

The Effect of Service Quality, Promotion Strategy, and Price Perception on Customer Satisfaction at Adira Finance Singaraja Branch

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Abstract: This study investigates the impact of service quality, promotional strategies, and price perception on customer satisfaction at Adira Finance, Singaraja Branch. In an increasingly competitive financial services industry, customer satisfaction plays a pivotal role in fostering loyalty and business growth. The research aims to identify how each of these factors influences customer satisfaction, and which factor holds the most significant impact. Data was collected through a survey of 25 respondents, revealing key insights into the effectiveness of service quality, promotional strategies, and pricing strategies. The results indicate that service quality has the most substantial effect on customer satisfaction, followed by promotional strategies and price perception. These findings suggest that companies in the finance sector should focus on improving service quality while integrating effective promotional strategies and maintaining competitive pricing to ensure sustained customer satisfaction. This research contributes to the understanding of customer satisfaction dynamics in the finance sector, providing actionable recommendations for improving service offerings in similar institutions.

Keywords: Service, Quality, Promotional_Strategy, Customer_Satisfaction, Adira_Finance

A. Introduction

Customer satisfaction is a crucial aspect in the service industry, particularly in the financing sector which relies heavily on long-term relationships with customers (Lim & Grewal, 2020). In this context, PT. Adira Dynamics Multi Finance Tbk (Adira Finance), as one of the largest automotive financing companies in Indonesia, continues to strive to maintain and improve the quality of its services. The commitment is reflected in the company's national achievement which shows a positive performance in the first quarter of 2024, with a revenue increase of 11% and net profit of Rp432 billion (Ismail & Yusu, 2021).

However, a different situation occurred at the branch level, particularly Adira Finance Singaraja Branch, which showed a fluctuating sales pattern during the first six months of 2024. A decline in sales was recorded in February, March, and June, where targets were not achieved, though there was an increase in April and May. This instability signifies the presence of operational or marketing issues that need to be further analyzed (Alfajar et al., 2021).

The results of the preliminary study through interviews to 25 customers reinforce this urgency: as many as 80% of the respondents expressed dissatisfaction with the services of Adira Finance Singaraja Branch. The dissatisfaction is mainly triggered by three factors: service quality, promotional strategies, and price perception. Respondents rated service slow, communication less effective, and their needs not being addressed well. Promotional strategies were judged to be less interesting and informative, as well as not tailored to customer needs. Meanwhile, the perception of pricing is viewed negatively due to high interest rates and administrative costs that are not offset by clear added value.

Theoretically, good service quality is capable of increasing customer satisfaction because it plays an important role in building firm loyalty and competitiveness (Asti & Ayuningtyas, 2019; Alfajar et al., 2021). Effective promotional strategies can strengthen the company's relationship with customers as well as improve purchase decisions (Pratiwi et al., 2023). The perception of a price that is fair and meets customer expectations is also a significant factor in creating a positive experience and satisfaction (Tjiptono, 2008).

With the said background, this study aims to analyze the influence of service quality, promotional strategies, and price perception on customer satisfaction of Adira Finance Singaraja Branch. The main focus is directed on how the three factors affect customer satisfaction levels and how these findings can be used to improve service strategies at the branch level. The research is expected to provide a tangible contribution for Adira Finance in formulating a more directed and data-driven service improvement policy.

B. Methods

This research is an explanatory quantitative study that aims to test the influence of three independent variables-service quality (X1), promotional strategy (X2), and price perception (X3) on the dependent variable i.e. customer satisfaction (Y) at PT Adira Finance Singaraja Branch. Research was conducted for two months, from April to May 2025, with a location at the branch office addressed at Jl. Diana no. 18, Singhara, Bulleng Regency, Bali.

The population in this study was all the recorded active customers of PT Adira Finance Singaraja Branch totaling 387 people. With an error rate of 5%, then a sample size of 197 respondents was obtained. Therefore, the number of 25 respondents used in the initial stage of the study was not the primary sample, but was used in a pilot study (pilot study). The purpose of this pilot study was to

test the clarity of questionnaire items, assess the validity and reliability of the instrument, as well as refine the instrument before applying it to the main study.

Data collection was conducted through the dissemination of a closed-ended questionnaire with a Likert scale of 1–5. The research instrument was tested through two stages:

1. Validity Test; The validity test was conducted using the construct validity technique with the help of Pearson Product Moment correlation analysis. Items were considered valid if the significance value (p-value) was < 0.05 and the value of the correlation coefficient (r) was greater than the r-table.
2. Reliability Test; The reliability test was conducted by calculating Cronbach's Alpha coefficient, where α value > 0.7 indicates that the instrument is classified as reliable.

Data analysis techniques in this study include:

1. Tests of Classical Assumptions (normality, multicollinearity, and heteroskedasticity)
2. Multiple Linear Regression Analysis to know the simultaneous and partial influence between the independent variables on the linked variables.
3. The F-test was used to test the influence of all independent variables jointly on the dependent variable.
4. The t -test was used to test the influence of each of the independent variables partially on customer satisfaction.
5. The Coefficient of Determination (R^2) was used to measure how much the independent variables were able to explain the dependent variables.

The entire data processing will be carried out with the help of statistical software, such as the latest version of SPSS.

C. Results and Discussion

The results of the study show that service quality positively and significantly affects PT customer satisfaction. Adira Finance Singaraja Branch. This shows that the higher the quality of service provided, the higher the level of customer satisfaction. These findings support the study results of Alfajar et al. (2021) who found a strong relationship between service quality and customer satisfaction with a correlation coefficient of 0.766. This reinforces the understanding that elements such as speed of service, attendant friendliness, ease of access, and professional attitude have a major influence on consumer satisfaction.

The notion of service as an interaction that provides ease, speed, as well as a friendly attitude in serving customers (Ardista, 2021), hints that customers' emotional experience is an important part of service quality. Huwaida et al. (2022) also explained that quality service creates an emotional attachment between customers and companies, thus allowing companies to deeply understand customers' needs in the long term.

In the context of PT. Adira Finance Singaraja Branch, the implications of the findings highlight the need for continuous improvement in the quality of frontline services, such as administrative staff and customer service. One way to improve that quality is through periodic job training, which according to Haki (2021) is shown to increase customer satisfaction in retail companies. Bagaskoro (2020) emphasizes that training increases public trust in the organization as staff become more competent and capable of serving with a positive attitude. Similarly, Mintawati et al. (2023) showed that training impacts on improving employee performance and customer loyalty. Therefore, PT. Adira Finance is advised to design a sustainable and evaluation-based customer performance training programme, for the purpose of improving and maintaining optimal service quality.

The study also shows that promotional strategies have a significant influence on customer satisfaction. These findings are in line with the study of Huwaida et al. (2022) who found that promotion affects customer satisfaction in Toyota dealerships with a contribution of 32%. This indicates that precisely targeted promotions are capable of increasing customers' perceptions of product value and ultimately increasing satisfaction.

Meilda et al. (2022) stated that promotion is one of the effective marketing strategies to improve customer satisfaction. They emphasize the importance of various types of promotions such as discounts, coupons, direct rewards, even contests, as short-term efforts that are capable of increasing sales volume drastically (Widyastuti, 2017 ; Pamungkas & Husnayetti, 2022).

Nevertheless, the results of field observations indicate that PT. Adira Finance Singaraja Branch relies solely on conventional promotional strategies like personal selling and promotional sales. This poses limitations in reaching a wider audience, especially in today's digital age. According to Pamungkas & Husnayetti (2022), social media is an effective means of establishing two-way communication with customers while increasing brand awareness.

The study by Winata & Rusdi (2024) regarding the utilization of TikTok by Adira Finance shows that content adapted to the media's social trends can positively impact customer satisfaction. It is, therefore, highly recommended that Adira Finance Singaraja Branch expand its digital promotion strategies, including strengthening on social media such as TikTok and YouTube, in order to increase appeal while expanding the potential customer base in the younger age segment that is predominantly using the platform.

Further study results show that price perception also significantly affects customer satisfaction. These findings support the study by

Palelu et al. (2022) and Pertiwi et al. (2022) who showed that price perception corresponding to the benefit value of the product will create high customer satisfaction.

According to Apriliani et al. (2022), price perception is an important component in marketing strategy because it serves as an indicator of the value of the product or service. Customers will feel satisfied if the price they pay is considered equal or lower compared to the benefits they receive. Thus, the perception of fair and competitive prices can increase customer loyalty as well as reduce the risk of moving to a competitor.

In the context of PT. Adira Finance Singaraja Branch, it is important for the company to present transparent financing schemes, competitive interest rates, and additional charges that are easily understood by customers. The study by Herdianto et al. (2023) also assert that price perception plays a key role in the purchase decision of service products, such as vehicle financing, which is the main service of PT. True.

The implication of these results is that Adira Finance needs to review the pricing structure and increase communication regarding the added value of their products, so that customers do not just judge from the nominal aspect of price, but also from the convenience, payment flexibility, as well as after-sales services offered.

D. Conclusions

This study concludes that service quality, promotion strategies, and price perception each have a significant and positive influence on customer satisfaction at PT. Adira Finance Cabang Singaraja. Among these, service quality emerged as the most influential factor, indicating that customer experiences in service delivery play a crucial role in shaping satisfaction. Promotion strategies and price

perception also contributed meaningfully, reinforcing the importance of visibility and value alignment in financial services. These findings confirm that an integrated approach combining excellent service, strategic promotional efforts, and transparent, competitive pricing is essential to enhancing customer satisfaction in the financial service industry.

Based on the research findings, several specific actions are recommended for PT. Adira Finance Cabang Singaraja:

1. Conduct regular staff training focused on customer interaction, problem-solving, and service responsiveness to ensure consistent and high-quality service experiences.
2. Leverage a wider range of social media platforms—such as TikTok and YouTube—in addition to existing channels to broaden promotional reach and engage younger demographics.
3. Ensure customers clearly understand financing terms, interest rates, and any associated fees. Transparent communication will improve trust and positively shape price perception.

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