

Service Quality Towards Banking Customer Satisfaction And Loyalty PT. Bank Mandiri

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Abstract: The research was conducted with the aim of knowing the quality of service that uses the dimensions of tangible, realibility, responsiveness, assurance and empathy for customer satisfaction and customer loyalty at PT. Bank Mandiri KC Kartini Makassar. The research population is the customers of PT. Bank Mandiri KC Kartini Makassar as many as 50,810 customers. Sampling was carried out using incidental sampling technique, using samples based on chance or incidental meeting of respondents with researchers at the research location as many as 150 customers. The data analysis method that will be used in this study is to use a structural equation model. Data analysis was performed using descriptive and inferential statistical analysis (applying Structural Equation Modeling (SEM) using the Smart PLS Version 3.0 program). The results showed that physical evidence, reliability, responsiveness, assurance, and empathy had a positive and significant impact on customer satisfaction. Meanwhile, physical evidence, reliability, responsiveness, assurance, and empathy have a positive and significant effect on customer loyalty. The management can be given a training or training for employees, so that employees are better trained to serve customers quickly. The quality of service can also affect employee performance because quality employee performance will create satisfaction with customers. Customer satisfaction can be created /formed through factors that can affect these variables such as service quality and customer loyalty.

Keywords: Service Quality; Customer Satisfaction; Customer Loyalty.

Abstrak: Penelitian dilakukan dengan tujuan untuk mengetahui kualitas pelayanan yang menggunakan dimensi *tangible*, *realibility*, *responsiveness*, *assurance* dan *emphaty* terhadap kepuasan nasabah dan loyalitas nasabah pada PT. Bank Mandiri KC Kartini Makassar. Populasi penelitian adalah Nasabah PT. Bank Mandiri KC Kartini Makassar sebanyak 50.810 orang nasabah. Pengambilan sampel dilakukan menggunakan Teknik *sampling incidental*, penentuan sampel berdasarkan kebetulan atau insidental bertemu responden dengan peneliti di lokasi penelitian sebanyak 150 orang nasabah. Metode analisis data yang akan digunakan di penelitian ini adalah dengan menggunakan model persamaan struktural (structural equation modeling). Analisis data dilakukan menggunakan analisis statistik deskriptif dan analisis statistik inferensial. (Penerapan *Structural Equation Modelling* (SEM) dengan menggunakan program SamrtPLS Versi 3.0). Hasil penelitian

menunjukkan bahwa bahwa bukti fisik, Keandalan, Daya tanggap, Jaminan, dan Empati mempunyai pengaruh positif dan signifikan terhadap kepuasan nasabah. Sementara itu, Bukti fisik, Keandalan, Daya tanggap, Jaminan dan Emphaty berpengaruh positif dan signifikan terhadap loyalitas Nasabah. Manajemen dapat diberikan pelatihan atau pelatihan bagi karyawan, sehingga karyawan lebih terlatih untuk melayani pelanggan dengan cepat. Kualitas pelayanan juga dapat mempengaruhi kinerja karyawan karena kinerja karyawan yang berkualitas akan menciptakan kepuasan terhadap pelanggan dan loyalitas pelanggan.

Kata Kunci: Kualitas Layanan; Kepuasan Pelanggan; Loyalitas Pelanggan.

INTRODUCTION

As the clock turns, the times change, and the banking industry is no exception. In the era of globalization and the current information age, new dynamics continue to emerge in response to business needs. All of these changes must be addressed prudently by the banking administration. Banking is an enterprise trust. Therefore, the management system must be based on prudence to maintain the bank's health for society and depositors. The emergence of new banks in the community now requires every bank to provide services that exceed customers' expectations in terms of products and services. In the banking industry, Trust becomes a critical issue in building relationships between customers and banks where customers' property is stored or managed (Sitorus and Yustisia, 2018). Without products and services and services that match customer expectations, the bank can be abandoned by its customers and, in the end, can reduce the bank's performance. Customers must believe that the bank they choose will provide the best service in all matters about their deposited funds to select it. To survive, compete, and dominate market share in Indonesia, banks must pay utmost attention to the issue of service quality to customers. The low level of trust causes the relationship between service quality and customer loyalty to be non-significant. Banks must be managed with the principle of prudence, but on the contrary, as an institution whose functions are needed by the community, banks also need to be treated with caution by all parties (Graafland and van de Ven, 2011). When the company provides quality services by customer expectations, it can satisfy customers (Zulkarnain et al., 2020).

PT. Bank Mandiri (Persero) Tbk is one of the leading banks in Indonesia, offering savings, current accounts, deposits, loans, and investments, among other services. Bank Mandiri provides banking products and comprehensive services, so it has a large customer base throughout Indonesia. In accordance with the business transformation, Bank Mandiri reformulated its service values as employee work guidelines. At the end of September 2021, PT Bank Mandiri (Persero) Tbk was able to increase its consolidated assets by 16.44 percent year-over-year to Rp 1,637.95 trillion. This value identifies the bank with the gold ribbon logo as the bank with the most assets in Indonesia (<https://keuangan.kontan.co.id> as of December 2021). In addition, Bank Mandiri won The Best GRC Overall For Corporate Governance & Performance, which was held by Business News Indonesia Magazine in collaboration with the CEO Forum and received praise from a variety of parties for its implementation of Good Corporate Governance. (bank Mandiri.co.id, 2020). This demonstrates that PT. Bank Mandiri (Persero) Tbk is committed to providing superior

customer service. The increasingly fierce competition in the banking industry requires PT. Bank Mandiri (Persero) Tbk to improve the quality and value of services provided to its customers in order to maintain its existence as a bank with sufficient assets relative to other local banks in order to provide optimal satisfaction to customers who are utilizing bank services, employees as service providers, and the government of the Republic of Indonesia as the largest shareholder.

PT. Bank Mandiri (Persero) Tbk Branch Office (KC) Kartini Makassar is one of the local banks competing between banks, especially in Makassar. Regarding service to customers, all parties engaged in service delivery must be aware that the existence of loyal customers is a support for the company's success. It is still found that the service has not been excellent provided by employees to customers, such as the problem of long waiting times for customers and not being quick to handle any customer complaints. But despite these shortcomings in serving customers of Bank Mandiri (Persero) Tbk KC Kartini Makassar always tries to maintain relationships with customers by providing products that suit customer needs, security for customers in conducting transactions, and the interest rates offered are sufficient to give satisfaction to every customer. who have savings deposits so that the quality service provided by employees to customers has an essential role in increasing customer loyalty.

Customer loyalty is a value expected by all companies. Because loyal customers will bring benefits to a sustainable company, customer loyalty is no less relevant to be analyzed because the loyalty attitude of customers is satisfied or dissatisfied with the services they receive from Bank Mandiri KC Kartini Makassar (Yarimoglu, 2014). (Tiong, 2018) herefore, they must place consumers as a valuable asset because, in reality, no organization, especially companies, will be able to survive if abandoned by their customers.

According to (Pappas et al., 2014) a customer loyalty is contingent upon what customers believe and do (or try to do). Bank Mandiri's service quality on customer loyalty can be mediated by the customer's satisfaction with the institution's savings products. If a bank does not comprehend customer satisfaction, it will provide poor service (Syahnur et al., 2020). Organizations need a capacity to get many customers in order to survive or exist. Excellent services, responding customers' demands can directly increase satisfaction. Customers will quickly abandon it, and they will eventually switch to other banks. The increasingly competitive banking industry necessitates that Bank Mandiri enhance its banking services. Customer expectations of service quality (expected quality) and customer perceptions of service quality are closely related (perceived quality) (Suroso and Wahjudi, 2021). Customer satisfaction refers to what Bank Mandiri customers say about their perceptions and expectations of the bank's banking services (Syahnur and Basalamah, 2019). Customer satisfaction is a reaction to this evaluation in defining service quality as a global evaluation of service superiority. All purchasers and users of Bank Mandiri KC Kartini Makassar's savings services will have different opinions regarding the quality of service and customer satisfaction (Shahzad et al., 2021).

Customer satisfaction is the feeling that all of a customer's expectations for a product can be met. A high customer satisfaction level does not necessarily increase sales and repeat purchases (Suchánek et al., 2015). The level of customer satisfaction can be understood as the degree to which the customer's perceptions and expectations regarding the bank's services coincide (Suchánek et al., 2015). Customer satisfaction has been identified as a

crucial success factor for all businesses. Satisfy customers tend to be less influenced by competitors, less price-sensitive, and more loyal to their product choices. Recent developments suggest that communication service providers/Customer Service Providers (CSPs) engage in diverse marketing and customer satisfaction surveys.

According to research (Hartanto, 2019), service quality and the physical environment significantly impact customer satisfaction. According to the findings of the research analysis, customer satisfaction also has a positive and significant effect on customer loyalty. Meanwhile, it was determined that the product quality variable had no significant effect on customer satisfaction. The study's findings (Anggraini and Budiarti, 2020) indicate that service quality has a significant and positive effect on customer satisfaction. Customer loyalty is positively and significantly influenced by service quality. Customer loyalty is influenced by service quality via customer satisfaction. Customer loyalty is significantly and positively affected by customer satisfaction.

According to the study's findings (Atmaja et al., 2022), service quality positively influences customer satisfaction and loyalty. Customer loyalty is positively and significantly affected by satisfaction, and satisfaction mediates the effect of service quality on customer loyalty. There is a correlation between customer satisfaction and loyalty (Leninkumar, 2017); (Syahnur et al., 2020). It is explained that consumer loyalty directly affects the level of satisfaction associated with the transactional experience at physical and digital businesses (e-commerce). Continuously improving or enhancing service quality is necessary for businesses to minimize instances of customer dissatisfaction and to provide customers with a positive experience. Customer satisfaction directly influences customer loyalty, which is the most important factor in retaining customers. Therefore, businesses should always work to ensure that their customers are extremely satisfied.

Research on service quality, customer satisfaction, and loyalty related to products and services is widely carried out. Research on the quality of service is generally carried out as a single variable. However, the variables of the research variables can be made partially. These variables are Physical Evidence, Reliability, Responsiveness, Assurance, and Empath, which are included in the service quality orientation. In addition, to see the effect of service quality indicators on loyalty. This study also adds the variability of satisfaction as a variable that affects loyalty and as a dependent variable. Referring to previous research and loyalty-related issues, the researcher plans to investigate the factors that shape loyalty (satisfaction is also influenced by service quality). The dimensions of tangible, reliability, responsiveness, assurance, and empathy will measure customer service quality satisfaction. Thus, this study aims to examine the impact of service quality on customer satisfaction and loyalty.

THEORITICAL REVIEW

Customers are the most important aspect of business, as a company cannot generate a profit without them. Therefore, the most important thing that must be done is to provide high-quality services to ensure customer satisfaction and gain brand loyalty. According to (Kossmann, 2017), service quality is a term that refers to a requirement for service providers. (Yarimoglu, 2014) identified five aspects of service quality: tangibles, dependability, responsiveness, assurance, and empathy. When applied together, the five

aspects of service quality will be able to produce excellent and satisfying services. Quality services are economically profitable, procedurally uncomplicated, and pleasurable to generate customer satisfaction (Chi et al., 2020).

According to (Sofiati et al., 2018), customer satisfaction is an evaluation of the total level of bank services received. Customers experience varying levels of satisfaction and dissatisfaction based on the extent to which their expectations are met or exceeded and the services they receive. Customers use their expectations to evaluate the quality of their service experience (Guesalaga et al., 2016). If the quality of service provided to the customer exceeds or matches expectations, the customer is likely to return. However, if perceived service is inferior to expected service, the customer will be dissatisfied and will cease doing business with the company in question (Namin, 2017). Several factors can contribute to customer dissatisfaction with services, including 1) expectations do not match reality, 2) service during the service delivery process is unsatisfactory, 3) personnel behavior is unsatisfactory, 4) atmosphere and conditions physical support are not supported, 5) costs are too high, the distance is too far, so much time is wasted, and 6) promotions or advertisements are excessive and do not reflect the actual situation (Ali et al., 2021)

Customer dissatisfaction can be reduced by maintaining a high level of service. To provide customer satisfaction, businesses must continuously improve service quality (Dandis et al., 2021). Relatedly, the researchers measured the level of service quality based on five dimensions: (1) tangibles: modern physical facilities and equipment used as well as how well the appearance of personnel at branch offices; (2) reliability: the ability to provide services appropriately, accurately, and reliably from the first time without errors and on time as promised; (3) responsiveness: queue speed, willingness of employees to provide assistance and courtesy; (4) timeliness: the ability to provide services appropriately, accurately, and reliably from the first time without errors and on time as promised (5) Empathy: the ability and willingness of employees and banks to comprehend customer needs, act in the customers' best interests, and provide personalized service.

Service quality is a form of physical actualization that can be seen or used by employees and utilization, which can be felt to improve the services received by individuals who desire service (Sila et al., 2021). They are pleased with the perceived service, which simultaneously demonstrates work performance for delivering services. There is a dimension known as tangibles or direct evidence within the service quality that the company prioritizes (Setyowati, 2017). In this context, direct evidence refers to the company's or producer's ability to demonstrate its existence or capability when dealing directly with consumers. The tangibles here cannot be seen or touched by consumers, but the impact of the company's actions can be felt immediately (Setiawan et al., 2019).

The company or consumers consider tangible or physical evidence in the form of services directly felt by consumers to improve the company's work performance and produce the highest quality service for consumers (Prihandoyo, 2019). Work performance demonstrated by individual human resources becomes an evaluation in the application of work activities that can be evaluated based on the nature of the physical services provided (Yilmaz and Gürbüz, 2018). Typically, the form of physical service intended within an organization maximizes conditions, facilities, capabilities, and other devices. So that it can produce a form of reciprocity that is beneficial for both the company and the consumers because those who see the company's services can directly evaluate the company's

performance and receive direct feedback from consumers. The research findings) (Makrifah and Trishananto, 2021; Setianto and Wartini, 2017) and (Setianto and Wartini, 2017) demonstrate that physical evidence has a positive and statistically significant effect on customer satisfaction.

H1: Physical Evidence has a positive and significant effect on Customer Satisfaction at PT. Bank Mandiri KC Kartini Makassar.

Reliability cannot be separated from serving consumers as effectively as possible and delivering customer satisfaction. The company's reliability is exemplified by its finest quality, so that consumers feel satisfied and do not regret using its products. While the definition of reliability itself is that every employee possesses reliable abilities, is knowledgeable about work procedures and deviations that are not by work procedures, and is able to demonstrate, direct, and provide correct direction for every type of service. The fact that the community has not grasped this has a positive effect on the service.

The reliability dimension of service quality indicators is crucial for demonstrating a company's performance, as reliability is a hallmark or characteristic of employees with high work performance. Numerous businesses are competing to enhance the reliability aspect of their performance. The reliability in question may include the quality of an employee's performance, the dependability with which he or she uses his or her skills to serve customers, etc.

Reliability is a form of service quality derived from reliability in an organization, wherein the reliability of service providers can be demonstrated by the employee's characteristics and the organization's existence, thereby influencing the form of service quality of the company. (Setiawan et al., 2019) and (Wijayati, 2016) discovered that reliability had a positive and statistically significant impact on Customer Satisfaction.

H2: Reliability has a positive and significant effect on the Customer Satisfaction of PT. Bank Mandiri KC Kartini Makassar.

According to Tjiptono, responsiveness is the desire of staff and employees to assist customers and deliver responsive service. In this context, responsiveness refers to how the company responds to all consumer-related issues. The response is the best way for the company to accept requests, complaints, suggestions, criticisms, complaints, and received products or services. For the condition of service to elicit a positive response, it is necessary to provide a shrewd, detailed explanation and foster, direct, and persuade compliance with all applicable procedures and work mechanisms. Serving consumers in the best possible manner in an organization or business depends not only on the organization's dependability but also on how it responds to consumers.

A company must recognize the significance of service quality and consumer responsiveness. As a result of the company's responsiveness to consumer desires, consumers feel valued and understood. Assume that the responsiveness service is provided effectively, with the wise, detailed, nurturing, directive, and convincing explanations. If the individual receiving the service comprehends this, the responsiveness service is immediately deemed successful, a form of effective work performance. Therefore, a serious response from the

company is required. According to (Prihandoyo, 2019) findings and (Saripudin et al., 2021), responsiveness had a positive and statistically significant effect on customer satisfaction.

H3: Responsiveness has a positive and significant effect on the Customer Satisfaction of PT. Bank Mandiri KC Kartini Makassar.

There is currently a great deal of dialogue about assurance or assurance in numerous fields, including marketing. The company is paying close attention to assurance, which is not merely a buzzword but also a form dimension of service quality whose end goal is customer satisfaction with the company's products. In Indonesia, term coverage is also utilized in addition to term insurance. Because insurance originated in the Netherlands, these terms appear to be derived from the Dutch *assurantie* (insurance) and *verzekering* (coverage). The definition of assurance or guarantee is the willingness to accept small (slight) losses that are certain instead of significant losses that have not yet occurred.

Assurance is a company whose primary business is receiving and selling services, transferring risk to third parties, and generating profits by distributing risk among numerous clients. Companies use multiple assurances or guarantee terms and procedures as a guide to provide the best service to consumers, such as good and dependable employee service performance or performance that elicits consumer satisfaction. Another type of guarantee pertains to service-providing employees with a specific personality. There will inevitably be employees with poor morals and poor service delivery.

The above said assurance or guarantee includes the ability of employees to have proper product knowledge, the quality of hospitality, attention, and courtesy of service members, skills in providing information, the capacity to provide security when utilizing the company's services, and the capacity to instill customer confidence in the company. According to (Setiawan et al., 2019) and (Lusiana et al., 2020), Assurance had a positive and statistically significant effect on Customer Satisfaction.

H4: Assurance has a positive and significant effect on Customer Satisfaction of PT. Bank Mandiri KC Kartini Makassar.

The definition of empathy in marketing is the individual attention given to customers, such as the ease of contacting the company, employees' ability to communicate with customers, and the customers' needs (Prentice et al, 2020). The service will run smoothly and with high quality, if all parties involved have a sense of empathy when completing or managing the service or if they share the same dedication to service.

The point is that empathy must permeate all services. ccccc. To create a mutual understanding between the company and the consumer, consumers who request to be served should also be aware of the various conditions within the company without imposing an excessive amount of will. (Lusiana et al., 2020) and (Marlius and Putriani, 2020) discovered that Empathy has a positive and statistically significant effect on Customer Satisfaction.

H5: Empathy has a positive and significant effect on Customer Satisfaction at PT. Bank Mandiri KC Kartini Makassar.

Because a service cannot be seen, smelled, or touched, consumers' perceptions will be influenced by physical evidence. Thus, the physical condition aspect of a service measurement tool becomes essential. Simultaneously, the element of physical evidence affects customer expectations, as good physical evidence will result in increased consumer expectations (Uzir et al., 2021). The relationship between physical evidence and customer loyalty is a form that positively influences customer loyalty. The greater the customer's perception of physical evidence, the greater the likelihood that it will inspire loyalty. And vice versa, if the customer's perception of physical evidence is negative, the customer will switch to a competitor. According to the findings of two studies, physical evidence had a positive and statistically significant effect on customer loyalty (Manalu et al., 2019; Sofiati et al., 2018).

H6: Physical evidence has a positive and significant effect on customer loyalty at PT. Bank Mandiri KC Kartini Makassar.

The company's promise of prompt and satisfactory service is fulfilled by dependability. The precise guarantees offered by PT Bank Mandiri KC Makassar's insurance business services. And provide services that are accurate and as promised and accurate customer information. There is a positive correlation between reliability and customer loyalty. The greater the customer's perception of the company's dependability, the greater their brand loyalty. And conversely, if a customer's perception of a company's dependability is negative, customer loyalty will be reduced. (Tiong, 2018) and (Manalu et al., 2019) discovered that Reliability had a positive and statistically significant effect on customer loyalty.

H7: Reliability has a positive and significant effect on the customer loyalty of PT. Bank Mandiri KC Kartini Makassar.

The responsiveness of a company is the most dynamic aspect of service quality. Almost certainly, customer expectations for service speed will fluctuate with an upward trend from time to time. In this study, responsiveness refers to PT Bank Mandiri KC Kartini Maktini's alertness in serving customers. Customer satisfaction is positively influenced by the relationship between responsiveness and customer satisfaction. Customer satisfaction increases as the customer's perception of the company's responsiveness improve. And vice versa, customer satisfaction will be lower if the customer's perception of responsiveness is negative. (Sofiati et al., 2018) and (Aziz and Putra, 2021) found that responsiveness had a positive and statistically significant effect on customer loyalty.

H8: Responsiveness has a positive and significant effect on customer loyalty at PT. Bank Mandiri KC Kartini Makassar.

Knowledge of the right product, courtesy of employees in providing services, skills in providing information, the ability to provide security, and the capacity to instill customer trust and confidence are all components of assurance or guarantee. The appearance of an agent that inspires customer confidence is a criterion for customers to choose and be

satisfied with the services provided. Customers' loyalty to PT Bank Mandiri KC Kartini can be increased by making them feel at ease and secure when using the bank's services and by agents' courtesy. The connection between guarantee and customer satisfaction influences customer loyalty positively. The greater the customer's perception of the company's guarantee, the greater the customer's loyalty. And vice versa, if the customer negatively perceives the company's guarantee, customer loyalty will also be lower. (Sofiati et al., 2018) and (Aziz and Putra, 2021) found that Assurance had a positive and statistically significant effect on customer loyalty.

H9: Assurance has a positive and significant effect on customer loyalty of PT. Bank Mandiri KC Kartini Makassar.

Empathy is a concern that encompasses ease of communication and comprehension of customer needs through attentive listening and focus on each individual customer. In other words, empathy is the unique or individual attention paid to all customer complaints and needs, as well as effective communication between service providers and customers. The development of effective communication between agents and customers. A high level of trust can be engendered by agents who prioritize customer satisfaction. Customers will be satisfied and at ease with the provided services. The connection between empathy and customer loyalty influences customer loyalty positively. The greater the customer's perception of the company's empathy, the greater the customer's loyalty. And vice versa, if the customer's perception of the company's empathy is negative, customer loyalty will also be diminished. According to the findings of (Tiong, 2018) and (Lusiana et al., 2020), empathy has a positive and statistically significant effect on customer loyalty.

H10: Empathy has a positive and significant effect on customer loyalty at PT. Bank Mandiri KC Kartini Makassar.

(Shahzad et al., 2021) discovered that small increases in customer satisfaction result in significant shifts in customer loyalty. The positive correlation between customer satisfaction and brand loyalty will motivate customers to refer their friends to the bank. As a result, the bank will have the loyalty of its customers and a stable customer base, which will reduce costs in the long run. Customer satisfaction directly influences customer loyalty, which is the most important factor in retaining customers. Therefore, businesses should always work to ensure that their customers are extremely satisfied. Loyalty is a strong commitment to repurchase a preferred product or service in the future, despite the influence of circumstance and marketing efforts on altering behavior. Gramer and Brown (Daniel, 2012) define loyalty as the extent to which a consumer exhibits repeat purchase behavior from one service provider, has a favorable disposition or tendency toward service providers, and only considers using this service provider when a need arises. A positive relationship between customer satisfaction and customer loyalty indicates that a high level of customer satisfaction will increase customer loyalty (Javed and Cheema, 2017). Research findings (Setyowati, 2017), (Novianti et al., 2018), and (Setyowati, 2018) are discussed (Gultom et al., 2020).

H11: Customer Satisfaction has a positive and significant effect on the Customer Loyalty of PT. Bank Mandiri KC Kartini Makassar.

Based on the description of the thinking framework above, it can be described the relationship between service quality that affects customer satisfaction and customer loyalty at PT Bank Mandiri KC Kartini Makassar.

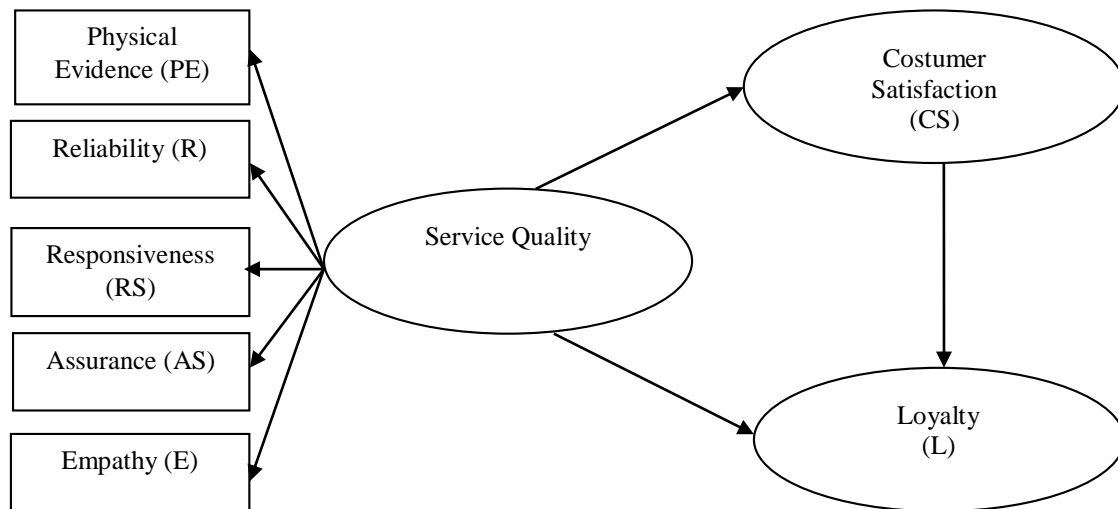


Figure 1. Research Model

METHODS

This study is a type of causal research whose objective is to determine the causal relationship between variables. One variable determines or influences the value of another. The purpose of this study is to examine the quality of physical evidence services (tangibles) and their dependability, responsiveness, assurance, empathy, customer satisfaction, and loyalty. Individuals are the unit of analysis because each respondent's responses represent their own opinion. In this study, the respondents were customers of PT. Bank Mandiri KC Kartini Makassar (consisting of credit, current accounts, savings, and time deposits with a population of 50,810 people). The sampling was conducted through incidental sampling. The sample was determined by the respondent's chance or accidental encounter with the researcher at the research site (5 x 30 = 150 respondents). Hair et al. (Nousheen et al., 2020) Primary and secondary data were collected through interviews, observation, and the distribution of questionnaires or questionnaires for this study.

This study uses a structural equation modeling model to analyze data (SEM). SEM is capable of path analysis (Javed and Cheema, 2017). This study employs partial least squares (PLS) analysis with Smart PLS 3.0 software. The reason for using SEM-PLS is that this method can uncover latent variables through small and abnormal data. In addition, SEM-

PLS is also excellent in the analysis of formative and reflective model indicators (Muflih, 2020). PLS analysis aims to determine the relationship between latent variables and forecast the construct's structural indicators. The PLS evaluation model is based on non-parametric measurements with predictive properties (Cho et al., 2022). In the PLS evaluation model, the following phases are included: measurement of the outer model, namely Convergent Validity, Discriminator Validity, and Composite Validity from the measurement model with indicators evaluated based on the correlation between item scores that PLS calculates.

RESULTS

Respondents in this study came from customers who made transactions at PT Bank Mandiri KC Kartini Makassar. The data collected describes the characteristics of the respondents based on the dominant sex, namely 92 women or 61.3 percent, while 58 people or 38.7 percent were males. It shows that customers, in general, are women. The majority of respondents have a bachelor's degree, as many as 95 people or 63.3 percent. High school education level is 29 people or 19.3 percent, followed by respondents with Diploma education level 19 people or 12.7 percent, and finally Postgraduate education level is 7 people or 4.7 percent. Based on the length of time being customers, the majority have been customers for more than 24 months or more than 2 years, namely 108 people or 72 percent.

In this study, a test of validity was conducted to determine whether the measuring instrument that had been compiled was valid or not. Some questions were asked to respondents and then grouped each service quality variable consisting of Physical Evidence, Reliability, Responsiveness, Assurance, Empathy, Satisfaction, and Loyalty or PT Bank Mandiri KC Kartini Makassar customers. After grouping the items, testing is carried out to determine whether the measuring instrument in the form of these questions can measure each of the variables used in this research model.

Measurement Results of Each Construct or Latent Variable. The outer model test results in table 1 show that all the instruments used in this study have met the outer model testing requirements.

Table 1. Outer model test results

Variable	Item	Outer Loading	Average Variance Extracted (AVE)	Info
Physical Evidence (PE)	PE.1	0.752	0.756	Valid
	PE.2	0.821		
	PE.3	0.865		
	PE.4	0.763		
	PE.5	0.709		
Reliability (R)	R.1	0.838	0.698	Valid
	R.2	0.858		
	R.3	0.787		
	R.4	0.779		
Responsiveness (RS)	RS.1	0.774	0.665	Valid
	RS.2	0.870		
	RS.3	0.814		
	RS.4	0.791		

Assurance (AS)	AS.1	0.810	0.915	Valid
	AS.2	0.793		
	AS.3	0.805		
	AS.4	0.827		
Empathy (E)	E.1	0.715	0.654	Valid
	E.2	0.761		
	E.3	0.747		
	E.4	0.728		
	E.5	0.725		
Customer Satisfaction (CS)	CS.1	0.901	0.687	Valid
	CS.2	0.876		
	CS.3	0.812		
	CS.4	0.712		
Loyalty (L)	L.1	0.906	0.756	Valid
	L.2	0.903		
	L.3	0.847		
	L.4	0.821		

Source: PLS Output, 2022

Three Partial Least Square indicators are loading above 0.650, and the average variance extracted exceeds 0.500, as shown in Table 1. Table 1 displays the results of the physical evidence variable's validity test. The outer loading value ranges from 0.709 to 0.866, or is more significant than 0.650, indicating that each question item from the physical evidence variable used in the study is valid. Examine the reliability variable's validity. The outer loading value is between 0.779 and 0.858, or the loading is more significant than 0.650, indicating that each item of the study's reliability variable is valid. Evaluate the reliability of the variable Responsiveness. The outer loading value is between 0.774 and 0.877, or the loading is more significant than 0.650, indicating that each question item from the Responsiveness variable employed in the study is valid. The assurance variable validity test yielded an outer loading value between 0.709 and 0.799, or loading greater than 0.650, indicating that each question item from Assurance utilized in the study is valid. Test the validity of the Empathy by ensuring that the outer loading is between 0.725 and 0.761 or above 0.650, indicating that each question item from the Empathy used in the study is valid. The outer loading value for the Customer Satisfaction is between 0.712 and 0.901, or above 0.650, indicating that each question item from the Customer Satisfaction used in the study is valid. The outer loading on the Loyalty validity test was between 0.821 percent and 0.906 percent, or above 0.650 percent, indicating that each question item from the Loyalty used in the study was valid.

The instrument's reliability utilized in this study was evaluated using Cronbach's Alpha and the composite reliability coefficient. When measuring the component score of latent variables, the results are more conservative than composite reliability. The basic construct is considered reliable if the composite reliability and Cronbach alpha are more significant than 0.700.

Table 2. Cronbach's Alpha and composite reliability

Construct	Reliable Composite	Cronbach Alpha	Info
Physical Evidence	0.888	0.844	Reliable
Reliability	0.854	0.767	Reliable
Responsiveness	0.886	0.830	Reliable
Assurance	0.698	0.762	Reliable
Empathy	0.808	0.749	Reliable
Customer Satisfaction	0.887	0.846	Reliable
Loyalty	0.925	0.892	Reliable

Source: PLS Output, 2022

The results of composite reliability and Cronbach alpha variables show the physical evidence variable with a composite reliability of 0.888 and a Cronbach alpha of 0.844, meaning that the physical evidence variable instrument is declared reliable, then the reliability with a composite reliability of 0.854 and a Cronbach alpha of 0.767, meaning the instrument variable reliability reported reliable, then the Responsiveness variable with a composite reliability of 0.886 and a Cronbach alpha of 0.830 means that the Responsiveness variable instrument is declared reliable, then the Assurance with a composite reliability of 0.698 and a Cronbach alpha variable instrument is Assurance declared reliable, then the Empathy variable with a composite reliability of 0.808 and a Cronbach alpha of 0.749, it means that the Empathy variable instrument is declared reliable, then the customer satisfaction variable with a composite reliability is 0.887 and Cronbach's alpha is 0.846, meaning that the customer satisfaction variable instrument is declared reliable, then shows the loyalty variable with a composite reliability of 0.925 and Cronbach's alpha is 0.892, meaning that the Loyalty variable instrument is declared reliable.

Hypothesis Test. This study's data analysis was conducted using the Structural Equation Model (SEM). The examination was conducted using the Smart PLS program. Figure 1 presents the following results of the testing Model using PLS:

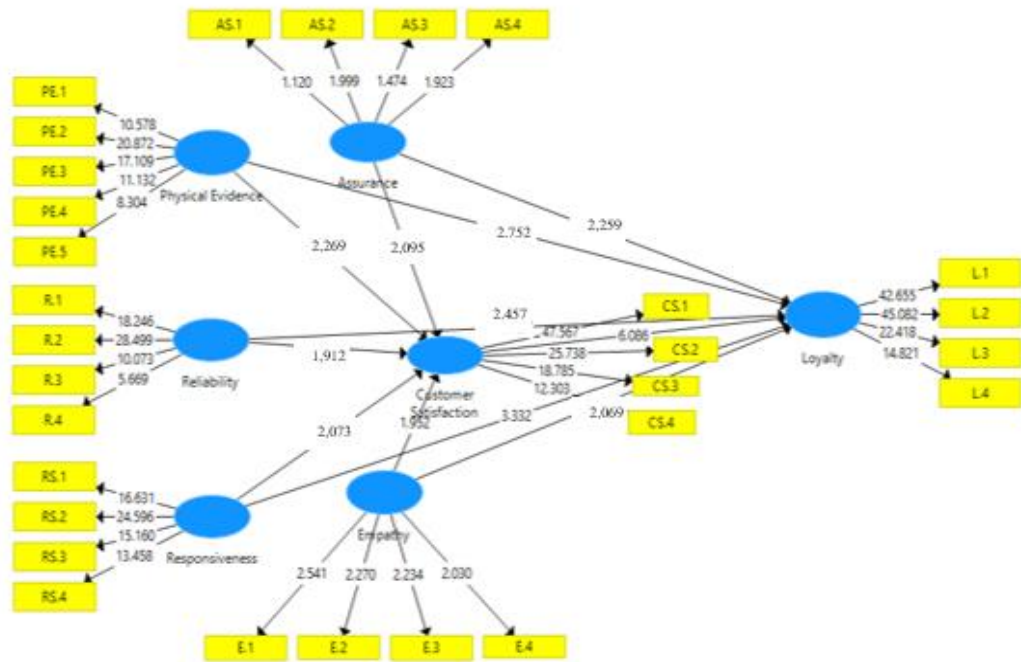


Figure 2. Hypothesis Testing Using Smart PLS
Source: processed data, PLS 3.0 (2022)

The proposed hypothesis is tested by evaluating the structural model (inner model) by examining the path coefficients, which represent the parameter coefficients, and the statistical significance value of t is displayed in the table below.

Table 4. Hypothesis testing and direct influence path coefficient values, the indirect and total influence

Correlation between Variables	B	t- Statistik	p-Values	Information
Physical Evidence On Customer Satisfaction	0.141	2.269	0.005	Positive and Significant
Physical evidence of customer loyalty	0.175	2.752	0.004	Positive and Significant
Reliability on Customer Satisfaction	0.295	1.912	0.007	Positive and Significant
Reliability on customer loyalty	0.172	2.457	0.001	Positive and Significant
Responsiveness to customer satisfaction	0.141	2.073	0.024	Positive and Significant
Responsiveness to customer loyalty	0.379	3.332	0.000	Positive and Significant
Guarantee on customer satisfaction	0.156	2.095	0.020	Positive and Significant
Guarantee on customer loyalty	0.180	2.299	0.003	Positive and Significant
Empathy on customer satisfaction	0.207	1.952	0.005	Positive and Significant
Empathy on customer loyalty	0.152	2.069	0.002	Positive and Significant
Customer satisfaction on customer loyalty	0.517	6.086	0.000	Positive and Significant

Source: PLS 3.0 Test Results processed data (2022)

Hypothesis testing and the value of the path coefficients of direct and indirect influence show that there are 11 models of direct relationships produced. Physical evidence has a direct and substantial impact on Customer Satisfaction. The conclusion was that the p-value was less than or equal to 0.050 and that the effect coefficient was positive. Thus, the first hypothesis that physical evidence has a positive and statistically significant effect on job satisfaction is accepted. Customer satisfaction is positively and significantly impacted by dependability. The p-value was determined to be 0.007 less than 0.050, and the effect coefficient was positive.

Thus, the second hypothesis, that reliability has a positive and statistically significant effect on job satisfaction, is accepted. Customer satisfaction is positively and significantly affected by responsiveness. The p-value was determined to be 0.024 less than 0.050, and the effect coefficient was positive.

The third hypothesis, that responsiveness has a positive and significant effect on job satisfaction, is therefore accepted. The guarantee has a significant and favorable impact on customer satisfaction. The p-value of 0.020 less than 0.050 led to the conclusion that the effect coefficient was positive. Thus, the fourth hypothesis is accepted, which states that the guarantee has a positive and significant effect on job satisfaction. Empathy has a significant and positive impact on customer satisfaction. The conclusion was that the p-value was less than or equal to 0.050 and that the effect coefficient was positive.

The fifth hypothesis, that empathy has a positive and significant effect on customer satisfaction, is therefore accepted. Physical evidence has a positive and significant effect on Customer loyalty. It is concluded so because the p-value of 0.004 less than 0.050, and the coefficient of influence is positively marked.

Thus, the sixth hypothesis stating that physical evidence has a positive and significant effect on Customer loyalty is accepted. Customer loyalty is positively and significantly affected by reliability. The p-value was determined to be 0.001 less than 0.050, and the effect coefficient was positive. The seventh hypothesis, that reliability has a positive and significant effect on customer loyalty, is therefore accepted. Customer loyalty is positively and significantly affected by responsiveness. The p-value was determined to be 0.000 less than 0.050, and the effect coefficient was positive.

The eighth hypothesis is accepted, which asserts that responsiveness has a positive and significant effect on customer loyalty. Guarantee has a significant and positive effect on customer loyalty. The conclusion was that the p-value was less than 0.050 and that the effect coefficient was positive. Thus, the ninth hypothesis is accepted, which states that the guarantee has a positive and significant effect on customer loyalty. Empathy has a positive and significant effect on customer loyalty. It was concluded that the p-value of 0.002 was smaller than 0.050, and the effect coefficient was positive. Thus, the tenth hypothesis, which states that empathy has a positive and significant effect on customer loyalty, is accepted. Customer loyalty is positively and significantly influenced by customer satisfaction. The p-value was determined to be 0.000 less than 0.050, and the effect coefficient was positive. Thus, the eleventh hypothesis is accepted, which states that customer satisfaction has a significant and positive effect on customer loyalty.

DISCUSSION

Physical evidence has a positive and statistically significant effect on PT. Bank Mandiri KC Kartini Maktini's customers' satisfaction, as demonstrated by the testing of the first hypothesis. This is the result because the company's ability to prove its existence to outside parties is contingent on physical evidence. According to the responses of the majority of respondents, office exteriors, employees, and office spaces should be appealing and clean. The greater the customer's perception of physical evidence, the greater their level of satisfaction, according to these findings. This study confirms the findings of (Setianto and Wartini, 2017) and (Makrifah and Trishananto, 2021) that physical evidence has a positive and statistically significant impact on customer satisfaction. Physical evidence in the form of services directly felt by consumers is considered by the company or consumers in order to enhance the company's work performance and provide the highest quality service to consumers (Sila et al., 2021)

The results of testing the second hypothesis indicate that reliability has a positive and statistically significant effect on PT. Bank Mandiri KC Kartini Makassar customers' satisfaction. This outcome is a direct result of the dependability of PT Bank Mandiri KC Kartini Makassar's customer service personnel. This result is also supported by the responses of the respondents, who are largely in agreement with the services provided as promised, prompt service, accurately verifying customer requests, and genuinely assisting customers. This study confirms the findings of (Setyowati, 2017) and (Gunawan et al., 2019) that reliability has a positive and statistically significant impact on customer satisfaction.

The results of testing the third hypothesis indicate that responsiveness has a positive and significant effect on customer satisfaction at PT Bank Mandiri KC Kartini. It indicates that the quality of service provided by employees of PT. Bank Mandiri KC Kartini Makassar to customers in accordance with their requests is satisfactory. According to the findings of (Prihandoyo, 2019) and (Saripudin et al., 2021), responsiveness had a statistically significant positive effect on customer satisfaction. This result is also supported by the responses of the majority of respondents, who concur that the services provided include a willingness to assist customers without being asked and a readiness to provide services when necessary. Greater responsiveness correlates with greater customer satisfaction.

The results of testing the fourth hypothesis indicate that PT Bank Mandiri KC Kartini's guarantee positively influences customer satisfaction. It entails employees of PT Bank Mandiri KC Kartini Makassar ensuring the right product, the quality of hospitality, attention, and courtesy of service members, skills in providing information, the ability to provide security in utilizing the offered services, and the ability to instill customer trust in order for customers to feel satisfied. (Setiawan et al., 2019) and (Lusiana et al., 2020) found that Assurance had a statistically significant and positive effect on Customer Satisfaction. This result is supported by the majority of respondents who agree that employees can foster customer trust and are courteous when serving. It indicates that the greater the guarantee, the higher the level of perceived satisfaction.

The results of testing the fifth hypothesis indicate that empathy at PT Bank Mandiri KC Kartini Makassar has a positive and statistically significant effect on customer satisfaction. When a customer requests any service from a PT Bank Mandiri KC Kartini Maktini employee, the employee provides the best service possible by established

procedures. To create a mutual understanding between the company and the consumer, consumers who request to be served should also be aware of the various conditions within the company without imposing an excessive amount of will. (Lusiana et al., 2020) and (Marlius and Putriani, 2020) discovered that Empathy has a positive and statistically significant effect on Customer Satisfaction. This result is also supported by the responses of the majority of respondents who agree that employees understand customers' needs, pay special attention to each customer, and apologize if a service error occurs.

According to the results of testing the sixth hypothesis, physical evidence has a significant and positive effect on customer loyalty at PT Bank Mandiri KC Kartini. It implies that the greater the customer's perception of physical evidence, the more loyalty it can inspire. And vice versa, if the customer has a negative perception of the physical evidence, they will switch to a different company. Physical form positively influences customer loyalty; this is the relationship between physical evidence and customer loyalty. (Sofiati et al., 2018) and (Manalu et al., 2019) discovered that physical evidence had a positive and statistically significant effect on customer loyalty. According to the seventh hypothesis test findings, reliability has a positive and statistically significant effect on customer loyalty at PT Bank Mandiri KC Kartini. The greater the customer's perception of the company's dependability, the greater their brand loyalty. And conversely, if a customer's perception of a company's dependability is negative, customer loyalty will be reduced. (Tiong, 2018) and (Manalu et al., 2019) discovered that Reliability had a positive and statistically significant effect on customer loyalty.

The results of testing the eighth hypothesis indicate that responsiveness at PT Bank Mandiri KC Kartini has a positive and statistically significant effect on customer loyalty. It indicates that PT Bank Mandiri KC Kartini Makassar's alertness in serving customers can increase customer loyalty. Customer satisfaction is positively influenced by the relationship between responsiveness and customer satisfaction. (Sofiati et al., 2018) and (Aziz and Putra, 2021) found that responsiveness had a positive and statistically significant effect on customer loyalty. Customer satisfaction increases as the customer's perception of the company's responsiveness improve. And vice versa, customer satisfaction will be lower if the customer's perception of responsiveness is negative. Testing the ninth hypothesis suggests that the guarantee has a positive and statistically significant impact on customer loyalty. It indicates that the appearance of an agent who inspires confidence in PT Bank Mandiri KC Kartini Makassar customers becomes a criterion for customers to select and be satisfied with the services provided. Customers' loyalty to PT Bank Mandiri KC Kartini can be increased by making them feel at ease and secure when using the bank's services and by agents' courtesy. (Sofiati et al., 2018) and (Aziz and Putra, 2021) found that Assurance had a positive and statistically significant effect on customer loyalty. The greater the customer's perception of the company's guarantee, the greater the customer's loyalty. And vice versa, if the customer negatively perceives the company's guarantee, customer loyalty will also be lower.

The results of testing the tenth hypothesis indicate that empathy has a significant and positive impact on customer loyalty. That is the creation of effective agent-to-customer communication. Employees of PT Bank Mandiri KC Kartini Makassar who are concerned with customer satisfaction can generate a high level of trust. Customers will feel satisfied and at ease with the services provided, increasing customer loyalty. According to (Tiong,

2018) and (Lusiana et al., 2020), empathy has a positive and statistically significant effect on customer loyalty. The greater the customer's perception of the company's empathy, the greater the customer's loyalty. And vice versa, if the customer's perception of the company's empathy is negative, customer loyalty will also be diminished. Testing the eleventh hypothesis indicates that customer satisfaction is positively and statistically significant with customer loyalty at PT Bank Mandiri KC Kartini. It implies that customers will be loyal to a brand if it provides them with satisfaction. The company must develop a marketing strategy that generates consumer interest in the offered products to increase customer satisfaction. If the product includes customer satisfaction, consumers will remain loyal to the brand and limit their purchases of alternative products. Research findings (Setyowati, 2017), (Novianti et al., 2018), and (Setyowati, 2017) are discussed (Gultom et al., 2020). A positive correlation between customer satisfaction and customer loyalty suggests that a high level of customer satisfaction will increase customer loyalty.

CONCLUSION

According to this study's findings, Physical Evidence, Reliability, Responsiveness, Assurance, Empathy has a significant and positive impact on customer satisfaction and customer loyalty. This indicates that all indicators of service quality offered by PT Bank Mandiri KC Kartini Makassar employees to customers according to customer wishes are satisfactory and have an impact on customer loyalty. Furthermore, Customer Satisfaction has a positive and significant effect on the Customer Loyalty. Customer satisfaction will motivate customers to refer their friends to the bank. As a result, the bank will have the loyalty of its customers and a stable customer base. It is recommended for further researchers. It is recommended to increase the number of new variables other than in this study to know better what factors can affect customer satisfaction and loyalty. PT Bank Mandiri KC Kartini Makassar should maintain and further improve the Quality of Service, and customer satisfaction as before. So that customers of PT Bank Mandiri KC Kartini Makassar are still satisfied and will advise others to use the application. The management can be given a training or training for employees, so that employees are better trained to serve customers quickly. The quality of service can also affect employee performance because quality employee performance will create satisfaction with customers. Customer satisfaction can be created /formed through factors that can affect these variables such as service quality. The formation of customer satisfaction can trigger consumer behavior to be loyal which will be shown by the existence of repeated purchases and the invulnerability of consumer attraction to other competitors.

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