



Improving Service Quality as an Effort to Grow Customer Loyalty

Pinta Nailah Lubis¹, Muhammad Fauzan Azhmy²

^{1,2} Management Study Program, Harapan University Medan

Email: azhmezfauzan@gmail.com

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ABSTRACT

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The purpose of this study was to analyze the effect of service quality on customer loyalty. Service quality uses the dimensions of tangible, reliability, responsiveness, assurance, and empathy. The data used are primary data and secondary data. Primary data was collected through questionnaires distributed to employees, while secondary data was obtained from documentation studies obtained from various information held by the company and the results of previous research. The data analysis method uses quantitative methods, namely Multiple Linear Regression analysis. The population in this study were customers of Bank Panin Dubai Syariah Medan. The sample in this study was 92 respondents. The results showed that tangible, reliability, responsiveness, assurance, and empathy had a positive and significant effect either partially or simultaneously. While the ability of tangible, reliability, responsiveness, assurance, and empathy explain customer loyalty is 52.90% while the remaining 47.10% is explained by other variables that are not included in this research model.

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1. Introduction

Loyalty is a deeply held commitment to buy or re-support a selected product or service in the future, regardless of possible situational factors and marketing efforts that cause the customer to switch [1]. Consumer loyalty is a reaction or result of the formation of consumer loyalty as a result of service quality by consumer expectations. Consumers who are loyal to a product or service are individuals who are enthusiastic about it [2]. To become a loyal customer, a customer must go through several stages. This process is long, with different emphasis and attention for each stage, because each stage has different needs. By providing each stage and meeting the needs in each stage, the company has a greater opportunity to shape potential buyers into loyal customers [3].

Customer loyalty can be seen from the growth rate of banking transactions in the company concerned [4]. Especially for transactions such as the number of customers, the growth of the number of credits, even at high credit billing rates, or it can also be measured from the level of profit they get every year [5]. The decline in profits could be caused by low customer loyalty to banking [6]. Loyal customers have a lower tendency to switch banks [7]. Loyalty is an expression that cannot be uttered by customers but is proven by not switching to other banks [8]. Therefore, creating customer loyalty is very important for companies to be able to increase their income [9]. Loyalty will certainly make banking more efficient in increasing the number of new customers [10].

Customers have expectations about service quality based on personal needs, previous experience, word of mouth recommendations, and service provider advertisements before purchasing a service. Customers compare the expected quality with what they get after purchasing and using the service [11]. An advanced organization must know how to provide excellent customer service. Customers who are satisfied with a company's products are less likely to switch to another company's offerings. As a result, in the end, the company will not receive complaints or complaints from existing services [12]. All economic activities with outputs other than physical objects, consumed and created at the same time, offering added value and are primarily intangible for the first buyer, are classified as services [13]



Quality of service is a service offered by banks as a medium in meeting the value of expectations [14]. The standardization of existing services must of course be ensured by banking leaders in maintaining the value of a customer's expectations [15]. Banking employee skills in responding to complaints that exist in a customer are highly expected by banks [11]. So that the provision of training and development to banking employees who have the foremost task in providing services to customers must meet the standards that have been set [16].

PT Bank Panin Dubai Syariah Medan is one of the Islamic banking companies operating in the city of Medan. The company finds it very difficult to create a high level of loyalty for customers. As a company that has been operating in Medan City for several years, the company must create a loyal market for the company, whereas many companies have been operating in Medan City for a long time. Customer loyalty is directly proportional to the level of company profit, when customer loyalty increases it will be followed by an increase in company profits. In this condition it appears that the profit growth rate of PT Bank Panin Dubai Syariah is experiencing a sharp downward trend, this of course must be a serious concern for the company's management to continue to be able to play in this business, especially in the city of Medan.

The decline in profits could be caused by low customer loyalty to the company. Loyal customers have a lower tendency to switch companies, are less price-sensitive, buy or use products/services more often and sometimes more, consumers can become the strong word of mouth, creating business referrals (Rekno, 2015). Therefore, creating customer loyalty is very important for companies to be able to increase their revenues. To create customer loyalty, it has become commonplace for companies to provide excellent service to all customers without exception. Excellent and maximum service will encourage the creation of customer satisfaction which ultimately gives birth to high loyalty. Measuring the quality of service can be done by using the dimensions of service quality itself.

2. Method

In conducting a study, it is necessary to determine in advance the type of research that is by the purpose of the research being carried out. This type of research is a type of correlational research. The population in this study were all customers who had applied for credit to PT Bank Panin Dubai Syariah Medan. The number of credit customers is 1,135 people. The data was obtained through PT Bank Panin Dubai Syariah Medan in 2020. The determination of the number of samples in this study used the Slovin formula. The Slovin formula is used because the minimum data correlation research that must be met is 30 respondent subjects, assuming that the population is homogeneous and normally distributed. The formula is written as follows:

$$n = \frac{N}{1 + N(e)^2} \dots\dots\dots(1)$$

Where:

n = Number of Samples

N = Total population

e = Error rate

The population (N) is 1,135 customers of PT Bank Panin Dubai Syariah Medan with the assumption that the error rate (e) is 10%, the large error level used is only to get an amount that is close to and able to represent the population. The number of samples (n) is as follows:

$$n = \frac{1.135}{1 + 1.135(0,10)^2} = 91.90 \text{ rounded off by } 92 \text{ respondents}$$

Thus the number of samples in this study was 92 customers of PT Bank Panin Dubai SyariMedan. Data collection using questionnaires and data analysis using multiple linear regression analysis.

3. Result and Discussion

3.1 Data Normality Test

The first stage of testing the normality of this data will be presented in the form of images, namely the Histogram and Normal Probability Plot methods. The second stage used the Kolmogorov-Smirnov test



method to complete the conclusions on the normality test of this data. The results of the normality test of this research data are as follows.

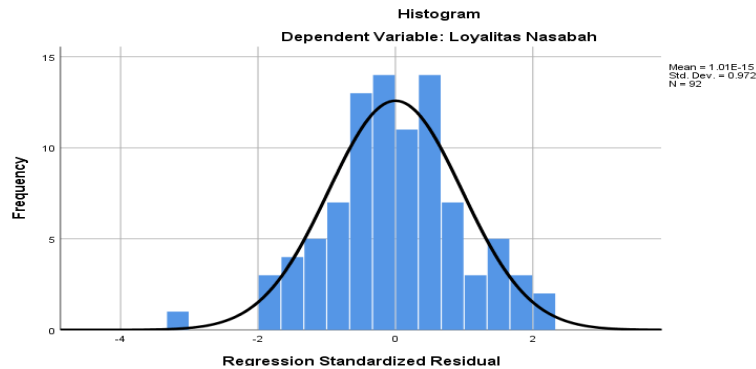


Fig 1. Testing the Normality of the Histogram Method

Figure 1 shows that the curve has formed a perfect bell. This gives an understanding that the data is normally distributed. To provide confidence, it will be done using the Normal Probability Plot.

3.2 Multicollinearity Test

This test is declared to be affected by Multicollinearity or not seen from the Tolerance value in the Collinearity Statistic column indicating the VIF value must be less than 5. To find out this test can be seen in the following table:

TABLE 1
MULTICOLLINEARITY TEST

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIEW
(Constant)	1.572	1.967		.799	.426		
Tangible	.193	.097	.172	1.993	.049	.694	1.441
Reliability	.176	.086	.166	2.050	.043	.791	1.265
Responsiveness	.340	.100	.299	3.411	.001	.676	1.480
Assurance	.241	.095	.209	2.528	.013	.756	1.323
Emphaty	.230	.115	.192	2.000	.049	.562	1.780

a. Dependent Variable: Loyaltitas Nasabah

If seen in table 1, it is known that the tangible variable (X1) has a VIF value of 1.441. The reliability variable (X2) has a VIF value of 1.265. The responsiveness variable (X3) has a VIF value of 1.480. The assurance variable (X4) has a VIF value of 1.323. The empathy variable (X5) has a VIF value of 1.780. The VIF value of each independent variable is smaller than 5. This shows that all variables are free from the multicollinearity problem.

3.3 Heteroscedasticity Test

Heteroscedasticity testing aims to see whether in the regression model there is a variable inequality from the residual of one observation to another observation:



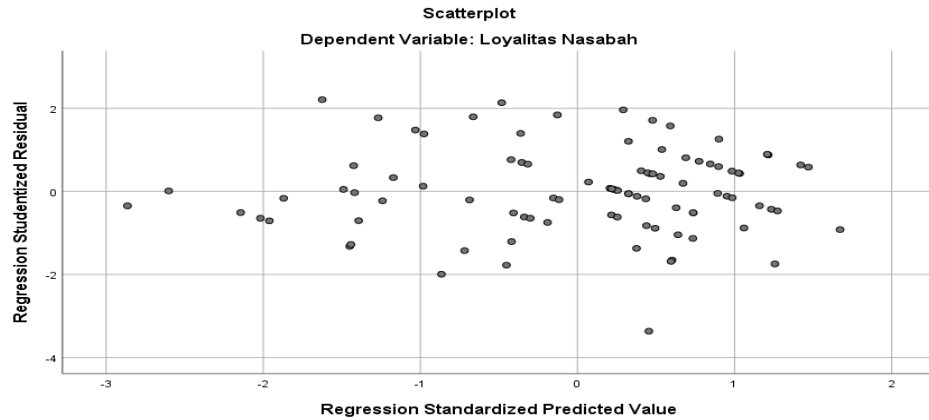


Fig 2. Heteroscedasticity Testing of the Scatterplot Method

This test will be declared free from heteroscedasticity if the points in the image are evenly distributed. It is known that the points are evenly distributed between points 0. Looking at Figure 4.4, it is known that the points are spread evenly between points 0. It can be said that the data is free from the problem of heteroscedasticity.

3.4 Multiple Linear Regression Analysis

The relationship model from this multiple linear regression analysis can be seen in the following table:

TABLE 2
MULTIPLE LINEAR REGRESSION RESULT

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIEW
(Constant)	1.572	1.967		.799	.426		
1 Tangible	.193	.097	.172	1.993	.049	.694	1.441
Reliability	.176	.086	.166	2.050	.043	.791	1.265
Responsiveness	.340	.100	.299	3.411	.001	.676	1.480
Assurance	.241	.095	.209	2.528	.013	.756	1.323
Empathy	.230	.115	.192	2.000	.049	.562	1.780

Based on table 2, this research model can be arranged as follows:

$$Y = 1.572 + 0.193X_1 + 0.176X_2 + 0.340X_3 + 0.241X_4 + 0.230X_5$$

1. If tangible, reliability, responsiveness, assurance, and empathy are assumed to be equal to zero or have not changed, then customer loyalty will be 1.572 in certain units.
2. If there is an increase intangible, it will be followed by an increase in customer loyalty by 0.193 in certain units with the assumption that other variables in this study have not changed.
3. If reliability has increased, it will be followed by an increase in customer loyalty of 0.176 in certain units with the assumption that other variables in this study have not changed.
4. If responsiveness has increased, it will be followed by an increase in customer loyalty by 0.340 in certain units assuming other variables in this study have not changed.
5. If there is an increase in assurance, it will be followed by an increase in customer loyalty by 0.241 in certain units with the assumption that the other variables in this study have not changed.
6. If empathy has increased, it will be followed by an increase in customer loyalty by 0.241 in certain units assuming other variables in this study do not change

3.5 Hypothesis Testing

a. Partial Hypothesis Testing

In this test, the count value will be compared with the table value. Determining the value of the table first sets the value of the degree of freedom (degree of freedom) research data. Determining the value of the degree of freedom in this study uses the formula $n - k - 1$, where n is the number of respondents and k is the number of independent variables in this study. Based on the amount of data in this study as many as 92 respondents, it can be determined that the value of the



degree of freedom in this study is $92 - 5 - 1 = 86$. By using the research confidence level of 95% with an error rate of 5% and the direction of the study using two sides, it can be determined the amount table value is 1,988.

TABLE 3
PARTIAL HYPOTHESIS TESTING

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	1.572	1.967		.799	.426		
Tangible	.193	.097	.172	1.993	.049	.694	1.441
Reliability	.176	.086	.166	2.050	.043	.791	1.265
Responsiveness	.340	.100	.299	3.411	.001	.676	1.480
Assurance	.241	.095	.209	2.528	.013	.756	1.323
Empathy	.230	.115	.192	2.000	.049	.562	1.780

Table 3 shows the results of partial hypothesis testing. it is known that the tangible variable has a count value of 1.993 with a significance value of 0.049 which is smaller than 0.05. When compared with the ttable value, it is known that the tcount value is greater than the ttable value ($1,993 > 1,988$) so that it can be concluded that tangible has a significant effect on customer loyalty at Panin Dubai Bank Medan.

The test results of the reliability variable show the tcount value of 2.050 with a significance level of 0.043 which is smaller than 0.05. When compared with the ttable value, it is known that the tcount value is greater than the ttable value ($2,050 > 1,988$) so that it is concluded that reliability has a significant effect on customer loyalty at Panin Dubai Bank Medan.

The results of the responsiveness variable test have a tcount of 3.411 with a significance level of 0.001 which is smaller than 0.05. When compared with the ttable value, it is known that the tcount value is greater than the ttable value ($3,411 > 1,988$) so that it can be concluded that responsiveness has a significant effect on customer loyalty at Bank Panin Dubai Medan.

The test results for the assurance variable have a tcount of 2.528 with a significance level of 0.013 which is smaller than 0.05. When compared with the ttable value, it is known that the tcount value is greater than the ttable value ($2,528 > 1,988$) so that it can be concluded that assurance has a significant effect on customer loyalty at Panin Dubai Bank Medan.

The results of testing the empathy variable have a tcount value of 2,000 with a significance level of 0.049 which is smaller than 0.05. When compared with the ttable value, it is known that the tcount value is greater than the ttable value ($2,000 > 1,988$) so it can be concluded that empathy has a significant effect on customer loyalty at Bank Panin Dubai Medan

b. Simultaneous Hypothesis Testing (F Test)

Simultaneous hypothesis testing is done by comparing the value of Fcount with the value of Ftable. To find out the value of Ftable, first, determine the value of the numerator's degree of freedom (df1) and the denominator's degree of freedom (df2). To determine df1 then the formula $k - 1$ can be used, where k is the number of independent variables plus the dependent variable so that it can be determined the magnitude of df1 is $6 - 1 = 5$. Furthermore, to determine the value of df2, the formula $n - k$ can be used, where n is the number of respondents and k is the number of independent variables plus the dependent variable, so that it can be determined the value of df2 is $92 - 6 = 86$. Based on the research confidence level of 95% and the Alpha level of 5%, it can be determined that the value of Ftable is 2.32 . Simultaneous test results can be seen in the table below:

TABLE 4
SIMULTANEOUS HYPOTHESIS TESTING

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	276.778	5	55.356	21.427	.000 ^b
Residual	222.179	86	2.583		
Total	498.957	91			



Model	Sum of Squares	df	Mean Square	F	Sig.
a. Dependent Variable: Loyalitas Nasabah					
b. Predictors: (Constant), Empathy, Reliability, Assurance, Tangible, Responsiveness					

Based on the results in Table 4 and the value of F_{table} , it can be seen that the value of $F_{count} > F_{table}$ value, where the value of F_{count} is 21.427 which is greater than F_{table} of 2.32 ($21.472 > 2.32$) with the probability value in this test is 0.000. The probability value is smaller than the alpha value (0.05) so it can be concluded that tangible, reliability, responsiveness, assurance, and empathy simultaneously have a significant effect on customer loyalty at Bank Panin Dubai Medan.

c. Coefficient of Determination

This determination test is to see how much tangible, reliability, responsiveness, assurance, and empathy can explain customer loyalty. To be able to know the magnitude of the coefficient of determination of tangible, reliability, responsiveness, assurance, and empathy to explain customer loyalty of Bank Panin Dubai Medan can be seen in the following table:

TABLE 5
RESULTS OF THE COEFFICIENT OF DETERMINATION

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.745 ^a	.555	.529	1.60732
a. Predictors: (Constant), Empathy, Reliability, Assurance, Tangible, Responsiveness				
b. Dependent Variable: Loyalitas Nasabah				

Based on table 5, it is known that the Adjusted RSquare value is 0.529 or equal to 52.90%. This means that the ability of tangible, reliable, responsiveness, assurance, and empathy in explaining customer loyalty is 52.90%, the remaining 47.10% is explained by other variables that are not included in this research model.

d. Tangible Effect on Customer Loyalty

The results of this study are by research conducted by [17][18] which states that tangible has a significant influence on customer loyalty. The results of this study reflect that basically from the tangible side, it has a large enough impact on increasing customer loyalty at Bank Panin Dubai Syariah Medan. As one of the dimensions of service quality, tangible is a variable or in general, needs to be a concern for company management. The magnitude of the tangible impact means that the quality of service from the tangible side needs to be improved and is one of the important things to continue to improve its quality so that customers become more loyal to customers. Customer loyalty will be formed, one of which is in the form of services provided by the company's management. Customer loyalty can be caused by many things, such as customers feeling that the services provided by management are quite good, by making it easier for customers not to go directly to the company to receive services provided by the company. These results provide managerial implications for the management of Bank Panin Dubai Syariah Medan to as much as possible maintain the quality of services offered to its customers for all its banking services. The next implication is that the management of Bank Panin Dubai Syariah Medan must be able to control and maintain the quality of services that have been running at this time, if necessary, the services that have been running when it is set to become one of the standard operating procedures in the hope that they will continue to provide satisfaction to customers which will ultimately result in customer satisfaction. create customer loyalty.

More deeply related to this tangible variable, the facilities provided by the company according to customer perceptions are still less than optimal. The customer views that the existing facilities still need to be improved in terms of comfort when used, such as a softer and more comfortable bench to sit on, a wider customer waiting room with complete availability of drinking facilities, and so on. In addition, customers perceive that there are employees who look untidy and unattractive to customers, this shows that customers expect all employees to always look presentable and pleasing to everyone. This of course should be more attention by company management

e. Effect of Reliability on Customer Loyalty

The results of this study are in line with research conducted by [19][20] which states that reliability has a significant effect on customer loyalty. The results of this study reflect that basically in terms of reliability, it has a large enough impact on increasing customer loyalty at Bank Panin Dubai Syariah Medan. As one of the dimensions of service quality, Reliability is a reflection of the ability of the management of Bank Panin



Dubai Syariah Medan to provide careful and accurate, and reliable services. The results of this study indicate that basically in terms of accuracy and accuracy of the services provided still have not formed customer loyalty optimally. The impact of 17.6% reflects that the management of Bank Panin Dubai Syariah Medan is still not fully timely and accurate in providing services as expected by customers. Therefore, the management of Bank Panin Dubai Syariah Medan needs to ensure that every service provided is by the maximum standard of service time and that any information provided is completely accurate and does not confuse customers. The results of this study provide managerial implications for the management of Bank Panin Dubai Syariah Medan that the management of Bank Panin Dubai Syariah Medan must improve the dimensions of service quality in terms of reliability by providing accurate explanations and promises to resolve complaints or problems faced by customers appropriately. time. The management of Bank Panin Dubai Syariah Medan must have the courage to state their inability to complete the work as requested by the customer with rational reasons and standard operating procedures that have been owned by the management of Bank Panin Dubai Syariah Medan. Work that is completed on time with correct, precise, and accurate information will be able to increase customer satisfaction to a higher level so that customer loyalty is formed

f. The Effect of Responsiveness on Customer Loyalty

The results of this study support research [21][22][23] which states that this responsiveness has a significant effect on customer loyalty. The results of this study reflect that basically in terms of responsiveness, it has the most dominant impact on increasing customer loyalty at Bank Panin Dubai Syariah Medan. As one of the dimensions of service quality, Responsiveness is a variable or dimension that generally must be considered by company management for immediate improvement. The magnitude of the Responsiveness impact of 34% means that the quality of service in terms of responsiveness in providing a fast response to customers must be a special concern by management to immediately make improvements for the better. In general, the responsiveness of employees in responding to customers, where customers require fast and maximum service according to customer perceptions is still not optimal. Employees get a perception that needs attention from the management of Bank Panin Dubai Syariah Medan. In this dimension, customers feel that the services provided by employees are less than optimal, it is feared that it will create a sense of dissatisfaction which leads to a low level of customer loyalty. Based on the results of this study, there are managerial implications at Bank Panin Dubai Syariah Medan, namely to maintain the quality of service from this reliability dimension to be better. The management of Bank Panin Dubai Syariah Medan must motivate employees to continue to respond or respond to every customer who wants it. The management of Bank Panin Dubai Syariah Medan is obliged to ensure that every employee does not ignore what is required by the customer, including providing even very simple information.

g. Effect of Assurance on Customer Loyalty

The results of this study support research [24][25] which states that assurance has a significant effect on customer loyalty. The results of this study reflect that basically from the assurance side, it has a large enough impact on increasing customer loyalty at Bank Panin Dubai Syariah Medan. As one of the dimensions of service quality, assurance is a variable or dimension which in general is one of the variables that causes low customer satisfaction which in turn causes low customer loyalty. Customers have a perception that employees of Bank Panin Dubai Syariah Medan are not able to provide guarantees and certainty and make customers fully trust what is conveyed by employees of Bank Panin Dubai Syariah Medan. This is all related to employee knowledge, communication patterns owned by employees when interacting with customers. These indicators do not make customers feel confident about what is conveyed by employees. The customer's reaction to the employee's knowledge of the information desired by the customer is felt to not provide a good perception for the customer, supported by the communication built by the employee, it is felt to make the customer less comfortable. Based on the results of this study, the managerial implication at Bank Panin Dubai Syariah Medan is that management must correct all these deficiencies. What can be done by the management of Bank Panin Dubai Syariah Medan is to provide special training related to improving the skills and knowledge of employees, especially about banking products that have changed the rules and regulations of the head office. In addition, the management of Bank Panin Dubai Syariah Medan also provides training on excellent service to customers. Employees must be able to look pleasant and friendly and have knowledge and intelligence so that all customers have the perception that the company guarantees everything that customers want and expect.



h. The Effect of Empathy on Customer Loyalty

The results of this study are by the research [26][27] which states that empathy has a significant effect on customer loyalty. The results of this study reflect that basically in terms of empathy, it has a fairly large impact on increasing customer loyalty at Bank Panin Dubai Syariah Medan. Empathy is the sincere nature of employees in providing services to customers. This sincere feeling comes from the desire of employees to provide excellent service to customers. The results of this study show that employees' sincere feelings based on customer perceptions are less owned by employees. This is in line with Assurance which shows that there is a dissatisfied perception from customers on the services provided by employees. Based on the results of this study, the managerial implication is that it has become an obligation for the management of Bank Panin Dubai Syariah Medan to correct all these shortcomings. Employees are required to be able to provide a sense of sincerity and fun for customers. Employees must be able to give pleasure to customers. Things that can be done by the management of Bank Panin Dubai Syariah Medan by providing education and training to improve the skills and knowledge of employees, especially by providing excellent service.

4. Conclusion

Based on the research results that have been described previously, it can be concluded that the results of this study is there is a positive and significant tangible effect on customer loyalty at Bank Panin Dubai Syariah Medan. Tangible is a variable or in general, needs to be a concern for company management. The magnitude of the tangible impact means that the quality of service from the tangible side needs to be improved and is one of the important things to continue to improve its quality so that customers become more loyal to customers. Customer loyalty will be formed, one of which is in the form of services provided by the company's management.

There is a positive and significant effect of reliability on customer loyalty at Bank Panin Dubai Syariah Medan. Whereas basically in terms of accuracy and accuracy of the services provided, it has not yet formed maximum customer loyalty to the customers of Bank Panin Dubai Syariah Medan.

There is a positive and significant effect of responsiveness on customer loyalty at Bank Panin Dubai Syariah Medan. This can be seen from customers who need fast and maximum service according to customer perceptions that are still not optimal. On the employee side, the management of Bank Panin Dubai Syariah Medan needs to pay attention. This dimension, customers feel that the services provided by employees are less than optimal, this creates a sense of dissatisfaction which leads to a low level of customer loyalty.

There is a positive and significant influence of assurance on customer loyalty at Bank Panin Dubai Syariah Medan. Assurance is a variable or dimension which in general is one of the variables that causes low customer satisfaction which in turn causes low customer loyalty. Customers have a perception that employees of Bank Panin Dubai Syariah Medan are not able to provide guarantees and certainty and make customers fully trust what is conveyed by employees of Bank Panin Dubai Syariah Medan. This is all related to employee knowledge, communication patterns owned by employees when interacting with customers.

There is a positive and significant effect of empathy on customer loyalty at Bank Panin Dubai Syariah Medan. Empathy is the sincere nature of employees in providing services to customers. This sincere feeling comes from the desire of employees to provide excellent service to customers. The results of this study show that employees' sincere feelings based on customer perceptions are less owned by employees. This is in line with Assurance which shows that there is a dissatisfied perception from customers on the services provided by employees.

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