

SYNERGY OF PRODUCT QUALITY AND AUTOMATIC TELLER MACHINE (ATM) SERVICES OF BANK KALTENG IN INCREASING CONSUMER SATISFACTION

(A Study of Student Members of the Accounting Department Association for the 2023/2024 Period at the Faculty of Economics and Business, Palangka Raya University)

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ABSTRACT

This study aims to comprehensively analyze the influence of product quality and service quality of Bank Kalteng Automated Teller Machine (ATM) services on consumer satisfaction, focusing on student members of the Accounting Department Association at the Faculty of Economics and Business, University of Palangka Raya, during the 2023/2024 period. The research adopts a quantitative approach, utilizing a structured questionnaire distributed to a sample of 60 respondents selected through the Slovin formula from a population of 70 students. Multiple linear regression analysis, supported by classical assumption tests, was employed to examine the simultaneous and partial effects of product quality (X1) and service quality (X2) on consumer satisfaction (Y). The results indicate that, when analyzed together, both product quality and service quality have a positive and significant effect on consumer satisfaction. However, when tested partially, only service quality demonstrates a positive and statistically significant influence, while product quality, although positive, does not show a significant effect. The model explains 27.15% of the variation in consumer satisfaction, suggesting that other factors may also play a role in shaping satisfaction levels. These findings highlight the crucial importance of service quality in the context of ATM banking services, especially for young and educated consumers such as university students, who often have high expectations for convenience, reliability, and responsiveness. The practical implication of this research is that Bank Kalteng should prioritize continuous improvement in service quality, including staff training, technological upgrades, and responsiveness to consumer needs, to enhance satisfaction and loyalty. Furthermore, the study provides valuable insights for other banks facing similar challenges in the digital era, emphasizing that while product features are important, the quality of service delivery remains the main determinant of customer satisfaction in ATM services. Future research is encouraged to explore additional variables that may affect satisfaction, such as security, accessibility, and digital integration.

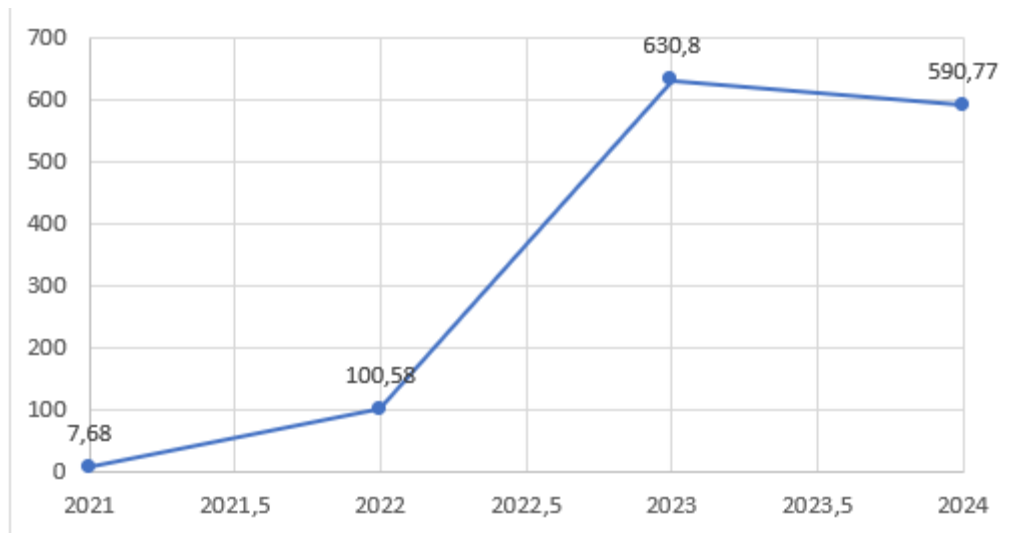
Keywords: ATM; Bank Kalteng; Consumer Satisfaction; Product Quality; Service Quality

1. INTRODUCTION

In an era of increasingly competitive business, the development of information technology has changed the way people interact with financial institutions. Therefore, customer satisfaction is the key to a company's success, including in the banking sector. Automated Teller Machine (ATM), as one of the banking service channels, has undergone

a significant transformation. However, along with the development of technology, consumer/customer expectations for the quality of ATM products and services have also increased. Consumers/Customers now demand convenience, speed, and security in every transaction.

In the graph below we can see ATM transaction/usage data (in trillion Rupiah), for the period 2021-2024.



Source: Graph processed by researchers, based on data at databoks.katadata.co.id

The graph above illustrates a significant upward trend in transaction values via ATMs from 2021 to 2023, peaking in 2023 with a value of 630.8 trillion. Despite a slight decrease in 2024, the overall transaction value remains very high. The drastic surge in 2022, with a value of 100.58 trillion, indicates a rapid economic recovery and increased public confidence in ATM transactions. This demonstrates that despite the growing popularity of digital transactions, ATMs remain a crucial transaction channel, particularly for high-value transactions.

In this study, the researcher focuses on Bank Kalteng's efforts to enhance customer satisfaction through Automated Teller Machine (ATM) services. Previous research has consistently shown that both product quality and service quality, partially or simultaneously, have a positive and significant impact on customer satisfaction, as evidenced in studies by Rocki Warouw, Silvyah L. Mandey, & Ferdy Roring (2021), Asep R. Rukmana, & Elvira Rindayani (2023), Mega Lestari, & Siti Mujiatun (2024), Devi Puspitasari, & Bina Andri Nurmaning (2024), Besse Arna Wisudaningsi, Irvana Arofah, and Konstansius Aji Belang (2019).

While many prior studies indicate a positive influence of product quality and service quality on customer satisfaction, the results are not always consistent. Some studies, such as those by Umi Kulsum, Risa Bhinekawati, & Saprudin (2022), Julia Mega Bansaleng, Jantje L Sepang & Jeffry L. A. Tampenawas (2021), Dimas Ramadhan Fitriadi & Handy Aribowo (2024), Ahmad Izzuddin & Muhammad Muhsin (2020), and Surbendi & Asmara Hendra Komara (2019), suggest that product quality has a negative and significant impact on customer satisfaction. However, other studies, like those by Erya Qorika, Heny Sidanti & Dian Citaningtyas Ari Kadi (2022), Juita L.D. Bessie & Niken Novita Suki (2021), Budi Triongko, Untung Widodo & Maduretno Widowati (2022),

Wilbrodus R. B. Wijaya, Christine C. Widayati & Didin Hikmah Perkasa (2023), Meli Andria and Riski Eko Ardianto (2020), Raudhatul Zahrah Rahfizah, Supaino, & Ahmad Kholil (2020), Malik Ibrahim, & Sitti Marijam Thawil (2019), Roni Andika, Edy Kusnadi, & Dwi Perwitasari Wiryaningtyas (2022), demonstrate that product quality has a positive and significant impact on customer satisfaction.

Similarly, regarding the influence of service quality on customer satisfaction, research conducted by Apren Halomoan Hutasoit, Sugianta Ovinus Ginting, & Eric (2020), Muhamad Rafli & Muhamad Yunanto (2024), Shofi Nur Azizah, Magfiro Izzatun Awiya, Windi Dwi Ningsih, Achmad Andika Firdaus, & I. G. N. Andhika Mahendra (2023), indicates that service quality has a negative and significant impact on customer satisfaction. However, other studies, such as those by Sumarsid, & Atik Budi Paryanti (2022), Titaniya Papatungan, Lucky F. Tamengkel, and Olivia F. C. Walangitan (2021), Mirna Ayu Novia, Baharuddin Semmaila, & Imaduddin (2020), show that service quality has a positive and significant impact on customer satisfaction.

Understanding that today's consumers have numerous choices and high expectations, this study aims to identify the factors influencing the satisfaction of accounting students who are members of the Accounting Department Association at FEB UPR for the 2023/2024 period concerning the product and service quality of Bank Kalteng ATMs. The results of this study are expected to provide input for Bank Kalteng in developing more effective marketing strategies to attract and retain students as customers, and it is hoped that Bank Kalteng can optimize its ATM services, innovate according to market dynamics, and comprehensively meet customer needs, thereby surviving and excelling in the competitive banking business.

Product quality refers to the extent to which a good or service meets or exceeds consumer expectations. According to Kotler and Keller (2016), product quality relates to the level of excellence and suitability of goods to the assumptions arising from the existence of the product. Furthermore, Kotler and Armstrong (1998) in Assauri (1998) define product quality as the ability of a product to perform its functions, such as durability, reliability, accuracy, and ease of use.

Wijaya (2011) states that product quality is a combination of all product characteristics produced through marketing, production, and maintenance processes, so that the product can be used according to consumer needs. Indicators of product quality according to Kotler and Armstrong (1998) in Assauri (1998) include performance, aesthetics, additional features, and perceived quality. Thus, product quality is an important factor that can influence consumer satisfaction in using a product.

Service quality is a series of special forms of production or service that can provide the ability to satisfy the needs and desires of the community (Hermawan, 2018). In this case, companies that provide services require direct interaction between customers and business actors, where employee behavior factors such as attitudes and expertise in conveying information become the most important things that distinguish good service methods (Lovelock & Wirtz, 2011). Service quality also creates strong value with a positive image to maintain a competitive business (Manik, 2019). According to Tjiptono (2007), service quality is the level of excellence expected and control over that level of excellence to meet consumer desires, which can encourage consumer commitment to products and services and improve the company's financial performance.

Customer/consumer satisfaction is the level of a person's feeling after comparing perceived performance or results with their expectations (Kotler in Susanto, 2005). Sangadji and Sophia (in Andrieani, 2016:28) define satisfaction as the suitability between the performance of the product and services received with the expected performance of the product and services by consumers. The main factor determining customer satisfaction is

the customer's perception of service quality. Thus, customer/consumer satisfaction can be interpreted as a customer's evaluation of the performance of products and services received against the expected performance of the products or services received. In general, customer expectations are the hopes or beliefs of customers about the performance of a product or service that they will receive when consuming the product or service.

2. METHOD

This study employs a quantitative research approach, utilizing a random sampling technique for participant selection. Data collection is carried out through research instruments, primarily a structured questionnaire, and data analysis is conducted quantitatively, employing statistical methods to test the proposed hypotheses. In this testing process, the researcher utilizes primary data, which is directly obtained from the objects under investigation. The population for this study comprises all accounting major students who are members of the Accounting Department Association for the 2023/2024 period at the Faculty of Economics and Business, University of Palangka Raya, totaling 70 individuals. The sample size has been calculated using the Slovin's formula, assuming a percentage of inaccuracy/confidence of 5%, resulting in a required sample size of 60 participants. Importantly, respondent selection also considered their active usage of Bank Kalteng ATMs to ensure relevance to the study's focus.

Before hypothesis testing, the collected data underwent several preliminary analyses to ensure the validity and reliability of the research instruments and to fulfill the assumptions for statistical analysis. **Validity testing** was conducted to ensure that the questionnaire accurately measured what it intended to measure, while **reliability testing** (e.g., using Cronbach's Alpha) was performed to ascertain the consistency and stability of the measurements. Furthermore, **classical assumption tests** were performed on the data to confirm their suitability for multiple linear regression. These tests included the **normality test** (e.g., Jarque-Bera test) to check for normal distribution of residuals, the **multicollinearity test** (e.g., Variance Inflation Factor/VIF) to ensure independent variables are not highly correlated, the **heteroscedasticity test** (e.g., White test or Glejser test) to assess the homogeneity of residual variance, and the **autocorrelation test** (e.g., Durbin-Watson test or Breusch-Godfrey LM test) to detect correlation between error terms.

The analytical method employed in this research is multiple linear regression. This method is used to determine the influence between the independent variables, namely (X1) Product Quality and (X2) Service Quality, on the dependent variable (Y), which is Consumer Satisfaction. The regression model is formulated as follows:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + e$$

Y	=	<i>Customer Satisfaction</i>
α	=	<i>Constant</i>
β_1, β_2	=	<i>Regression coefficients for each independent variable</i>
X_1	=	<i>Service Quality</i>
X_2	=	<i>Product Quality</i>
e	=	<i>Error or residual term (unexplained variables in the model)</i>

3. RESULTS AND DISCUSSION**3.1 Research Results**

The questionnaires were distributed to 70 respondents and answered by 60 people with the following characteristics:

Table 3.1
Respondents by Gender

No.	Gender	Quantity	Percentage (%)
1	Male	26	43.3%
2	Female	34	56.7%
Total		60	100%

Source: Researcher-designed questionnaire data, 2024

Based on Table 4.1, it can be seen that female participation in this study was higher than male participation. Of the total 60 respondents, 34 (56.7%) were female, while 26 (43.3%) were male. This indicates a dominance of females in this research sample.

Tabel 3.2
Respondents by Age

No.	Age	Quantity	Percentage (%)
1	17-18 years	23	38.3%
2	19-20 years	29	48.3%
3	>20 years	8	13.3%
Total		60	100%

Source: Researcher-designed questionnaire data, 2024

Table 3.2 shows the distribution of respondents by age range. The survey results show that most of the respondents were aged 19-20 years (48.3%), followed by the age range of 17-18 years (38.3%) and >20 years (13.3%).

Tabel 3.3
Respondents by Region

No.	Region	Quantity	Percentage
1	South Barito	5	8.3%
2	East Barito	7	11.7%
3	Gunung Mas	5	8.3%
4	Kapuas	6	10%
5	Katingan	6	10%
6	West Kotawaringin	5	8.3%
7	East Kotawaringin	6	10%
8	Murung Raya	2	3.3%
9	Palangka Raya	10	16.7%
10	Pulang Pisau	6	10%
11	Seruyan	2	3.3%
Total		60	100%

Source: Researcher-designed questionnaire data, 2024

Table 3.3 above presents the distribution of respondents based on their region of origin from students who are members of the Accounting Department Student Association (HMJ) in 2023-2024. This data was obtained from questionnaires collected in 2024. A total of 16.7% of the total respondents came from the city of Palangka Raya. This shows that

most of the members of the Accounting HMJ are students domiciled in the capital city of Central Kalimantan Province. Although Palangka Raya dominates, the distribution of respondents from other regions is quite even. This shows that the Accounting HMJ has members from various regions in Central Kalimantan.

CLASSIC ASSUMPTION TEST

The classic assumption tests conducted in this study were essential to ensure the validity and reliability of the multiple linear regression analysis. These tests included the autocorrelation test using the Breusch-Godfrey Serial Correlation LM test, which confirmed no presence of serial autocorrelation in the regression residuals, indicating independence of errors. The multicollinearity test was performed by calculating the Variance Inflation Factor (VIF) for the independent variables, showing values below the critical threshold of 10, thus confirming no significant multicollinearity between product quality and service quality. Additionally, the heteroscedasticity test using the White test demonstrated that the variance of residuals was constant (homoscedastic), indicating that the model's error terms had uniform variance. Together, these tests validated that the regression model met the necessary assumptions for producing reliable and unbiased estimates.

a. Autocorrelation Test

Table 3.4 Autocorrelation Test Results

Breusch-Godfrey Serial Correlation LM Test:			
Null Hypothesis: No serial correlation at up to 2 lags			
F-statistic	1.749370	Prob. F (2,55)	0.1834
Obs*R-squared	3.588528	Prob. Chi-Square(2)	0.1662

EViews 12 Output Results (data processed)

Based on the Breusch-Godfrey test results, there is not enough evidence to reject the null hypothesis, which is that there is no serial autocorrelation up to order 2 in this regression model. This is indicated by the relatively large p-values of 0.1834 and 0.1662 (greater than 0.05) on both test statistics used, namely the F-statistic and ObsR-squared. In other words, it can be concluded that there is no serial autocorrelation problem in this regression model. Therefore, the results of the regression analysis are reliable and more accurate statistical inferences can be made.

b. Multicollinearity Test

Tabel 3.5 Multicollinearity Test Results

Variance Inflation Factors			
Date: 12/5/24 Time: 12.15			
Sample: 1 60			
Included observations: 60			
Variable	Coefficient Variance	Uncentered VIF	Centered VIF
C	0.046352	69.22720	NA
(X1) Product Quality	0.018974	84.99341	1.484567
(X2) Service Quality	0.017191	76.85286	1.484567

Source: EViews 12 Output Results (data processed)

Based on the multicollinearity test results shown in the table, it can be concluded that there is no significant multicollinearity problem between the predictor variables (X1 and X2) in this regression model. This can be seen from the Variance Inflation Factor (VIF) value of 1.484567 for both variables, which is less than 10.

c. Heteroscedasticity Test

Table 3.6 Heteroscedasticity Test Results

Heterokedastic ity Test: White
Null hypothesis: Homokedasticity

F-statistic	1.821940	Prob. F (5,54)	0.1240
Obs*R-squared	8.660823	Prob. Chi-Square(5)	0.1234
Scaled explaneid SS	6.357713	Prob. Chi-Square(5)	0.2730

Source: EViews 12 Output Results (data processed)

Based on the test results, it can be concluded that there is not enough evidence to reject the null hypothesis, which is that the variance of the residuals is homogeneous (homoscedasticity). This is indicated by the relatively large p-values (greater than 0.05) on all three test statistics used, namely Prob. F 0.1240, Prob. Chi-Square 0.1234, and Prob. Chi-Square 0.2730.

d. Hypothesis Testing (F Test, t Test, R-squared Test)

Table 3.7 Hypothesis Test Results

Dependen Variable: **(Y)** Customer Satisfaction

Method: Least Squares

Date: 12/5/24 Time: 12:12

Sampel: 1 60

Included observations: 60

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.785056	0.215294	3.646428	0.0006
(X1) Product Quality	0.125678	0.137745	0.912398	0.3654
(X2) Service Quality	0.417819	0.131113	3.186702	0.0023
R-squared	0.271508	Mean dependent var		1.716667
Adjused R-squared	0.245947	S.D. dependent var		0.230818
S.E. of regression	0.200433	Akaike info criterion		-0.327963
Sum squared resid	2.289893	Schwarz crieterion		-0.223245
Log likelihood	12.83888	Hannan-Quinn criter		-0.287002
F-statistic	10.62192	Durbin-Watson sat		2.431490
Prob(F-statistic)	0.000120			

Source: EViews 12 Output Results (data processed)

$$Y = 0.785056 + 0.125678X_1 + 0.417819X_2$$

- **F Test**

Based on Table 3.7 above, the F test is used to test whether the overall regression model built is significant or not. In other words, this F test aims to determine whether the independent variables Product Quality (X1) and Service Quality (X2) together have a significant effect on the dependent variable Customer Satisfaction (Y). The calculated F value is 10.62192 with a significance level (Prob(F-statistic)) of 0.000120. Because this significance value is much smaller than 0.05 (the general significance level), the null hypothesis (H0) which states that there is no effect between the independent variables on the dependent variable is rejected. This means we can conclude that overall, the regression model built is significant.

- **t Test**

Based on Table 3.7 above, the t test in the table above shows: Product Quality (X1). The t-statistic value is 0.91298 with a significance value of 0.3654. Because this significance value is greater than 0.05, we fail to reject H0. This means that there is not enough evidence to state that product quality has a significant effect on customer satisfaction. Service Quality (X2). The t-statistic value is 3.186702 with a significance value of 0.0023. Because this significance value is smaller than 0.05, we reject H0. This means that there is enough evidence to state that service quality has a significant effect on customer satisfaction.

- **R-squared Test**

Based on Table 3.7 above, the R-squared test in the table above is used to measure how much of the variation in the dependent variable Customer Satisfaction (Y) can be explained by the independent variables Product Quality (X1) and Service Quality (X2) included in the regression model. The R-squared value of 0.2715 indicates that approximately 27.15% of the total variation in customer satisfaction can be explained by variations in product quality and service quality. This means that the regression model built can explain about a quarter of the total variation in customer satisfaction. The remainder (72.85%) may be influenced by other factors not included in the model, such as personal factors, environment, or other unmeasured variables in this study.

DISCUSSION OF RESEARCH RESULTS

a. Effect of Product Quality (X1) on Customer Satisfaction (Y)

Based on the results of the research that has been carried out, it shows that product quality has a positive but not significant effect on customer satisfaction. This can be seen from the t-test value of 0.91298 with a significance level of 0.3654, which is greater than 0.05. This analysis is in line with the analysis of other researchers such as by Febriani, S. N. (2023), which was published in the *International Journal Administration, Business & Organization*, 4(1), 22-33. In her journal, she stated that "Although product quality is recognized as an important factor in influencing customer satisfaction, the research results show that its influence is not significant. Supported by other studies by Santoso (2019) and C. Gunawan (2020) which show the same thing. So based on the results of this study, it indicates that there are many other factors that are more dominant in determining customer satisfaction, such as service, price, and overall shopping experience. Therefore, companies need to pay attention to other aspects besides product quality to increase overall customer satisfaction.

b. Effect of Service Quality (X2) on Customer Satisfaction (Y)

Based on the results of the research that has been carried out, it shows that service quality has a positive and significant impact on customer satisfaction. This can be seen from the t-statistic test value of 3.186702 with a significance value of 0.0023. This analysis is reinforced by previous research by Nigatu, A. G., Belete, A. A., & Habtie, G. M. (2023). Which was published in "Heliyon," which is an international scientific journal published by Elsevier and indexed by Scopus. Where from the results of his research it can be stated that the quality of ATM services has a significant positive effect on customer satisfaction. in line with the theory put forward by Parasuraman et al. (1988), One of the standard instruments for evaluating customer or customer satisfaction is Service Quality (SerQual), which includes five main dimensions: reliability, responsiveness, assurance, empathy, and tangibles so that in the future we can carry out more in-depth research related to related variables and supported by research owned by Rahmidani et al. (2020), research by Sumarsid, & Atik Budi Paryanti (2022), Titaniya Papatungan, Lucky F. Tamengkel, and Olivia F. C. Walangitan (2021), Mirna Ayu Novia, Baharuddin Semmaila, & Imaduddin (2020) which shows that Service Quality has a positive and significant effect on customer satisfaction. So based on the research results, it shows that service quality is a key element in measuring the level of customer satisfaction.

c. Effect of Product Quality (X1) and Service Quality (X2) on Customer Satisfaction (Y)

Based on the test results that have been carried out above, the probability value (Prob.F-statistic) is much smaller than 0.05 at 0.000120, therefore the results of this study reject the null hypothesis which states that all regression coefficients are equal to zero. In other words, this study has a regression model that is overall positive and significant. In line with research by Mega Lestari, & Siti Mujiatun (2024), Devi Puspitasari, & Bina Andri Nurmaning (2024), Besse Arna Wisudaningsi, Irvana Arofah, and Konstansius Aji Belang. (2019), which has proven that product quality and service quality together have a positive and significant effect on customer satisfaction and Raja, E. A. L., Maharani, M., & Raja, J. G. L. (2023). Which was published in the Educational Journal of History and Humanities, 6(2), 494-499. In his journal, he stated that "Simultaneously, product quality and service quality have an influence on customer satisfaction with a contribution of 50%, indicating that both together influence the level of customer satisfaction". Therefore, based on the results of this study, we can see that although partially both have different influences, both simultaneously influence customer satisfaction.

4. CONCLUSION AND SUGGESTIONS

The research results demonstrate that the regression model developed in this study has strong overall significance, indicating that product quality (X1) and service quality (X2) together positively influence consumer satisfaction. The F test confirms that, as a combined model, these variables significantly explain variations in the dependent variable. However, when examined individually through the t test, only service quality shows a statistically significant direct effect on consumer satisfaction, while product quality's partial effect, although positive, is not significant.

Simultaneously, product quality and service quality account for approximately 27.15% of the variance in consumer satisfaction. This suggests that while both factors contribute to satisfaction, service quality plays a more dominant role. Product quality

remains an important component in the overall model to understand the relationship between variables, but it is the quality of service that most strongly drives changes in consumer satisfaction among the student respondents.

Given these findings, strategies aimed at improving service quality are likely to yield greater improvements in customer satisfaction. Enhancing service quality can be achieved through focused employee training programs emphasizing responsiveness, reliability, and customer care, as well as adopting the latest technological advancements to increase ATM service efficiency. These initiatives are essential for Bank Kalteng to meet the evolving expectations of its customers, particularly the younger demographic represented by university students.

In conclusion, this study highlights the critical role of service quality in shaping consumer satisfaction with Bank Kalteng's ATM services. While product quality contributes to satisfaction, service quality emerges as the key determinant. Bank Kalteng is encouraged to prioritize service quality improvements to strengthen its competitive position in the banking industry. The study also provides a foundation for future research to explore additional factors influencing customer satisfaction in the rapidly changing financial services landscape.

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