

Original Article

# Factors Influencing Customer Satisfaction Mediated by Employee Etiquette and Technical Selling Skills among Users of Livin' by Mandiri

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**Abstract:** *This research examines the impact of Customer-Oriented Behavior, Employee Etiquette, and Technical Selling Skills on Customer Satisfaction in the banking sector. It also explores the mediating roles of Employee Etiquette and Technical Selling Skills in the relationship between Customer-Oriented Behavior and Customer Satisfaction. Data were collected using a 5-point Likert scale questionnaire from active Bank Mandiri customers in Jakarta and Bekasi who use the Livin' by Mandiri application and interact with bank staff. A total of 309 responses were analyzed using SmartPLS 4.0 to test the proposed hypotheses. The findings reveal that Customer-Oriented Behavior, Employee Etiquette, and Technical Selling Skills have a significant positive impact on Customer Satisfaction. Furthermore, Employee Etiquette and Technical Selling Skills mediate the relationship between Customer-Oriented Behavior and Customer Satisfaction. These results suggest that bank employees should adopt Customer-Oriented Behavior, improve their Etiquette, and refine their Technical Selling Skills to enhance customer satisfaction. By focusing on these aspects, banks can deliver higher service quality and foster stronger customer relationships, ensuring sustained satisfaction and loyalty.*

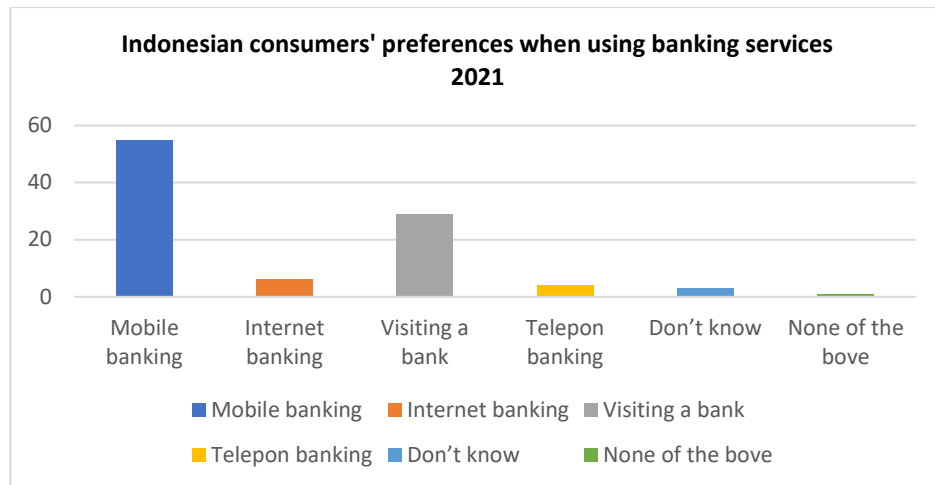
**Keywords:** *Customer Satisfaction, Technical Selling Skills, Employee Etiquette and Customer-Oriented Behavior.*

## I. INTRODUCTION

In the Asia-Pacific region, Indonesia ranks fourth in terms of the largest digital payment transactions. The top positions are held by China, followed by India and Australia (Tempo.co 2021). Two cities in Indonesia play a significant role in facilitating the growth of digital payment transactions, namely Jakarta and Bekasi. Jakarta is the capital of Indonesia and serves as a business and financial hub (Margaretha and Samadi, 2023), while Bekasi is home to many industrial areas that contribute significantly to the economy (Kurniawan et al., 2024). The presence of digital banking has become a significant development in the modern era, not only making transactions easier but also transforming the way people interact with financial institutions.

Mobile banking was first introduced in 2001. Its emergence was driven by banks' efforts to build customer trust by leveraging technology. These technological innovations have helped banks improve the quality of their services, leading to the development of mobile banking as a new solution. According to Safeena et al. (2012), mobile banking is perhaps the most recent and creative service provided by banks. The transition from traditional banking to e-banking has been a 'leap' forward. The evolution of e-banking began with the adoption of Automatic Teller Machines (ATMs), telephone banking (tele-banking), direct bill payments, electronic cash transfers, and the groundbreaking online banking system. With the rapid advancement of technology, mobile banking offerings are rapidly influencing how clients engage with banks. According to Chaouali and El Hedhli (2019), banks have started to provide mobile banking to enable customers to access banking services at any place and time via their mobile devices. The existence of this service is a response to customers' growing demand for convenience and speed in transactions.



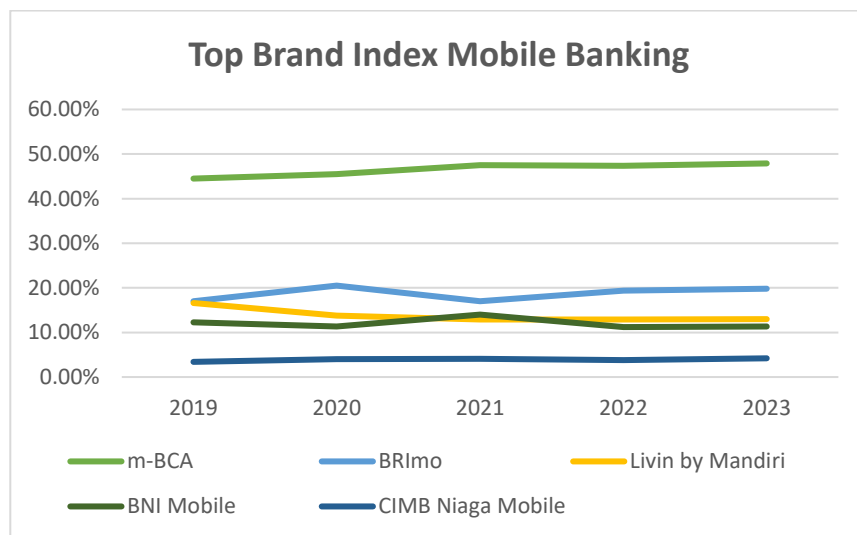


**Fig. 1 Indonesian consumers' preferences when using banking services**

Source: Yougov.com.

According to a YouGov survey, Indonesian consumers' preferences for banking services show that 55% prefer mobile banking, followed by 29% who choose to visit banks directly and 6% who use internet banking. On the other hand, Bank Indonesia (BI) recorded that the value of digital banking transactions in 2021 reached IDR 39,841.4 trillion, reflecting a growth of 45.64% compared to the previous year (year-on-year/yoy). This trend illustrates a significant shift in consumer behavior towards the use of more modern and digital banking services.

PT Bank Mandiri is one of the state-owned enterprises (BUMN) in Indonesia that provides various financial products and services. Established on October 2, 1998, Bank Mandiri ranked first in 2021 based on total assets, which reached IDR 1,725 trillion (source: IDX Financial and Annual Reports 2021). In 2017, Bank Mandiri launched a mobile banking service called Mandiri Online. Then, in 2021, Bank Mandiri introduced Livin' by Mandiri as an upgraded version of the Mandiri Online application to enhance customer ease and convenience in accessing integrated banking services via smartphones online.



**Fig. 2 Top Brand Index Mobile Banking**

Source: Top Brand Award

According to data from the Top Brand Award, Livin' by Mandiri ranks third as the most widely used mobile banking app, behind BCA Mobile in first place and BRImo in second place. This contrasts with Bank Mandiri's achievement, which ranked first in terms of assets in 2021. This situation highlights that, despite Bank Mandiri's strength in assets, the Livin' by Mandiri app has shown a decline in competitiveness compared to BCA Mobile. Therefore, an analysis is needed to identify the factors that have caused Livin' by Mandiri to fall short of reaching the top position. The banking industry has a great chance of growing as a result of the increasing popularity of mobile banking, but there are also difficulties in keeping and delighting consumers. For

this reason, it is now crucial to have a critical awareness of customer satisfaction in mobile banking (Jahan and Shahria, 2022).

According to Kotler (2022), satisfaction is the feeling of happiness or disappointment a person experiences when comparing a product or service's actual performance to their expectations. This concept is particularly important in the context of mobile banking, where customers have specific expectations regarding the services they receive. According to Guido (2015), Customer Satisfaction is defined as a post-purchase psychological state that represents the evaluation of the experience of using a product or service. Considering that Customer Satisfaction is an important factor in any business, business players must pay attention to it (Triandewo 2021). Therefore, understanding the factors influencing customer satisfaction is crucial for improving banking services.

The findings suggest that customers tend to feel greater satisfaction when they perceive that the service worker demonstrates strong Customer-Oriented Behavior (Tseng 2019). This highlights the importance of employees' roles in creating a positive experience for customers. According to Mei-liang dan Kuang-jung (2013), Integrative in nature, customer-oriented behavior mandates that every business activity strives for customer satisfaction and builds enduring, mutually beneficial relationships with the market. Employees that actively work to assist clients in resolving issues are said to exhibit customer-oriented behavior. This suggests that Customer Orientation is not only focused on products or services but also on the quality of interactions and relationships built by the company to ensure Customer Satisfaction with banking services.

Employees' Customer-Oriented Behavior fosters improved Etiquette and strengthens Technical Skills (Aslam et al., 2022). This behavior contributes to increased Customer Satisfaction in banking services, as customers feel more valued and understood. With good Etiquette and improved Technical Skills, employees can provide more accurate and responsive solutions to customer needs.

The Customer Satisfaction Index cannot be separated from the ethics of its employees. Every year, role models are recognized, and customers feel satisfied when served well, although there are still some who criticize the service (Setiawan, Junaedi, and Chandra 2021). According to Aslam et al. (2022) asserts that the relationship between Customer Satisfaction and Customer-Oriented Behavior is mediated by Employee Etiquette. According to the study, addressing client needs and building enduring connections depend heavily on banking staff etiquette, such as being kind. Previous research, such as Tseng (2019) has also demonstrated that Employee Etiquette positively influences Customer Satisfaction.

According to Nasution dan Islamiati (2021), Employee Ethics refers to the attitudes, views, habits, characteristics, or traits concerning the way a person works. Ethics is a branch of philosophy that examines the wrongness of human behavior. Good attitudes and work ethics in the banking sector contribute to the quality of service provided to customers, creating a more professional and responsive experience. Therefore, maintaining good work ethics is essential to raising Customer Satisfaction in the banking industry.

When employees adopt a Customer-Oriented approach, their Technical Selling Skills improve through the acquisition of relevant knowledge about service offerings (Aslam et al., 2022). The study by Islam et al. (2016) finds a specific relationship between Customer Satisfaction and Selling Skills. The results show that Customer Satisfaction can be strongly defined through Selling Skills. Thus, Technical Selling Skills have the potential to enhance Customer Satisfaction.

Sukoco (2012) explains that Technical Selling Skills are the ability or skill of a salesperson to market or present their products to buyers, resulting in a sales transaction. Therefore, banking services need to effectively convey information about products and services so that customers can understand the benefits and choose the solutions that best fit their financial needs.

Based on the background information provided, the purpose of this study is to ascertain if Customer Satisfaction among *Livin'* by Mandiri consumers can be impacted by Customer-Oriented Behavior, as mediated by Employee Etiquette and Technical Selling Skills. It is hoped that this will enhance Customer Satisfaction and strengthen *Livin'* by Mandiri's position in the future. This research replicates a previous study conducted by Aslam et al. (2022) titled "What matters most in achieving Customer Satisfaction in Banking? A study from the perspective of employee characteristics." This research, which was carried out in Jakarta and Bekasi, is titled "Factors Influencing Customer Satisfaction Mediated by Employee Etiquette and Technical Selling Skills among Users of *Livin'* by Mandiri."

## II. LITERATURE REVIEW

### A) *Customer-Oriented Behavior and Customer Satisfaction*

Customer-oriented selling, as defined by Saxe and Weitz (1982), is the degree to which salespeople use the marketing concept by helping consumers make decisions about what to buy that suits their needs. According to Singh and Venugopal (2015), customers who make purchases as a result of customer-oriented selling methods are more satisfied, are therefore more likely to make repeat purchases, and may even recommend the salesperson's company to other customers. Customer Oriented

plays an important role in driving changes in Customer Satisfaction, meaning that commercial banks will achieve higher levels of Customer Satisfaction if they promote a Customer-Oriented approach. This finding indicates that Customer Orientation has a significant positive effect on Customer Satisfaction (Gonu et al., 2023). Tseng (2019) shows that Customers would possess a higher level of satisfaction if they perceived the service worker's Customer-Oriented Behavior. Thus, the study's initial hypothesis is:

**H1.** There is a significant correlation between Customer-Oriented Behavior and the Customer Satisfaction of banking employees.

### ***B) Customer-Oriented Behavior and Employee Etiquette***

Salahudin et al. (2016) prove that work ethics will result in high employee performance and indicates that the implementation of work ethics can help organizations achieve great performance overall. On the other hand, work ethics issues can lead to the organization's inability to improve social services (Abun et al., 2022). Therefore, it is important to provide an appropriate code of ethics for employees as a guideline (Salahudin et al. 2016). Additionally, Tseng (2019) emphasizes that as Etiquette is the foundation of relationships, Customer-Oriented service representatives are expected to follow it in order to build trusting connections with customers. Customer-Oriented ethical behavior reflects the extent to which service providers implement marketing concepts by striving to assist customers in making purchasing decisions that fulfill their needs and desires (Lustono dan Wening, 2020). As stated by Aslam et al. (2022), the development of business Etiquette among Employees is directly influenced by the Customer-Oriented Behavior demonstrated by banking staff. Meanwhile, research conducted by Tseng (2019) reveals that customers' perceptions of the Etiquette and creativity of financial service employees can partially mediate the relationship between Customer Orientation and Customer Satisfaction. This suggests that when customers observe professional and creative behavior from service employees, their satisfaction is likely to increase. Building on these insights, the second hypothesis proposed is as follows:

**H2.** There is a significant correlation between Customer-Oriented Behavior and Employee Etiquette among banking employees.

### ***C) Employee Etiquette and Customer Satisfaction***

Customer satisfaction is the degree to which consumers are both pleased and dissatisfied with the outcomes they receive after utilizing a product or service (Bahri and Herawan, 2020). According to Román (2003), ethical behavior raises customer satisfaction with the business if it is incorporated into the model along with satisfaction with the main offering. Put differently, overall Customer Satisfaction levels are higher when they have a better perception of the personal service aspects of employees, such as cordiality, politeness, appearance, and attitude (Alhelalat et al. 2017). This is also stated by Ogonu and Akani (2020) in view of the results of the quantitative analysis, and there is sufficient evidence that Ethical Employee behavior affects Customer Satisfaction in deposit money banks. There is a positive and significant influence of the Ethical behaviour of employees on Customer Satisfaction and loyalty as well, which means that an improvement in Ethical behavior will enhance Satisfaction (Basnayake and Hassan 2015). Based on this, the study proposes the following hypothesis:

**H3.** There is a significant correlation between the Etiquette of banking Employees and Customer Satisfaction.

### ***D) Employee Customer-Oriented Behavior and Technical Selling Skills***

There hasn't been any specific research on the connection between customer-oriented selling and sales skills (Pettijohn et al. 2002). According to Zablah et al. (2012), customer orientation is a work value that measures how much an employee's attitudes, behaviors, and job perceptions are influenced by a persistent conviction about the significance of customer satisfaction. According to Khan (2020), customer orientation is a technique that SMEs use to improve sales activities and systematically translate their plans and strategies into the end result. On the other hand Technical Selling Skills are defined as the understanding of products and services offered (Wachner, Plouffe, and Grégoire 2009). Pettijohn et al. (2002) state that companies that wish to encourage their sales forces to use customer-oriented selling must be sure that their salespeople are motivated to do so and possess the sales abilities required to enable them to do so. Therefore, by providing them with the requisite information about service offers, employees who are Customer-Oriented enhance their Technical Selling Skills (Aslam et al. 2022). Consequently, it is suggested that:

**H4.** There is a significant correlation between Customer-oriented behavior and the Technical Selling Skills of banking employees.

### ***E) Technical Selling Skills and Customer Satisfaction***

Salesperson skills refer to their abilities in sales presentations, need identification, suggestive selling, product knowledge, time allocation, and customer-oriented assistance (Pettijohn et al. 2002). Technical skills include the salesperson's knowledge of product features and benefits, technical expertise, and procedures required by company policy (Islam et al. 2016). Employees with detailed knowledge of the products and services offered are more likely to satisfy their customers (Aslam et al., 2022). Therefore, sales skills are crucial for achieving Customer Satisfaction (Islam et al. 2016). Triandewo (2020) added that Customer Satisfaction is obtained from the results perceived by consumers after comparing the results or performance of a product or service with their expectations of the product or service. According to Wimalarathna et al. (2022) there is a statistically significant

positive relationship between the Technical Skills of service employees and Customer Satisfaction. Therefore, the proposed hypothesis is:

**H5.** There is a significant correlation between Technical Selling Skills and the Customer Satisfaction of banking employees.

#### F) The Mediating Effects

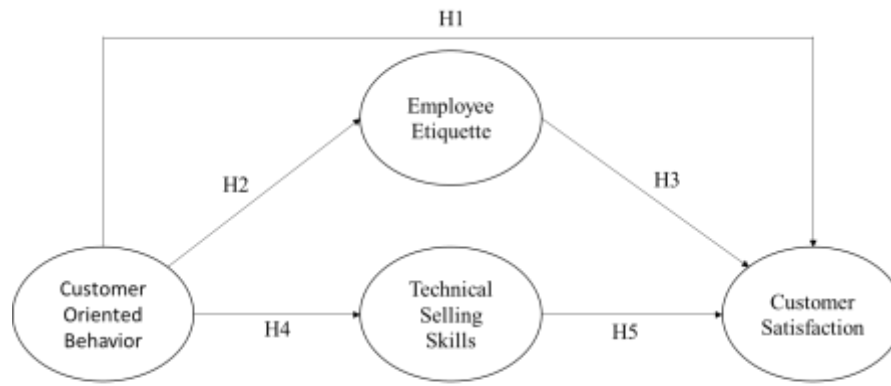
Based on hypotheses H2 and H3, it can be inferred that the Customer-Oriented Behavior of banking employees significantly enhances their Employee Etiquette. This improvement in Etiquette further leads to a positive influence on Customer Satisfaction. In other words, Employee Etiquette serves as a mediating factor that connects Customer-Oriented Behavior with the level of Customer Satisfaction. (Tseng 2019) emphasizes that customers' perceptions of financial service Employees' Etiquette and creativity can partially mediate the relationship between Customer Orientation and Customer Satisfaction, highlighting the importance of interpersonal skills and innovation in shaping customer experiences and Satisfaction levels.

Aslam et al. (2022) state that both Customer-Oriented Behavior and Etiquette play a role in guaranteeing Customer Satisfaction. In line with this, the study proposes that Employee Etiquette acts as a mediator in the relationship between Customer-Oriented Behavior and Customer Satisfaction. Therefore:

**H6.** The relationship between Customer Satisfaction and Customer-Oriented Behavior is mediated by Employee Etiquette.

According to H4 and H5, banking employees' Customer-Oriented Behavior influences their Technical Selling abilities, and their Technical Selling abilities have an impact on Customer Satisfaction. This association suggests that the relationship between Customer Satisfaction and Customer-Oriented Behavior is mediated by bank workers' Technical Selling Skills. Islam et al. (2016) conclude that their research shows a positive result regarding the relationship between the Selling Skills of salespeople and Customer Satisfaction. Therefore:

**H7.** The relationship between Customer Satisfaction and Customer-Oriented Behavior is mediated by Technical Selling Skills.



Note(s): H6 and H7 are related to mediating effects

**Fig. 3 Research Framework**

### III. RESULTS AND DISCUSSION

Data for this research was gathered via a questionnaire. It was distributed online using Google Forms and organized into two sections. The first section gathered information on the respondents' demographic profile, such as age, gender, education, place of residence, occupation, income, and how often they visit bank branches. The second section comprised construct items measured on a five-point Likert scale, ranging from 1 (strongly disagree) to 5 (strongly agree). This study employed a purposive sampling method, targeting respondents who were Bank Mandiri customers in Jakarta and Bekasi and had been served by bank staff. The data were analyzed using Structural Equation Modeling (SEM), with SPSS 30 used for descriptive statistical screening and SmartPLS 4.0 employed for data processing and hypothesis testing.

Table 1: Respondent's Characteristics		
Criteria of respondents.	Frequency	Percent (%)
<b>Gender</b>		
Male	123	39.8
Female	186	60.1
<b>Age</b>		
18-22 years	220	71.1

23-28 years	59	19,0
29-34 years	18	5,8
>34 years	12	3,9
<b>Educational Background</b>		
High School	201	65,0
Diploma	8	2,6
S1	89	28,8
S2	11	3,6
<b>Domicile</b>		
Jakarta Barat	136	44,0
Jakarta Timur	19	6,1
Jakarta Pusat	33	10,7
Jakarta Selatan	43	13,9
Jakarta Utara	15	4,9
Bekasi Utara	8	2,6
Bekasi Selatan	32	10,4
Bekasi Barat	8	2,6
Bekasi Timur	15	4,9
<b>Employment</b>		
Students	201	65,0
Civil Servant	25	8,1
Private Employee	56	18,1
Entrepreneur	22	7,1
Other	5	1,6
<b>Monthly income</b>		
<Rp 1.000.000	42	13,6
Rp 1.000.000 – Rp 3.000.000	97	31,4
Rp 3.000.001-Rp 5.000.000	74	23,9
Rp 5.000.001-Rp 7.000.000	62	20,1
>Rp 7.000.000	34	11,0
<b>Decided to use Livin' by Mandiri based on their own desire.</b>		
Yes	309	100,0
<b>Have you ever made a transaction using Livin' by Mandiri?</b>		
Yes	309	100,0
<b>Have you made any transactions using Livin' by Mandiri in the past two weeks?</b>		
Yes	309	100,0
<b>Have you ever visited a Bank Mandiri branch and been assisted by the bank staff?</b>		
Yes	309	100,0
<b>When was the last time you visited a Bank Mandiri branch for banking services?</b>		
Less than 2 years ago.	309	100,0

**Source:** Data Processing Using SPSS 30.

Table 1 reports the demographic profile, with a total of 324 respondents collected in this study. However, only 309 respondents met the criteria and were included in the study. 15 respondents were excluded due to being identified as outliers, which impacted the validity of the study and prevented it from meeting an acceptable level of validity. In total, 123 respondents (39.80%) were male, and 186 respondents (60.19%) were female. The majority of respondents were in the 18–22 age group, comprising 220 respondents (71.19%). Additionally, most respondents were students, comprising 201 respondents (65.0%).

**Table 2: Measurement Scales, Confirmatory Factor Analysis Result, and Reliabilities**

Variable	Indikator	Loading Factor	Average Variance Extracted (AVE)	Composite Reliability (rho_a)	Composite Reliability (rho_c)	Cronbach's Alpha
Customer Oriented Behavior.	COB1	0.750	0.535	0.716	0.822	0.712
	COB2	0.728				
	COB3	0.726				
	COB4	0.721				
Employee Etiquette.	EE1	0.746	0.547	0.745	0.838	0.743
	EE2	0.729				
	EE3	0.719				
	EE4	0.765				
Technical Selling Skills.	TSS1	0.704	0.529	0.724	0.829	0.724
	TSS2	0.713				
	TSS3	0.745				
	TSS4	0.737				
	TSS5	0.738				
Customer Satisfaction.	CS1	0.774	0.565	0.778	0.849	0.778
	CS2	0.786				
	CS3	0.715				
	CS4	0.730				

*Source: Smart Pls 4.0 data processing.*

Following the guidelines of Sarstedt, Ringle, and Hair (2022), the reliability of indicators, internal consistency, and convergent and discriminant validity were assessed for the measurement model. The results indicate that all loadings > 0.70 and AVE values > 0.50, indicating that all indicators meet the standards for Convergent validity.

The reliability of the research instrument was evaluated using two techniques: Cronbach's alpha and Composite reliability. Cronbach's alpha assesses the minimum reliability value of a construct, while Composite reliability measures the actual reliability of the construct. According to Ghazali (2021:48), Cronbach's alpha and Composite reliability values should be > 0.70 for the construct to be considered reliable. The results in Table 2 also indicate that both Cronbach's alpha and Composite reliability values are > 0.70, demonstrating that all variables exhibit good reliability.

**Table 3: Cross Loading**

	Customer-Oriented Behavior (COB)	Customer Satisfaction (CS)	Employee Etiquette (EE)	Technical Selling Skills (TSS)
COB1	<b>0.750</b>	0.428	0.461	0.373
COB2	<b>0.728</b>	0.370	0.444	0.307
COB3	<b>0.726</b>	0.415	0.341	0.320
COB4	<b>0.721</b>	0.308	0.348	0.283
CS1	0.409	<b>0.774</b>	0.561	0.434
CS2	0.400	<b>0.786</b>	0.594	0.474
CS3	0.366	<b>0.715</b>	0.519	0.509
CS4	0.401	<b>0.730</b>	0.541	0.386
EE1	0.382	0.586	<b>0.746</b>	0.486
EE2	0.400	0.533	<b>0.729</b>	0.433
EE3	0.416	0.539	<b>0.719</b>	0.478
EE4	0.430	0.524	<b>0.765</b>	0.447
TSS1	0.303	0.419	0.434	<b>0.704</b>
TSS2	0.298	0.456	0.467	<b>0.713</b>
TSS3	0.336	0.397	0.433	<b>0.745</b>
TSS4	0.361	0.449	0.481	<b>0.737</b>
TSS5	0.308	0.457	0.450	<b>0.738</b>

*Source: Smart Pls 4.0 data processing.*

**Table 4: Fornell Larcker**

	COB	CS	EE	TSS
COB	0.732			
CS	0.524	0.752		
EE	0.550	0.738	0.740	
TSS	0.442	0.600	0.624	0.728

*Source: Smart Pls 4.0 data processing.*

In SMART-PLS, the assessment of Discriminant validity can be evaluated using Cross-loading and the Fornell-larcker criterion. As stated by Ghazali (2021:78) the validity test of the data using the Fornell-larcker criterion involves ensuring that the square root of the AVE is greater than the correlation between constructs. Cross-loading is a technique that evaluates the outer loading value of indicators on a construct, and it should be greater than the Cross-Loading value on other constructs.

According to Table 3, the loading value for each indicator on its corresponding variable is higher than the cross-loading value on other latent variables. Additionally, in Table 4, the square root of the AVE exceeds the correlation values with other construct variables. Therefore, it can be inferred that the data meets the requirements for Discriminant Validity.

**Table 5: Accuracy and Relevance of Predictions**

	R <sup>2</sup>	Q <sup>2</sup>
Customer Satisfaction.	0.590	0.226
Employee Etiquette.	0.303	0.251
Technical Selling Skills.	0.196	0.146

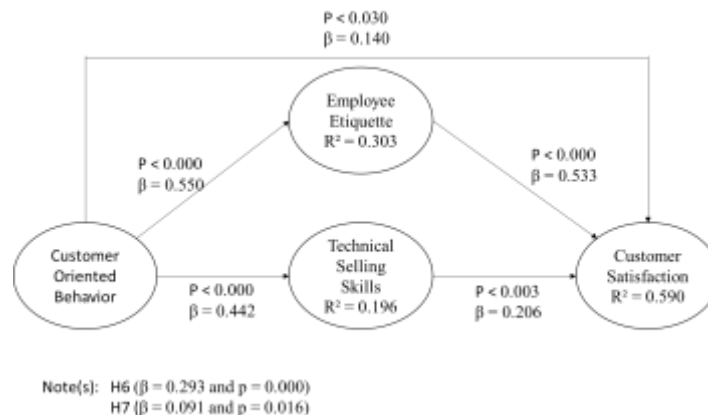
*Source: Smart Pls 4.0 data processing.*

The next step is to analyze the relationships between latent variables, known as the structural model (inner model). An R<sup>2</sup> value of 0.75, 0.50, or 0.25 for endogenous latent variables in the structural model can be described as strong, moderate, or weak, respectively (Hair et al. 2011). A Q<sup>2</sup> value greater than zero indicates that exogenous constructs have predictive relevance for the endogenous construct being considered (Hair et al. 2011). This study also presents R<sup>2</sup> results showing a moderate model and Q<sup>2</sup> results indicating that the exogenous latent variables have strong predictive validity for the endogenous latent variables.

**Table 6: Path Coefficients, P-value, and T-value**

	Original sample	Sample mean (M)	Standard deviation	T-statistics	P-values	Supported
COB -> CS	0.140	0.147	0.065	2.172	0.030	YES
COB -> EE	0.550	0.548	0.115	4.791	0.000	YES
COB -> TSS	0.442	0.447	0.112	3.936	0.000	YES
EE -> CS	0.533	0.520	0.068	7.877	0.000	YES
TSS -> CS	0.206	0.207	0.069	2.972	0.003	YES
COB -> TSS -> CS	0.091	0.092	0.038	2.412	0.016	YES
COB -> EE -> CS	0.293	0.285	0.069	4.217	0.000	YES

*Source: Smart Pls 4.0 data processing.*



**Fig. 3 Full Structural Model**



Based on the explanation of the table above, the following conclusions can be drawn:

1. Hypothesis 1 has a  $\beta = 0.140$  (positive),  $t\text{-value} = 2.17 > 1.96$ , and  $p\text{-value} = 0.03 < 0.05$ . This indicates that Customer-Oriented Behavior positively influences Customer Satisfaction among Livin' by Mandiri users in Jakarta and Bekasi. Therefore, the higher the Customer-Oriented Behavior, the higher the Customer Satisfaction. This aligns with the findings of Gonu et al. (2023), which emphasize that Customer Orientation is a key factor in predicting Customer Satisfaction.
2. Hypothesis 2 has a  $\beta = 0.550$  (positive),  $t\text{-value} = 4.79 > 1.96$ , and a  $p\text{-value} = 0.00 < 0.05$ . This indicates that Customer-Oriented Behavior positively influences Employee Etiquette among Livin' by Mandiri users in Jakarta and Bekasi. Thus, the higher the Customer Oriented Behavior, the higher the Employee Etiquette. The findings showed that Customer-Oriented Behavior has a significant impact on Employee Etiquette (Aslam et al., 2022).
3. Hypothesis 3 has a  $\beta = 0.533$  (positive),  $t\text{-value} = 7.87 > 1.96$ , and a  $p\text{-value} = 0.00 < 0.05$ . This indicates that Employee Etiquette positively influences Customer Satisfaction among Livin' by Mandiri users in Jakarta and Bekasi. Thus, the higher the Employee Etiquette, the higher the Customer Satisfaction. Quantitative analysis shows that ethical employee behavior significantly impacts Customer Satisfaction in banks (Ogonu and Akani 2020). High-performing employees better meet customer expectations (Alhelalat et al.2017; Aslam et al. 2022).
4. Hypothesis 4 has a  $\beta = 0.442$  (positive),  $t\text{-value} = 3.93 > 1.96$ , and a  $p\text{-value} = 0.00 < 0.05$ . This indicates that Customer Oriented Behavior positively influences Technical Selling Skills among Livin' by Mandiri users in Jakarta and Bekasi. Thus, the higher the Customer Oriented Behavior, the higher the Technical Selling Skills. This is consistent with the research results from Aslam et al. (2022).
5. Hypothesis 5 has a  $\beta = 0.206$  (positive),  $t\text{-value} = 2.97 > 1.96$ , and a  $p\text{-value} = 0.00 < 0.05$ . This indicates that Technical Selling Skills positively influence Customer Satisfaction among Livin' by Mandiri users in Jakarta and Bekasi. Thus, the higher the Technical Selling Skills, the higher the Customer Satisfaction. Aslam et al. (2022) and Wimalarathna et al. (2022) emphasize that Technical Selling Skills are crucial for meeting customer needs in the banking sector. These skills significantly impact Customer Satisfaction, with a strong positive correlation observed.
6. Hypothesis 6 has a  $\beta = 0.293$  (positive),  $t\text{-value} = 4.21 > 1.96$ , and a  $p\text{-value} = 0.00 < 0.05$ . This indicates that Customer Oriented Behavior positively influences Customer Satisfaction, partially mediated by Employee Etiquette. Thus, the higher the Customer Oriented Behavior, the higher the Customer Satisfaction, mediated by Employee Etiquette. The findings of Aslam et al. (2022) confirm that Employee Etiquette acts as a mediator in the relationship between Customer-Oriented Behavior and Customer Satisfaction in the banking sector.
7. Hypothesis 7 has a  $\beta = 0.091$  (positive),  $t\text{-value} = 2.41 > 1.96$ , and a  $p\text{-value} = 0.01 < 0.05$ . This indicates that Customer Oriented Behavior positively influences Customer Satisfaction, partially mediated by Technical Selling Skills. Thus, the higher the Customer Oriented Behavior, the higher the Customer Satisfaction, mediated by Technical Selling Skills. The findings of Aslam et al. (2022) show that Technical Selling Skills partially mediate the relationship between Customer-Oriented Behavior and Customer Satisfaction.

#### IV. CONCLUSION

This research examines the relationship between Customer-Oriented Behavior, employee characteristics (Employee Etiquette and Technical Selling Skills), and Customer Satisfaction in the digital banking sector, specifically on the Livin' by Mandiri platform. The findings indicate that Customer-Oriented Behavior has a significant impact on Employee Etiquette, Technical Selling Skills, and Customer Satisfaction. Furthermore, employee characteristics were found to partially mediate the relationship between Customer-Oriented Behavior and Customer Satisfaction. This study aligns with the research by Aslam et al. (2022) in the banking sector of Pakistan, which found that Customer-Oriented Behavior and employee characteristics, such as Etiquette and Technical Skills, play a crucial role in enhancing Customer Satisfaction.

##### A) Practical Implications

This study emphasizes the importance of implementing Customer-Oriented values in the banking industry, particularly in the digital banking sector. The results show that Customer-Oriented Behavior significantly increases Customer Satisfaction. Therefore, banks are encouraged to develop strategies that promote Customer-Oriented employee behavior, not only to enhance satisfaction but also to expand the customer base and strengthen loyalty.

Additionally, the study found that Employee Etiquette and Technical Selling Skills act as mediators in the relationship between Customer-Oriented Behavior and Customer Satisfaction. However, the path coefficient between Customer-Oriented Behavior and Customer Satisfaction decreases when Technical Selling Skills are added to the model. This indicates the importance of bank employees' Technical Selling Skills in strengthening this relationship. On the other hand, the weak  $R^2$  value also suggests that the contribution of Technical Skills needs to be improved. Banks are advised to focus more on enhancing employees' knowledge about service offerings, bank procedures, products, services, and competitors' sales policies, as well as the bank's operational activities and service features and benefits. With this approach, Customer Satisfaction can be significantly improved while strengthening Bank Mandiri's competitive position in the digital era.

## B) Theoretical Implications

This study makes a significant theoretical contribution, particularly due to the limited research on the role of Customer Orientation and Employee Etiquette in the banking sector. By focusing on the digital banking sector, it enriches the existing literature by highlighting the importance of Employee Etiquette in enhancing customer experience and satisfaction. Additionally, this study contributes by identifying the mediating role of Employee Etiquette and Technical Selling Skills in the relationship between Customer Orientation and Customer Satisfaction. Finally, this research broadens the perspective of the study by Aslam et al. (2022) and validates that Customer-Oriented Behavior influences Employee Etiquette and Technical Selling Skills.

## C) Limitations and Future Research

The study has several limitations: (1) Limited resources (cost, time, and energy) to complete this research. (2) A limited number of respondents, with only 309 participants. (3) This study focuses solely on the banking industry. (4) Research variables are a complete replication of previous studies.

Based on these conclusions and limitations, the study provides several recommendations for future research: (1) Accurately estimate the time, cost, and energy required for future studies. (2) Increase the number of respondents. (3) Explore other service industries to identify factors influencing Customer Satisfaction. (4) Develop new variables different from those used in this study.

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## APPENDIX

### Appendix 1: Questionnaire

Construct and measurement items	Loading
<b>Customer Oriented Behavior (COB) (<math>\alpha = 0.712</math>, CR = 0.822, AVE = 0.535)</b>	
The banking service employee offers me the product that is best suited to my needs.	0.750
The banking service employee as my best interest in mind.	0.728
The banking service employee tries to find out what kind of products would be most helpful to me.	0.726
The banking service employee tries to figure out what my needs are.	0.721
<b>Employee Etiquette (EE) (<math>\alpha = 0.724</math>, CR = 0.829, AVE = 0.547)</b>	
During the conversation, the banking service employee always concentrates on listening to my opinions.	0.746
The banking service employee is very polite.	0.729
I feel respected by the banking service employee.	0.719
The banking service employee is a very humble person.	0.765
<b>Technical Selling Skills (TSS) (<math>\alpha = 0.778</math>, CR = 0.849, AVE = 0.529)</b>	
The banking service employee has knowledge of the service offerings.	0.704
The banking service employee has knowledge of bank’s procedures.	0.713
The banking service employee has knowledge of competitors’ products, services, and sales policies.	0.745
The banking service employee has knowledge of operational activities of bank.	0.737
The banking service employee has knowledge of the service features and benefits.	0.738
<b>Customer Satisfaction (CS) (<math>\alpha = 0.743</math>, CR = 0.838, AVE = 0.565)</b>	
I am satisfied with the banking service employee’s services	0.774
The banking service employee has provided satisfactory services	0.786
The banking service employee’s services meet my expectations	0.715
I am satisfied with the banking service employee’s service quality	0.730