Revealing the Role of Service Quality and Brand Awareness in Shaping Customer Satisfaction Mobile Banking Users Through Excellent Service

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ARTICLE INFORMATION

ABSTRACT

Banks in Indonesia are actively developing mobile banking-based technology because many already have this facility. On average, transactional banks in Indonesia can be said to experience electronic transactions reaching 80-90% of the number of customer transactions each month. The top brand index for mobile banking in this research experienced a downward trend from 2020 to 2022. This is the basis for conducting this research. The research was conducted with a sample of customers who used the mobile banking application and the research was conducted at the Pamekasan Branch KCP. This type of research is quantitative research with primary data sourced from questionnaires. The analysis tool used is SmartPLS with SEM-PLS data analysis techniques. The results of the direct influence research show that the variables of service quality (p-value 0.035) and brand awareness (p-value 0.040) influence customer satisfaction, while the variables of service quality (p-value 0.278) and brand awareness (p-value 0.278) and awareness brand (p-value 0.278) influences customer satisfaction. p-value 0.216) has no effect on excellent service and excellent service (p-value 0.095) has no effect on customer satisfaction. The results of the indirect influence research show that excellent service is not an intervening variable between the service quality variables (p-value 0.321) and brand awareness (p-value 0.248) on customer satisfaction. Academic implications include that further research is needed to understand the relationship between service quality, brand awareness and customer satisfaction. These findings can contribute to the development of service marketing and management theory as well as testing more comprehensive models in the banking context.

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INTRODUCTION

The rapid growth of technology today has dramatically changed the way people live their daily lives and the internet plays an important role in facilitating various household tasks. As a result, internet use is increasing and bringing many benefits, one of which is convenience in financial services through applications mobile banking (m-banking). Users can carry out financial transactions just by using smartphone so there is no need to visit bank branches or ATMs (Automated Teller Machines). In addition to making banking more convenient, the internet also acts as a platform for searching and exchanging information, making it a vital tool in today's world.

In January 2023, internet users in Indonesia will number 213 million people or cover 77% of the total population of 276.4 million people. This figure reflects growth of 5.44% compared to January 2022, which amounted to 202 million users. Over the past decade, the number of internet users in Indonesia has increased significantly, up 142.5 million from 70.5 million in 2013. The continued increase in internet use reflects the increasing need for digital services in various fields including education, politics and business. The financial industry has benefited significantly from digitalization as they have leveraged technological advances to improve service delivery and consumer happiness.

Banks, insurance companies, capital markets and financial institutions are increasingly utilizing financial technology (fintech) to improve its services. Customers can use digital financial services to easily access account information, check product specifications and complete transactions. Among the many digital services that can be accessed, m-banking has emerged as an essential tool for users to manage their finances. M-banking allows customers to check account balances, transfer funds and pay bills using smartphone they. This service is increasingly popular due to its flexibility which allows it to be used at any time and from anywhere, including while traveling.

M-banking is increasingly popular in Indonesia and almost all banks now offer it as part of their e-banking portfolio. The leading bank in Indonesia in this field and is known to actively develop mobile banking technology. This bank is a transactional giant with electronic transactions accounting for 80-90% of total customer transactions every month. In particular, it provides m-banking services which enable customers to carry out various banking transactions via their smartphone. The application was created to provide convenience, efficiency, security and makes it an important component in the bank's digital transformation plan.

However, even though the adoption of m-banking services continues to increase, the bank's brand performance is experiencing a downward trend. Based on the top brand index, the rating shows a decline from 13.80% in 2020 to 12.90% in 2021 and 2022 (Frontier, 2022). This decline underlines the need to improve the quality of m-banking services. Service quality is an important factor in the competitive banking landscape as it plays a major role in attracting and retaining customers. Customers who perceive bank services to be reliable and

efficient are likely to be satisfied and loyal to the institution. Therefore, improving the quality of m-banking services is very important to maintain its competitive advantage (Tumewah et al., 2020).

Research consistently shows that service quality has a direct impact on customer satisfaction. High-quality service that meets or exceeds customer expectations will increase satisfaction, which in turn fosters customer loyalty. Perceptions of application quality and superiority m-banking has a significant effect on overall customer satisfaction (Arcand et al., 2017) (Trisnawati & Fahmi, 2017) and (Febrianta & Indrawati, 2016). However, the results of his research produced the opposite impact (Pramesti et al., 2023). When customers feel that bank services are reliable, easy to use and efficient, they are likely to continue using the service and recommend it to others. Furthermore, customer satisfaction is not only beneficial in the short term but also provides long-term benefits, including customer retention and competitive advantage. Apart from service quality, excellent service is also the main driver of customer satisfaction. Excellent service refers to a bank's ability to consistently provide superior customer service, meeting customer needs with professionalism, responsiveness and attentiveness. This involves maintaining a positive attitude, being proactive in solving problems and ensuring that customers feel valued. Companies that consistently provide excellent service are better positioned to retain their customers and foster loyalty. Results of research shows that excellent service influences customer satisfaction (Raziawati & Ma'rup, 2021) (Tetralleniajr et al., 2021), but

produced different research results. In a competitive industry such as banking, excellent service can be a differentiating factor that differentiates a bank from its competitors (Junaedi, 2020). Apart from service quality and excellent service, brand awareness also plays an important role in influencing customer satisfaction. Brand awareness refers to the extent to which customers are familiar with a particular brand. A strong brand presence helps customers recognize and trust the bank, making them more likely to choose its services. Before making a decision, customers typically consider brands they know and trust, highlighting the importance of building and maintaining strong brand awareness. Banks with strong brand recognition have a greater opportunity to attract new customers and retain existing customers.

However, research on the relationship between brand awareness and customer satisfaction has produced mixed results. Several studies show that brand awareness significantly influences customer satisfaction (Trisno et al., 2022), while other research shows that brand awareness has no influence at all (Rumbaru et al., 2021) and (Haribowo et al., 2022). This inconsistency creates a gap in understanding the true role of brand awareness on customer satisfaction, especially in the context of mobile banking services.

Considering the importance of the three factors "service quality, excellent service and brand awareness", this research aims to determine their impact on customer satisfaction using the M-banking application. By investigating some of

these characteristics, this research hopes to gain insight into how these aspects work together to produce consumer happiness and discover which aspects have the greatest impact. This study is very relevant considering that the worsening m-banking brand index emphasizes the need for deeper knowledge about the aspects that cause customer satisfaction in the digital banking ecosystem.

LITERATURE REVIEW

Customer Satisfaction

Customer satisfaction is an important idea in business management because it affects a company's capacity to retain consumers, generate loyalty and maintain growth. Customer satisfaction as when a product or service meets or exceeds a client's expectations, creating feelings of pleasure or satisfaction. If actual performance is far from expectations then dissatisfaction will aris (Kotler & Amstrong, 2008). Therefore, customer satisfaction is basically a comparison between what customers expect and what they actually receive from a product or service.

Customer satisfaction is very important in service businesses such as banking, where customer relationships can last for years. High levels of satisfaction increase the likelihood of repeat purchases, customer loyalty and good word-of-mouth referrals, all of which are critical to business success. Loyal clients are less sensitive to price changes, prefer the same service providers and help reduce a company's marketing spend by eliminating the need for aggressive customer acquisition activities.

Satisfied consumers help a company's reputation by acting as brand advocates, advocating products or services to others and reducing the need for sponsored marketing initiatives (Tjiptono & Chandra, 2016). Customer satisfaction is more than just a short-term reward. This fosters an emotional bond between customers and businesses resulting in long-term loyalty and success. Customers who are emotionally invested in a brand are more likely to provide feedback, suggest product ideas and support the company's success. These stronger relationships have the potential to drive continuous improvements to the company's services. Customer happiness is a strategic asset for companies that has a long-term impact on brand image, market share and profitability. Additionally, client satisfaction is a useful performance statistic. Customers who are satisfied with their purchases are more likely to return and remain loyal, providing consistent cash flow to the business. It also serves as a reliable predictor of overall business success. Companies that regularly meet or exceed customer expectations will excel in competitive markets where customer satisfaction is a key differentiator. In addition, maintaining a high level of satisfaction is also in line with corporate social responsibility (CSR), which proves that the company prioritizes customer needs, develops trust, and improves its public image.

Customer satisfaction is influenced by various elements, including product quality and emotional connection to the brand. There are five main aspects that influence consumer satisfaction, namely (Lupiyoadi & Hamdani, 2011):

Product quality. The quality of a product is an important factor that influences satisfaction. Customers want products to meet or exceed their expectations in terms of performance, durability and functionality. High-quality goods provide a positive experience, which encourages customer loyalty and repeat purchases.

Quality of service. Service quality is very important in service industries such as banking. Customers demand fast, prompt, and courteous service, and a pleasant service experience increases their overall happiness. On the other hand, poor service can cause disappointment, even though the product quality is good.

Emotional connection. Customer happiness is not solely determined by the actual features of a product or service. Emotional aspects also play a role, as buyers may be satisfied by the prestige or self-esteem associated with using a leading brand. Emotional ties increase brand loyalty and positive word-of-mouth referrals.

Price. The price of a product or service impacts customer satisfaction because it determines how they perceive value. Customers will be more satisfied if they are confident that they are receiving good quality at a fair price. On the other hand, if people think a product is expensive because of its quality, they may feel dissatisfied.

Fees. Apart from price, other costs such as time, energy and other costs have an impact on consumer satisfaction. Customers value products and services that reduce unnecessary responsibilities and provide a hassle-free experience, thereby increasing overall satisfaction.

Customer satisfaction is measured by analyzing important behaviors and responses. Identifying three important indicators, namely (Indrasari, 2019):

Conformity to expectations. The extent to which a product or service meets consumer expectations is a key indicator of satisfaction. This is often determined by comparing pre-purchase expectations with post-purchase results.

Intention to revisit or repurchase. Satisfied customers are more likely to make future purchases or use a service again. Intention to repurchase is a clear indication of satisfaction.

Willing to recommend. Satisfied customers are more likely to promote a company's products or services to others, demonstrating loyalty and satisfaction. Positive references are a powerful marketing tool for businesses.

Relationship marketing, exceptional customer service, effective complaint resolution and continuous improvement are some of the techniques used by businesses to increase customer happiness. Businesses that focus on long-term relationships over short-term transactions are more likely to meet client expectations. Continuous improvement in service performance also allows businesses to react to changing consumer needs, ensuring that customer satisfaction remains high. In short, customer satisfaction is a complex concept that requires balancing product quality, service quality, emotional engagement, price and associated costs. The relevance is more than just client retention; this

fosters long-term loyalty, increases brand advocacy and ensures competitive advantage. Businesses can achieve long-term success and maintain high levels of satisfaction through strategic initiatives.

Service Quality

Mobile banking (m-banking) has emerged as a major innovation in the banking business, allowing users to carry out various financial transactions from the comfort of their mobile phones. Service quality m-banking has become an important factor in customer happiness, loyalty and competitive advantage. Service quality is an effort to meet customer requests and expectations through efficient and appropriate service delivery. This requires assessing the gap between customer expectations and actual service experience by emphasizing the need for continuous development to meet changing consumer demands (Tjiptono & Chandra, 2016). Because production and consumption are intangible, diverse and inseparable which distinguishes services, services are inherently more difficult to measure than the products themselves. m-banking as a service allows banks to innovate and simplify service delivery by offering convenience, security and accessibility (Riswandi, 2005). The Financial Services Authority (OJK) defines m-banking as a platform that allows consumers to carry out financial transactions using mobile phones such as: payments, transfers and account management. In line with this, the quality of service m-banking as an overall assessment of an application's usability, performance and dependability (Arcand et al., 2017). Service quality m-banking has a significant impact on consumer satisfaction, strengthening the relationship between excellent service and customer loyalty (Khan & Fasih, 2014).

In the financial industry, client happiness and loyalty are very important for success (Khumaini et al., 2022). Customers not only value the end product but also the entire service delivery process, therefore banks must offer a seamless experience. M-banking service quality has various important roles:

Customer Satisfaction and Service Quality m-banking. Quality of service m-banking is an important component in customer happiness. When customers have a smooth, safe, convenient service they are more likely to continue using it and promoting it to others. Positive experiences in areas such as ease of use, safety, and availability of products that meet consumer needs all contribute to high levels of satisfaction.

Customer Loyalty is Driven by Service Quality m-banking. Customer loyalty is important for long-term company success. Loyal consumers are more likely to repeat transactions, use a variety of bank services and support the brand. Quality of service m-banking have a direct impact on customer loyalty by providing a consistent, reliable and trustworthy experience. Satisfied customers will continue to use the service, strengthening their loyalty to the bank and possibly increasing their lifetime value to the company.

Improve Service Quality m-banking for Competitive Advantage. In today's increasingly competitive digital market, service quality m-banking can differentiate a bank from its competitors. Banks have a competitive advantage by providing

services m-banking features such as faster transaction times, better security and improved user interface. When customers look for convenience, security and efficiency, platforms m-banking A well-designed one can help banks recruit and retain a larger customer base thereby improving their competitive position.

Several elements influence the perception of service quality m-banking all of which are important in influencing customer experience and satisfaction (Khumaini et al., 2022) :

Easy to Use. One of the most important characteristics of service quality m-banking is ease of use. Customers should be able to use the platform and make transactions without additional hassle. The user-friendly interface, simpler processes and intuitive navigation all contribute to a pleasant user experience. Customers are more likely to experience high-quality and efficient service when tasks such as balance inquiries, fund transfers and bill payments are easy to complete.

Practicality. m-banking practical because it can provide banking services at any time and from anywhere. Customers like flexibility m-banking, which allows them to handle their accounts outside of typical banking hours. This convenience is especially appreciated by busy customers looking for immediate access to their financial services.

Security. Security is perhaps the most important issue in determining service quality m-banking. Customers entrust banks with sensitive personal and financial information, so the platform m-banking must provide strong security measures to protect this data. Encryption, multi-factor

authentication and secure transaction technology help increase customer trust. When clients are confident that their data is secure, their overall satisfaction with the service will increase.

User Friendly Interface. The user-friendly design allows clients to navigate the platform m-banking without confusion or distraction. The design should be simple, allowing users to access various functions quickly and effectively. A well-designed interface reduces the chance of errors, improves user experience and increases overall satisfaction.

Comfort. The ability to complete a variety of transactions from checking balances and paying bills to applying for loans, all in one app, contributes significantly to the perceived convenience m-banking. This service increases customer satisfaction by enabling consumers to handle their finances without having to visit a branch or ATM.

Several important metrics are used to assess service quality m-banking which provides insight into how well the bank's platform meets customer expectations (Khumaini et al., 2022):

Comfort. Convenience refers to the customer's overall happiness with the service m-banking. This includes the platform's usability, visual design, and simplicity of completing transactions. A well-designed platform that prioritizes user convenience will improve consumer perception and usage

Security. Security remains the main focus for customers who use the service m-banking. A secure platform that safeguards sensitive information fosters customer trust, which is important for maintaining

long-term relationships. Platforms that guarantee confidentiality and protect against cyber threats are said to be high quality.

Convenience. Convenience includes the ability to obtain banking services from anywhere and at any time. Customers will be happier with the platform m-banking which is easy to access and use. Platforms that allow users to make transactions quickly and efficiently increase consumer loyalty.

Design. Platform design m-banking has a significant impact on user experience. Visually appealing, functional design increases overall user engagement and happiness. Well-thought-out design encourages user engagement and encourages continued use of the site

Application System. Application technical performance m-banking which includes speed, accuracy and system reliability are important benchmarks for service quality. Customers will prefer a platform that consistently delivers correct and timely results whereas technical issues can cause irritation and dissatisfaction

Quality of service m-banking is an important component in determining customer happiness, loyalty and competitiveness. Banks can improve the platform m-banking them by focusing on usability, security, functionality and system architecture to meet customer expectations and build long-term relationships. As digital banking develops, service quality will remain an important factor in the financial industry, enabling success in a competitive market.

Excellent Service

Excellent service, also known as exceptional service, is critical to determining the performance of an organization, especially in service industries such as banking. Excellent service is the ability to provide the best service to consumers while being ready to manage challenges well (Hasanah, 2016). The ultimate goal is to leave a lasting pleasant impression on clients, which will build loyalty and encourage them to return. This service-oriented approach is especially important in the banking industry, where staff must build and maintain trust, responsiveness and efficiency in their contacts with consumers. This definition can be expanded to include how companies generally provide services with the goal of achieving the highest level of customer happiness that leads to business growth and long-term relationships.

Proposes a broader definition of service as any action or benefit that can be provided by one party to another, which is often intangible and does not result in any ownership (Kotler, 1988). Services, whether related to tangible products or not, play an important role in the consumer experience. Kotler's concept emphasizes the fleeting nature of service, underscoring its impact on customer satisfaction despite its intangible quality. Emphasizes that good service is characterized by friendliness, speed, ethical behavior, and a thorough understanding of customer needs and expectations (Hasibuan, 2009). This holistic approach ensures that clients feel valued, leading to repeat business and a readiness to recommend the service to others.

The main goal of exceptional service is to exceed customer expectations. Companies that provide the best service gain a competitive advantage

in their respective industries by driving client delight and loyalty. There are various benefits to providing extraordinary service: 1. Improve the company's image; 2. Become an informal advocate for the brand, thereby providing word-of-mouth marketing that can attract new customers; 3. Another significant advantage of providing exceptional service is the ability to make a positive first impression; 4. In a competitive world where companies often compete by providing material benefits or discounts, exceptional service becomes a differentiator; and 5. Long-term profitability is a huge benefit of offering exceptional service.

Excellent service is important not only for client happiness, but also for the company as a whole. Providing good service provides benefits for both the organization and its clients. This increases client satisfaction which increases revenue, lowers marketing expenditure and improves the company's public image (Hasanah, 2016). In addition, in an era of intense competition, providing exceptional service is an important technique that can be implemented by the business world to increase its competitiveness. Organizations that successfully offer excellent service gain a competitive advantage because clients prefer organizations that can fulfill their requests quickly and efficiently. Providing exceptional service will increase staff productivity. Employees who are happy with their work and driven by a service-oriented culture will be more productive and contribute to the company's success. A positive work atmosphere fostered by a desire to provide exceptional service will increase employee engagement and overall productivity. This directly

adds to increased efficiency, thereby improving overall company performance.

Several elements contribute to the delivery of extraordinary services, including (Hasanah, 2016) :

Awareness. Refers to an employee's knowledge of their roles and responsibilities. Employees with a high level of conscientiousness are more likely to complete their responsibilities with dedication and discipline, thereby ensuring that required service standards are met. This thoughtful approach benefits the organization and the services it offers

The second factor is regulation. Rules and regulations play an important role in ensuring service consistency. Regulations help maintain discipline in a company, particularly in customer-facing industries, and ensure that personnel follow established procedures to continue providing high-quality service. Clear regulations also serve to clarify performance targets and establish a framework of responsibilities

Organizational structure. Both processes are important in providing the best service. Service companies must be adaptable enough to accommodate various consumer needs. Customer expectations and tastes vary, so companies must have a strong and adaptable structure to provide individualized service. Effective organizational procedures allow employees to respond quickly to customer requests, which is critical to maintaining a high level of service

Compensation. Adequate remuneration keeps personnel motivated and focused on providing the best service. Conversely,

insufficient wages can lead to unhappiness and lower quality of service. Offering competitive salaries and benefits ensures that employees are committed to their work and can concentrate on providing the best service

Employee skills and abilities are also critical to providing exceptional service. Employees who have received appropriate training and have the required abilities are more likely to provide efficient and effective service. Training and development programs that enhance personnel skills and customer service talent are critical to maintaining excellent service levels

Service facilities. Required to provide exceptional service. Adequate facilities, equipment and tools improve service delivery by increasing work efficiency and enabling personnel to respond quickly to customer requests. Well-equipped service facilities also increase client satisfaction by creating a friendly and productive workplace.

Several indicators are used to measure excellent service, namely (Hasanah, 2016):

Reliability. Refers to the ability to offer services in a timely, accurate and satisfactory manner, ensuring that staff can be relied upon to resolve client problems

Responsiveness. Willingness to help and serve clients quickly, showing attention to their needs

Competence. Represents the staff's ability to communicate successfully with clients

Access. Guarantees that services are provided without additional hassle

Courtesy. Treating consumers with courtesy and respect, while credibility emphasizes trust in service delivery

Understand the customer. Requires mutual understanding and empathy between customer and service provider.

In summary, exceptional service is critical to an organization's success, especially in a customer-centric business like banking. This not only affects consumer satisfaction, but also company competitiveness, employee productivity, and long-term profitability. Organizations that value service excellence will gain loyal customers, increased revenue, and a competitive advantage in the marketplace. Companies can ensure continuous delivery of superior service by concentrating on the elements that influence it: such as employee awareness, legislation, organizational structure, talent , compensation and facilities.

Brand Awareness

Brand awareness is an important concept in marketing because it lays the foundation for consumer behavior and brand success. According to Kotler and Keller (2009), brand awareness refers to a customer's capacity to identify, recognize, or remember brands in a particular category to consider making a purchase. These capacities include recognition, where consumers are reminded of a brand when they encounter it, and recall, where consumers can recall the brand without using external cues. Brand awareness as the existence of a brand in the minds of consumers, which plays an important role in guiding their purchasing decisions and encouraging loyalty. In essence, the more people know about a brand,

the more likely they are to consider it when making a purchase (Durianto et al., 2004).

The value of brand awareness is determined by the level of awareness achieved. The more awareness, the stronger the influence on customer decisions. They identified four important functions of brand awareness in determining customer behavior.

Brand awareness serves as an anchor for additional associations.

When people become familiar with a brand, they tend to identify with certain features, experiences, or emotions, which help the brand stand out in the market. This visibility improves the overall brand image and strengthens its place in the minds of consumers

Awareness increases familiarity, which may lead to liking

Repeated exposure to a brand increases consumers' comfort and positive thoughts toward that brand, making them more likely to purchase from a known brand over an unknown brand

Brand awareness shows commitment.

A brand with high recognition shows that it has a consistent and established market presence, thereby fostering trust and increasing customer loyalty

Awareness helps the deliberation process, especially in the early phases of the customer decision journey.

When consumers start thinking about what items to buy, they tend to include well-known brands in their list of choices, thereby increasing their chances of making a purchase.

These four features show how brand awareness not only makes a brand more recognizable, but also fosters deeper associations, emotional connections, and, ultimately, consumer loyalty.

Brand awareness is important because it can influence consumer behavior and drive company success. Brand recognition is very important for acquiring new clients which can be a difficult and expensive procedure. Well-known brands have a considerable market advantage because customers are more likely to choose a well-known brand over less well-known competitors. High brand awareness also differentiates a brand from its competitors, allowing it to gain more market share. Brands with high awareness are often perceived as more valuable and trustworthy, and this increase in brand equity can result in higher long-term profitability (Lengkong et al., 2021).

Additionally, brand awareness contributes to a company's reputation, increasing the likelihood that consumers will consider it during their purchasing journey. Consumers view well-known brands as more trustworthy, leading to repeat purchases and consumer loyalty. Over time, this can result in a loyal customer base that drives consistent business growth. In short, brand awareness helps companies gain a foothold in the market, fosters client loyalty, and ultimately contributes to long-term prosperity.

Identified four important aspects that influence brand awareness (Kotler & Keller, 2009):

Product. A product's design, quality, and additional features have a huge impact on brand awareness. Products that are well designed and

meet consumer needs and expectations are more likely to be noticed and remembered. Product quality and innovation help create a positive association with the brand.

Price. Pricing is an important factor in increasing brand awareness because it determines the brand's position in the market. Price is used by consumers to determine quality and value, and a brand's pricing strategy can influence the perception of its target audience. Price consistency, especially for premium goods, contributes to increased consumer recognition and trust

Distribution. Making products available and accessible to customers is critical to increasing brand awareness. Consumers are more likely to recognize a brand when it is present across multiple channels, both online and offline. Effective distribution techniques, such as placing products in high-traffic storefronts or maintaining a strong online presence, can help increase brand memorability

Promotion. Promotional activities such as advertising, sales promotions and direct marketing help build and maintain brand recognition. Consistent and focused promotional initiatives will keep the brand top of mind with consumers and ensure that the brand is considered in the decision-making process.

Promotions can also introduce a business to new customers, helping to expand its reach.

Identified four important metrics for measuring brand awareness, these include (Kotler & Keller, 2009):

Recall is how well consumers remember the brand when asked

Confession. Assess how well consumers can identify a brand as part of a particular product category;

Purchase. Investigate whether consumers include the brand in their consideration set; And

Consumption. Assess how consumers recognize the brand even when using competing products

In summary, brand awareness is an effective instrument in the marketing landscape. This not only defines brand awareness among consumers, but also influences their preferences and loyalty. Companies can ensure their brand's competitiveness, create strong consumer relationships, and achieve long-term commercial success by leveraging key drivers of awareness

Hypothesis

The research model is designed to provide and present an overview of the research flow. Below is the research model in this study :
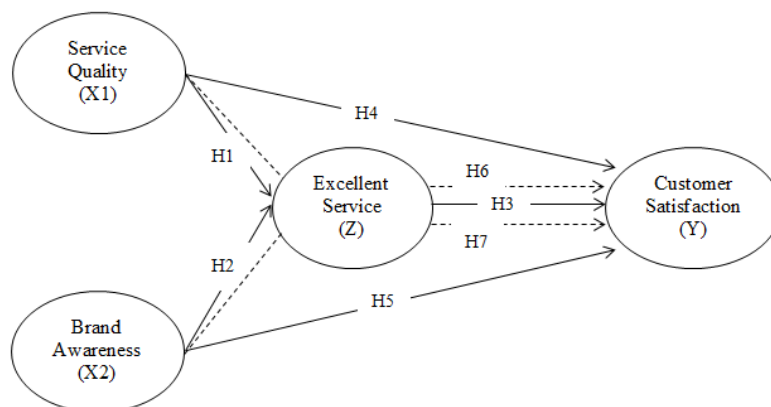
Figure 1. Research model

Source : Data processed by Author

From this research model, a hypothesis can be created in this research. The research hypotheses include :

H1: Service quality influences excellent service

H2: Brand awareness influences excellent service

H3: Excellent service on customer satisfaction

H4: Service quality has a direct effect on customer satisfaction

H5: Brand awareness has a direct effect on customer satisfaction

H6: Excellent service is an intervening variable between the influence of service quality on customer satisfaction

H7: Excellent service is an intervening variable between the influence of brand awareness on customer satisfaction

RESEARCH METHODS

This type of research is quantitative research using a quantitative descriptive approach. The data used is primary data so the data collection method used in this research was using a questionnaire. The data obtained is measured using a Likert scale and the results will be processed using statistical analysis tools. The object of the research is one of the banks in Indonesia, namely Bank Mandiri KCP Pamekasan. The sample in this study amounted to 85 respondents using accidental sampling techniques aimed at customers who use the bank's m-banking application.

The analytical tool used in this research is smartPLS with the SEM-PLS analysis technique. The data analysis method used is through the indicators measured in this research which consist of the Outer Model and Inner Model. The outer model was measured using several items consisting of convergent validity, discriminant validity using the Fornell – Lacker and HTMT approaches as well as reliability tests consisting of Composite reliability and Cronbach's alpha. The inner model is measured using several items consisting of R-square, effect size, hypothesis testing, Godness of fit model and mediation test.

RESULTS AND DISCUSSION

Outer Model

The outer model is measured using several items consisting of convergent validity, discriminant validity using the Fornell – Lacker

Convergent validity. The criteria that must be met for convergent validity are that the outer loading value of each indicator in this research must

and HTMT approaches as well as reliability tests consisting of Composite reliability and Cronbach's alpha. Where each item indicator used has standards that must be met in order to achieve the desired targets in this research
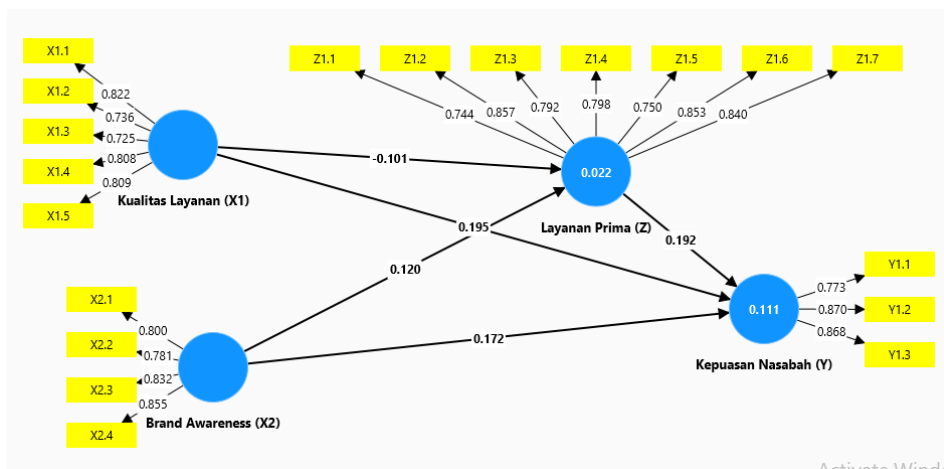
be above 0.7 (Ghozali, 2018). The following are the results of convergent validity in this research :

Table 1. Convergent validity

	Brand Awareness (X2)	Customer Satisfaction (Y)	Service Quality (X1)	Excellent Service (Z)
X1.1			0.822	
X1.2			0.736	
X1.3			0.725	
X1.4			0.808	
X1.5			0.809	
X2.1	0.800			
X2.2	0.781			
X2.3	0.832			
X2.4	0.855			
Y1.1		0.773		
Y1.2		0.870		
Y1.3		0.868		
Z1.1				0.744
Z1.2				0.857
Z1.3				0.792
Z1.4				0.798
Z1.5				0.750
Z1.6				0.853
Z1.7				0.840

Source : Data processed by Author

Below is the outer model in this research :

Source : Data processed by Author

Discriminant validity. The criteria that must be met for discriminant validity is that the AVE value for each variable in this study must be above 0.5 (Ghozali, 2018). The following are the results of discriminant validity in this study :

Table 2. Validitas diskriminan

	Average variance extracted (AVE)
Brand Awareness (X2)	0.668
Customer Satisfaction (Y)	0.703
Service Quality (X1)	0.610

Excellent Service (Z)	0.650

Source : Data processed by Author
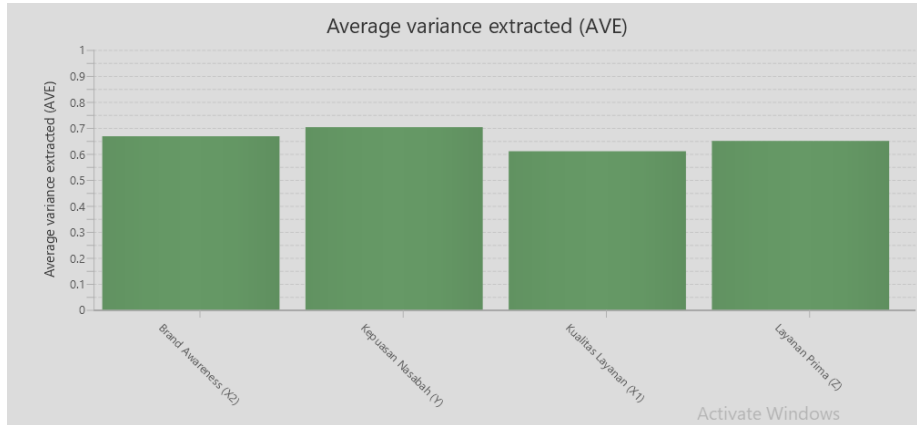
Below is the AVE graph in this research :

Figure 3. AVE graph
Source : Data processed by Author

Discriminant validity uses the Fornell – Lacker approach. The criteria that must be met for discriminant validity using the Fornell – Lacker approach is that the value obtained by each variable in this study must be greater than the results obtained by the other variables in each column (Ghozali & Latan, 2015). The following are the results of discriminant validity using the Fornell – Lacker approach in this research :

Table 3. Validitas diskriminan pendekatan Fornell – Lacker

	Brand Awareness (X2)	Customer Satisfaction (Y)	Service Quality (X1)	Excellent Service (Z)
Brand Awareness (X2)	0.817			
Customer Satisfaction (Y)	0.211	0.838		
Service Quality (X1)	0.095	0.194	0.781	
Excellent Service (Z)	0.110	0.194	-0.089	0.806

Source : Data processed by Author

Discriminant validity using the HTMT approach. The criteria that must be met for discriminant validity using the HTMT approach is that the value obtained for each variable in this study must be less than 0.9 (Ghozali & Latan, 2015). The following are the results of discriminant validity using the HTMT approach in this research :

Table 4. Validitas diskriminan pendekatan HTMT

	Brand Awareness (X2)	Customer Satisfaction (Y)	Service Quality (X1)	Excellent Service (Z)
Brand Awareness (X2)				

Customer Satisfaction (Y)	0.249		
Service Quality (X1)	0.192	0.241	
Excellent Service (Z)	0.134	0.196	0.146

Source : Data processed by Author

Stage 1 reliability test. In this first reliability test, it is measured using composite reliability. The criteria that must be met for this composite reliability is that the value of each variable in this research must be above 0.7 (Hair et al., 2013). The following are the composite reliability results in this research :

Table 5. Composite reliability

	Composite reliability
Brand Awareness (X2)	0.889
Customer Satisfaction (Y)	0.876
Service Quality (X1)	0.887
Excellent Service (Z)	0.928

Source : Data processed by Author

Stage 2 reliability test. In the second reliability test, it was measured using Cronbach's alpha. The criteria that must be met in Cronbach's alpha is that the value of each variable in this study must be above 0.7 (Hair et al., 2013). The following are the results of Cronbach's alpha in this study : testing. Where each item indicator used has standards that must be met in order to achieve the desired targets in this research

Table 6. Cronbach's alpha

	Cronbach's alpha
Brand Awareness (X2)	0.838
Customer Satisfaction (Y)	0.793
Service Quality (X1)	0.840
Excellent Service (Z)	0.914

Source : Data processed by Author

Inner Model

The inner model is measured using several items consisting of R-square, effect size, hypothesis testing, Godness of fit model and mediation

R-square. This assessment is to measure how strong or weak the influence is between the variables in this research. There are several benchmarks for R-square including: a strong value of 0.7; value 0.5 moderate; and a value of 0.25 is weak (Hamid & Anwar, 2019). The following are the R-square results in this research :

Table 7. R-square

	R-square	R-square adjusted
Customer Satisfaction (Y)	0.111	0.078
Excellent Service (Z)	0.022	-0.002

Source : Data processed by Author

Effect size (f-square). This assessment is to measure how strong or weak the influence is between the variables in this

research. There are several benchmarks for effect size, including: a strong value of 0.35; value 0.15 moderate; and a weak value of 0.02 (Juliandi, 2018). The following are the results of the effect size in this research :

Table 8. Effect size (f-square)

	Brand Awareness (X2)	Customer Satisfaction (Y)	Service Quality (X1)	Excellent Service (Z)
Brand Awareness (X2)		0.032		0.014
Customer Satisfaction (Y)				
Service Quality (X1)		0.042		0.010
Excellent Service (Z)		0.041		

Source : Data processed by Author

Hypothesis testing. In this test, measurements are used in the form of path coefficients (direct and significant influence). Where for this measurement to be said to have an influence and the hypothesis in this research to be accepted, it must meet the criteria, namely the p-value must be smaller than 0.05 (Henseler et al., 2015). The following are the results of the path coefficients in this research :

Table 9. Path coefficients

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values
Brand Awareness (X2) -> Customer Satisfaction (Y)	0.172	0.194	0.097	1.775	0.040
Brand Awareness (X2) -> Excellent Service (Z)	0.120	0.128	0.151	0.791	0.216
Service Quality (X1) -> Customer Satisfaction (Y)	0.195	0.213	0.106	1.833	0.035
Service Quality (X1) -> Excellent Service (Z)	-0.101	-0.090	0.170	0.592	0.278
Excellent Service (Z) -> Customer Satisfaction (Y)	0.192	0.185	0.146	1.317	0.095

Source : Data processed by Author

Model Goodness of fit. In this measurement, it is said to have a fit model if the value Standardized Root Mean Squared Residual (SRMR) in the study was smaller than 0.1 (Ghozali, 2018). Here are the results model godness of fit in this research :

Table 10. Model Goodness of fit

	Estimated model
SRMR	0,086

Source : Data processed by Author

Mediation test. In this test, measurements are used in the form of specific indirect effects. Where for this measurement to be said to have an influence and the hypothesis in this research to be accepted, it must meet the criteria, namely the p-value must be smaller than 0.05 (Henseler et al., 2015). The following are the results of the specific indirect effects in this research :

Table 11. Specific indirect effect

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values
Brand Awareness (X2) -> Excellent Service (Z) -> Customer Satisfaction (Y)	0.023	0.022	0.034	0.683	0.248
Service Quality (X1) -> Excellent Service (Z) -> Customer Satisfaction (Y)	-0.019	-0.017	0.042	0.465	0.321

Source : Data processed by Author

Discussion

The analysis results in this research use outer model and inner model measurements. The outer model is measured using several items consisting of convergent validity, discriminant validity using the Fornell – Lacker and HTMT approaches as well as reliability tests consisting of Composite reliability and Cronbach's alpha. Where each item indicator used has standards that must be met in order to achieve the desired targets in this research. The inner model is measured using several items consisting of R-square, effect size, hypothesis testing, Goodness of fit model and mediation testing. Where each item indicator used has standards that must be met in order to achieve the desired targets in this research.

The results obtained for the outer model include the following: convergent validity produces outer loadings for all indicators of more than 0.7. Where these results show that all indicators in this research are valid; Discriminant validity produces AVE values for all variables greater than 0.5. Where these results show that all indicators in this research variable are valid; The discriminant validity of the Fornell – Lacker approach produces a higher diagonal variable value when compared to the other variables in the column. Where these results show that all indicators in this research variable are valid; The discriminant validity of the HTMT approach produces a value smaller than 0.9. Where these results show that all indicators in this research variable are valid; Reliability tests using Composite reliability and Cronbach's alpha produced values greater than 0.7 for all variables in this study. Where these results show that all variables in this research are reliable. Thus, from the results of the outer model analysis in this research, the research is said to be feasible or meets the requirements to proceed to the next stage, namely inner model analysis.

The results obtained for the inner model include the following: R-square for variable Y is 0.111, which means this variable has a weak influence on other variables in this study, as well as R-square for variable Z is 0.022, which

means this variable has an influence. which is weak against other variables in this study; The effect size for variable X2 has an influence with a value of 0.032 on variable Y and 0.014 on variable Z, which means that variable of 0.042 for variable Y and 0.010 for variable Z, which means that variable weak against Y; hypothesis testing using path coefficients, namely the direct influence on the independent variables in this research. Where the results obtained are that variables X1 and X2 have an influence on Y with a p-value of 0.04 for the influence of the value is smaller than 0.05, while the results obtained for variables X1 and Z and 0.095 for the influence of Z on Y so this result shows that the hypothesis in this study is rejected because the p-value is greater than 0.05; the goodness of fit model produces an SRMR value of 0.086. Where these results indicate that this research has a fit model because the SRMR value is smaller than 0.1; The mediation test uses specific indirect effects with the results obtained by a value of 0.248 for the influence of variable X2 on Y through Z and a value obtained of 0.321 for the influence of variable Y and

From the results of the inner model analysis above, the discussion of this research is as follows: the relationship between variables in this research has a weak relationship. This can be seen from the results of the R-square and effect size analysis which obtained low values between the variables. The discussion of these results is that customer satisfaction does not only come from the variables of service quality and brand awareness. There are other variables that can provide customer satisfaction, including: facilities, good name of the company, awards given to customers and so on. This is natural because almost all banks in Indonesia will of course provide quality services and brand

awareness to customers to win competition between banks. Discussion regarding the influence between variables, both directly and indirectly, can be seen from the results of the analysis of path coefficients and specific indirect effects. For direct influence, the results show that there is an influence between the variables of service quality and brand awareness on customer satisfaction. For the next direct influence, the results show that there is no influence between the variables of service quality and brand awareness on excellent service and there is no influence between excellent service and customer satisfaction (Lengkong et al., 2021); (Mariana et al., 2024); (Wowiling et al., 2019); and (Mu'tashim & Slamet, 2019). However, there are also research results that contradict several studies (Rumbaru et al., 2021); (Suyono et al., 2020); and (Kasinem, 2020). For indirect influence, the results show that there is no influence between the service quality variable on customer satisfaction through excellent service and there is no influence between the brand awareness variable on customer satisfaction through excellent service. These results indicate that the excellent service variable is not a mediating variable between service quality and brand awareness on customer satisfaction.

CONCLUSION

From the results of the analysis and discussion above, the author can draw several conclusions including: 1. There is a weak relationship between the variables in this research which can be seen in the results of the R-square and effect size analysis; 2. There is a direct influence between the variables of service quality and brand awareness on customer satisfaction, but there is no direct influence

between the variables of service quality and brand awareness on excellent service and there is no influence between the variables of excellent service on customer satisfaction; 3. Excellent service is not a mediating variable between service quality variables and brand awareness on customer satisfaction. Where these results can be seen from the specific indirect effect analysis

Based on these conclusions, the following are management implications and academic implications that can be taken :

Management implications, including: 1.Improved Service Quality. Services need to be optimized in terms of quality by focusing on factors that can directly influence management efforts to attract attention and achieve follower satisfaction. That may include employee training, automation of service technology to increase efficiency, and ensure service meets or exceeds what customers expect from different perspectives; 2. Brand Awareness. Marketing tactics should also be oriented towards increasing brand awareness. Strong branding will make products and services better known to customers, enabling them to respond to added value and excellence in an effort to increase satisfaction; 3. Evaluation of Excellent Service. From a customer satisfaction perspective, this type of service does not have a direct impact. However, management must begin to evaluate how this concept is defined and implemented in the organization and change procedures or standards to focus more on the customer perspective; 4. Data Analysis and Measurement. A more comprehensive measurement system will need to be included to understand the relationship between the variables. Deeper data analysis could help the management in identifying areas for improvement and the influence of

other possibly unidentified variables zAcademic implications, including: 1. Further Research. Further research would need to be conducted to understand the relationship between service quality, brand awareness, value creation, and customer satisfaction. The research could be conducted using different methodologies or additional variables that might play a role; 2. Theory and Models. The findings from this research could contribute to the development of the marketing and service management theories, especially within the banking and financial services context. More comprehensive models could be tested to understand the interaction between the variables

With these implications, it is hoped that it can provide guidance for management and contribute to the development of knowledge in related fields.

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