaction in borrowing credit from financial institutions.

III. RESEARCH METHODS

3.1 Research Strategy

According to Sugiyono (2016: 21) the research method is a scientific way to obtain data with specific purposes and uses, scientifically meaning that research activities are based on scientific characteristics, namely rational, empirical, and systematic. Based on the objectives and form of the conceptual framework of research This research uses quantitative research and the strategy used in this research is associative strategy. This strategy is a research strategy that aims to determine the influence between two or more variables. In this research, a theory can be built that can function to explain, predict and control a symptom.

In this study, the associative method was used to explain the effect of price perceptions, service quality, and credit procedures on customer satisfaction at Bank Mandiri Juanda Bogor Branch. The research method used is descriptive analysis method using regression analysis, which is to determine how much influence price perceptions, service quality, and credit procedures have on customer satisfaction at Bank Mandiri Juanda Branch, Bogor. The analysis technique used is path analysis. by collecting data through research instruments, by distributing questionnaires to consumers, based on the data used is research with a quantitative approach.

3.2 Research Population

Population is a comprehensive collection of an object which is the researcher's concern. Research objects can be in the form of living things, objects, systems and procedures, phenomena and others. (Sugiyono, 2016) in population research, there are two types, namely the general population and the target population. The general population in this study are all Bank Mandiri customers who have micro credit loans for Micro Business Credit (KUM) and People's Business Credit (KUR) products. The population criteria in this study are all customers who take KUM and KUR loans and customers who have loans for 3 years based on data from 2017 to June 2020.

3.3 Research sample

The sample is some object in the population under study that is able to represent the population, the sample is part of the number and characteristics possessed by the population. If the population is large, it is impossible to study everything in the population so that a representative sample of the population is needed to be studied. In this study, the determination of the sample size uses the Slovin formula because the population is known with certainty, so to determine the sample size, the Slovin formula is used as follows:

$$n = N / (1 + N \cdot (e)^2)$$

Information:

N : Total Population n:

Number of Samples

e: Error Level

By using the formula above, the following calculations are obtained:

$$n = N / (1 + N \cdot (e)^2)$$

$$n = 196 / (1 + 196 \cdot (0.05)^2)$$

$$n = 196 / (1 + 0.49)$$

$$n = 196 / 1.49$$

$$n = 131.54 = 132 \text{ respondents}$$

From the results of these calculations, it is known that the required sample size is 132 respondents. In the sampling method, researchers used a purposive sampling technique, namely sampling technique with certain considerations. The sample taken in this study has criteria, namely customers who have a credit loan at Bank Mandiri for 3 years.

3.4 Data and Data Collection Methods

This study uses primary data. (Sugiyono, 2016) primary data is data that is collected and processed by an organization or individual directly from its object. Primary data collected in this study are respondents' perceptions related to research variables. The primary data collection instrument used in this study was a questionnaire. (Sugiyono, 2016) a questionnaire is a data collection instrument that is carried out by giving a set of questions or written statements to respondents to answer.

In this study, the statements in the questionnaire are arranged according to the order of the variables according to the indicators, the goal is that the questions in the questionnaire do not deviate from the research objectives. In this study, the primary data that will be obtained is the result of distributing questionnaires conducted online using google form. Researchers use a Likert scale to measure a person's attitudes, opinions, and perceptions about social phenomena. The questionnaire used is a closed questionnaire that has provided answers to strongly agree, agree, disagree, and strongly disagree.

To find out the attitudes and perceptions of respondents about price perceptions, service quality, credit procedures and customer satisfaction in this study using a Likert scale. The answers to each instrument item have a weighted value as listed in the table below:

Table 3.1. Likert Scale Score Weighted

No.	Alternative Answers	Weighted Value
1	Strongly Agree (SS)	4
2	Agree (S)	3
3	Disagree (TS)	2
4	Strongly Disagree (STS)	1

Source: Sugiyono (2016)

This research instrument is measured by the Likert scale, which is a scale used to measure the attitudes, opinions and perceptions of a person or group of people about certain events.

3.5 Operationalization of Variables

Basically, a variable is anything in the form determined by the researcher to be studied so that information about it is obtained, then conclusions are drawn. Theoretically, a variable can be defined as an attribute of a person, or an object that has variations from one person to another or one object to another. Variables can be divided into two, namely:

- a. Independent variable (Independent Variable) is a variable that affects or causes changes or emergence of the dependent variable (dependent variable). In this study, the independent variable is Price Perception (X_1) Quality Service (X_2) and Credit Procedure (X_3)
- b. Dependent variable is a variable that is influenced or becomes the result, because of the independent variable. In this study, the dependent variable is Customer Satisfaction (Y).

3.6 Data Analysis Methods

In this research, this data management uses the SPSS Ver program. 25.0. This was done to make it easier to manage statistical data more quickly and accurately. In research, path analysis uses path analysis because this path analysis allows researchers to test theoretical propositions regarding causal relationships. The analysis is carried out using regression so that it can be seen that to arrive at the last dependent variable, must go through the direct path or through intervening, each variable in a model as the dependent variable (respondent) while the others are the cause.

3.6.1 Method of presenting data

In this study, the data that has been collected will be presented in tabular form which is expected to facilitate research in analyzing and understanding the data, so that the data presented is more systematic.

3.6.2 Instrument Quality Test

A questionnaire depends on the quality of the data used in the test. Research data will not be useful if the instrument that will be used to collect research data does not have high validity (level of validity) and reliability (level of reliability). These tests and measurements each show the consistency and accuracy of the data collected (Sugiyono, 2017).

1. The validity test is carried out to ascertain how well an instrument is used to measure the concept that should be measured. According to Sugiyono (2017), testing the validity is done by correlating the score of the questions with the total score. The total score is the sum of all statement scores.

Construct Validity by using a simple correlation method. If the result is 0.3 ($r_{critical}$) or more, then the factor is a strong construction or has good construction validity. The formula used to test the validity of this instrument is Karl Pearson's Product Moment, as follows:

$$r_{xy} = \frac{n \sum XY - (\sum X)(\sum Y)}{\sqrt{\{n \sum X^2 - (\sum X)^2\} \{n \sum Y^2 - (\sum Y)^2\}}}$$

Information:

r_{xy} = The coefficient of the validity of the question items being sought

n = Number of respondents sought (sample)

X = score obtained by the subject of all items

Y = total score obtained from all items

Then the result of r_{xy} compared to the critical value of the product moment ($r_{critical}$), if the results obtained are $r_{xy} > 0.3$, then the instrument is valid. In practice for test the validity of the questionnaire often using the help of Software Statistical Product and Service Solution Ver 25.0

2. Reliability test

Reliability test is intended to determine the extent to which the measurement results remain consistent or stable over time if two or more measurements of the same symptoms are carried out using the same measuring instrument, the quality of data obtained from the use of research instruments can be evaluated using the reliability test. and validity. After being declared valid, the next step is to measure reliability. Reliability is a series of indicators of latent ideas that are consistent in its measurement. Reliability analysis is used to measure the level of accuracy and precision of the possible answers to several questions. The limit of reliability value using Cronbach Alpha which is usually acceptable is 0.6.

High reliability measures provide the basis for researchers to determine the level of confidence that each of these indicators is consistent in its measurement.

The formula used to test the reliability of this instrument is as follows:

$$r_i = \frac{k}{(k-1)} \left\{ 1 - \frac{\sum s_i^2}{s_t^2} \right\}$$

Information:

r_{xy} = Cronbach Alpha reliability coefficient

k = Number of question items

= The sum of the variance in the score of each item

= Total variance

3.6.3 Statistical analysis of data

The statistical analysis used in this research is path analysis. The main analysis conducted is to test the path construct whether it is empirically tested or not. Further analysis is carried out to look for direct and indirect effects by using correlation and regression so that it can be seen that to arrive at the last dependent variable, must go through the direct path or through the intervening variable.

IV. RESULTS

4.1 Validity Test

The validity test is a measuring tool in the questionnaire. Validity means the extent to which the questionnaire can be measured appropriately and can be justified for its accuracy. Valid or not can be done by correlating each item statement with the value of the statement as a whole. The results of the study are said to be valid if there is a harmony between the data that has been obtained and the data that actually occurs on the object to be studied. In other words, it will compare the results of the calculation of r table with r table, if the result of r count is greater than r table. The use of validity was carried out with the analysis software program SPSS 25.0. Validity testing in this study uses $n =$

30 with a significant level of 5% ($\alpha = 0.05$) obtained r table with the formula $df = (n-2) = 30-2 =$

28, df is the degree of freedom, n is the number of ampelous samples, so the r table is obtained 0.361.

4.2 Reliability Test

Reliability testing is used to determine the extent to which data can provide relatively no different results when re-measured on the same subject. In this reliability test using Cronbach's Alpha states that a variable is said to be reliable if the Cronbach Alpha value is > 0.6 , on the contrary if the Cronbach Alpha value < 0.6 is declared unreliable.

Table 4.7 Reliability Test Output Results

Reliability Statistics	
Cronbach's Alpha	N of Items
.961	25

Source: Data processed (2020)

Based on table 4.6 above shows that the test results of all reliability variables can be obtained all α count $> \alpha$ standard (0.6), so it can be concluded that the variables used in this study are reliable or trustworthy. So it is worth testing the next hypothesis testing.

4.3 Hypothesis Testing

Hypothesis testing is performed to test the hypotheses presented in research. Hypotheses put forward in this study related to price perceptions, service quality, and credit procedures on customer satisfaction. Following are the results of the multiple regression analysis done using SPSS Ver 25.0.

a. T test

The statistical test basically shows how much influence one has variable explanatory or independent individually in explaining variations

dependent. If the t value is greater than t table and the value is significance more small from 0.05 ($p < 0.05$), then it can be concluded that the independent variables are independent partial has a significant effect on the dependent variable. Explanation of the t test results for each independent variable is as follows.

1. Price Perception

Table 4.1 Hypothesis Partially X1 Against Y

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	-394	1,682		-234	.815
Perception Price	.171	.056	.221	3,073	.003

a. Dependent Variable: Customer Satisfaction

Source: Data processed (2020)

Based on the results of the table above, the hypothesis (Ho) which states that price perceptions do not have a significant effect on customer satisfaction is rejected, thus the hypothesis (Ha) which states that price perceptions have a significant effect on customer satisfaction is accepted, based on the results of the t test on the perception variable. The price states that the significance of t count > t table is $3.073 > 1.978$ and the t test is smaller than 0.05, which is $0.003 < 0.05$.

2. Quality of Service

Table 4.2 Hypothesis Partially X2 Against Y

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	-394	1,682		-234	.815
Quality Service	.155	.044	.278	3,499	.001

a. Dependent Variable: Customer Satisfaction

Source: Data processed (2020)

Based on the results of the table above, the hypothesis (Ho) which states that service quality has no significant effect on customer satisfaction is rejected, thus the hypothesis (Ha) which states that service quality has a significant effect on customer satisfaction is declared accepted, based on the results of the t test on the variable Service quality states that the significance of t count > t table is $3,499 > 1,978$ and the t test is smaller than 0.05, which is equal to $0.002 < 0.05$.

3. Credit Procedure

Table 4.3 Hypothesis Partially X3 Against Y

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	-394	1,682		-234	.815
Credit Procedure	.332	.065	.404	5,135	.000

a. Dependent Variable: Customer Satisfaction

Source: Data processed (2020)

Based on the results of the table above, the hypothesis (Ho) which states that credit procedures do not have a significant effect on customer satisfaction is rejected, thus the hypothesis (Ha) which states that credit procedures have a significant effect on customer satisfaction is accepted, based on the results of the t test on the procedure variable. Credit states that the significance of the t test is less than 0.05, which is equal to 0.000 <0.05 and t count > t table which is 5.135 > 1.978 and the t test is smaller than 0.05, which is equal to 0.000 <0.05.

3. Test F

The F statistical test basically shows whether all the independent or free variables included in the model have a joint influence on the dependent variable.

Table 4.4 Simultaneous Hypotheses X1, X2, X3 Against Y

ANOVA ^a					
Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	192,191	3	64,064	23,542	.000 ^b
Residual	348,325	128	2,721		
Total	540,515	131			

a. Dependent Variable: Customer Satisfaction

b. Predictors: Credit Procedure, Price Perception, Service Quality

Source: Data processed (2020)

Based on the results of the table above, the hypothesis (Ho) which states that credit procedures do not have a significant effect on customer satisfaction is rejected, thus the hypothesis (Ha) which states that price perception, service quality, and credit procedures together have a significant effect on satisfaction. The customer is declared accepted, based on the results above, the test shows a significance value, namely the value of F count > F table of 23.542 > 3.06 and p <0.05, which is equal to 0.000 less than 0.05.

Coefficient of Determination

The coefficient of determination in essence measures how far the model's ability to explain the variation in the dependent variable. A value close to one means that the independent variables provide almost all the information needed to predict the variation in the dependent variable.

Table 4.5 Coefficient of Determination

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.596 ^a	.356	.340	1,650

a. Predictors: (Constant), Credit Procedure, Price Perception, Service Quality

Source: Data processed (2020)

Based on the output above, it is known that the adjusted value of R square is 0.340, which means that the simultaneous influence of price perception, service quality, and credit procedures on customer satisfaction is 34%. This explains that the independent variables are able to explain the dependent variable by 34% and the remaining 66% explain other variables not examined in this study.

V. CONCLUSION

5.1 Conclusion

Based on the results of data analysis and discussion in the previous chapter, the following conclusions can be drawn:

1. The price perception variable has a significant effect on customer satisfaction, meaning that based on the response of customers who will borrow credit if the interest rate is low according to the wishes of the customer so that the customer feels satisfaction from the interest rate given by Bank Mandiri Juanda Bogor.
2. Service quality variables have a significant effect on customer satisfaction, meaning that customers feel satisfaction with the quality of service provided. Based on customer responses to statements regarding service quality, fast and responsive service when borrowing credit at Bank Mandiri Juanda Bogor, the highest response is so that customers feel satisfaction from the services provided by Bank Mandiri Juanda Bogor.
3. The credit procedure variable has a significant positive effect on customer satisfaction, meaning that based on the highest customer response, the credit procedure implementation statement implemented by Bank Mandiri Juanda Bogor Branch is easy to do so that customers feel satisfaction when making credit applications at Bank Mandiri Juanda Bogor.
4. The variable price perception, service quality, and credit procedures together have a significant effect on customer satisfaction, meaning that the customer will borrow credit if the interest rate is low, the service is fast and responsive when borrowing credit and the implementation of credit procedures implemented by the branch. Juanda Bogor is easy to do.

5.2 Advice

Based on the above conclusions, the suggestions that can be given by researchers are as follows:

1. Companies should maintain low interest rates so that they can be reached by customers and companies should add more credit loan terms because based on the results of the questionnaire, the items stated that the credit loan period falls into the low category.
2. Companies should still maintain the quality of service quickly and responsively to customers who want to take credit loans at Bank Mandiri Juanda Bogor, but companies also need to pay attention to the room facilities, because based on the results of the questionnaire a neat and clean room falls into the low category, so the company must pay more attention to the room is always clean and tidy.
3. Companies should continue to maintain a credit procedure process that is easier for customers to follow and a fast process when borrowing credit at Bank Mandiri Juanda Bogor, but companies also need to pay attention to the long credit disbursement process, because based on the results of the questionnaire the credit disbursement process at Bank Mandiri Juanda Bogor is still fairly long and fall into the low category.
4. Companies should maintain a price perception, namely low interest rates, fast and responsive service quality and a credit procedure process that is easier for customers to follow and a fast process when borrowing credit at Bank Mandiri Juanda Bogor, so that customers feel satisfied and want to borrow again or top up at Bank Mandiri Juanda Bogor Branch.

VI. REFERENCE

- Alma, Buchari. 2017. *Marketing Management and Service Marketing*. Edition Fourteenth
Bandung: Alfabeta.
- Basu Swasth. 2016. *Management Analysi Behavior Consumer* Editi Third.
Marketing Indonesia on
Yogyakarta. BPFY Yogyakarta.
- Darmawijaya, 2018. "Analysis Procedure For Credit *in Effort to Minimize Non Perfoming Loans* " Faculty of Economics and Business. Diponegoro University Semarang.
- Dwihapsari, Bunga Caecaria and SANTOSA, Suryono Budi 2016. "Analysis of the Influence of Service Quality and Price Perception on Customer Satisfaction in Using Services on the Oryza Tour". Faculty of Economics and Business. Diponegoro University Semarang.
- Fahrudin, 2017 regarding "The Effect of Service Quality, Promotion and Location on Purchasing Decisions at PT Bank Mandiri Surabaya" Faculty of Business and Banking. Surabaya
- Ghozali, Imam. 2005. *Application of Multivariate Analysis with the SPSS Program*.
Semarang: Diponegoro University Publishing Agency.
- Hamdani. 2018 regarding "The Impact of Service Quality and Customer Value on Customer Satisfaction of Bank Mandiri Syariah" Faculty of Economics, Finance and Accounting.
Jakarta
- Hurriyati, Ratih. 2016. *Marketing Mix and Consumer Loyalty*. Jakarta. Alfabeta

- Huda, 2017 "The Influence of Services, Credit Procedures, and Hamdani Interest Rates on Customer Decisions in Taking Credit at PT Bank BPR Jember" Faculty of Economics. Surabaya.
- Kotler, Philip and Gary Armstrong. 2016. Marketing Principles Volume 1. Jakarta. Erlangga.
- Pratiwi. 2017. The Influence of Service Quality, Price and Promotion on Traveloka Customer Satisfaction in Yogyakarta. Faculty of Economics. Yogyakarta
- Sugiyono. 2016. Qualitative and Quantitative Research Methods R & D. Bandung: Alfabeta.
- Suparyanto, RW and Rosad. 2015. Marketing Management. Bogor: IN Media
- Tjiptono, Fandy. 2017. Marketing Strategy. Second Edition. Publisher Andi Offset. Yogyakarta.
- Zeithml and Berry. 2016. The Effect of Service Quality on Customer Satisfaction. Faculty of Economics. Diponegoro University Semarang.

