

THE EFFECT OF SERVICE QUALITY ON LOYALTY WITH SATISFACTION AS A MEDIATING VARIABLE

Randy Latjinala, Rosida P. Adam, Lina Mahardiana.
Master of Management Study Program, Postgraduate Department, Faculty of Economics and Business,
Tadulako University, Palu
Corresponding Author: racilrandy@gmail.com

ABSTRACT

This study aims to analyze the effect of service quality on customer satisfaction, the impact of service quality on loyalty, and the relationship between customer satisfaction and loyalty at PT Bank Sulteng Palu Branch. The study used explanatory research method to understand the relationship of variables. Respondents were customers of Bank Sulteng Palu Branch, with a sample of 105 people, selected using purposive sampling technique. Data analysis was carried out with descriptive statistics and path analysis using Warp PLS. The results showed that service quality has a significant influence on customer satisfaction, loyalty, and can affect loyalty through customer satisfaction.

Keywords: *Service Quality, Customer Loyalty, Satisfaction*

INTRODUCTION

Banks act as intermediaries between individuals with excess money and sectors that need funds. As public trust institutions, banks are subject to strict laws, making them more regulated than other companies. The relationship between banks and customers is based on legality and trust. Banks collect and distribute funds based on public trust, and build long-term relationships through relational marketing. PT Bank Sulawesi Tengah, Palu Branch, uses the Home Ownership Credit (KPR) method and cooperates with housing developers. The success and sustainability of this bank depends on its ability to provide the best service and maintain a good image in the eyes of the public.

Banks as financial institutions are also not free from the problems they often experience, which of course can have an influence on the business world. Therefore, the role of banks in the service industry is very important in increasing customer loyalty. As a result, banking executives can better understand the elements.

The purpose of customer loyalty is because it is beneficial for banks when they have a good view of something. Banks implement various strategies to retain loyal customers. One of them is the customer loyalty program which is still a source of concern. Central Sulawesi Bank has its own customer loyalty program through print and electronic media, focusing on activities that attract customers as a form of bank appreciation. The bank prefers savings products, cash loans for business entities, and home ownership loans (KPR). In addition, getting a direct gift when creating an account is also attractive to clients.

Loyal clients have high credibility because they are willing to share knowledge and advocate banking goods or brands to others without being compensated; this is extremely beneficial for the bank. Maintaining loyal clients is the Bank's top priority above acquiring new customers, because acquiring new customers costs a lot of money. The higher a client's loyalty, the larger the profit the company may earn from one consumer; thus, if the firm loses loyal customers and must seek new customers, the company will incur losses. Customer loyalty or customer loyalty is very important. Customer loyalty is particularly valuable in the banking sector since the service company is seen more sensitively by customers.

Bank Sulteng as the only bank in Central Sulawesi has been recognized by the government as a place to pay for government services, especially in Palu city. However, after opening an account at Bank Sulteng, customers open accounts again at other banks. In addition, a number of market shares of Bank Sulteng Palu Branch have been taken over by other banks. This means that Bank Sulteng only received applications from several countries and then chose other banks as the location for granting credit. In addition, the number of people receiving credit from Bank Sulteng, both in the form of loans and mortgages, has been inconsistent in at least the last two years..

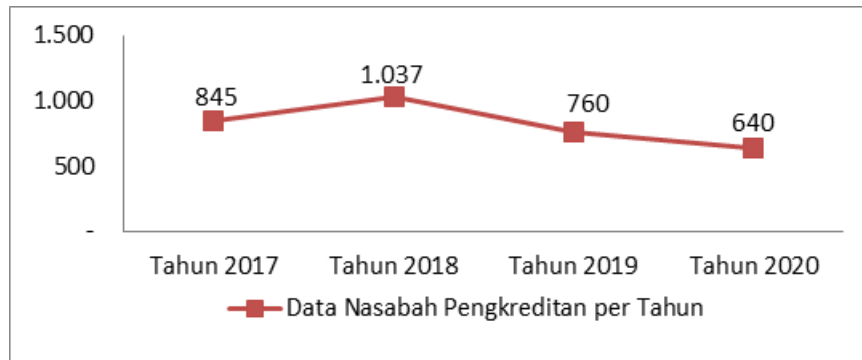


Figure 1: Customer Credit Statistics per Year
 Source: Bank Sulteng (2021)

Customers can see and feel Bank Sulteng's efforts in providing the best service to customers at every Bank Sulteng location. Customers can take pamphlets posted at the Bank Sulteng office. In terms of previous findings as a comparison material, it shows that customer loyalty is driven by consumer expectations and perceived value. This finding shows that consumers are more concerned with the value of benefits than the expenses they have to bear.

Kotler and Keller (2005) Expressed loyalty is a sincerely felt promise to buy or use a favored product or service again in the future, despite the effects of circumstances and marketing efforts that may induce customer turnover. Loyalty conforms Tjiptono (2006) "Repurchase behavior is simply buying the same brand repeatedly.

According to Kotler (2003), satisfaction is a person's emotional reaction arising from a comparison between the perception or experience of the performance of a product and his expectations. Satisfaction is influenced by the extent to which product performance meets or exceeds customer expectations. Dissatisfaction occurs when performance does not meet expectations, satisfaction occurs when it matches, and high satisfaction occurs when it exceeds expectations. Creating superior customer value is considered a major key in building customer loyalty.

In a study by Homburg and Rudolph (2001), the dimensions of service quality in the industry were identified as: satisfaction with the product, satisfaction with service from people, satisfaction with product-related information, satisfaction with order handling, satisfaction with technical services, satisfaction with interactions with internal staff, and satisfaction with complaint handling. These seven service quality factors explain the level of customer satisfaction in the shopping center industry market, with the satisfaction level in the purchasing division at 70%, engineering at 71%, and manufacturing at 81%. Regarding the factors of satisfaction with product-related information (which includes instructions for using the product and how to store the product), interaction with internal staff, and complaint handling, it was found that they did not have a significant influence on overall customer satisfaction. However, it was found that satisfaction with product-related information in the engineering division has an influence on customer satisfaction, while satisfaction with technical services has a negative influence

on customer satisfaction in the manufacturing division.

Companies in the service sector need to have the ability to provide superior service in order not to lose clients in the long run. If company management has an understanding of the aspects that determine service quality, then the company has the potential to develop quality services. Factors developed by Zhou (2004) that affect service quality include tangible, reliability, assurance, responsiveness, and empathy. The application of Total Quality Management (TQM) initially aims to improve product quality, but over time, companies in the field of services or services also apply TQM to provide satisfaction to customers. The essence of Total Quality Management (TQM) is to provide satisfaction to consumers by fulfilling their wants and needs, and creating an easy service process (Parente et al., 2002).

RESEARCH METHODS

This research utilizes an explanatory approach to explain the cause-and-effect relationship and evaluate the relationship between various variables through the use of hypothesis testing. The sampling method applied is the Roscoe technique, in which the number of sample members is multiplied by the number of variables, resulting in 105 respondents as the research sample. The survey was conducted by sending a questionnaire containing structured statements to respondents and measuring them using a Likert scale using a purposive sample approach. This Likert scale measure is based on primary data sources obtained directly from respondents in the form of quantitative data.

In collecting data, a direct survey strategy with a statement questionnaire was used. To analyze the data, the Structural Equation Model (SEM) approach was adopted, using the Partial Least Squares (PLS) method as a statistical methodology that enables evaluation of the relationship patterns between latent constructs and their indicators in five stages, namely model conception, determination of algorithm analysis method, determination of resampling method, route diagram, and model assessment. Before conducting SEM-PLS analysis, an outer model evaluation is conducted, including convergent validity test, discriminant validity test, composite validity test, and Average Variance Extracted (AVE). The Partial Least Squares (PLS) approach was used to test the research model, with the support of the WarpPLS 7.0 program as an alternative approach in Structural Equation Modeling (SEM).

RESULTS

The validity test was conducted to assess the validity of the questionnaire. If the statement in the questionnaire is considered valid if it is able to present data in accordance with the information desired by the questionnaire. The validity test is carried out to assess whether the questions we produce can actually measure the objectives of the researcher. Ghazali and Latan (2014).

In this study, there are two approaches to testing validity using the Warp PLS 7.0 program. Based on the convergent validity test results, each indicator item is considered to meet the criteria if its loading value is greater than 0.50. However, based on the P-value, some items do not meet the requirements, with a value greater than 0.05. It is obtained that the Service Quality variable (X) consists of 16 statement items, namely items 1, 2, 3, 5, 6, 7, 9, 10, and 11, which have a loading value smaller than the loading value of the latent variable construct. Therefore, these items were removed from the Consumer Satisfaction variable (Z). There are nine statement items in item 8 that have a loading value.

The dependability test in this study identifies surveys that provide information about a particular variable. A questionnaire can be trusted if the answer (answer) response is stable and consistent over time. The construct reliability test can be evaluated by composite and alpha reliability. Cronbach

Tabel 1. Hasil Pengujian Validitas dan Reliabilita

<i>Variabel</i>	<i>Nilai Composite Reability</i>	<i>Nilai Cronbach's Alpha</i>	<i>Keterangan</i>
X	0.818	0.749	Reliabel
Y	0.828	0.799	Reliabel
Z	0.832	0.758	Reliabel

Sumber: Data Diolah, (2023)

The third component of the external model is composite reliability. Composite dependability is determined by testing the output of the latent variable coefficient display. If the composite reliability value of a construct is more than 0.70, it is considered reliable. A construct is said to be reliable if it has a high reliability value, as measured by the reliability coefficient. The reliability coefficient has a range of values from 0 to 1.

External model validation, such as convergent validity, discriminant validity, composite reliability, and Cronbach's alpha, should come first. The structural model used to predict the relationship between latent variables is the inner model test. Path coefficient, R2, and model fit test are three ways to conduct structural (inner model) evaluation (model fit).

Tabel 2. Pengujian kecocokan model

odel fit and quality indices

Average path coefficient (APC)=0.357, P<0.001
Average R-squared (ARS)=0.234, P=0.003
Average adjusted R-squared (AARS)=0.224, P=0.004
Average block VIF (AVIF)=1.081, acceptable if <= 5, ideally <= 3.3
Average full collinearity VIF (AFVIF)=1.318, acceptable if <= 5, ideally <= 3.3

Sumber : Sumber: Data Diolah, (2023)

Based on the results of the model fit test in table 4.12, it can be seen that the average path coefficient (APC) index has a value of 0.357, with a p-value of less than 0.001, which is smaller than 0.05. Average R-squared (ARS) has a value of 0.234, with a p-value of 0.003, also less than 0.05. AVIF has a value of 1.081, which is smaller than 5.0. These test results imply that the model fit test criteria in this study have been met, so the inner model can be accepted.

A hypothesis describes an intermediary between the independent and dependent variables. In statistics, assessing the level of significance can be used to evaluate whether a hypothesis should be accepted or rejected. This study has a significance level of 5%. The decision threshold was set at 0.05; otherwise, 0.05 indicates that the hypothesis should be rejected. The graph below illustrates the results of the research hypothesis testing:

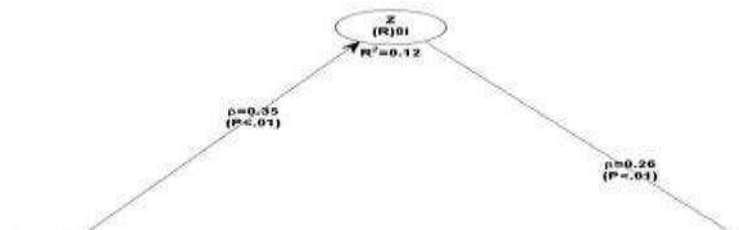


Figure 1. SEM test results
 Source: Source: Data Processed, (2023)

Tabel 3. Hasil pengujian hipotesis

Hipotesis	Keterangan	<i>p-values</i>	koeffisien regresi (b)	keputusan
H ₁	X → Y	<0,01	0.46	Diterima
H ₂	X → Z	<0,01	0.35	Diterima
H ₃	Z → Y	<0.01	0.26	Diterima
H ₄	X → Z → Y		42%	Memediasi

Sumber : Data diolah, (2023)

DISCUSSION

Effect of Service Quality on Loyalty

Based on the research findings, service quality has a positive effect on customer loyalty of Bank Sulteng customers. Therefore, it shows that the higher the quality of service provided to clients, the greater the customer loyalty.

Bank Sulteng Palu Branch is one of the banks that maintains a relationship with the government in carrying out several programs such as the distribution of loan funds, pension salaries, and salaries for civil servants and officials at both the village and provincial levels, so PT Bank Sulteng expects its employees to work with the government. prioritize customer service to influence customer loyalty.

This clearly confirms the literature-based ideas discussed earlier. Service quality is one of the ways of working that is prioritized for the sustainability of a business and must be implemented in the hope of influencing customers, consumers, or customers to be loyal; When customers are loyal, it will have an impact on company revenue and will indirectly provide promotion to several candidates, this research agrees with research conducted by Pongoh (2011) Oktaviani (2014) Hidayat (2009) Bulan (2016) Adil *et al.* (2016) Holm (2000) Mustofa et al (2016) and Rofiah and Wahyuni (2017) where the results of his research show that service quality has a positive effect on loyalty.

The Effect of Service Quality on Customer Satisfaction

Based on the results of research using testing, it was found that service quality has a positive effect on customer satisfaction at Bank Sulteng. This shows that the better the service provided to customers, the higher the satisfaction felt by customers. The test findings also show that service quality has a major influence on satisfaction. This means that the higher the service quality, the higher the customer satisfaction. This confirms that the first hypothesis in this study can be accepted. This research is in line with the findings of Hui et al. (2009) who also previously examined the impact of service quality on customer satisfaction, and found that service quality has a positive influence on customer satisfaction. The results of this study can help support Kotler and Keller's (2007) argument that service quality has an impact on consumer satisfaction, which in turn affects the desire to buy or reuse a product.

A client's happiness is influenced by various aspects, one of which is service quality. Service quality plays an important role in improving customer satisfaction. This is a factor in the customer's ability to survive. However, this can be seen from the various comments of respondents who gave positive reactions to the services provided by customers of Bank Sulteng Palu Branch, so it can be concluded that the services at Bank Sulteng can be categorized as good. It should be noted that the better the service provided to the client, the higher the likelihood of customer satisfaction. This is in line with what was done by Hermawan (2011); Hidayat (2009); Oktaviani (2014); and Rofiah and Wahyuni (2017)

The Effect of Customer Satisfaction on Loyalty

Based on research findings, based on statistical data and testing, customer satisfaction has a good influence on Bank Sulteng customer loyalty. This means that if the customer of Bank Sukteng Palu Branch is satisfied with the service, quality, and facilities, it will affect customer loyalty ...

The results of testing the following hypothesis reveal that the customer satisfaction variable has a positive and significant effect on customer loyalty at Bank Sulteng Palu Branch. Of course customer satisfaction affects loyalty. Based on the research findings, the customer satisfaction variable has a greater influence than the service quality variable. This finding supports the second hypothesis, namely that the customer satisfaction variable has a positive and significant effect on loyalty.

This confirms that Bank Sulteng Palu Branch prioritizes design so that customers always feel happy when visiting Bank Sulteng and pay attention to the design and services and facilities provided so as to create a sense of customer satisfaction. It gives the impression that you want to stay. In addition to supporting it, it is also always available. If the respondent's answer is used as a benchmark for the average answer of respondents who give a good response to the customer satisfaction variable, this can be seen in the respondent's statement item which has the greatest mean compared to other variables. This shows that customer satisfaction determines client loyalty.

The findings from testing respondents' answers show that customer satisfaction has a significant effect on loyalty, which means that the higher the level of customer satisfaction, the greater the customer loyalty formed. The results of this study are consistent with the findings of previous research conducted by Oktaviani (2014) and Rofiah and Wahyuni (2017), which state that customer satisfaction plays an important role in shaping customer loyalty.

The effect of service quality on customer loyalty and mediated by satisfaction

The results showed that based on statistical data using testing, it shows that loyalty has a positive effect on customer loyalty at Bank Sulteng which is mediated by satisfaction. This means that the Palu Branch of Bank Sulteng customers have an influence on satisfaction-mediated loyalty.

Customer satisfaction can be an intermediary to influence loyalty if good service quality will influence customers to become loyal Bank Sulteng Palu Branch prioritizes good service to bring satisfaction to customers so that these customers will become loyal.

Customer satisfaction is an important variable in measuring customer loyalty if this is not what the customer wants, it will have a decreasing impact on revenue because customers are assets in a bank, it is necessary for Bank Sulteng Palu Branch to pay attention to the following things such as services and facilities so that customer satisfaction increases, but if you pay attention to the respondents' answers to the satisfaction variable, the average respondent gave a good response so that the researcher stated that Bank Sulteng prioritizes customer satisfaction through the services provided and needs to be maintained, according to Oktiani (2014). Oktaviani (2014); Rofiah & Wahyuni (2017) where the results of his research show the effect of service quality on loyalty mediated by satisfaction.

CONCLUSIONS

Based on the research results that have been described, this study aims to determine how the effect of Service Quality on Loyalty, with Customer Satisfaction as an intervening variable. Testing in this study was carried out using WarpPLS 7.0. From the research results it can be concluded: Service quality affects the loyalty of Bank Sulteng Customers, Palu Branch. Service quality also affects customer satisfaction, loyalty of Bank Sulteng Customers, Palu Branch. There is a positive relationship between Customer Satisfaction and Customer Loyalty of Bank Sulteng Palu Branch. The mediation results show that the effect of Service Quality on Loyalty with Customer Satisfaction as an intervening variable shows full mediation. Therefore, it should be noted that customer loyalty is the main goal of Bank Sulteng Palu Branch, and special attention needs to be paid to service aspects. For further research, it is recommended to add other independent variables, considering that there are still many factors that can influence purchasing decisions besides the variables that have been studied.

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