

The Influence of Service Quality and Satisfaction on Customer Loyalty of PT. Bank Pembangunan Daerah Jawa Tengah Branch Office Gombong

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Abstract . : *Interference in the banking industry is increasingly unavoidable. At the moment, Only banks that are able to provide the best service to customers can progress and develop. Bank Jateng is committed to maintaining trust customer loyalty is maintained. There are several factors that can influence it Loyalty includes service quality and satisfaction. Based on p Therefore, the author is interested in conducting research with the title Influence Service Quality and Satisfaction with Loyalty to PT Customers. Bank Central Java Regional Development, Gombong Sub-Branch. Population on This research includes customers who have actively used products from PT. Central Java Regional Development Bank, Gombong Sub-Branch during 5 years. The number of samples taken was 30 people using sampling techniques aim. The data analysis technique used is linear regression analysis simple, coefficient of determination, T test, and F test. Multiple linear regression test results shows a constant of 2.137, the b1 value is 0.390 and b2 is 0.466. The coefficient of determination test results show an Adjusted R square value of 0.770. This means that service quality and satisfaction contribute as much as 77.0% towards loyalty. The t test results show the calculated value of service quality greater than t table ($4.351 > 1.703$), and the calculated t value of satisfaction is greater than t table ($3.318 > 1.703$). The F test results show that the F value is 49.513 which is greater of 4, and a sig value of 0.000 (< 0.05).*

Keywords: *service quality, satisfaction, loyalty*

1. BACKGROUND

Competition in the banking industry is increasingly unavoidable. Currently, only banks that are able to provide the best service to customers can advance and develop. One of the banks that is faced with this competition is PT. Bank Pembangunan Daerah Jawa Tengah (Bank Jateng). As an institution financial services, Bank Jateng collects complete data from each customer, both individual and corporate, which must be kept confidential. Success in maintaining the confidentiality of customer data is a gamble for the company. Therefore, Bank Jateng is committed to maintaining this trust so that customer loyalty is maintained (Sustainability Report of PT. Bank Pembangunan Daerah Jawa Tengah, 2021:179).

Loyalty is a customer's commitment to return to make a purchase. purchase of products or services in the future despite obstacles to achieving consumption goals (Oliver, 2015:23). There are several factors that can influence loyalty in a person, including service quality (Kotler and Keller, 2016:84; Wirtz and Lovelock, 2018:57), and satisfaction (Hoyer and MacInnis, 2010:279; Kotler and Keller, 2016:155; Kotler and Armstrong, 2020:15).

Service quality is the level of difference between customer expectations and perceptions (Parasuraman et al., 2010:19). Service quality affects loyalty (Kotler and Keller, 2016:84). Building service quality is the first and perhaps most important step in building a loyal customer base (Wirtz and Lovelock, 2018:57).

The results of Andalusi's research (2021) prove that service quality has a positive and significant effect on customer loyalty of PT. BCA Finance at the South Jakarta head office.

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The results of Ridwan and Noviyanti's research (2021) prove that service quality has a positive and significant effect on the loyalty of students of the Faculty of Economics and Business, As-Syafi'iyah Islamic University, Gojek customers. The results of Tsalatsa and Sudarwanto's research (2021) prove that service quality has a positive and significant effect on customer loyalty of Gresik Cafe Discussion. The higher the quality of service, the higher the customer loyalty. The results of Andalusi's research (2021) prove that satisfaction has a positive and significant effect on customer loyalty of PT. BCA Finance at the South Jakarta head office. The results of Ridwan and Noviyanti's research

Bank Jateng continues to strive to ensure that its existence is able to answer needs while providing maximum satisfaction to customers. The efforts made by the company include innovating and developing products/services by paying attention to the latest technological developments (Sustainability Report of PT. Bank Pembangunan Daerah Jawa Tengah, 2021:1). The hypotheses in the study are: H1: There is a positive and significant influence between service quality and customer loyalty of PT. Bank Pembangunan Daerah Jawa Tengah Branch Gombong. H2: There is a positive and significant influence between satisfaction and customer loyalty of PT. Bank Pembangunan Daerah Jawa Tengah Branch Gombong. H3: Simultaneously, there is a positive and significant influence between service quality and satisfaction on customer loyalty of PT. Bank Pembangunan Daerah Jawa Tengah Branch Gombong.

2. THEORETICAL STUDY

Loyalty

According to Griffin (2005:31) loyalty is a person who makes repeat purchases, buys across product and service lines, and shows immunity to the pull of competitors. The loyalty indicators in this study refer to Griffin's opinion (2005:31), namely:

- a. Making repeat purchases Individuals who have high loyalty will return to purchase products and/or services from providers they frequently purchase from.
- b. Buying across product and service lines Individuals who have high loyalty tend to buy across product and/or service lines from providers that the individual frequently purchases from.
- c. Demonstrate immunity to the pull of competitors. Individuals who have high loyalty will demonstrate immunity to the pull of competitors. For example, other product and/or service providers offer gifts, discounts and so on, then individuals who concerned will not be attracted to this matter.

Quality of Service

Parasuraman et al., (2010:19) define service quality as the level of difference between customer expectations and perceptions. The service quality indicators in this study refer to Parasuraman's opinion in Kotler and Keller (2016:442), namely:

- a. Tangibles, related to the ability of a product or company to provide excellent service to all customers in a concrete manner.
- b. Reliability, related to providing services as promised, readiness to serve customer problems, providing the right service from the start, providing services at the promised time.
- c. Responsiveness, related to the company's ability to provide the best service that is responsive to all customer desires and needs.
- d. Assurance, related to the guarantee of customer certainty to obtain what they should obtain.
- e. Empathy, related to a mental state that makes someone feel or place themselves in the same state of feeling or thinking as another person.

Satisfaction

Satisfaction is defined as an effort to fulfill something or make something adequate (Tjiptono, 2014:353). Indicators for measuring satisfaction refer to Tjiptono's opinion (2014:368), namely:

- a. Overall consumer satisfaction The simplest way to measure satisfaction is to directly ask how satisfied individuals are with a particular product and/or service.
- b. Confirmation of expectations In this concept, satisfaction is based on the conformity between expectations and product and/or service performance.
- c. Willingness to recommend Satisfied individuals will be willing to recommend products and/or services to family, friends, or others.

3. RESEARCH METHODS

The data sources used in this study are primary and secondary data. Primary data were obtained directly from customer questionnaires of PT. Bank Pembangunan Daerah Jawa Tengah Branch Office of Gombong. Secondary data are in the form of customer data of PT. Bank Pembangunan Daerah Jawa Tengah Branch Office of Gombong, as well as data related to the variables to be studied, namely service quality, satisfaction, and loyalty, which come from books, journals, and articles. Data collection techniques through observation, interviews, questionnaires, documentation, and literature studies.

The population in this study were customers who had actively used products from PT. Bank Pembangunan Daerah Jawa Tengah Branch Office of Gombong for 5 years. The number of samples taken was 30 people with purposive sampling technique. After all instruments were declared valid and reliable, the data were processed using simple linear regression analysis, coefficient of determination, T test, and F test with the help of SPSS *for windows version 23*

4. RESULTS AND DISCUSSION

1. Overview of Research Variables

Quality of Service

The quality of service referred to in this study is the level of good or bad service provided by employees of PT. Bank Pembangunan Daerah Jawa Tengah Branch Office of Gombong to customers. In this study, service quality is limited to tangibles, reliability, responsiveness, assurance, and empathy.

1) Tangibles Employees of the Central Java Regional Development Bank, Gombong Branch have a neat appearance. This can be seen from the regulations on the use of uniforms, including office look clothing for employees who are not in the Banking Hall and are used for Monday and Tuesday in the form of formal collared clothing models with cotton fabric, equipped with a tie or adjust, two pieces or three pieces of cotton fabric. For example for men, a long-sleeved collared shirt suit with cloth pants, combined with a tie (adjust). For women, a shirt suit with pants/skirt combined with a blazer/vest (adjust).

2) Reliability The Central Java Regional Development Bank Gombong Branch Office is ready to serve all banking problems of its customers. This is because the Company provides the best service including: innovating in marketing, distribution, service placement, and opening complaint channels for customers and making maximum efforts to provide the best solutions immediately. For example, at the end of the month, bank employees are ready to serve customers who will deposit money to the teller for installment payments, If a customer experiences problems related to late installment payments, the bank employee will immediately provide the best solution for the customer according to existing procedures.

3) Responsiveness of the Central Java Regional Development Bank, Gombong Branch Office, provides appropriate banking services to customers. This is because HR has a strategic role which is also a differentiator between Bank Jateng and other players. others. Quality human resources who uphold the company's values will be a very vital element in supporting the growth of the Bank's performance and business sustainability. For example, if there is a complaint regarding a swallowed ATM card, bank employees will swiftly assist customers and

direct them to temporarily transact through the teller so as not to hinder customers if they want to make transactions.

4) Assurance Employees of the Central Java Regional Development Bank, Gombong Branch Office are very polite in helping and providing direction regarding procedures for claims for heirs whose family members are included in the data. Debtors of the Central Java Regional Development Bank, Gombong Branch, the reporting and claim disbursement process will be guided and monitored directly by officers.

5) Empathy Employees of the Central Java Regional Development Bank, Gombong Branch, serve customers well. This can be seen from the employees giving time to customers who have difficulty in making transactions. Employees are ready and alert when solving customer problems by always being patient until the customer truly feels that their problem has been resolved.

Satisfaction

The satisfaction referred to in this study is a pleasant psychological state felt by customers of PT. Bank Pembangunan Daerah Jawa Tengah Branch Office of Gombong because the customer's needs are met when making transactions. In this study, satisfaction is limited to overall satisfaction, confirmation of expectations, willingness to recommend.

1) Overall satisfaction Overall, customers are satisfied with the service of the employees of the Central Java Regional Development Bank, Gombong Branch Office. This can be seen from customers who feel happy or excited after completing a transaction. Also, there are no complaints submitted by customers related to services from employees of the Central Java Regional Development Bank, Gombong Branch.

2) Confirmation of expectations The service provided by the employees of the Central Java Regional Development Bank, Gombong Branch Office is in accordance with customer expectations. This can be seen from the employees of the Central Java Regional Development Bank, Gombong Branch Office who are polite in providing services to customers, which can be seen from smiling, greeting, introducing themselves, offering assistance, asking the customer's name, friendly and polite tone of voice. In addition, employees of the Central Java Regional Development Bank, Gombong Branch, provide time for customers who have difficulty in making transactions.

3) Willingness to recommend Customers will recommend Bank Pembangunan Daerah Jawa Tengah Branch Gombong to others. This can be seen from customers who talk about the ease of transactions at Bank Pembangunan Daerah Jawa Tengah Branch Gombong to others, talk about the benefits of being a customer of Bank Pembangunan Daerah Jawa Tengah Branch

Gombong to others, and talk about the advantages of Bank Pembangunan Daerah Jawa Tengah Branch Gombong to others.

Loyalty

Loyalty referred to in this study is customer loyalty to use banking services from PT. Bank Pembangunan Daerah Jawa Tengah Branch Office of Gombong. In this study, loyalty is limited to making regular repeat purchases, buying across product and service lines, and demonstrating immunity to competitors' pull.

1) Make repeat purchases regularly Customers who have used more than 1 product will return to using banking services from the Central Java Regional Development Bank, Gombong Branch Office. This can be seen from the existence of customers who already have savings and already have loan facilities (credit), then the customer opens a retirement savings account (DPLK).

2) Buying across product and service lines Customers will continue to using various banking services from the Central Java Regional Development Bank, Gombong Branch in the future. For example, making transactions in the marketplace using mobile banking from Bank Jateng. In addition to withdrawing money through tellers and ATMs, customers will use cash withdrawal services or payments through modern retail stores that have collaborated with PT. Central Java Regional Development Bank.

3) Demonstrating immunity to the pull of competitors Customer immunity to the pull of competitors is seen from customers who are not influenced to use banking service offerings other than from the Central Java Regional Development Bank, Gombong Branch Office. In addition because the government has collaborated with the Central Java Regional Development Bank, Gombong Branch regarding the salaries of ASN employees being disbursed through Bank Jateng every month, both ASN and Non ASN are given convenience in applying for loan facilities (credit) with easy conditions and low interest, this which makes customers not affected by credit promotions at other banks because customers feel that the credit requirements given are easier and the process is faster at the Central Java Regional Development Bank, Gombong Branch.

5. CONCLUSION AND SUGGESTIONS

Based on the results and discussion, it can be concluded that: a. The results of the multiple linear regression test show:

a) Constant of 2.137, meaning that if the service quality and satisfaction are zero, then loyalty is 2.137; b) The b1 value is 0.390 (positive coefficient), meaning that if the service

quality increases by one point and satisfaction is zero, then loyalty will increase by 0.390; c) The b_2 value is 0.466 (positive coefficient), meaning that if satisfaction increases by one point and service quality is zero, then loyalty will increase by 0.466.

b. The results of the determination coefficient test show an Adjusted R square value of 0.770. This means that service quality and satisfaction contribute 77.0% to loyalty, and the remaining 23.0% is influenced by other factors not examined in this study, such as trust, bank reputation, location, and so on.

c. The results of the t-test show: a) The calculated t value of the service quality variable is 4.351. While the t table with a sample size of 27 people (30-3) refers to the degree of freedom (df) formula = $N - k$ according to Setiawan et al., (2017:46), with a level of significance α of 0.05 and a confidence level of 95%, the t table value is 1.703. So the calculated t value is greater than the t table ($4.351 > 1.703$) or a sig value of 0.000 (< 0.05), meaning that partially there is a positive and significant influence between service quality and loyalty so that the hypothesis (H1) is accepted; b) The calculated t value of the satisfaction variable is 3.318. Meanwhile, the t table with a sample size of 27 people (30-3) refers to the degree of freedom (df) formula = $N - k$ according to Setiawan et al., (2017:46), with a level of significance α of 0.05 and a confidence level of 95%, the t table value is 1.703. So the value t count is greater than t table ($3.318 > 1.703$) or sig value of 0.003 (< 0.05), meaning that partially there is a positive and significant influence between satisfaction and loyalty so that hypothesis (H2) is accepted.

d. The F test results show an F value of 49.513 with a sig value of 0.000. Referring to the decision-making criteria, if the F value is greater than 4 then H_0 can be rejected at a 5% confidence level, and H_a is accepted. These results show an F value of 49.513 greater than 4, and a sig value of 0.000 (< 0.05), meaning that simultaneously there is a positive and significant influence between service quality and satisfaction on loyalty so that the hypothesis (H3) is accepted.

Suggestions Referring to the conclusions above, the author suggests:

a. PT. Bank Pembangunan Daerah Jawa Tengah Branch Office Gombong to continuously improve the quality of service, for example by improving employee skills to serve customers faster, adding physical facilities such as providing free wifi, and so on. Also, PT. Bank Pembangunan Daerah Jawa Tengah Branch Office Gombong to continuously improve satisfaction, for example by providing gifts, vouchers, and so on. Also, increasing loyalty, for example by giving gifts on special days, and so on.

b. Further researchers can study other factors that influence loyalty, such as trust, bank reputation, location, and so on. And, can compare customer loyalty in one bank with another bank. there is an attempt at generalization. The conclusion and suggestion section is written in paragraph form, without numbering or *bullets*. In this section, it is also possible for the author to provide suggestions or recommendations for action based on the conclusions of the research results. Likewise, the author is also strongly advised to provide a review of the limitations of the research, as well as recommendations for future research.

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