

## THE EFFECT OF SERVICE QUALITY AND PROMOTION ON DANA CUSTOMER SATISFACTION AT FEB UNSRAT STUDENTS

### PENGARUH KUALITAS LAYANAN DAN PROMOSI TERHADAP KEPUASAN PELANGGAN DANA DI MAHASISWA FEB UNSRAT

Oleh:

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**Abstract:** This study aims to determine the effect of service quality and promotion on Dana customer satisfaction of FEB UNSRAT students at Sam Ratulangi University. The study was conducted using a questionnaire that has spread to the customers on FEB students. The results revealed that the quality of accommodation, quality of accessibility, venue, and their dimensions contribute directly to satisfaction of tourists, their intention to return and eventually development of tourism industry in a region which should be considered highly by managers of tourist industry. The research results showed that service quality has a significant and positive effect on DANA Customer Satisfaction. Service quality is the most important factor that affects the satisfaction of customers.

**Keywords:** Service quality, Promotion, Customer Satisfaction

**Abstrak:** Penelitian ini bertujuan untuk mengetahui pengaruh kualitas pelayanan dan promosi terhadap kepuasan nasabah Dana pada mahasiswa FEB UNSRAT di Universitas Sam Ratulangi. Penelitian ini dilakukan dengan menggunakan kuesioner yang telah disebarluaskan kepada pelanggan pada mahasiswa FEB. Hasil penelitian mengungkapkan bahwa kualitas akomodasi, kualitas aksesibilitas, tempat, dan dimensi mereka berkontribusi langsung terhadap kepuasan wisatawan, niat mereka untuk kembali dan pada akhirnya pengembangan industri pariwisata di suatu daerah yang harus sangat dipertimbangkan oleh para manajer industri pariwisata. Hasil penelitian menunjukkan bahwa kualitas pelayanan berpengaruh signifikan dan positif terhadap Kepuasan Pelanggan DANA. Kualitas layanan merupakan faktor terpenting yang mempengaruhi kepuasan pelanggan.

**Kata Kunci:** Kualitas pelayanan, Promosi, Kepuasan Konsumen

## INTRODUCTION

### Research Background

Developments occurred in terms of means of payment. Payment instruments are growing from year to year which makes transactions easier and easier to manage. Cash does provide convenience in transactions. However, in line with economic and technological developments, the use of cash is considered quite practical only for transactions with small values, of course it will be difficult to obtain and carry large amounts of physical money for transactions of large value. In addition, carrying cash is starting to be considered unsafe because of the prevalence of theft, robbery, and counterfeiting, which makes people afraid to store or carry large amounts of cash. These obstacles eventually led to innovation in creating non-cash payment instruments that were more practical and efficient.

E-wallet is a form of online alternative method for financial technology-based payments that use online media or the internet. Only by following the existing procedure, the payment is successfully carried out without using cash again, by connecting the user's account the payment will be automatically deducted from the balance from the user's account, or the user can fill in the balance in an application and use it for a payment system in

stores that support non-payment of payments cash. Not only that, E-wallet also allows registered users to make online transactions easily, safely and comfortably.

Dana is a digital financial service which acts as a digital payment to replace conventional wallets. Established since 2018, DANA is a digital wallet registered with Bank Indonesia with four licenses including electronic money, digital wallet, remittance, and Digital Financial Liquidity (LKD). DANA has three pillars, namely trusted where DANA guarantees 100% security in user transactions; friendly, namely being an open platform that connects users to businesses for a better experience; and accessible, where DANA provides users and businesses with an easy way to make & access cashless payments. DANA collaborates a lot with other applications in order to make online transactions easier, in this case DANA collaborates with one of Apple's well-known brands for application payments from Apple, as it is known that Apple used to only use credit cards for application payments. paid on Apple and has now made it easy for many users of iPhone, iPad and MacBook or other Apple paid apps by just using the fund app.

According to Singh and Sirdeshmukh (2000), service quality is a form of consumer assessment of the level of service received (perceived service) with the level of service expected (service). According to Ranguti (2009), promotion is carried out by a company with the aim of notifying the existence of the product and giving buyers confidence about the benefits of the product. Promotion is one of the methods used to increase sales volume. It can be seen that promotion is very important to do to increase the profit of a company, promotion is one of the factors that support increased sales or attract consumers to use the product being promoted.

In terms of placing financial trust, students are very concerned about the quality of use for financial transactions. Therefore, students often pay attention to security, convenience, and other things that support the level of integrity of the technology used. Promotions provided for millennials, especially students, must really respect things that can affect awareness of trust in using digital payment applications, therefore promotions really determine how large a person's percentage is to be lured into using what products are offered from the promotion and what benefits that will be obtained from the user. DANA is an Indonesian digital wallet designed to make every non-cash and non-card transaction digitally, both online and offline, run quickly, practically and with guaranteed security. Based on this background, this study aims to determine the effect of service quality and promotion on DANA's customer satisfaction.

### **Research Objective**

Based on the formulation of the problem above, the research objectives are as follows:

1. To determine the effect of service quality and promotion on customer satisfaction.
2. To determine the effect of service quality on customer satisfaction DANA.
3. To determine the effect of promotion on the suitability of DANA customers.

## **THEORETICAL FRAMEWORK**

### **Marketing**

According to Etzel, Walker, and Stanton (2007), Marketing is a business activity in which the process includes planning, pricing, promoting, and distributing products/services that are oriented towards target market satisfaction to achieve organizational goals. According to Kotler (2000), marketing is a social process by which individuals and groups obtain what they need and want through creating, offering, and freely exchanging products and services of value with others.

### **E-Wallet**

Electronic wallets allow users to make electronic buying and selling transactions easily, quickly and safely. Electronic wallets function almost the same as pocket wallets. Electronic wallets were first recognized as a method for storing money in electronic form, but have since become popular because they are suitable for providing a convenient way for Internet users to store and use online shopping information. Based on a Bank Indonesia Regulation, Electronic Wallet is an electronic service for storing payment instrument data, including payment instruments using cards and/or electronic money, which can also accommodate funds, to make payments.

### **Service Quality**

According to Kusumadewi and Karyono (2019), service quality and innovation are two elements that can build competitive advantage, because service quality is an adequate infrastructure in providing services, while innovation is applied because consumers want renewal in services to be felt by consumers, so that the end result

of service quality and innovation is the creation of competitive advantage. According to Parasuraman, Zeithaml, and Berry (1985), five dimensions in determining service quality according to are Reliability, Assurance, Tangibility, Empathy, and Responsiveness.

- Reliability is defined as the company's ability to provide services accurately and reliably as promised. Performance must be in accordance with customer expectations, which means having punctuality and providing the same service to all customers with zero errors, sympathetic attitude, and high accuracy. Certainty, knowledge, courtesy and ability of company employees to foster customer trust in the company. Includes several components including communication, credibility, safety (security), competence and courtesy (courtesy). Competence itself is the skills and knowledge possessed by employees to perform services, while Manners include friendliness, attention and employee attitudes.
- Credibility includes matters relating to trust in the company such as reputation and achievements.
- Tangibility, which represents the appearance and function of the company's physical infrastructure; For example, physical facilities such as a comfortable room with chairs provided for customers to sit, equipment and equipment used (technology) and the appearance of employees. This is considered as a form of the company's ability to show its existence to external parties.
- Empathy, a company is expected to know and understand customers, understand that customer needs are specific, and have a comfortable operation for customers in the form of giving sincere and individual attention or individuals given to customers by trying to understand consumer desires.
- Responsiveness, defined as a policy to assist and provide fast, precise and responsive service to customers by delivering clear information.

### Promotion

According to Swastha (2015), promotion is one of the variables in the marketing mix that is very important for institutions to offer the right product. Promotion can be regarded as a one-way flow of information or persuasion designed to influence people or groups into action to create exchanges in marketing. According to Kotler and Armstrong (2012), promotion is an activity that communicates the benefits of a product and persuades target consumers to buy the product.

### Customer Satisfaction

According to Kotler and Keller (2012), satisfaction is a person's feeling of pleasure or disappointment that arises after comparing perceptions/impressions of the performance or results of a product with his expectations. Aryani and Rosinta (2011) argues that customer satisfaction is the key to creating customer loyalty. Many benefits are obtained by the company by achieving a high level of customer satisfaction, namely in addition to increasing customer loyalty but also preventing customer turnover, reducing customer sensitivity to prices, reducing marketing failure costs, reducing operational costs caused by the increase in the number of customers.

### Previous Research

Prasilowati et al. (2020) analyzed and tested empirically the effect of price and sales promotion on customer satisfaction that is mediated by service quality. This study uses primary data; questionnaires are distributed to 100 consumers at the Jingga Project boutique. The sampling technique uses simple random sampling. The data were collected using a questionnaire measured by a Likert scale with analysis tools using Warp PLS 7.0. The results showed that the variables price and sales promotion have a positive effect on customer satisfaction. Furthermore, the mediating variable, namely, service quality, is proven to be able to indirectly mediate the effect of price and sales promotion on customer satisfaction. In line with the marketing theory, which states that customer satisfaction is the feeling of pleasure or disappointment of someone who appears after comparing the performance (results) of the product against the expected performance. From the results of this study, it is clear that the variables price and sales promotion significantly affect customer satisfaction, as well as service quality, which is the mediating variable in this study. Service quality indirectly or partially mediate the effect of price on customer satisfaction.

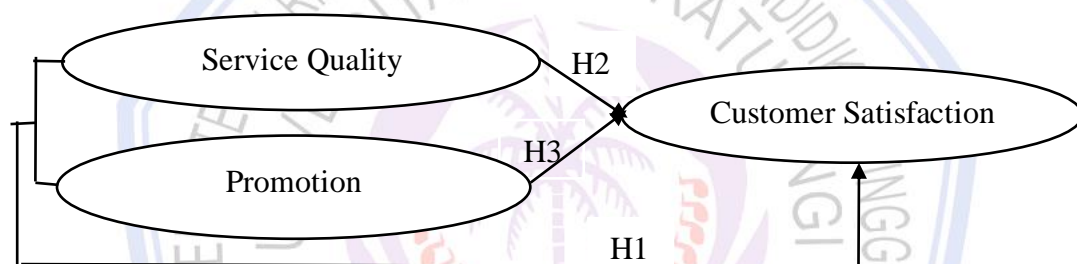
Qomariah et al. (2021) analyzed the role of promotion and service quality in increasing consumer satisfaction and loyalty in pawnshops. This study has five objectives, namely the first: to determine the effect of promotion on customer satisfaction, Second, to determine the effect of service quality on customer satisfaction, Third, to determine the effect of promotion on customer loyalty, Fourth, to determine the effect of service quality on customer loyalty, Fifth, to determine the effect of customer satisfaction on customer loyalty. This research was conducted at the pawnshop PT. Pegadaian (Persero) Bondowoso Branch Office. The research sample was determined by 100 respondents using purposive sampling technique. Data analysis to achieve research objectives



using Structural Equation Model using WarpPLS 5.0. The results of the study after calculating with WarpPLS 5.0. shows that (1) promotion and service quality have a significant effect on customer satisfaction, (2) promotion has a significant effect on customer loyalty, (3) service quality has no significant effect on customer loyalty, (4) customer satisfaction has an impact on customer loyalty.

Prianggoro and Sitio (2019) analyzed the effect of Service Quality and Promotion on Purchasing Decisions and Their Implications on Customer Satisfaction. In accordance with the Presidential Regulation of the Republic of Indonesia number 109 of 2013 concerning the phasing in the participation of social security programs, the BPJS Employment consists of two fields, namely the Wage Recipient and Non-Wage Recipient fields. With the sanctions and regulations imposed on the Wage Recipient field, the reach of participants will be easier, in contrast to the Non-Wage Recipient (BPU) field which consists of independent workers (informal) will tend to be more difficult considering the different backgrounds and professions of informal workers certainly must have good quality public services to gain public trust in BPJS Employment. The type of research used for this study was to use descriptive analytic research. the population in this study was BPJS Employment of Banten Region customers. The sampling based on the theory of Structural Equation Modeling (SEM) amounted to 100 respondents. The results of this study indicate that (1) Service Quality has a positive and significant effect on Purchasing Decisions, (2) Promotion has a positive and significant effect on Purchasing Decisions, (3) Service Quality has a significant indirect effect on Customer Satisfaction, (4) Influential Promotion indirectly significantly towards Customer Satisfaction, and (5) Purchasing Decisions have a positive and significant effect on Customer Satisfaction.

### Conceptual Framework



**Figure 1. Conceptual Framework**

*Source: Data Processed 2022*

### Research Hypothesis

H1: Service Quality and Promotion simultaneously influence DANA customer satisfaction

H2: Service Quality partially influence DANA customer satisfaction

H3: Promotion partially influence DANA customer satisfaction

## RESEARCH METHOD

### Research Approach

This research is using quantitative research method. Quantitative research is a type of research that produces findings that can be achieved using statistical procedures or other means of quantification (measurement). Quantitative research is a process of finding knowledge that uses data in the form of numbers as a tool to analyze information about what you want to know (Kasiram, 2008).

### Population and Sampling Technique

According to Margono (2007), the population is the entire data that is the center of attention of a researcher within a specified scope and time. Population is related to data, if a human provides data, then the size or number of the population will be the same as the number of humans. The population in this research is Students of the Faculty of Economics and Business Universitas Sam Ratulangi who have experience of using DANA. The researcher used saturation sampling for this research because this technique determining sample if all members of the population are used as a sample. This technique is often conducted when the amount of population is relatively small, or research which wishes to make generalizing with small mistake. The sample is being used in

this research are 100 students of the Faculty of Economics and Business at Sam Ratulangi University who have experience of using DANA.

### Data Collection Method

The data collection method is important by providing useful information to understand the process before gaining the result. This research is conducted with a source of data which are primary and secondary data. The primary data used in this research is the questionnaire that will be distributed to the students of the Faculty of Economics and Business University Sam Ratulangi. The secondary data is taken from books, journals, and relevant literature from library and internet. These secondary data were used in the background, literature review, research method, and discussion. Another secondary data is taken from the organization valid data which help to make sure the accurate of this research.

### Instrument Testing

#### Validity and Reliability Test

Reliability test is a test tool to ensure whether the research questionnaire that will be used to collect data on research variables is reliable or not. The questionnaire is said to be reliable if the questionnaire is measured repeatedly, it will get the same results. Ferdinand (2006) reveals that an instrument and the resulting data are called reliable or reliable if the instrument consistently produces the same results every time a measurement is made. Validity is a test of how well an instrument that is developed measures the particular concept it is intended to measure. Validity is the level extent to which of precision and accuracy of a measuring instrument to perform the functions of measuring in this study is the questionnaire. An instrument has high validity if it can deliver results in accordance with the purpose of measuring the measurements itself which is valid at 0.01 level or higher. The validity of testing can use the Product-Moment Correlation Pearson techniques.

### Technical Analysis Data

#### Classical Assumption Test

Multicollinearity shows the intercorrelation of independent variables.  $R^2$ 's near 1 violates the assumption of no perfect collinearity, while high  $R^2$  increases the standard error of beta coefficient and makes assessment of the unique role of each independent difficult or impossible. To assess multi collinearity, researcher can use tolerance or VIF, which build in the regressing of each independent on all the other. Even when multicollinearity is present, note that estimates of the importance of each variable in the equation (variable which are not collinear with other) are not affected.

Heteroscedasticity test aims to test whether in the regression model there is a residual variance inequality one observation to another observation. There are several ways that can be done to conduct heteroscedasticity tests, namely plot graph test, park test, glejser test, and white test.

In multiple linear regression models, the residual is assumed to be normally distributed. A residual is the differences between the observed and model-predicted values of the dependent variable. The residual product is the observed value of the error term for that product. A histogram or PP plot the residuals can help researchers to check the assumption of normality of the error term.

### Multiple Linear Regression Analysis

Multiple linear regression is used to model the relationship between one numeric outcome or response or dependent variable (Y), and several (multiple) explanatory or independent or predictor or regression variables (X). The regression equation, prediction model, is perhaps the most straightforward expression of the general linear model that was introduced by Legendre in 1085 (Stigler, 1990). The formula of multiple regression models in this research is shown below

$$y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + e$$

- Y : Customer Satisfaction
- 0 : Constant, when all independent variable = 0
- $X_1$  : Service Quality
- $X_2$  : Promotion
- 1, 2 : Slope of each independent variable
- e : Error term

### Research Hypothesis

In order to test the hypothesis, a statistical analysis Ftest and Ttest need to be calculated. The Ftest and Ttest will be useful in a situation when the researcher needs to find out the relationship between dependent and independent variables. When Ftest and Ttest are given and compared to the Ftable and Ttable the hypothesis could be examined.

### F-Test (Simultaneously)

The Ftest is used to determine the effect of all independent variables to a dependent variable. If Fcount is higher than Ftable, the hypothesis (H1) is accepted.

### T-Test (Partially)

Ttest is any statistical test in which the statistic has an F-distribution if the null hypothesis is true. The Ttest is the test to know partial influence of an independent variable to dependent variable. If tcount > ttable then H0 is rejected and H2 – H3 are accepted and if tcount < ttable then H2 – H3 are rejected.

## RESULT AND DISCUSSION

### Result

#### Validity and Reliability Tests

Table 1. Validity Test Result

Variable	Indicators	Pearson Correlation	Sig. (2-tailed)	N	r table	Status
Service Quality (X <sub>1</sub> )	X1.1	0.690	0.000	100	0.195	Valid
	X1.2	0.762	0.000	100	0.195	Valid
	X1.3	0.725	0.000	100	0.195	Valid
	X1.4	0.729	0.000	100	0.195	Valid
	X1.5	0.633	0.000	100	0.195	Valid
	X1.6	0.658	0.000	100	0.195	Valid
	X1.7	0.646	0.000	100	0.195	Valid
	X1.8	0.669	0.000	100	0.195	Valid
Promotion (X <sub>2</sub> )	X2.1	0.873	0.000	100	0.195	Valid
	X2.2	0.686	0.000	100	0.195	Valid
	X2.3	0.895	0.000	100	0.195	Valid
	X2.4	0.542	0.000	100	0.195	Valid
	X2.5	0.879	0.000	100	0.195	Valid
	X2.6	0.882	0.000	100	0.195	Valid
	X2.7	0.716	0.000	100	0.195	Valid
	X2.8	0.879	0.000	100	0.195	Valid
Customer Satisfaction (Y)	Y1	0.706	0.000	100	0.195	Valid
	Y2	0.690	0.000	100	0.195	Valid
	Y3	0.694	0.000	100	0.195	Valid
	Y4	0.593	0.000	100	0.195	Valid
	Y5	0.646	0.000	100	0.195	Valid
	Y6	0.632	0.000	100	0.195	Valid
	Y7	0.756	0.000	100	0.195	Valid
	Y8	0.708	0.000	100	0.195	Valid

Source: Data Processed, 2024

Based on the data of validity test result by using the SPSS statistical program 25 that shown in table 1, the Pearson Correlation value of every indicator (rcount) of variables Service quality(X<sub>1</sub>), Promotion(X<sub>2</sub>) has a higher value than rtable value which is 0.195. It means every indicator in the questionnaire is valid and it can be used for further analysis because below than the significant level (each indicator of variables) which is 5% or 0.05.



**Table 2. Reliability Test Result**

Cronbach's Alpha	N of Items	Status
0.902	3	Reliable

Source: Data Processed, 2024

Based on the table 2, the result of reliability test by using Cronbach's alpha is more than 0,6 which is 0.902. It means the questionnaire is reliable, the instruments are consistent and stable taps the variables.

### Testing of Classical Assumptions

#### Normality Test

Normality test is a test to examine whether in the regression model, the independent and dependent variables distributed normally or not. This research used One-Sample Kolmogorov-Smirnov Test with its criteria of testing, the significance value is  $\geq 0,05$  means the data distributed normal, if below than 0,05, the data is not distributed normally.

**Table 3. Normality Test**

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		100
Normal Parameters <sup>a,b</sup>	Mean	.0000000
	Std. Deviation	3.53845343
Most Extreme Differences	Absolute	.082
	Positive	.082
	Negative	-.034
Test Statistic		.082
Asymp. Sig. (2-tailed)		.095 <sup>c</sup>

a. Test distribution is Normal.

Source: Data Processed, 2024

According to the result of normality test above, the significance value which is Asymp. Sig. (2-tailed) is 0.095 means the data distributed normally.

#### Multicollinearity Test

Multicollinearity test is a test to examine and ensure is there intercorrelation or correlation between independent variable in regression model. Tolerance and Variance Inflation Factor (VIF) are used to see the multicollinearity. If the tolerance value  $> 0.1$  or  $VIF < 10$ , it means multicollinearity does not occur. Multicollinearity test results can be seen on the Table.

**Table 4. Result of Multicollinearity Test**

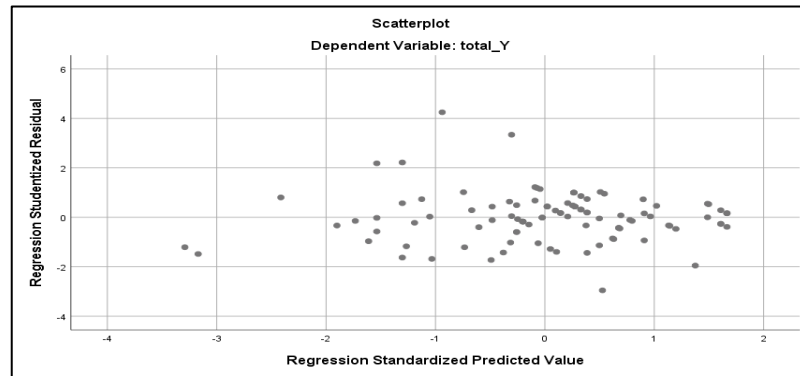
Variable	Tolerance		VIF		Status
	Result	Value	Result	Value	
Service Quality	0.547	$> 0.1$	1.827	$< 10$	No Multicollinearity
Promotion	0.547	$> 0.1$	1.827	$< 10$	No Multicollinearity

Source: Data Processed, 2024

Based on the table 4, shows the result of Multicollinearity test. The tolerance of Service Quality (X1) and Promotion (X2) as independent variables are same which is 0,547 higher than the standard which is 0,1 and the value of Variance Inflation Factor (VIF) for Service Quality(X1) and Promotion (X2) are same 1,827, it below than the standard which is 10. It means variable of service quality and promotion there has no multicollinearity.

#### Heteroscedasticity Test

The occurrence of heteroscedasticity symptoms or problems will lead to doubts or inaccuracies in a regression analysis result. A good regression is when there are no heteroscedasticity symptoms. The Scatter Plot graph is used in this test.



**Figure 2. Result of Heteroscedasticity Test**

*Source: Data Processed, 2024*

Based on the scatterplot graph above, it shows that the data point is spread above and below number zero, the data point doesn't gather just below or above, and the data point spread is not patterned. It means there is no heteroscedasticity in this regression model.

### Multiple Linear Regression Analysis

**Table 5. Result of Mutiple Linear Regression**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	2,786	1.437		1.938	.056
total_X1	.702	.057	.714	12.385	.000
total_X2	.221	.049	.258	4.478	.000

*Source: Data Processed, 2024*

The result in the Table 5 can be shown through the formula of regression equation as follows:

$$Y = 2.786 + 0.702X_1 + 0.221X_2 + e$$

Table 5 shows the result of Multiple Linear Regression Analysis, the influence of independent variables Service Quality (X1) and Promotion(X2) on dependent variable customer satisfaction (Y) of Dana.

### Correlation Coefficient and Coefficient of Determination Test

**Table 6. Correlation Coefficient and Coefficient of Determination Test**

Model Summary <sup>b</sup>		
Model	R	R Square
1	.908a	.824

a. Predictors: (Constant), total\_X2, total\_X1

b. Dependent Variable: total\_Y

*Source: Data Processed, 2024*

According to table 6, it shows the result of Correlation Coefficient and Coefficient of Determination to measure the correlation between variables in this research. The coefficient correlation (R) value is 0,908. It means that the correlation relationship between all independent variables, Service Quality(X1) and Promotion(X2) with the dependent variable, customer satisfaction (Y) is 0.785. If the coefficient correlation value tends to be close to 1 and it means there is tightly relationship between the independent variables and dependent variable. The coefficient of determination ( $R^2$ ) measures and examine the ability of a model in explaining the variation of dependent variables.  $R^2$  has value is 0.824 it means that the 82.4% variation of customer satisfaction(Y) as dependent variables is explained by the variation in service quality(X1) and promotion(X2) as independent variables. The rest of 17.6% is influenced by other variable which is not explained in this research.



## Hypothesis Testing

### T-test (Partial Test)

The purpose of t-test is to identify if the independent variables service quality(X1), promotion(X2) are affecting the dependent variable Customer satisfaction(Y) partially. The level of confidence used in this research is 95% or  $\alpha = 0,05$ . The results of the t test can be seen in the table below:

**Table 7. T-test Result**

Variable	Tcount	Ttable	Sig.
Service quality	12.385	1.988	0.000
Promotion	4.478	1.988	0.000

Source: Data Processed, 2024

Based on the Table 7 that shows the t-test result, the variable independent X1 which is service quality has tcount is 12.385 and ttable is 1.988 means  $tcount > ttable$  with the significant level is .000, below than 0,05, which is positive and significant. This indicates that service quality (X1) influence customer satisfaction (Y) partially. So, the 1st hypothesis is Accepted. While independent variable X2 which is promotion has tcount is 4.478 and ttable is 1.988 means  $tcount > ttable$  with the significant level is .000, below than 0,05. So that the hypothesis is positive and significant. It means the 2nd hypothesis promotion partially influence customer satisfaction Accepted.

### F-test (Simultaneous Test)

The purpose of t-test is to identify if the independent variables service quality(X1), promotion(X2) are affecting the dependent variable Customer satisfaction(Y) simultaneously. Result of the F Test can be seen in the Anova table

**Table 8. F-Test Result**

ANOVA <sup>a</sup>					
Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	1548.957	2	774.478	226.549	.000 <sup>b</sup>
Residual	331.603	97	3.419		
Total	1880.560	99			

a. Dependent Variable: total\_Y

b. Predictors: (Constant), total\_X2, total\_X1

Source: Data Processed, 2024

Based on Table 8, the value of fcount is 226.549 and the significance level is 0.000. The value of ftable is 3.09 it means fcount is more than ftable. The result shows that service quality(X1) and promotion(X2) as independent variables influence customer satisfaction(Y) as dependent variable simultaneously. This indicates that the 3rd hypothesis is accepted.

## Discussion

### The Effect of Service Quality and Promotion on Dana Customer Satisfaction

The quality of service to customers has a big influence on satisfaction customers, namely poor service will have a greater impact on satisfaction customers rather than services that are categorized as good, implementing strategies with the best category will increase the customer satisfaction. According to (Handoko, 2017:18) promotion describes a stage of the relationship marketing activities for a service or product. Promotion is part of activities and describes the relationships carried out by the company towards buyers or consumers who intend to take someone's heart consumers, notifications and influence. All these activities work to increase sales, the quality of a product, that consumers feel satisfied, this works for them, that the person will carry out the transaction again. This research shows that service quality and promotion influence Dana customer satisfaction of FEB Students at Sam Ratulangi simultaneously, it is revealed based on the questionnaire that has spread to the customers on FEB Students at Sam Ratulangi University.

### The Effect of Service Quality on Dana Customer Satisfaction

Lupiyoadi and Hamdani (2006) states that one way to creating customer satisfaction is by improving service quality, because customers are the focus when talking about satisfaction and loyalty. It is also said that

consistent service quality can contribute the success of the company is viewed from the perspective of customer satisfaction. Customer satisfaction is someone's feeling of satisfaction or vice versa after comparing the reality and expectations received from a service. Customer satisfaction can only be achieved by providing the service quality to the customers. The good services that given by Dana to the customers FEB Students at Sam Ratulangi Manado, so that the more the customer feel satisfy. The results of this research in the previous chapter show that service quality on customer satisfaction has a positive and significant effect partially. Naik, Gantasala, and Prabhaka (2010), "service quality within retail units is pivotal for satisfying customers, retaining them and creating loyalty amongst customers." The results of this research were proven by previous researchers, Harianto and Subagio (2013) that Service quality has a positive and significant influence on satisfaction customer.

### **The Effect of Promotion on Dana Customer Satisfaction**

Promotion is a good way to introduce products to customers and potential customers through advertising, personal selling, sales promotions and marketing direct. By carrying out promotions, the product will be known and expected by customers are interested in buying the product or services. To retain customers and it is hoped that customers will do so repeat purchase. Apart from promotions, producers must also provide good service creating the customer satisfaction. The more promotion that supports the Dana the more customers of FEB Students at Sam Ratulangi Manado feel satisfy and using Dana even more. Application to promotional activities interesting and pays attention to the level of quality services on each product/service from funds that can help the company in increasing satisfaction scores customers regarding products/services and be used as evaluation material for funding in the future. The results of this research in Prasilowati et al. (2020) that sales promotion have a positive effect on customer satisfaction

## **CONCLUSION AND RECOMMENDATION**

### **Conclusion**

After doing research and processing the data that has been collected with the aim of knowing "The Effect of Service Quality and Promotion on DANA Customer Satisfaction at FEB UNSRAT Students) researcher can draw conclusions as follows:

1. Service quality has a significant and positive effect on DANA Customer Satisfaction on FEB UNSRAT Students.
2. Promotion has a significant and positive effect on DANA Customer Satisfaction on FEB UNSRAT Students.
3. Service quality and promotion has a significant and positive effect on DANA Customer Satisfaction on FEB UNSRAT Students.

### **Recommendations**

Based on the results, the following are some suggestions for marketers and academic purposes that can be given by the researcher:

1. DANA needs to pay attention to the quality services on FEB UNSRAT Students, because a good service will make the customers feel satisfy of using DANA.
2. DANA must follow up about the promotion and put more promotion to makes the customer on FEB UNSRAT Students get satisfied on using DANA.
3. This research can be used as a reference for a study in the future or for developing new ideas that can be implemented the service quality promotion on customer satisfaction.
4. Future researchers may use other independent variables or other factors that might impact the customer satisfaction.

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