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THE EFFECT OF PRODUCT QUALITY AND SERVICE QUALITY ON CUSTOMER LOYALTY THROUGH CUSTOMER SATISFACTION BJB BANK CIKARANG BRANCH

BY

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Abstract

This study aims to: 1) determine the effect of product quality on customer satisfaction, 2) determine the effect of service quality on customer satisfaction, 3) determine the effect of product quality on customer loyalty, 4) determine the effect of service quality on customer loyalty, 5) determine the effect of customer satisfaction on customer loyalty, 6) determine the effect of product quality on customer loyalty through customer satisfaction, and 7) determine the effect of product quality on customer loyalty through customer satisfaction. The research was conducted at BJB Bank Cikarang Branch with a sample of 100 respondents. The sampling technique uses the incidental sampling technique. Methods of data analysis using descriptive analysis.

The results showed that: 1) there is an effect of product quality on customer satisfaction, 2) there is an effect of service quality on customer satisfaction, 3) there is an effect of product quality on customer loyalty, 4) there is an effect of service quality on customer loyalty, 5) there is an effect of customer satisfaction on customer loyalty, 6) there is no effect of product quality on customer loyalty through customer satisfaction, and 7) there is no effect of product quality on customer loyalty through customer satisfaction. The customer satisfaction variable cannot mediate the product quality and service quality variables on increasing customer loyalty.

Keywords: *Product Quality, Service Quality, Customer Satisfaction Customer Loyalty*

Introduction

Companies generally want the customers or customers they create to be retained forever or can be said to be loyal to the company. In this regard, [Kotler and Keller \(2008\)](#) stated that loyalty is a deeply held commitment to purchase or support a preferred product or service again in the future even though the influence of the situation and marketing efforts have the potential to cause customers to switch.

[Firmansyah \(2019\)](#) believes that a consumer is said to be loyal or loyal if the consumer shows regular purchasing behavior or there is a condition that requires the consumer to buy at least twice within a certain time interval. Efforts to provide consumer satisfaction are made to influence consumer attitudes, while the concept of consumer loyalty is more related to consumer behavior rather than attitudes.

Customer loyalty is reflected in customer enthusiasm for the products or services offered by the company. Loyal customers will improve financial performance and maintain company survival. This is the main reason for companies to attract and retain customers. Having loyal customers is the ultimate goal of all companies. For this reason, companies are required to

be able to foster their respective competitive advantages through creative, innovative, and efficient efforts, so that they become the choice of many customers. Many factors influence customer loyalty, including product quality and service quality.

One company that really looks after and always maintains customer loyalty is a bank. Banks are financial institutions that collect funds from the public and distribute them in the form of credit to advance the community's economy. The role of banking in advancing the economy is very large. Almost all sectors related to financial activities always require bank services. Banks are intermediaries for people's desires, namely intermediaries for customers who have excess money and save their money in the form of savings, deposits, and current accounts. As well as serving money needs and serving community needs through providing credit. Apart from collecting funds and distributing credit, banks also provide other financial services in collaboration with other institutions. For example, purchasing and payment services.

Purchasing services are a form of bank service to its customers by collaborating with other institutions that sell products such as PLN electricity tokens, credit, e-money, and



others. Likewise, payment services are a form of bank collaboration with other institutions to make it easier for customers to pay bills such as electricity, telephone, and PAM bills, even with other financial institutions such as leasing and multi-finance. This is a current banking trend to get as many customers as possible considering the large number of banks that exist. With the rapid development of the banking industry, competition between banks is getting tighter in winning customers and maintaining existing market share. As competition in the business world becomes increasingly fierce today, it is increasingly difficult for companies to maintain customer loyalty so that they do not move to other companies.

Currently, banking is one of the financial institutions that experience very tight competition. In line with this competition, almost all banks provide convenience for each of their customers. Starting from providing quality savings products in the form of savings, deposits, current accounts, and credit distribution that are tailored to customer needs and also other financial services. Apart from product and service services, banks also provide service excellence for all customers who will make transactions. This is a current banking trend to get as many customers as possible considering the increasingly tight competition between banks that currently exists. In its operations, banks have products to offer to their customers. Related to this, one of the factors that influences customer satisfaction is product quality. Product quality is something that needs to receive primary attention from companies or producers, considering that the quality of a product is closely related to customer satisfaction, which is the goal of marketing activities carried out by banks. Quality states the level of ability of a particular brand or product to carry out certain functions.

Product quality is the ability of a product to perform its function, this includes overall durability, reliability, accuracy, ease of operation, and repair of the product as well as other product attributes. Product quality is also one of the main positioning tools for banks. This has a direct impact on product performance. For this reason, product quality is closely related to customer value and satisfaction. In its operations, BJB Bank always tries to create and provide quality products to its customers. The quality of these products is reflected in savings products, credit, and other bank services. This aims to provide a sense of satisfaction to BJB Bank customers. Apart from product quality, service quality is also very important in the banking business. Apart from offering a variety of products, banks must also be able to provide good physical and non-physical services that are intended to increase the loyalty of customers who will save at the bank.

Service to customers is also important for banks to provide satisfaction to customers so that customers remain loyal to the bank and minimize customers moving to other banks. Service excellence can only be understood from the customer's perspective, so banks must formulate service excellence from the customer's perspective.

Customers can decide on a product or service, one of which is by improving service quality. One of the attitudes of customers in accepting the products offered is the form of satisfactory service. The same product will look different if the service provided is more satisfying to customers. Customers who were initially only impressed by looking at the products on offer changed to product purchasing behavior. A company, including banks, is required to maximize the quality of its services to create customer satisfaction and loyalty so that the bank's goals can be achieved.

The dimensions of service quality in banking can be realized with physical evidence including bank buildings, physical facilities, equipment, and communication facilities. Reliability, namely: the ability to provide services by the promises offered and can meet customer expectations. Responsiveness, namely: the response or readiness of employees to help customers and provide fast and responsive service. Assurance/guarantee includes employees' ability to know products appropriately, attention and politeness in providing services, as well as empathy, namely: individual attention given by the bank to its customers.

Both product quality and service quality aim to provide satisfaction to customers. Customer satisfaction is the core of achieving long-term profits. Customer satisfaction is based on efforts to eliminate or at least reduce the gap between customer expectations and what they feel. Satisfaction is the level of feeling a person (customer) feels after comparing the perceived performance or results (service received and felt) with what they expected. Customer satisfaction is very dependent on customer expectations, therefore customer satisfaction strategies must be preceded by detailed and accurate knowledge of customer expectations. Satisfied customers are customers who feel they get value from bank products and services.

Customer satisfaction is very valuable for banks in retaining customers. Satisfied customers will create customer loyalty towards the bank. The satisfaction of old customers will be transmitted to new customers, thereby increasing the number of customers. The failure of a bank to satisfy its customers will give rise to complex problems. Disappointed customers will generally convey their bad experiences to other people. The impact is that potential customers will choose competing banks.

Apart from achieving customer satisfaction, bank products and services also aim to achieve customer loyalty. One of the ways used to create loyalty is by providing good quality service and making quality bank products that can meet the needs of its customers, providing fast and accurate information, and providing friendliness when providing service is the key to customer loyalty.

Regarding the explanation above, one of the banks that focuses on service to customers is BJB Bank. BJB Bank is a commercial bank whose shares are owned by the West Java Provincial Government, Banten Provincial Government, city/district governments throughout West Java and Banten, and the public. Initially, BJB Bank was a Regional

Development Bank, now BJB Bank has transformed into a new force in national banking in Indonesia. To be able to compete with other banks, BJB Bank has advantages in providing banking services to individual and corporate customers, consumer banking services offer various products and services for customers, both fund and consumer credit products, and provide comfort in carrying out various financial transactions and investment opportunities, tailored to the needs of BJB Bank customers in all classes. BJB Bank has opened branches in various regions in Indonesia.

As previously explained, the banking business is currently experiencing quite tight competition. This is marked by the emergence of more and more new banks mushrooming in Indonesia, especially in the Bekasi Regency area. One of the commercial banks in the Bekasi Regency area is BJB Bank Cikarang Branch which is one of BJB Bank's operational work units in expanding and providing services to its customers. With this expansion networking, it is hoped that BJB Bank will continue to progress and develop in providing services to customers.

The decreasing growth percentage in BJB Bank Cikarang Branch should be a special concern for BJB Bank management to find out and identify the factors causing the decline in growth in the number of customers. Is this decline influenced by the provision of unsatisfactory service quality or are there other influencing factors? Apart from that, the decline in growth in the number of customers is an indicator for BJB Bank to find out whether from 2018 to 2022, BJB Bank customers, especially customers of BJB Bank Cikarang Branch, are loyal and loyal customers or not to BJB Bank.

Literature Review

a. Product Quality

According to [Kotler and Keller \(2008\)](#), product quality is the totality of features and characteristics of a product or service that depend on its ability to satisfy stated or implied needs. Product quality consists of several indicators, namely performance, durability, conformance to specifications, features, reliability, aesthetics, and perceived quality.

b. Service Quality

According to [Indrasari \(2019\)](#), service quality is a dynamic condition that is closely related to products, services, human resources, as well as processes, and the environment that can at least meet or even exceed the expected service quality. Service quality consists of several indicators, namely reliability, responsiveness, assurance, empathy, and physical evidence.

c. Loyalty

According to [Kotler and Keller \(2008\)](#), loyalty is a deeply held commitment to buy or support a preferred product or service again in the future even though the influence of the situation and marketing efforts have the potential to cause customers to switch. Customer satisfaction consists of several indicators, namely conformity to expectations, interest in revisiting, and willingness to recommend.

d. Customer satisfaction

[Kotler and Keller \(2008\)](#) define customer satisfaction as a

person's feelings of pleasure or disappointment that arise from comparing the product's perceived performance (or results) against their expectations. Loyalty is influenced by several indicators, including repeat purchases (loyalty to product purchases), retention (resistance to negative influences on the company), and referrals.

Research Method

Based on the research objectives, this research is explanatory through hypothesis testing to test the causal relationship between product quality, service quality, and loyalty variables through customer satisfaction. The data used in this research is primary data by surveying by distributing questionnaires to customers of BJB Bank Cikarang Branch. The data analysis method used is the descriptive analysis method and path analysis. Descriptive analysis is used to determine the description of each respondent's statement based on each indicator for each variable studied, while path analysis is used to test hypotheses to obtain causal relationships, both direct and indirect, between the variables in this study, namely product quality, service quality, customer satisfaction, and customer loyalty

The population in this study is all customers of BJB Bank Cikarang Branch which are calculated on a consolidated basis (as a whole). The research population according to data on the number of BJB Bank Cikarang Branch customers on December 31, 2022, was recorded at 258,093 customers. Then this population will be reduced again in sample form to make the research easier.

Determining the sample in this research uses Nonprobability Sampling, namely a sampling technique that does not provide an equal chance for each element or member of the population to be selected as a sample. The method used in the Nonprobability Sampling technique is Incidental Sampling, namely a technique for determining samples based on chance, that is, anyone who coincidentally or incidentally meets the researcher can be used as a sample. After the sample size has been determined, the questionnaire will be distributed to customers of BJB Bank Cikarang Branch who coincidentally met the researcher during data collection in the field. The number of BJB Bank Cikarang Branch customers as of December 31 2022 was recorded at 258,093 customers. In determining the sample size, the method used in determining the number of samples is based on the Slovin formulation according to [Gay and Dehl \(2006\)](#), determining the number of samples as an object of observation from the total number is considered representative or representative of the population. Sampling in this study was based on the Yamane formulation. Based on the calculations from the formula above, the number of samples obtained as objects of observation is 100 customers of BJB Bank Cikarang Branch.

The sampling technique used was incidental sampling with the following criteria:

1. BJB Bank Cikarang branch customers who come to make transactions

2. Have an account or savings at BJB Bank Cikarang Branch
3. Be a customer of BJB Bank Cikarang Branch for a minimum of 1 (one) year

Then samples were taken from customers who came to make transactions at BJB Bank Cikarang Branch.

Data Analysis Method

Validity Test

According to [Sugiyono \(2015\)](#), research results are valid if there are similarities between the data collected and the data that occurs on the object being studied. The validity test is useful for measuring whether the questionnaire is accurate and its elements are homogeneous. The media used to measure the correlation value is Pearson product-moment with SPSS. The validity of the instrument is determined based on

- If the person correlation is > 0.3 then the data can be declared strong/valid.
- If the person correlation is < 0.3 then it can be stated that the data is weak/invalid.

Reliability Test

Reliability is a measuring tool for the accuracy or consistency of the tool in measuring what it measures, meaning that whenever the tool is used it will give the same results

[\(Riyanto & Hatmawan, 2020\)](#). To determine whether a variable is reliable or unreliable, as stated by [Ghozali \(2006\)](#), it is determined using the following provisions:

- If it has a Cronbach's Alpha value > 0.60 then the variable item is declared reliable.
- If the Cronbach's Alpha value is < 0.60 then the variable item is declared unreliable.

Analysis Model

1. Descriptive Analysis

Descriptive analysis is an analysis method that aims to describe or explain something as it is [\(Irawan, 2004\)](#). In this research, data presentation uses a data analysis table of average values (mean) and frequency distribution.

Result and Discussion

1. Research Instrument Test Results

a. Validity Test Results

1) Product Quality Variables

The product quality variable includes 14 questions arranged from number 1 to 14. These questions were then asked to 100 BJB Bank Cikarang Branch customers. Before being analyzed further, the results of the questionnaire were examined for validity. The results of the validity test can be seen in the following table.

Table 1. Validity Test Results on Product Quality Variables

Statement	R-Count	Cut Off Value	Information
Saving at BJB Bank is profitable	0,778	0,300	Valid
Saving at BJB Bank is easy	0,788	0,300	Valid
BJB Bank savings are guaranteed safe	0,812	0,300	Valid
BJB Bank savings can carry out many transactions	0,702	0,300	Valid
BJB Bank savings meet customer needs	0,758	0,300	Valid
BJB Bank savings administration costs are relatively low	0,721	0,300	Valid
BJB Bank savings have special features	0,836	0,300	Valid
The BJB Bank savings feature is very useful	0,867	0,300	Valid
BJB Bank savings have advantages	0,836	0,300	Valid
BJB Bank savings have an attraction for customers	0,837	0,300	Valid
The BJB Bank savings book has an attractive appearance	0,852	0,300	Valid
The BJB Bank ATM card has an attractive design.	0,835	0,300	Valid
BJB Bank savings provides satisfaction	0,874	0,300	Valid
BJB Bank savings have advantages	0,828	0,300	Valid

Source: Primary data processed, 2023

Based on Table 1, a comparison between the R-calculation and the cut-off value for each statement item for each indicator of the product quality variable can be said that all statement items for each indicator are valid. This can be evaluated from the comparison between the R-count and the cut-off value for each statement item at $\alpha 0.05 = 0.300$ (Sugiyono, 2015), where the R-count > The cut-off value indicates that all statement items from each -Each indicator of the product quality variable is valid.

2) Service Quality Variables

The service quality variable includes 10 questions arranged from number 1 to 10. These questions were then asked to 100 BJB Bank Cikarang Branch customers. Before being analyzed further, the results of the questionnaire were examined for validity. The results of the validity test can be seen in the following table.

Table 2. Validity Test Results on Service Quality Variables

Statement	R-Count	Cut Off Value	Information
BJB Bank provides good service	0,584	0,300	Valid
Every time there is a complaint it is immediately resolved	0,518	0,300	Valid
BJB Bank employees are ready to help customers	0,518	0,300	Valid
Customer complaints can be handled immediately	0,561	0,300	Valid
Customers feel safe saving at BJB Bank	0,519	0,300	Valid
BJB Bank e-banking is comfortable to use	0,588	0,300	Valid
BJB Bank employees are friendly to customers	0,507	0,300	Valid
The products offered are following customer profiles	0,563	0,300	Valid
The appearance of BJB Bank employees is attractive	0,447	0,300	Valid
The customer waiting room at BJB Bank is comfortable	0,653	0,300	Valid

Source: Primary data processed, 2023

Based on Table 2, a comparison between the R-calculation and the cut-off value for each statement item from each indicator of the service quality variable can be said that all statement items from each indicator are valid. This can be evaluated from the comparison between the R-count and the cut-off value for each statement item at $\alpha 0.05 = 0.300$ (Sugiyono, 2015), where the R-count > The cut-off value indicates that all statement items from each -each indicator of the service quality variable is valid.

3) Customer Satisfaction Variable

The customer satisfaction variable includes 6 questions arranged from number 1 to 6. These questions were then asked to 100 BJB Bank Cikarang Branch customers. Before being analyzed further, the results of the questionnaire were examined for validity. The results of the validity test can be seen in the following table.

Table 3. Validity Test Results on Customer Satisfaction Variables

Statement	R-Count	Cut Off Value	Information
BJB Bank savings meet customer expectations	0,670	0,300	Valid
Customer expectations for savings products are met	0,730	0,300	Valid
Customers enjoy making transactions at BJB Bank	0,611	0,300	Valid
Customers come because of the attractive appearance of the employees	0,740	0,300	Valid
I would like to convey that BJB Bank's service is satisfactory	0,752	0,300	Valid
Willing to provide information about BJB Bank savings to the family	0,808	0,300	Valid

Source: Primary data processed, 2023

Based on Table 3, a comparison between the R-calculation and the cut-off value for each statement item from each indicator of the customer satisfaction variable can be said that all statement items from each indicator are valid. This can be evaluated from the

comparison between the R-count and the cut-off value for each statement item at $\alpha 0.05 = 0.300$ (Sugiyono, 2015), where the R-count > The cut-off value indicates that all statement items from each -Each indicator of the customer satisfaction variable is valid.

4) Analysis of Customer Loyalty Variable Results

The customer loyalty variable includes 6 questions arranged from number 1 to 6. These questions were then asked to 100 BJB Bank Cikarang Branch customers. Before being analyzed further, the results of the questionnaire were examined for validity. The results of the validity test can be seen in the following table.

Table 4. Validity Test Results on the Customer Loyalty Variable

Statement	R-Count	Cut Off Value	Information
Customers always save at BJB Bank	0,817	0,300	Valid
Customers are willing to have other BJB Bank products	0,816	0,300	Valid
Customers remain loyal to using BJB Bank savings	0,760	0,300	Valid
Customers only save at BJB Bank	0,783	0,300	Valid
Customers want to recommend BJB Bank savings	0,766	0,300	Valid
Customers want their families to have BJB Bank savings.	0,896	0,300	Valid

Source: Primary data processed, 2023

Based on Table 4, a comparison between the R-calculation and the cut-off value for each statement item from each indicator of the customer loyalty variable can be said that all statement items from each indicator are valid. This can be evaluated from the comparison between the R-count and the cut-off value for each statement item at $\alpha 0.05 = 0.300$ (Sugiyono, 2015), where the R-count > The cut-off value indicates that all statement items from each -Each indicator of the customer loyalty variable is valid.

a. Reliability Test Results

Another test that needs to be carried out to see the quality of the data produced is to carry out reliability testing. This test was carried out by comparing the Conbrach alpha value with a value of 0.600. If the Conbrach alpha value is greater than 0.600 then it can be said that the question is reliable. The Conbrach alpha calculations use the SPSS version 23 program with the following results.

Table 5. Results of Reliability Test Calculation for Research Variables

Variable	Cronbach's Alpha	Information
Product Quality	0,955	Reliable
Service Quality	0,757	Reliable
Customer Satisfaction	0,811	Reliable
Customer Loyalty	0,829	Reliable

Source: Primary data processed, 2023

Based on Table 5, it is known that the Conbrach Alpha value for Product Quality is 0.955, Service Quality is 0.757, Customer Satisfaction is 0.811, and Customer Loyalty is 0.829. These values are greater than 0.6 so it can be said that all research variables Product Quality, Service Quality, Customer Satisfaction, and Customer Loyalty are reliable.

2. Analysis Model

a. Descriptive Analysis

As a result of distributing the questionnaire to 100 respondents, data was obtained in the form of questionnaire results. This statement includes the variables Product Quality (X1), Service Quality (X2), Customer Satisfaction (X3) and Customer Loyalty (Y). The results of each variable are as follows:

1). Product Quality Variable (X1)

Product quality variables are measured by Performance, Durability, Conformity, Features, Reliability, Aesthetics, and Quality Impression, below are the results of the descriptive analysis of the product quality variable indicators.

Table 6. Description of Product Quality Variables

Statement	1		2		3		4		5		6		7		Mean
	F	%	F	%	F	%	F	%	F	%	F	%	F	%	
Saving at BJB Bank is profitable	0	0	0	0	2	2.0	8	8.0	13	13.0	20	20.0	57	57.0	6.22
Saving at BJB Bank is easy	0	0	0	0	2	2.0	4	4.0	7	7.0	20	20.0	67	67.0	6.46
Performance															6.34
BJB Bank savings are guaranteed safe	0	0	0	0	1	1.0	5	5.0	8	8.0	16	16.0	70	70.0	6.49
BJB Bank savings can carry out many transactions	0	0	1	1.0	1	1.0	3	3.0	13	13.0	16	16.0	66	66.0	6.40
Durability															6.45
BJB Bank savings meet customer needs	0	0	0	0	1	1.0	1	1.0	11	11.0	37	37.0	50	50.0	6.34
BJB Bank savings administration costs are relatively low	0	0	0	0	1	1.0	7	7.0	11	11.0	31	31.0	49	49.0	6.21
Suitability															6.28
BJB Bank savings have special features	0	0	0	0	0	0	8	8.0	13	13.0	26	26.0	53	53.0	6.24
The BJB Bank savings feature is useful.	0	0	0	0	0	0	3	3.0	12	12.0	25	25.0	60	60.0	6.42

Statement	1		2		3		4		5		6		7		Mean
	F	%	F	%	F	%	F	%	F	%	F	%	F	%	
Feature															6.33
BJB Bank savings have advantages	0	0	0	0	0	0	0	0	18	18.0	32	32.0	50	50.0	6.32
BJB Bank savings have an attraction for customers	0	0	0	0	1	1.0	4	4.0	15	15.0	31	31.0	49	49.0	6.23
Reliability															6.28
The BJB Bank savings book has an attractive appearance.	0	0	0	0	2	2.0	8	8.0	15	15.0	21	21.0	54	54.0	6.17
The BJB Bank ATM card has an attractive design.	0	0	0	0	0	0	9	9.0	14	14.0	24	24.0	53	53.0	6.21
Aesthetics															6.19
BJB Bank savings provides satisfaction	0	0	0	0	0	0	3	3.0	14	14.0	28	28.0	55	55.0	6.35
BJB Bank savings have advantages	0	0	0	0	0	0	2	2.0	14	14.0	29	29.0	55	55.0	6.37
Quality Impression															6.36
Product Quality															6.31

Source: Primary data processed, 2023

Based on Table 6, shows that the indicators that contribute to the formation of the Product Quality variable are durability, namely BJB Bank savings are guaranteed to be safe, and saving at BJB Bank is easy. The average value of the Product Quality variable is 6.31, this shows that BJB Bank Cikarang Branch customers tend to strongly agree that the indicators of Performance, Durability, Conformity, Features, Reliability, Aesthetics, and Quality Impression form the Product Quality variable.

2) Service Quality Variable (X2)

Service quality variables are measured by Reliability, Responsiveness, Assurance, Empathy, and Physical Evidence. The following are the results of the descriptive analysis of the service quality variable indicators.

Table 7. Description of Service Quality Variables

Statement	1		2		3		4		5		6		7		Mean
	F	%	F	%	F	%	F	%	F	%	F	%	F	%	
BJB Bank provides good service	0	0	0	0	0	0	2	2.0	8	8.0	19	19.0	71	71.0	6.59
Every time there is a complaint it is immediately resolved	0	0	0	0	0	0	5	5.0	13	13.0	19	19.0	63	63.0	6.40
Reliability															6.50
BJB Bank employees are ready to help customers	0	0	0	0	0	0	0	0	7	7.0	23	23.0	70	70.0	6.63
Customer complaints can be handled immediately	0	0	0	0	0	0	3	3.0	7	7.0	27	27.0	63	63.0	6.50
Responsiveness															6.57
Customers feel safe saving at BJB Bank.	0	0	0	0	0	0	4	4.0	6	6.0	19	19.0	71	71.0	6.57
BJB Bank e-banking is comfortable to use	0	0	0	0	1	1.0	4	4.0	12	12.0	36	36.0	47	47.0	6.24
Guarantee															6.41
BJB Bank employees are friendly to customers	0	0	0	0	0	0	0	0	6	6.0	23	23.0	71	71.0	6.65
The products offered are following customer profiles	0	0	0	0	1	1.0	2	2.0	10	10.0	23	23.0	64	64.0	6.47

Statement	1		2		3		4		5		6		7		Mean
	F	%	F	%	F	%	F	%	F	%	F	%	F	%	
Empathy															6.56
The appearance of BJB Bank employees is attractive	0	0	0	0	0	0	0	0	6	6.0	23	23.0	71	71.0	6.65
The customer waiting room at BJB Bank is comfortable	0	0	0	0	1	1.0	4	4.0	12	12.0	36	36.0	47	47.0	6.24
Physical Evidence															6.44
Service Quality															6.49

Source: Primary data processed, 2023

Based on Table 7, shows that the indicator that contributes to the formation of the service quality variable is responsiveness, namely employees are ready to help customers and customer complaints can be handled immediately.

The average value of the service quality variable is 6.49, this shows that BJB Bank Cikarang Branch customers tend to strongly agree that the indicators of Reliability, Responsiveness, Assurance, Empathy, and Physical Evidence form the Service Quality variable.

3). Customer Satisfaction Variable (X3)

The customer satisfaction variable is measured by Conformity to Expectations, Interest in Visiting Again, and Willingness to Recommend. The following are the results of the descriptive analysis of the indicators of the customer satisfaction variable.

Table 8. Description of Customer Satisfaction Variables

Statement	1		2		3		4		5		6		7		Mean
	F	%	F	%	F	%	F	%	F	%	F	%	F	%	
BJB Bank savings meet customer expectations	0	0	0	0	0	0	6	6.0	13	13.0	39	39.0	42	42.0	6.17
Customer expectations for savings products are met	0	0	0	0	0	0	8	8.0	11	11.0	24	24.0	57	57.0	6.30
Conformity to Expectations															6.24
Customers enjoy making transactions at BJB Bank	1	1.0	0	0	4	4.0	9	9.0	10	10.0	30	30.0	46	46.0	6.01
Customers	0	0	0	0	0	0	8	8.0	14	14.0	26	26.0	52	52.0	6.22



Statement	1		2		3		4		5		6		7		Mean
	F	%	F	%	F	%	F	%	F	%	F	%	F	%	
come because of the attractive appearance of the employees															
Interested in Returning															6.12
I would like to convey that BJB Bank's service is satisfactory	0	0	0	0	1	1.0	8	8.0	14	14.0	24	24.0	53	53.0	6.20
Willing to provide information about BJB Bank savings to the family	0	0	0	0	0	0	4	4.0	16	16.0	24	24.0	56	56.0	6.32
Willingness to Recommend															6.26
Customer Satisfaction															6.19

Source: Primary data processed, 2023

Based on Table 8, shows that the indicators that contribute to the formation of the Customer Satisfaction variable are Willingness to Recommend, namely Want to convey that BJB Bank's services are satisfactory, and Willingness to inform the family about BJB Bank savings.

The average value of the Customer Satisfaction variable is 6.19, this shows that BJB Bank Cikarang Branch customers tend to strongly agree with the indicators of Conformity to Expectations, Interest in Returning, and Willingness to recommend from the Customer Satisfaction variable.

4). Customer Loyalty Variable (Y)

The customer loyalty variable is measured by Repeat Purchase, Retention, and Referrals. The following are the results of the descriptive analysis of the Customer Loyalty variable indicators.

Table 9. Description of Customer Loyalty Variables

Statement	1		2		3		4		5		6		7		Mean
	F	%	F	%	F	%	F	%	F	%	F	%	F	%	
Customers always save at BJB Bank	0	0	0	0	0	0	5	5.0	13	13.0	30	30.0	52	52.0	6.29
Customers are willing to have other BJB	0	0	0	0	1	1.0	6	6.0	11	11.0	20	20.0	62	62.0	6.36

Statement	1		2		3		4		5		6		7		Mean
	F	%	F	%	F	%	F	%	F	%	F	%	F	%	
Bank products															
<i>Repeat Purchase</i>															6.33
Customers remain loyal to using BJB Bank savings	0	0	0	0	0	0	5	5.0	13	13.0	24	24.0	58	58.0	6.35
Customers only save at BJB Bank	0	0	0	0	0	0	6	6.0	10	10.0	22	22.0	62	62.0	6.40
<i>Retention</i>															6.38
Customers want to recommend BJB Bank savings	0	0	0	0	1	1.0	4	4.0	8	8.0	25	25.0	62	62.0	6.43
Customers want their families to have BJB Bank savings	0	0	0	0	1	1.0	6	6.0	11	11.0	20	20.0	62	62.0	6.35
<i>Referrals</i>															6.39
Customer Loyalty															6.36

Source: Primary data processed, 2023

Based on Table 9, shows that the indicators that contribute to the formation of the Customer Loyalty variable are referrals, namely customers who want to recommend BJB Bank products and customers who want their family to have BJB Bank products.

The average value of the Customer Loyalty variable is 6.36, this shows that BJB Bank Cikarang Branch customers tend to strongly agree that the Repeat Purchase, Retention, and Referrals indicators form the Customer Loyalty variable.

Discussion

1. The Influence of Product Quality on Customer Satisfaction at BJB Bank Cikarang Branch

Based on the results of descriptive analysis, it shows that the indicator that contributes to the formation of product quality variables is durability, namely the statement that BJB Bank savings are guaranteed to be safe and BJB Bank savings can carry out many transactions. The average values of product quality variables tend to strongly agree that indicators of performance, durability, suitability, features, reliability, aesthetics, and quality impression form product quality variables.

Based on the results of the descriptive analysis, it shows that the indicator that contributes to the formation of the customer

satisfaction variable is the willingness to recommend, namely the statement of wanting to convey that BJB Bank's services are satisfactory and being willing to inform the family about BJB Bank savings. The average value of the customer satisfaction variable is likely to strongly agree with the indicators of suitability of expectations, interest in revisiting, and willingness to recommend from the customer satisfaction variable.

Based on the results of hypothesis testing, it shows that product quality has an increasing impact on customer satisfaction. The results of this research are in line with previous research conducted by [Sigit and Soliha \(2017\)](#), [Setiawan, et al \(2016\)](#), [Korn \(2013\)](#), [Sembiring, et al \(2014\)](#), [Elidawati, et al \(2018\)](#), [Nuridin \(2018\)](#), [Christian, et al \(2020\)](#),

[Tanando & Permana \(2019\)](#), [Rimawan, et al \(2017\)](#) and [Imron \(2018\)](#).

2. The Influence of Service Quality on Customer Satisfaction at BJB Bank Cikarang Branch

Based on the results of the descriptive analysis, show that the indicator that contributes to the formation of the service quality variable is responsiveness, namely the statement that BJB Bank employees are ready to help customers and that customer complaints can be handled immediately. The average value of the service quality variable tends to strongly agree that the indicators of reliability, responsiveness, assurance, empathy, and physical evidence form the service quality variable.

Based on the results of the descriptive analysis, it shows that the indicator that contributes to the formation of the customer satisfaction variable is the willingness to recommend, namely the statement of wanting to convey that BJB Bank's services are satisfactory and being willing to inform the family about BJB Bank savings. The average value of the customer satisfaction variable is likely to strongly agree with the indicators of suitability of expectations, interest in revisiting, and willingness to recommend from the customer satisfaction variable.

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3. The Influence of Product Quality on Customer Loyalty of BJB Bank Cikarang Branch

Based on the results of descriptive analysis, it shows that the indicator that contributes to the formation of product quality variables is durability, namely the statement that BJB Bank savings are guaranteed to be safe and BJB Bank savings can carry out many transactions. The average value of product quality variables tends to strongly agree that indicators of performance, durability, suitability, features, reliability, aesthetics, and quality impression form product quality variables.

Based on the results of the descriptive analysis, show that the indicators that contribute to the formation of the customer loyalty variable are referrals, namely statements by customers who want to recommend BJB Bank savings and customers who want their families to have BJB Bank savings. The average value of the customer loyalty variable tends to strongly agree that the repeat purchase, retention, and referral indicators form the customer loyalty variable.

Based on the results of hypothesis testing, it shows that service quality has an increasing impact on customer loyalty. The results of this research are in line with previous research conducted by [Sigit and Soliha \(2017\)](#), [Setiawan, et al \(2016\)](#), [Korn \(2013\)](#), [Sembiring, et al \(2014\)](#), [Elidawati, et al \(2018\)](#),

[Nuridin \(2018\)](#), [Christian, et al \(2020\)](#), [Tanando & Permana \(2019\)](#), [Rimawan, et al \(2017\)](#) and [Imron \(2018\)](#).

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Based on the results of the descriptive analysis, show that the indicators that contribute to the formation of the customer loyalty variable are referrals, namely statements by customers who want to recommend BJB Bank savings and customers who want their families to have BJB Bank savings. The average value of the customer loyalty variable tends to strongly agree that the repeat purchase, retention, and referral indicators form the customer loyalty variable.

Based on the results of hypothesis testing, it shows that service quality has an increasing impact on customer loyalty. The results of this research are in line with previous research conducted by [Sigit and Soliha \(2017\)](#), [Setiawan, et al \(2016\)](#), [Korn \(2013\)](#), [Sembiring, et al \(2014\)](#), [Elidawati, et al \(2018\)](#), [Nuridin \(2018\)](#), [Christian, et al \(2020\)](#), [Tanando & Permana \(2019\)](#), [Rimawan, et al \(2017\)](#) and [Imron \(2018\)](#).

5. The Influence of Customer Satisfaction on Customer Loyalty of BJB Bank Cikarang Branch

Based on the results of the descriptive analysis, it shows that the indicator that contributes to the formation of the customer satisfaction variable is the willingness to recommend, namely the statement of wanting to convey that BJB Bank's services are satisfactory and being willing to inform the family about BJB Bank savings. The average value of the customer satisfaction variable is likely to strongly agree with the indicators of suitability of expectations, interest in revisiting, and willingness to recommend from the customer satisfaction variable.

Based on the results of the descriptive analysis, show that the indicators that contribute to the formation of the customer loyalty variable are referrals, namely statements by customers who want to recommend BJB Bank savings and customers who want their families to have BJB Bank savings. The average value of the customer loyalty variable tends to strongly agree that the repeat purchase, retention, and referral indicators form the customer loyalty variable.

Based on the results of hypothesis testing, it shows that customer satisfaction has an increasing impact on customer loyalty. The results of this research are in line with previous research conducted by [Sigit and Soliha \(2017\)](#), [Setiawan, et al \(2016\)](#), [Korn \(2013\)](#), [Sembiring, et al \(2014\)](#), [Elidawati, et al](#)

(2018), [Nuridin \(2018\)](#), [Christian, et al \(2020\)](#), [Tanando & Permana \(2019\)](#), [Rimawan, et al \(2017\)](#) and [Imron \(2018\)](#).

6. The Influence of Product Quality on Customer Loyalty Through Customer Satisfaction at BJB Bank Cikarang Branch

Based on the results of descriptive analysis, it shows that the indicator that contributes to the formation of product quality variables is durability, namely the statement that BJB Bank savings are guaranteed to be safe and BJB Bank savings can carry out many transactions. The average values of product quality variables tend to strongly agree that indicators of performance, durability, suitability, features, reliability, aesthetics, and quality impression form product quality variables.

Based on the results of the descriptive analysis, it shows that the indicator that contributes to the formation of the customer satisfaction variable is the willingness to recommend, namely the statement of wanting to convey that BJB Bank's services are satisfactory and being willing to inform the family about BJB Bank savings. The average value of the customer satisfaction variable is likely to strongly agree with the indicators of suitability of expectations, interest in revisiting, and willingness to recommend from the customer satisfaction variable.

Based on the results of the descriptive analysis, show that the indicators that contribute to the formation of the customer loyalty variable are referrals, namely statements by customers who want to recommend BJB Bank savings and customers who want their families to have BJB Bank savings. The average value of the customer loyalty variable tends to strongly agree that the repeat purchase, retention, and referral indicators form the customer loyalty variable.

Based on the results of hypothesis testing, shows that customer satisfaction does not have an impact on increasing product quality and customer loyalty. The results of this research are not in line with previous research conducted by [Sigit and Soliha \(2017\)](#), [Setiawan, et al \(2016\)](#), [Korn \(2013\)](#), [Sembiring, et al \(2014\)](#), [Elidawati, et al \(2018\)](#), [Nuridin \(2018\)](#), [Christian, et al \(2020\)](#), [Tanando & Permana \(2019\)](#), [Rimawan, et al \(2017\)](#) and [Imron \(2018\)](#).

7. The Influence of Service Quality on Customer Loyalty Through Customer Satisfaction at BJB Bank Cikarang Branch

Based on the results of the descriptive analysis, show that the indicator that contributes to the formation of the service quality variable is responsiveness, namely the statement that BJB Bank employees are ready to help customers and that customer complaints can be handled immediately. The average value of the service quality variable tends to more than agree that the indicators of reliability, responsiveness, assurance, empathy, and physical evidence form the service quality variable.

Based on the results of the descriptive analysis, it shows that the indicator that contributes to the formation of the customer satisfaction variable is the willingness to recommend, namely

the statement of wanting to convey that BJB Bank's services are satisfactory and being willing to inform the family about BJB Bank savings. The average value of the customer satisfaction variable is likely to strongly agree with the indicators of suitability of expectations, interest in revisiting, and willingness to recommend from the customer satisfaction variable.

Based on the results of the descriptive analysis, show that the indicators that contribute to the formation of the customer loyalty variable are referrals, namely customers who want to recommend BJB Bank savings and customers who want their families to have BJB Bank savings. The average value of the customer loyalty variable tends to strongly agree that the repeat purchase, retention, and referral indicators form the customer loyalty variable.

Based on the results of hypothesis testing, shows that customer satisfaction does not have an impact on increasing service quality and customer loyalty. The results of this research are not in line with previous research conducted by [Sigit and Soliha \(2017\)](#), [Setiawan, et al \(2016\)](#), [Korn \(2013\)](#), [Sembiring, et al \(2014\)](#), [Elidawati, et al \(2018\)](#), [Nuridin \(2018\)](#), [Christian, et al \(2020\)](#), [Tanando & Permana \(2019\)](#), [Rimawan, et al \(2017\)](#) and [Imron \(2018\)](#).

Conclusions and Suggestions

Conclusion

Based on the results of research regarding the influence of product quality and service quality on loyalty through customer satisfaction at BJB Bank Cikarang Branch, the following conclusions can be drawn:

- a. Product Quality. Based on the results of the descriptive analysis, it shows that the indicator that contributes to the formation of the quality variable is durability, namely the statement that BJB Bank savings are guaranteed to be safe and BJB Bank savings can carry out many transactions. The mean value of product quality variables tends to strongly agree that indicators of performance, durability, suitability, features, reliability, aesthetics, and quality impression form product quality variables.
- b. Service Quality. Based on the results of the descriptive analysis, show that the indicator that contributes to the formation of the service quality variable is responsiveness, namely the statement that BJB Bank employees are ready to help customers and that customer complaints can be handled immediately. The mean value of the service quality variable tends to strongly agree that the indicators of reliability, responsiveness, assurance, empathy, and physical evidence form the service quality variable.
- c. Customer Satisfaction. Based on the results of the descriptive analysis, it shows that the indicator that contributes to the formation of the customer satisfaction variable is the willingness to recommend, namely the statement of wanting to

convey that BJB Bank's services are satisfactory and being willing to inform the family about BJB Bank savings. The mean value of the customer satisfaction variable is likely to strongly agree that the indicators of suitability of expectations, interest in returning, and willingness to recommend form a customer satisfaction variable.

- d. Customer Loyalty. Based on the results of the descriptive analysis, it shows that the indicators that contribute to the formation of the customer loyalty variable are referrals, namely the statement that the customer wants to recommend BJB Bank savings and the customer wants his family to have BJB Bank savings. The mean value of the customer loyalty variable tends to strongly agree that the repeat purchase, retention, and referrals indicators form the customer loyalty variable.

Suggestion

Based on the results of research regarding the influence of product quality and service quality on loyalty through customer satisfaction at BJB Bank Cikarang Branch, several suggestions can be made as follows:

1. For the development of marketing management science
For the development of marketing management science, it is hoped that this research can provide input regarding product quality, service quality, customer satisfaction, and customer loyalty, especially in the banking sphere, so that it can specifically examine the marketing of bank products and services to its consumers.
2. For further research
For further research, it is hoped that this research will be able to be developed further, namely those related to the influence of product quality, service quality, customer satisfaction, and customer loyalty by examining other indicators that have not been studied in this research.
3. For the management of BJB Bank Cikarang Branch
For the management of BJB Bank Cikarang Branch, it is hoped that the results of this research can be input for the management of BJB Bank Cikarang Branch in determining marketing strategies, especially concerning improving product quality and service quality to provide customer satisfaction and increase customer loyalty BJB Bank Cikarang Branch.

Apart from that, it is also necessary to pay attention to the following research results:

- **Product Quality**

To be of concern to the management of BJB Bank Cikarang Branch, to pay attention to the aesthetic indicators that give the lowest value to the formation of product quality variables, namely by further improving the quality of appearance and design to make it more attractive on BJB Bank savings books and ATM cards.

- **Service Quality**

To pay attention to the management of BJB Bank Cikarang Branch, to pay attention to the guarantee indicators that provide the lowest value for the formation of service quality variables, namely by improving the security system and security of saving at BJB Bank as well as using BJB Bank E-banking to make it safer and more comfortable to use.

- **Customer Satisfaction**

To be of concern to the management of BJB Bank Cikarang Branch, to pay attention to the indicator of interest in returning visits which gives the lowest value to the formation of the customer satisfaction variable, namely by improving the facilities and quality of service at BJB Bank Cikarang Branch so that customers feel happy making transactions at BJB Bank Cikarang Branch. Apart from that, the appearance of BJB Bank employees is given more attention and made even more attractive.

- **Customer Loyalty**

To be of concern to the management of BJB Bank Cikarang Branch, to pay attention to the repeat purchase indicator which gives the lowest value to the formation of the customer loyalty variable, namely by carrying out intensive promotions so that customers want to buy BJB Bank products that they don't already have and continue to save at BJB Bank Cikarang Branch.

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