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Determinant of Merchant Satisfaction with EDC Machine Services: The Role of Service Quality and Company Image

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Abstract

The increasing use of Electronic Data Capture (EDC) in non-cash transactions requires PT. Catur Daya Sukses, Bandung Branch, to maintain service quality and corporate image to increase customer satisfaction. However, there are still operational constraints on machines and technical services that have the potential to affect customer satisfaction levels. This study aims to analyze the influence of service quality and corporate image on customer satisfaction of EDC machine users. This study uses a quantitative method with an associative approach to 100 merchant using EDC machines selected through a purposive sampling technique. Data were collected through a Likert-scale questionnaire and analyzed using multiple linear regression with the help of SPSS. The results showed that service quality has a significant positive effect on customer satisfaction with a coefficient of 0,640 and p < 0,001, while corporate image has a significant positive effect with a coefficient of 0,355 and p < 0,001. Simultaneously, both variables have a significant effect with an F count of 58,175 and an Adjusted R Square value of 0,536 indicating that 53,6% of the variation in customer satisfaction can be explained by service quality and corporate image. These findings suggest that increasing merchant satisfaction needs to be prioritized through strengthening machine reliability, technician response speed, and corporate image consistency.

Keywords: *Service Quality, Corporate Image, Customer Satisfaction, EDC Machine, Merchant*

1. Introduction

The digital transformation of Indonesia's payment ecosystem has driven a significant acceleration in the adoption of cashless transactions. One key instrument in this ecosystem is the Electronic Data Capture (EDC) machine, a device that facilitates the processing of electronic payments using debit and credit cards. Bank Indonesia's Payment System and Financial Market Infrastructure Statistics (Bank Indonesia, 2026) recorded a growth in electronic money transaction volume from 8,264,160 thousand transactions in 2021 to 32,043,903 thousand transactions in 2025, representing a 287.7% increase over five years. During the same period, transaction value increased from IDR 786,454 billion to IDR 3,362,217 billion, reflecting a fundamental shift in Indonesian payment behavior.

The rapid expansion of EDC machine usage places EDC service providers in a strategic yet challenging position. PT. Catur Daya Sukses is an outsourcing company that manages and maintains EDC machines for merchant in several major cities, including Bandung. However, a pre-survey of 31 merchant identified empirical issues that require serious attention, including: EDC machine operational disruptions that disrupt smooth transactions, technician responses that do not meet merchant expectations, and doubts among some merchant about the company's credibility and reputation. These conditions have the potential to negatively impact customer satisfaction levels, which ultimately could threaten the continuity of business relationships between merchant and the company.

In the context of service marketing management, customer satisfaction is a subjective evaluation formed from a comparison between initial expectations and actual experiences (Kotler et al., 2022). Two variables consistently shown to influence customer satisfaction in the literature are service quality and corporate image. Service dimensions, including tangibles, reliability, responsiveness, assurance, and empathy, contribute substantially to perceived quality, which in turn shapes satisfaction (Parasuraman et al, 1988). Meanwhile, a positive corporate image strengthens consumer trust, fosters loyalty, and creates a sustainable competitive advantage (Kotler & Keller, 2022b).

Several previous studies have confirmed the relevance of these two variables, including in the banking sector (Massora & Widyanti, 2021; Jannah et al., 2024), outsourcing services (Fauziah et al., 2023), and expedition

services (Isyanto & Wijayanti, 2022). However, empirical studies specifically exploring the relationship between service quality and corporate image on merchant satisfaction of EDC machine users, particularly in the context of the relationship between merchant and outsourcing companies providing EDC maintenance services, are still very limited.

Unlike previous research that has largely focused on the relationship between service quality and corporate image in the context of banking, shipping, or general outsourcing services, this study examines both variables in the context of EDC machine maintenance services, which are characterized by high operational dependency, B2B relationships between companies and merchant, and a direct impact on the smoothness of non-cash payment transactions. Thus, this study expands the application of service quality and corporate image theory to the context of payment technology services.

This research gap serves as the primary basis for this study. This study aims to analyze the influence of service quality and corporate image on customer satisfaction of merchant using EDC machines at PT. Catur Daya Sukses, Bandung Branch, both partially and simultaneously. Practically, the findings of this study are expected to provide strategic recommendations for company management in formulating policies to improve service quality and strengthen corporate image. Academically, this research contributes to the development of literature on the determinants of customer satisfaction in the context of payment technology services, which has so far been understudied.

2. Research Methods

This research uses an associative quantitative method, which aims to determine the influence or relationship between two or more variables. The quantitative method was chosen because it can empirically test hypotheses through numerical data analyzed using statistical techniques (Sugiyono, 2022).

2.1. Population and Sample

The research population was merchants using EDC machines who were clients of PT. Catur Daya Sukses, Bandung Branch. The research respondents were owners, managers, cashiers, or merchant staff who used or interacted directly with the EDC machine services. Due to the uncertain population size, a sample size formula was used to determine the number of samples to be tested.

The sample size was determined using Paul Leedy's formula in (Arikunto, 2019) with a 95% confidence level and a 10% margin of error, resulting in a minimum sample size of 97 respondents. In the implementation, the researcher determined 100 respondents as the final sample. The sample selection technique used was purposive sampling with the following criteria: (a) active merchants using EDC machines, (b) operating in the Bandung area, (c) having interacted with the company's technician services, and (d) being willing to fill out the research questionnaire.

2.2. Measurement of Variables

Consisting of 35 statement items, the three research variables were measured using a questionnaire instrument with a five-point Likert scale (1 = “Very disagree” to 5 = “Very agree”). Table 1. summarizes the operationalization of the variables used:

Table 1. Measurement of Research Variables

Variable	Indicator	Number of Items	Scale	Source of Theory
Service Quality	Tangibles, Reliability, Responsiveness, Assurance, Empathy	15	Ordinal	(Parasuraman et al., 1988)
Corporate Image	Corporate Identity, Corporate Reputation, Corporate Personality, Corporate Value Proposition, Corporate Trust & Favorability	10	Ordinal	(Kotler & Keller, 2022b)
Customer Satisfaction	Expectation Confirmation, Performance, Perceived Value, Repurchase Intention, Word of Mouth Intention	10	Ordinal	(Kotler & Keller 2022b)

This study has two independent variables: service quality and corporate image. The SERVQUAL model operationalizes service quality into 5 (five) main indicators (Parasuraman et al., 1988): (1) Tangibles, namely the

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physical form of facilities, equipment, and the appearance of staff; (2) Reliability, namely the ability to deliver services accurately and consistently according to promises; (3) Responsiveness, in the form of willingness and speed in responding to customer needs; (4) Assurance, including competence, politeness, and the ability to build trust; and (5) Empathy, namely personalized care and attention to customers.

Corporate image refers to the totality of beliefs, ideas, and impressions a person has of a company, formed from accumulated past experiences and communications (Kotler & Keller, 2022a). The indicators that make up a company's image include (1) Corporate identity, describe the ease with which the public recognizes the company's name, logo, symbol, or visual attributes; (2) Corporate reputation, describe public perception of the company's track record, reliability, and ability to fulfill promises; (3) Corporate personality, describe emotional characteristics associated with the company, such as professional, friendly, or modern; (4) Corporate value proposition, related to consumer perceptions of the company's advantages and utility value compared to competitors; and (5) Corporate trust and favorability, reflecting the level of customer acceptance, sympathy, and willingness to maintain a relationship with the company (Kotler & Keller, 2022b).

The dependent's variable is using customer satisfaction. This study uses the following customer satisfaction indicators (Kotler & Keller, 2022c): (1) Expectation confirmation, the comparison between customer expectations prior to using a product or service and the actual results they obtain; (2) Performance, how far the product or service functions according to the promises given; (3) Perceived value, illustrates the balance between the benefits received and the costs incurred; (4) Repurchase intention, a customer's desire to continue using a product or service in the future; and (5) Word of mouth intention, indicates the customer's tendency to recommend the product or service to others as an expression of their satisfaction.

3. Results and Discussions

3.1. Result

In this study, researcher obtained a description of the characteristics of respondents including gender, age and type of profession as a basis for describing the respondent's profiles comprehensively.

Table 2. Characteristic of Respondents

Category		%	Number of Respondents
Gender	Female	85%	85
	Male	15%	15
Age (years)	<20	1%	1
	21-30	97%	97
	>30	2%	2
Position	Cashier	87%	87
	Staff	7%	7
	Other Position	6%	6

Source: Data processed by researcher (2026)

The result on Table 2, 100 respondents who participated in this study, 85% were female and 15% were male. The result on age category, the 21–30 age group was the largest with a proportion of 97%, followed by the group >30 years old (2%), and under 20 years old (1%). Judging by type of position, the majority of respondents were cashiers (87%), staff (7%), and other positions (6%).

Validity and reliability tests were conducted on 30 trial samples before the main distribution on 100 samples. The results of the validity and reliability tests are as follows:

Table 3. Validity's Test Result

Variable	Item	r-count	r-table	Decision
Service Quality	KL1	0,393	0,361	Valid
	KL2	0,574	0,361	Valid
	KL3	0,445	0,361	Valid
	KL4	0,591	0,361	Valid
	KL5	0,477	0,361	Valid
	KL6	0,374	0,361	Valid
	KL7	0,512	0,361	Valid
	KL8	0,456	0,361	Valid
	KL9	0,534	0,361	Valid
	KL10	0,561	0,361	Valid
	KL11	0,526	0,361	Valid

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	KL12	0,485	0,361	Valid
	KL13	0,720	0,361	Valid
	KL14	0,377	0,361	Valid
	KL15	0,498	0,361	Valid
Corporate Image	CP1	0,537	0,361	Valid
	CP2	0,383	0,361	Valid
	CP3	0,680	0,361	Valid
	CP4	0,544	0,361	Valid
	CP5	0,393	0,361	Valid
	CP6	0,464	0,361	Valid
	CP7	0,514	0,361	Valid
	CP8	0,611	0,361	Valid
	CP9	0,411	0,361	Valid
	CP10	0,573	0,361	Valid
Customer Satisfaction	KP1	0,843	0,361	Valid
	KP2	0,618	0,361	Valid
	KP3	0,625	0,361	Valid
	KP4	0,504	0,361	Valid
	KP5	0,368	0,361	Valid
	KP6	0,673	0,361	Valid
	KP7	0,801	0,361	Valid
	KP8	0,612	0,361	Valid
	KP9	0,384	0,361	Valid
	KP10	0,449	0,361	Valid

Source: Data processed by researcher (2026)

The result on Table 3, all research items were declared valid because the value of r-count was greater than the r-table.

Table 4. Reliability's Test Result

Variable	Number of Item	Cronbach's Alpha Value	Required Alpha Value	Decision
Service Quality	15	0,774	0,60	Reliable
Corporate Image	10	0,667	0,60	Reliable
Customer Satisfaction	10	0,791	0,60	Reliable

Source: Data processed by researcher (2026)

The result on Table 4, it shows that all variables have a Cronbach's Alpha value above the minimum limit, so the instrument is declared reliable.

Table 5. Descriptive Analysis of Variable Result

Variable	Number of Item	Mean Total Score	Mean per Item	Category
Service Quality	15	63,72	4,25	Very good
Corporate Image	10	42,03	4,20	Good
Customer Satisfaction	10	42,40	4,24	Good

Source: Data processed by researcher (2026)

The result on Table 5, the service quality variable obtained a total average score of 63,72 with an average per item of 4,25 (out of a maximum scale of 5). The highest rating was given by merchants for the technician's physical appearance and professionalism, indicating that the tangibles dimension has met customer expectations well. The responsiveness dimension was also highly rated, particularly for the technician's willingness to assist customers quickly and promptly. The lowest rating was found for the smooth transaction process without interruption indicator, reflecting the continued existence of obstacles in the reliability dimension, namely the ability of the EDC machine to operate consistently according to the service promises provided by the company. This finding aligns with the empirical problems identified in the pre-survey stage, so the reliability dimension is a top priority for technical service improvements.

The corporate image variable obtained a total average score of 42,03 with an average per item of 4,20. The highest score was obtained for the aspect of consistency in the use of company symbols and visual attributes at each service point, indicating that corporate identity has been built quite strongly in the minds of merchants. The perception of

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the company's superiority compared to competitors also received a high score, confirming the company's relatively positive positioning in the eyes of customers. Conversely, the indicator with the lowest score and the highest standard deviation was the perception of the company's professional, friendly, and modern character. The high variation in responses on this indicator indicates that the corporate personality dimension has not been perceived consistently among merchants, thus requiring strengthening through a more integrated and coherent brand communication strategy.

The customer satisfaction variable obtained a total average score of 42,40 with an average per item of 4,24. The indicator that received the highest score was the merchant's intention to continue using the EDC machine service in the future, which reflects a tendency for positive behavioral loyalty (repurchase intention) as a manifestation of perceived satisfaction. The high score on the aspect of the machine's performance conformity with the merchant's initial expectations also confirmed that the service received generally met customer expectations. However, the indicator with the lowest score was the merchant's overall affective attitude towards the company, namely a positive view and a desire to maintain a relationship with the service provider. Although still in the good category, this result suggests that the achieved functional satisfaction has not fully transformed into a strong emotional attachment, which can be partly attributed to weaknesses in the aspects of machine reliability and consistency of company character as identified in the two previous variables.

Table 6. Classic Assumption's Test Result

Name of Test	Result	Decision
Normality Test	Significance value 0,200 > 0,05	The data were normally distributed
Multicollinearity Test	The tolerance value is 0,664 > 0,10 and the VIF is 1,505 < 10	Multicollinearity does not occur
Heteroscedasticity Test	The value for both independent variables is greater than 0,05	Heteroscedasticity does not occur

Source: Data processed by researcher (2026)

The result in Table 6 are explained as follows: The normality test using the One-Sample Kolmogorov-Smirnov Test yielded an Asymp. Sig. (2-tailed) value of 0,200, greater than 0,05, indicating that the data were normally distributed.

The multicollinearity test yielded a Tolerance value for both independent variables of 0,664, greater than 0,10, and a VIF value for both variables of 1,505, less than 10, indicating no multicollinearity.

The heteroscedasticity test using the Glejser test for both independent variables yielded values greater than 0.05. The value was 0.356 for the service quality variable, while the corporate image variable showed a value of 0.856. This indicates that heteroscedasticity is not present in the regression model.

Table 7. Multiple Linear Regression Result

Variable	B	Std.Error	Beta	T	p-value	Decision
Constant	0,027	0,392	-	0,069	0,945	-
Service Quality	0,640	0,108	0,499	5,946	<0,001	H1 accepted
Corporate Image	0,355	0,091	0,327	3,890	<0,001	H2 accepted

Source: Data processed by researcher (2026)

The result on Table 7, the model equation is as follows:

$$Y = 0{,}027 + 0{,}640X1 + 0{,}355X2$$

The constant of 0,027 indicates customer satisfaction when both service quality and corporate image are zero. The service quality regression coefficient of 0,640 means that every one-unit increase in service quality will increase customer satisfaction by 0,640 units, assuming other variables remain constant. The corporate image regression coefficient of 0,355 means that every one-unit increase in corporate image will increase customer satisfaction by 0,355 units.

Therefore, service quality has a more dominant influence than corporate image because the service quality Beta value of 0.499 is higher than the corporate image Beta value of 0.327.

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Table 8. Simultaneous Test and Coefficient of Determination Result

Model Indicator	Result
R	0,738
R Square	0,545
Adjusted R Square	0,536
F-count	58,175
Sig. F	<0,001

Source: Data processed by Researcher (2026)

The result on Table 8, service quality and corporate image simultaneously have a significant effect on customer satisfaction. The Adjusted R Square value of 0,536 indicates that 53,6% of the variation in customer satisfaction can be explained by service quality and corporate image, while 46,4% is explained by other factors outside the research model.

3.2. Discussions

The Influence of Service Quality on Customer Satisfaction

The results of the hypothesis test demonstrate that service quality has a positive and significant effect on customer satisfaction among merchants using EDC machines ($\beta = 0,499$; $t = 5,946$; sig. $< 0,001$). This research aligns with previous research conducted by (Aryawati & Putra,2023), which showed that the better the service quality provided, the higher the level of customer satisfaction.

In the specific context of EDC machine services, the dominant influence of service quality can be understood through the unique characteristics of merchants' operational dependence on EDC machines. EDC machine disruptions directly impact merchants' ability to process non-cash payment transactions, meaning every minute of service downtime has significant economic consequences. Therefore, the dimensions of reliability (the machine's ability to operate without interruption) and responsiveness (the speed with which technicians handle disruptions) are the primary determinants of perceived service quality from a merchant's perspective.

In EDC machine services, service quality has two aspects: (1) Technical Service Quality, namely machine functionality, transactions run smoothly, and disruptions are quickly resolved; (2) Interactional Service Quality, namely technicians who are communicative, polite, provide solutions and provide a sense of security.

The Influence of Corporate Image on Customer Satisfaction

The results of the hypothesis test indicate that corporate image has a positive and significant effect on customer satisfaction ($\beta = 0,327$; $t = 3,890$; sig. $< 0,001$). This finding aligns with (Diana & Sudirman, 2023), which indicates that corporate image influences customer satisfaction. These results reinforce the view that corporate reputation and credibility serve not only as marketing communication tools but also shape customer evaluations of service experiences.

Although significant, the influence of corporate image is lower than that of service quality, which is dominant. This can be interpreted as meaning that in technology-based service relationships such as EDC machine maintenance, merchants prioritize direct functional service experiences (experience with technicians, machine reliability) over abstract perceptions of corporate image. Corporate image plays a stronger role as a factor in forming initial trust and expectations before merchants directly experience the service; however, in EDC services, customer satisfaction is more strongly shaped by direct experience with technical service. Therefore, corporate image needs to be supported by tangible service performance.

The Simultaneous Influence of Service Quality and Corporate Image on Customer Satisfaction

The simultaneous test results indicate that service quality and corporate image jointly exert a significant influence on partner satisfaction, as evidenced by an F-value of 58,175 and a significance level of $p < 0,001$. Consequently, the hypothesis stating that service quality and corporate image simultaneously affect partner satisfaction is accepted. These findings demonstrate that partner satisfaction is not solely derived from direct assessments of service performance but is also shaped by partner’s perceptions regarding the company's overall credibility, reputation, and characteristics.

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An Adjusted R^2 value of 0,536 indicates that service quality and corporate image account for 53,6% of the variation in partner satisfaction. This percentage suggests that the research model possesses relatively strong explanatory power regarding partner satisfaction, although the model's strength must be interpreted within the context of the industry, respondent characteristics, and the complexity of partner behavior. Meanwhile, the remaining 46,4% of the variation in partner satisfaction is explained by factors not included in the research model. Such factors may include trust, complaint handling, perceived value, service recovery, customer loyalty, switching costs, relationship quality, ease of communication, and the partner's experience interacting with the company.

Similar results were reported by (Najmudin et al., 2022) in the context of Islamic banking in Indonesia. Their study demonstrated that service quality and corporate image play a role in shaping customer behavior and underscored the importance of enhancing service quality, corporate image, and satisfaction to maintain long-term relationships. Although that study focused on customers, its substance remains relevant to the partner context, as partners also evaluate the company based on interaction experiences, service reliability, and confidence in the company's ability to meet its needs and obligations.

4. Conclusion

This study yielded three main conclusions. First, service quality significantly influences customer satisfaction. This indicates that the quality of service provided by the company plays a crucial role in enhancing customer satisfaction. The more optimal the implementation of physical facilities, reliability, responsiveness, assurance, and empathy in the service process, the higher the level of customer satisfaction with the company's services. Service quality is a more dominant variable in determining merchant satisfaction than corporate image. Second, corporate image significantly influences customer satisfaction. This indicates that a positive corporate image plays a crucial role in enhancing customer satisfaction. The better customers perceive the company's identity, reputation, values, and trust, the higher the level of customer satisfaction. Third, service quality and corporate image jointly have a significant influence on customer satisfaction. This indicates that customer satisfaction is shaped by met customer expectations, good service performance quality, perceived value, and the emergence of intentions to reuse and recommend the company's services to others. These findings imply that efforts to increase merchant satisfaction must begin with improving EDC technical services, particularly in aspects such as speed of response to disruptions, machine reliability, and technician competence. Strengthening the company's image needs to be done continuously as a strategic complement that strengthens merchant trust and loyalty in the long term. Managerial Implication, The findings of this study have several relevant practical implications for the management of PT. Catur Daya Sukses, Bandung Branch. First, the company needs to prioritize improving technician response standards for EDC machine disruptions, including establishing a measurable Service Level Agreement (SLA). Second, the company needs to establish a real-time merchant complaint monitoring system. Third, ongoing training programs for technicians, particularly in aspects of technical competence, service communication, and empathy for merchant needs, need to be prioritized as strategic investments. Fourth, to strengthen the company's image, management needs to build consistency between brand communication (corporate identity) and actual service performance, so that merchants' perceptions of the company's reputation and credibility are maintained. Fifth, the company needs to periodically identify service quality indicators with the lowest scores and prioritize them for operational improvement. Research Limitations, This study is limited by its geographic scope, limited to merchants using EDC machines in the Bandung area. Therefore, the results cannot be generalized to all operational areas of PT. Catur Daya Sukses outside the Bandung Branch. This study employed a cross-sectional design, which involves data collection at a single point in time from a group of respondents. While this design offers advantages in terms of time and cost efficiency, it also has a fundamental methodological consequence: its inability to capture the dynamics or changes in customer satisfaction over time. Customer satisfaction is inherently a dynamic construct and can shift as experiences, expectations, and service conditions change. Therefore, the satisfaction profile produced in this study only represents the situation at a specific data collection point and does not necessarily reflect ongoing patterns or trends in customer satisfaction. To obtain a more comprehensive picture of the development of customer satisfaction over time, a longitudinal research design involving repeated measurements over a longer period is necessary. The data in this study were collected through a self-reported questionnaire, in which respondents provided their own assessments of their perceptions and experiences without objective verification by a third party. This data collection method, while commonly used in research measuring psychological constructs such as satisfaction, is not free from the potential for respondent perception bias. This bias can manifest itself in various forms, including respondents' tendency to provide answers deemed socially desirable (social desirability bias), misinterpretation of statement items, and emotional inconsistencies when completing the questionnaire. As a result, the data obtained may not fully reflect objective conditions in the field, but rather represent respondents' subjective perceptions at a specific moment. The use of purposive sampling, as

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proposed by (Sugiyono, 2022), as a sampling technique based on specific criteria or considerations, carries methodological consequences related to the external validity of the research results. Because respondent selection is not based on the principle of probability, which provides equal opportunity for all members of the population, the resulting sample does not fully represent the diversity of the population as a whole. Consequently, the findings of this study can ideally only be interpreted legitimately within the scope of respondents who meet the established criteria, so that efforts to generalize to the wider population of EDC-using merchants, both in the region and other service providers, need to be done carefully. This research model only involves two independent variables, namely service quality and corporate image, as determinants of customer satisfaction. Meanwhile, merchant satisfaction as a complex and multidimensional construct can essentially be influenced by various other factors not analyzed in this study, such as the level of trust in the company, the effectiveness of complaint handling, pricing policies, perceived value, and customer loyalty itself. The limited scope of these independent variables implies a large proportion of customer satisfaction variations that cannot be explained by the research model, so that interpretation of the research results needs to consider the possibility of other determinants outside the model that also contribute to the formation of overall customer satisfaction.

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