The Influence of Servqual Dimensions on Customer Satisfaction and Repeat Order Decision in Financing Companies

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ABSTRACT
This study aims to analyze the effects of service quality comprising the dimensions of tangibles, empathy, and responsiveness on customer satisfaction and decisions (repeat orders) at PT Mandiri Tunas Finance. Service quality is a critical factor in building customer loyalty, particularly within the highly competitive financing industry. This research adopts a quantitative approach using a survey method involving 150 customers of PT Mandiri Tunas Finance. The data were analyzed using Structural Equation Modeling (SEM) with the SmartPLS software to examine both partial and simultaneous effects among the research variables. The results indicate that the dimensions of tangibles, empathy, and responsiveness have positive and significant effects on customer satisfaction, with empathy exerting the strongest influence. Furthermore, customer satisfaction has a significant effect on repeat order decisions. Collectively, the service quality variables explain 51% of the variance in customers' repeat order decisions. The findings underscore the importance of integrated service quality management in enhancing customer satisfaction and loyalty. Practically, the results suggest the need to improve physical facilities, including the utilization of technology, to strengthen empathy-based training for service staff, and to optimize service responsiveness. These efforts are expected to enhance customer satisfaction and, ultimately, increase repeat order (repeat order) behavior.
Keywords: Service Quality, Tangibles, Empathy, Responsiveness, Customer Satisfaction, Repeat Order, Financing.

1. Introduction

In an era of increasingly intense business competition, particularly within the financing industry, service quality has become a key factor in maintaining and enhancing customer loyalty. Financing companies no longer compete solely on products and pricing; they are also required to deliver superior and consistent service experiences to customers. Kotler and Keller (2016) state that customer satisfaction results from a comparison between customer expectations and perceived service performance, where higher satisfaction increases the likelihood of repeat purchases.

Service quality is a multidimensional concept that reflects customers' perceptions of service excellence. Parasuraman, Zeithaml, and Berry (1988) argue that service quality can be measured through several core dimensions, including *tangibles, empathy*, and *responsiveness*, which play a crucial role in shaping customers' perceptions of a company. Prompt and empathetic services, supported by adequate physical facilities, enhance customer trust and comfort in conducting transactions.

Customer satisfaction plays a strategic role in creating long-term relationships. It represents an emotional state that arises in response to the evaluation of consumption experiences, and it serves as a primary prerequisite for the formation of customer loyalty. Satisfied customers tend to exhibit a stronger intention to place repeat orders and to provide positive recommendations to others.

In the context of financing companies such as PT Mandiri Tunas Finance, repeat order (*repeat order*) is an important indicator of service success, as it reflects the sustainability of business relationships with customers. Zeithaml, Bitner, and Gremler (2018) emphasize that positively perceived service quality enhances customer satisfaction, which ultimately affects

loyalty and repeat of service quality dimensions on customer satisfaction and their implications for repeat order is crucial for companies in formulating service improvement strategies. Alie and Gustriansyah (2024) state that customer segmentation is the grouping of customers based on similar shopping behavior or patterns, which enables marketers to optimize services, adjust strategies, and offer suitable products for each customer segment.

The development of digital technology in financial services has also transformed customer expectations regarding service quality. Customers now expect services that are fast, responsive, transparent, and personalized, delivered through both face-to-face and digital channels. When these expectations are not met, the likelihood of customer dissatisfaction increases, which may ultimately reduce customers' intentions to make repeat purchases and increase their propensity to switch to other financing companies.

The phenomenon of declining repeat order and increasing customer switching serves as an important indicator of underlying issues in service quality. This condition suggests that service quality particularly the dimensions of *tangibles*, *empathy*, and *responsiveness* plays a strategic role in shaping customer satisfaction. Customer satisfaction, in turn, becomes a key factor determining the sustainability of long-term relationships between customers and financing companies.

To illustrate the phenomenon of declining repeat orders and increasing customer switching, this study presents data compiled based on trends in repeat orders and migration to competitors (*churn*) at PT Mandiri Tunas Finance in 2024.

Table 1. Trends in Repeat Orders and Churn at PT Mandiri Tunas Finance, 2024

Month	Total Active Customers	Repeat Orders	Repeat Order Rate (%)	Total Churn	Churn Rate (%)
January	12,500	2,100	16.8	450	3.6
February	12,700	2,050	16.1	500	3.9
March	12,800	1,900	14.8	600	4.7
April	12,650	1,850	14.6	650	5.1
May	12,550	1,780	14.2	700	5.6
June	12,600	1,720	13.7	750	5.9
July	12,580	1,700	13.5	770	6.1
August	12,620	1,680	13.3	790	6.3
September	12,610	1,650	13.1	820	6.5
October	12,600	1,620	12.9	850	6.7
November	12,580	1,600	12.7	880	7
December	12,570	1,580	12.6	900	7.2

Source: Internal data of PT Mandiri Tunas Finance

One of the main indications of the issues identified is the decline in repeat order rates accompanied by an increasing tendency of customers to switch to other financing companies.

This phenomenon suggests that the service experience received by customers has not fully met their expectations, particularly in aspects of service quality such as responsiveness, empathy, and the quality of service facilities.

Companies require positive feedback from customers regarding customer satisfaction, as this satisfaction subsequently influences repeat transactions or repeat orders. In the financing context, repeat order serves as an important indicator of long-term service success.

Beyond the direct effects of *tangibles*, *empathy*, and *responsiveness* on customer satisfaction, recent studies also indicate that customer satisfaction plays a significant mediating role in the relationship between these service quality dimensions and customers' decisions to engage in repeat orders or repurchases (Akmal, 2025; Yusuf et al., 2025). This finding underscores that enhancing customer satisfaction is a crucial strategy for maintaining and increasing customer loyalty in digital financial services.

PT Mandiri Tunas Finance is a subsidiary of one of Indonesia's largest state-owned banks, PT Bank Mandiri (Persero) Tbk, operating in the multifinance sector, particularly automotive and multipurpose financing. Established in 1989 (as PT Tunas Financindo), the company currently employs 3,384 employees. PT Mandiri Tunas Finance provides financing services for new vehicles, used vehicles, and multipurpose cash loans. As one of Indonesia's leading financing companies, PT Mandiri Tunas Finance recognizes the importance of building long-term relationships with customers, where one of the key drivers of loyalty is the provision of consistent and satisfactory service quality.

The dynamics of financial services, particularly through digital banking, have evolved rapidly. The adoption of digital technology in financial services requires companies such as PT Mandiri Tunas Finance to deliver superior service quality in order to maintain customer satisfaction and loyalty. In the digital service context, service quality dimensions encompassing *tangibles*, *empathy*, and *responsiveness* are increasingly important as primary factors shaping customer satisfaction (Damayanti & Palupi, 2025; Yusuf et al., 2025).

In addition to quantitative data, service quality issues are also reflected in various customer reviews published openly on consumer media platforms and online news portals. These reviews indicate perceived customer dissatisfaction with certain service aspects, such as responsiveness and service transparency. Nevertheless, these reviews do not represent the entirety of customer experiences and are used solely to illustrate the initial phenomenon underlying this study.

As market developments and consumer needs become increasingly complex, it is essential for companies to understand the factors influencing customer satisfaction, which ultimately drive loyalty and repeat purchases. In an effort to improve service quality and achieve sustainable success, this study is grounded in several foundational perspectives, namely juridical, empirical, and theoretical foundations, as well as prior research.

From a juridical perspective, this study is based on regulations issued by the Financial Services Authority (Otoritas Jasa Keuangan/OJK) governing consumer protection in the financial sector, as well as personal data protection laws that regulate how companies must handle customer data securely and transparently. In addition, government regulations concerning corporate obligations to maintain service quality and ensure customer satisfaction serve as important references for this study.

Service quality is a key determinant in shaping customer satisfaction and loyalty. One of the most widely used models is SERVQUAL, developed by Parasuraman, Zeithaml, and Berry, which comprises five main dimensions: *tangibles*, *reliability*, *responsiveness*, *assurance*, and *empathy*. This model emphasizes that service quality is perceived by customers through the gap between service expectations and actual service performance.

With technological advancement, the SERVQUAL concept has evolved into E-SERVQUAL, particularly for measuring digital-based service quality. Contemporary researchers have added

dimensions such as *efficiency*, *system availability*, *fulfillment*, and *privacy/security* to align with modern digital and financial services. This evolution demonstrates that SERVQUAL remains relevant, albeit requiring adaptation to the increasingly digitalized financing industry.

Numerous studies support the relationship between service quality, customer satisfaction, and loyalty. Recent research by Setyawan and Rachmawati (2024) on the My-BCA application indicates that e-service quality dimensions such as efficiency and system availability significantly influence satisfaction, which in turn enhances customer retention. Kurniawan, Faradillah, and Yulianti (2025) similarly found that in Indonesian financial platforms, satisfaction mediates the relationship between digital service quality and customer loyalty.

These findings indicate that improvements in service quality—across tangible aspects (*tangibles*), empathy (*empathy*), and responsiveness (*responsiveness*)—have a substantial impact on customer satisfaction. In turn, this satisfaction becomes a key driver of customers' decisions to engage in repeat orders or repurchases. Accordingly, this study seeks to examine the relationships among service quality dimensions, customer satisfaction, and repeat order within the financing industry context, particularly at Mandiri Tunas Finance.

Previous studies have shown that service quality plays a significant role in creating high customer satisfaction, which subsequently enhances customer loyalty. For example, Pallavi and Rajiv (2015) demonstrated that high customer satisfaction increases the likelihood of repeat purchases in the financial sector. Purnomo (2020) also found that companies with strong service quality are better able to retain customers over time, ultimately influencing repeat purchase decisions. However, a research gap remains in studies that directly examine the relationship among service quality, satisfaction, and repeat purchasing in the financing sector.

This is further supported by the study of Damayanti and Palupi (2025) on BRIMO, the digital banking application of Bank Rakyat Indonesia, which found that physical service dimensions and the responsiveness of staff and systems significantly affect user satisfaction and loyalty. According to Budiarti (2017), service quality dimensions including *reliability*, *assurance*, *tangibles*, *empathy*, and *responsiveness* simultaneously have a significant effect on customer satisfaction at Bank Central Asia, with *tangibles* and *responsiveness* exerting particularly strong partial effects.

Empathy also emerges as a central factor in service quality. Research by Stiki Indonesia (2025) indicates that staff members' ability to communicate effectively and demonstrate attentive care enhances satisfaction and loyalty among users of digital banking applications. This finding highlights the importance of personalization even in digital service delivery, consistent with other studies reporting a significant positive relationship between empathy and customer satisfaction in the banking sector (Yunaini et al., 2024; Lukman, 2024).

Responsiveness defined as the speed and attentiveness in addressing customer needs is another critical variable in determining satisfaction in digital banking services. Responsiveness encompasses not only response time but also how effectively banks fulfill requests and resolve customer issues in a timely and efficient manner (Yusnaini, 2024).

Through this study, it is expected that a meaningful contribution will be made to the development of understanding regarding the relationships among service quality, customer satisfaction, and repeat purchasing, particularly within the highly competitive financing sector. This research is also intended to serve as a reference for managerial practices that can be implemented by PT Mandiri Tunas Finance to improve service quality and customer loyalty, as well as to contribute to the development of effective service strategies and overall enhancement of customer experience.

2. Literature Review

SERVQUAL was developed by Parasuraman, Zeithaml, and Berry (1988) as a framework for measuring service quality through five dimensions: *tangibles*, *reliability*, *responsiveness*,

assurance, and *empathy*. This model is grounded in the concept of a gap between customer expectations and perceptions, which serves as the basis for customers' evaluations of service quality.

With the expansion of digital services such as banking applications, fintech, and financial platforms many researchers have adapted SERVQUAL into an electronic form (*e-SERVQUAL*). This adaptation involves adding or modifying dimensions such as *efficiency*, *fulfillment*, *system availability*, *privacy/security*, *ease of use*, and *site organization*, reflecting the distinct characteristics of digital services compared to face-to-face services. The conceptual models of e-service quality proposed by Zeithaml et al. and subsequent adaptations highlight the need to incorporate technological and security-related dimensions into the classical SERVQUAL framework.

Customer Satisfaction

Customer satisfaction is a psychological state that arises from consumers' evaluations of product or service experiences that meet or exceed their expectations (Kotler, 2017). Accordingly, the relationship among service quality dimensions, customer satisfaction, and repeat orders has become a critical focus in contemporary financial services research.

Repeat order (Repeat Order)

Repeat order (repurchase) is a key indicator of customer loyalty. According to Griffin (2005), repeat order refers to customers' behavior of repurchasing the same product or service based on positive experiences previously perceived. In the context of digital financial services, repeat order refers to the repeated use of financing products or financial services. This is particularly important because repeat order not only increases company revenue but also strengthens the company's competitive position in an increasingly competitive market (Akmal, 2025).

2. Research Method

This study employs a quantitative method with an associative explanatory approach to examine the relationships among the variables of *tangibles*, *empathy*, *responsiveness*, customer satisfaction, and repeat order among customers of PT Mandiri Tunas Finance. The research was conducted at the PT Mandiri Tunas Finance Branch Office in Palembang City, South Sumatra, during the period from July to November 2025, encompassing instrument development, data collection, data processing, and report preparation. The study population comprises all customers who have utilized motor vehicle financing services for at least one contract period. A non-probability purposive sampling technique was applied, resulting in a sample size of 150 respondents, which meets the SEM-PLS requirements based on the number of research indicators. Data were collected using a survey method with a structured questionnaire consisting of respondent identity information and closed-ended statements derived from the indicators of each variable, measured using a Likert scale.

3. Result and Discussion
Fornell-Larcker Criterion

Table 2. Fronell Larcker Criterion

	CS	EP	RO	RS	TG
CS	0.802				
EP	0.478	0.787			
RO	0.714	0.480	0.836		
RS	0.336	-0.048	0.363	0.789	
TG	0.432	0.053	0.492	-0.006	0.773

Source: *Output* SMART-PLS 4 (2025)

Based on Table 2, discriminant validity is considered to be established when each diagonal value is greater than all other values in the corresponding row and column of the table. As shown in Table 2, the diagonal values for CS (0.802), EP (0.787), RO (0.836), RS (0.789), and TG (0.773) are all higher than the correlation values in their respective rows and columns. This indicates that each latent construct explains the variance of its own indicators better than that explained by other constructs. Therefore, the discriminant validity of the research model has been achieved in accordance with the Fornell–Larcker criterion.

Reliability Test
The reliability test aims to assess the consistency of the measurement instrument across repeated data collection. In SmartPLS, reliability is evaluated using the following measures:
1. Composite Reliability (CR): A CR value greater than 0.70 indicates that a construct is reliable.
2. Cronbach's Alpha: The minimum acceptable alpha value ranges from 0.60 to 0.70, depending on the nature of the research (confirmatory or exploratory). Cronbach's Alpha values between 0.70 and 0.80 indicate high reliability, meaning that the measurement instrument is consistent and reliable in measuring the research constructs.

Table 3. Reliability Test Results

	Cronbach's alpha	*Composite reliability (rho_a)*	*Composite reliability (rho_c)*	Critical Point	Conclusion
CS	0.861	0.861	0.900	0.6	Reliabel
EP	0.846	0.851	0.890	0.6	Reliabel
RO	0.892	0.894	0.921	0.6	Reliabel
RS	0.850	0.862	0.892	0.6	Reliabel
TG	0.834	0.855	0.881	0.6	Reliabel

Source: SmartPLS 4 Output (2025)

Table 3 shows that all constructs (CS, EP, RO, RS, and TG) have Cronbach's Alpha values above 0.83. Values exceeding 0.70 indicate very strong internal consistency, meaning that the indicators within each construct consistently measure the same underlying concept. Furthermore, all composite reliability values (rho_a and rho_c) are greater than 0.85, confirming that the measurement instrument is highly reliable. Values above 0.80 are considered excellent for social and organizational research, indicating that all constructs in the model exhibit a very high level of reliability in measuring the intended variables.

Model Evaluation
Multicollinearity Test Results

The criterion applied in this study is that a Variance Inflation Factor (VIF) value of less than 10 indicates the absence of multicollinearity in the research model. The results of the multicollinearity test are presented in Table 4.

Table 4. Multicollinearity Test Results

	VIF
CS1	1.925
CS2	2.274
CS3	2.029
CS4	2.482
CS5	1.953
EP1	1.786
EP2	1.624
EP3	1.973
EP4	1.872
EP5	1.713
RO1	2.481
RO2	2.550
RO3	2.373
RO4	2.281

RO5	2.811
RS1	1.600
RS2	1.726
RS3	2.045
RS4	1.814
RS5	1.985
TG1	1.728
TG2	1.731
TG3	1.765
TG4	1.670
TG5	1.603

Source: SmartPLS 4 Output (2025)

Based on Table 4, the Variance Inflation Factor (VIF) values are used to assess the degree of multicollinearity among indicators in the model. The analysis shows that the VIF values for all indicators range from 1.600 to 2.811, which are below the commonly accepted critical threshold of 5. This indicates that there are no significant multicollinearity issues among the indicators in the research model.

R-Square Test Results

The R-square test is conducted to examine the explanatory power of all independent variables on the dependent variables, both in terms of their effects on customer satisfaction and on repeat orders.

Table 5. R-Square Values of Endogenous Variables

	R-square	R-square adjusted
Customer Satisfaction (CS)	0.524	0.515
Repeat Order (RO)	0.510	0.507

Source: SmartPLS 4 Output (2025)

The R-square value for the Customer Satisfaction (CS) construct is 0.524, with an adjusted R-square of 0.515, indicating that the research model explains approximately 52.4% of

the variance in customer satisfaction. This implies that more than half of the variation in customer satisfaction can be explained by the independent variables included in the model. Meanwhile, for the Repeat Order (RO) construct, the R-square value of 0.510 and adjusted R-square of 0.507 indicate that the model explains approximately 51% of the variance in customers' repeat purchase behavior.

Goodness of Fit Test Results
        The criterion applied in the Goodness of Fit test is that a model is considered fit if the SRMR value is less than 0.10.

Table 6. Goodness of Fit Test Results

	Saturated model	*Estimated model*
SRMR	0.068	0.082
d_ULS	1.524	2.205
d_G	0.555	0.633
Chi-square	465.534	504.929
NFI	0.784	0.766

Source: SmartPLS 4 Output (2025)

        Table 6 shows that the SRMR value of the research model is 0.068, which is below the threshold of 0.10. This indicates that the model is considered a good fit. The d_G value in the model is less than 0.95, suggesting that the model demonstrates good fit. The Chi-square value in this model exceeds 0.05, indicating acceptable model fit. Additionally, the NFI value in this study approaches 1, suggesting that the model exhibits an adequate level of fit.

F-Square Test Results
        The f-square test is conducted to assess the presence of relationships among variables and to evaluate the magnitude of the effects between variables by examining effect sizes. The criteria applied are as follows: an f-square value of 0.02 indicates a small effect, 0.15 indicates a medium effect, and 0.35 indicates a large effect.

Table 7. F-Square Test Results

	f-square	**Conclusion**
Customer Satisfaction (CS) → Repeat Order (RO)	1.042	Strong Effect
Empathy (EP) → Customer Satisfaction (CS)	0.469	Strong Effect
Responsiveness (RS) → Customer Satisfaction (CS)	0.274	Moderately Strong Effect
Tangibles (TG) → Customer Satisfaction (CS)	0.351	Strong Effect

Source: SMART-PLS 4 Output (2025)

        Table 7 indicates that the *f-square* value measures the magnitude of the direct effect of independent variables on the dependent variable within the structural model. An *f-square* value of 1.042 for the relationship between Customer Satisfaction (CS) and Repeat order (RO)

demonstrates that the effect of customer satisfaction on repeat purchase decisions is very strong and significant. In other words, an increase in customer satisfaction is highly likely to substantially enhance the level of repeat purchases.

For the path from Empathy (EP) to Customer Satisfaction (CS), the *f-square* value of 0.469 suggests that the empathy provided by the company to its customers has a strong influence on shaping customer satisfaction. This indicates that employee sensitivity and attentiveness toward customers are critical factors in improving customer satisfaction.

The *f-square* value of 0.274 for the relationship between Responsiveness (RS) and Customer Satisfaction (CS) shows that prompt and responsive service to customer needs has a moderately strong effect, although it is lower compared to empathy and tangibles. This finding emphasizes the importance of service speed and accuracy in enhancing customer satisfaction.

Meanwhile, the relatively large *f-square* value of 0.351 for the relationship between Tangibles (TG) and Customer Satisfaction (CS) confirms that the physical quality of facilities, equipment, and the appearance of the company or its products is also an important factor that contributes significantly to customer satisfaction.

Results of Path Coefficient Testing

Path Coefficient testing is conducted to determine whether there is an effect or relationship between each independent variable and the dependent variable. In this study, the path coefficients examine effects on Customer Satisfaction as well as effects on behavioral intentions. The criterion applied is that a *p-value* less than 0.05 indicates that the independent variable has a significant effect on, or relationship with, the dependent variable.
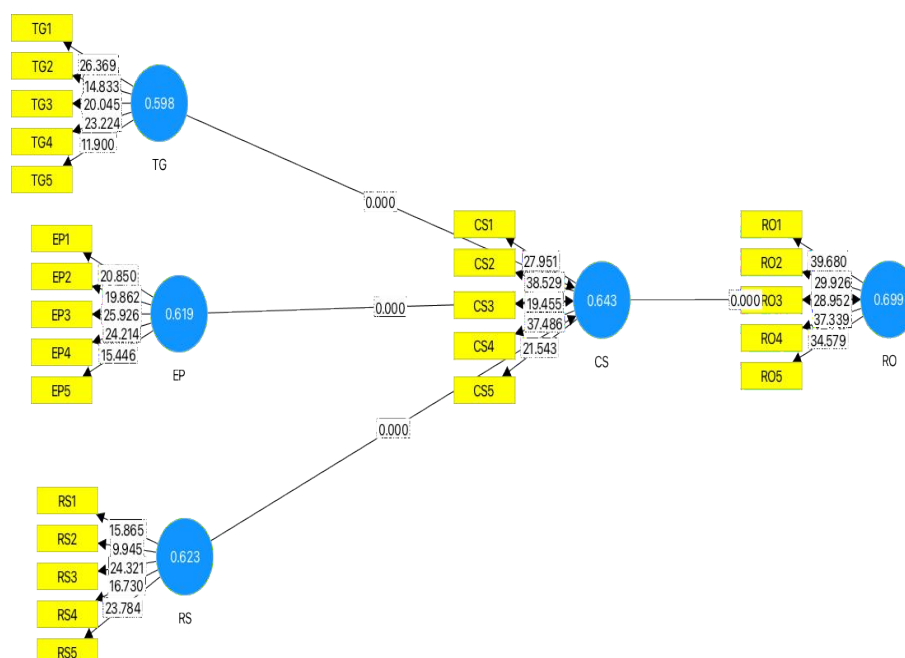

Figure 1. *Path Coefficient*

Based on the analysis using SmartPLS with the bootstrapping procedure, the Original Sample (O), T-statistics, and P-values were obtained as follows:

Table 8. Path Coefficients

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistic s	P values

TG -> CS	0.409	0.409	0.057	7.241	0.000
EP -> CS	0.474	0.472	0.049	9.598	0.000
RS -> CS	0.361	0.364	0.056	6.503	0.000
CS -> RO	0.714	0.716	0.041	17.532	0.000

Source: SMART-PLS 4 Output (2025)

Based on Table 8, the results can be interpreted as follows:
1. Tangibles (TG) have a positive effect of 0.409 on Customer Satisfaction (CS), with a T-statistic of 7.241 and a P-value of 0.000. This confirms that the Tangibles variable contributes positively and significantly to Customer Satisfaction.
2. Empathy (EP) has a positive effect of 0.474 on Customer Satisfaction (CS), with a T-statistic of 9.598 and a P-value of 0.000. This indicates that an increase in Empathy significantly enhances Customer Satisfaction.
3. Responsiveness (RS) has a positive effect of 0.361 on Customer Satisfaction (CS), accompanied by a T-statistic of 6.503 and a P-value of 0.000. This demonstrates the significant role of Responsiveness in improving Customer Satisfaction.
4. The path coefficient between Customer Satisfaction (CS) and Repeat order (RO) is 0.714, with a T-statistic of 17.532 and a P-value of 0.000. The T-statistic far exceeds the threshold of 1.96 and the P-value is below 0.05, indicating that the effect of Customer Satisfaction on Repeat order is statistically significant. Therefore, the hypothesis stating that Customer Satisfaction has a positive effect on Repeat order is accepted.

Hypothesis Testing
Partial Hypothesis Testing

Table 9. Partial Hypothesis Testing

	Original sample (O)	T statistics (|O/STDEV|)	Conclusion
TG -> CS	0.409	7.241	H1 Accepted
EP -> CS	0.474	9.598	H2 Accepted
RS -> CS	0.361	6.503	H3 Accepted
CS -> RO	0.714	17.532	H4 Accepted

Source: SMART-PLS 4 Output (2025)

Based on Table 9, the following data and conclusions are obtained:
1. The path coefficient from Tangibles (TG) to Customer Satisfaction (CS) is 0.409 with a positive direction and a calculated *t*-value of 7.241. This path coefficient indicates a unidirectional relationship between Tangibles and Customer Satisfaction, meaning that an increase in Tangibles leads to an increase in Customer Satisfaction, and vice versa. The critical *t*-value at a 0.05 significance level is ±1.96; therefore, the calculated *t*-value (7.241) exceeds the critical value (1.96). Accordingly, this coefficient is statistically significant, the null hypothesis (H$_o$) is rejected, and it can be concluded that Tangibles and their indicators have a significant effect on Customer Satisfaction at PT Mandiri Tunas Finance.

2. The path coefficient from Empathy (EP) to Customer Satisfaction (CS) is 0.474 with a positive direction and a calculated *t*-value of 9.598. This coefficient reflects a unidirectional relationship between Empathy and Customer Satisfaction, indicating that an increase in Empathy significantly enhances Customer Satisfaction. Since the calculated *t*-value (9.598) is far greater than the critical value (1.96), the coefficient is statistically significant. Thus, the null hypothesis (H_o) is rejected, and it can be concluded that Empathy and its indicators have a significant effect on Customer Satisfaction at PT Mandiri Tunas Finance.

3. The path coefficient from Responsiveness (RS) to Customer Satisfaction (CS) is 0.361 with a positive direction and a calculated *t*-value of 6.503. This result indicates a unidirectional relationship between Responsiveness and Customer Satisfaction, meaning that improvements in Responsiveness lead to higher Customer Satisfaction, and vice versa. With a calculated *t*-value (6.503) greater than the critical value (1.96), this coefficient is statistically significant. Therefore, the null hypothesis (H_o) is rejected, indicating that Responsiveness has a significant effect on Customer Satisfaction.

4. The path coefficient from Customer Satisfaction (CS) to Repeat order (RO) is 0.714 with a positive direction and a calculated *t*-value of 17.532. This coefficient indicates a unidirectional relationship between Customer Satisfaction and Repeat order, implying that higher Customer Satisfaction results in increased Repeat order, and vice versa. As the calculated *t*-value exceeds the critical value, this coefficient is statistically significant. Consequently, the null hypothesis (H_o) is rejected, meaning that Customer Satisfaction has a significant effect on Repeat order at PT Mandiri Tunas Finance.

Simultaneous Hypothesis Testing
Coefficient of Determination (R^2)

Table 10. R-Square Values

	R-square
Customer Satisfaction (CS)	0.524
Repeat Order (RO)	0.510

Source: SMART-PLS 4 Output (2025)

Based on Table 10, the R^2 value for Repeat order (RO) is 0.510, indicating that 51% of the variance in Repeat order can be explained simultaneously by Tangibles, Empathy, and Responsiveness. This R^2 value suggests that the model has good predictive capability in explaining Repeat order.

Simultaneous Significance Testing (F-Test)

Table 11. Simultaneous Hypothesis Testing

Relationship	R-square	F Hitun g	K	F Tabel	Conclusion
TG, EP, RS ➜ RO	0.524	50.6	3	2.68	H5 Accepted

Source: SMART-PLS 4 Output (2025)

Based on Table 11, the calculated F-value is substantially greater than the critical F-value; therefore, the null hypothesis is rejected. This result indicates that, simultaneously, the

three predictors significantly affect the dependent variable (RO). When the calculated F-value exceeds the F-table value, the simultaneous hypothesis is accepted, meaning that Tangibles, Empathy, and Responsiveness jointly have a significant effect on Repeat order.

Furthermore, based on the path coefficients and significance testing obtained from the bootstrapping results, it is found that Tangibles, Empathy, and Responsiveness each have a significant direct effect on Repeat order. In addition, there is also an indirect effect through Customer Satisfaction (CS). Thus, empirical evidence supports the existence of a simultaneous effect of Tangibles, Empathy, and Responsiveness on Repeat order, both directly and indirectly through Customer Satisfaction.

Moreover, the *f-square* values for each variable indicate varying effect sizes, illustrating the unique contribution of each variable to Repeat order. Customer Satisfaction (CS) exhibits the largest effect size (f^2 = 1.042), followed by Empathy (0.469), Tangibles (0.351), and Responsiveness (0.274), all of which demonstrate strong practical effects. Collectively, Tangibles, Empathy, and Responsiveness have a simultaneous and significant influence on Repeat order through both their direct effects on RO and their indirect effects via Customer Satisfaction as a mediating variable.

Therefore, the simultaneous hypothesis is accepted, supporting the conceptual model that improvements in service quality, as represented by these three dimensions, can significantly enhance customer loyalty, as reflected in repeat purchase behavior (*repeat order*).

4. Conclusion

Based on the results of statistical analysis and data interpretation of the variables Tangibles, Empathy, Responsiveness, Customer Satisfaction, and Repeat order, the following conclusions can be drawn:

1. The partial effect of Tangibles on customer satisfaction demonstrates a positive and significant contribution, with a coefficient value of 0.409, a t-statistic of 7.241, and a p-value of 0.000. This finding confirms that adequate physical facilities, ease of access to technology, well-organized service environments, and clear documentation significantly influence customer satisfaction. Enhancing the Tangibles dimension can create positive customer experiences and strengthen customer loyalty.

2. The partial effect of Empathy on customer satisfaction is also significant, with a coefficient of 0.474, a t-statistic of 9.598, and a p-value of 0.000. Service delivery that demonstrates personal attention and an understanding of customers' individual needs is capable of increasing customer satisfaction and fostering stronger customer relationships. Likewise, the partial effect of Responsiveness on customer satisfaction shows a positive coefficient of 0.361, a t-statistic of 6.503, and a p-value of 0.000, indicating that service speed and responsiveness significantly affect customer satisfaction. Prompt responses to inquiries and complaints make customers feel valued and satisfied.

3. The effect of customer satisfaction on repeat order is highly significant, with a coefficient of 0.714, a t-statistic of 17.532, and a p-value of 0.000. Customer satisfaction is a primary factor that encourages customers to engage in repeat purchases; therefore, efforts to enhance satisfaction will have a substantial impact on customer loyalty.

4. The simultaneous effect of Tangibles, Empathy, and Responsiveness on repeat order yields an R^2 value of 0.510, indicating that 51% of the variance in repeat order is explained by these three variables. The strongest effect originates from customer satisfaction as the main mediating variable, followed by Empathy, Tangibles, and Responsiveness, all of which exhibit strong and practically significant influences.

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