

Measuring Customer Satisfaction and Loyalty, Study on Service Quality for Mobile Banking Users

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Abstract : *This review means to look at and break down whether the Investigation of the Impact of Versatile Financial Help Quality on Consumer loyalty and Depend ability to BNI Portable Assistance Clients at PT. Bank Negara Indonesia (Persero) Tbk. Mattoangin Makassar Branch Office. Gathering information utilizing essential information acquired from surveys utilizing purposive inspecting method. The populace is clients at PT. Bank Negara Indonesia (Persero) Tbk. The Mattoangin Makassar Branch Office that utilizes BNI Versatile Financial administrations adding up to 3,600 clients. While the examples taken in the review were 97 respondents dependent on the slovin equation. The consequences of the poll have been tried for legitimacy and unwavering quality, and traditional suspicions have been tried as Ordinariness, Multicollinearity, Heteroscedasticity and Autocorrelation suppositions. The information investigation strategy utilizes Way Examination procedure (Way Investigation) with SPSS 23 program. The consequences of this review show that the help quality variable has a positive and huge impact on fulfillment, the assistance quality variable has a positive and critical impact on client devotion, and the assistance quality variable has a positive and huge impact on Makassar Branch Office.client faithfulness through fulfillment as an interceding variable at PT. Bank Negara Indonesia (Persero) Tbk Mattoangin*

Keywords, Service Quality, Customer Satisfaction and Loyalty

PRELIMINARY

The financial world is currently facing a very fast turn of events, the number of banks in Indonesia is quite large. The presence of an increasingly widespread bank has become one of the mainstays to answer public problems regarding banking administration. Individuals also in choosing a bank need to consider the administration provided by each bank. These administrations are certainly important administrations as well as administrations that can save time and effort for the client. Also, today innovation fills almost every sphere of life, finance is no exception. Community groups as clients clearly consistently anticipate that good service in an effort must address their problems and desires, this is due to increased economics, innovation and thinking power, causing clients to understand that they have options for getting help and costs incurred to solve problems and desires they. must be in accordance with what is obtained, so that to meet these needs and desires must be accompanied by customer loyalty and dedication. In making customer loyalty and dedication, organizations must have the choice to build their value of fulfillment and persistence. The better the client's assessment, the higher the fulfillment and dependence (Conny Sondakh, 2015). Banks provide portable financial offices to achieve consumer loyalty and dependability. With a variety of versatile financial administration accommodations, it is believed that customers will get satisfaction and determination in using various items and administration provided by the bank (Windarti; 2012). There have been many studies that have raised the issue of service quality, especially in the banking industry as has been done (Fajar Akbar Hariansyah, 2019) (Zaizafun Husnita et al, 2018), (Sri Nawangsari and Retno Widiastuti, 2018), (Dewi Rosa, 2016) explaining the quality of mobile banking services on customer satisfaction and loyalty shows that service quality has a positive and significant effect on satisfaction and customer loyalty. However, this contradicts the results of research (Hery Setiawan, 2016) explaining that the quality of mobile banking services on customer satisfaction and loyalty shows that service quality has no positive and significant effect on customer satisfaction and loyalty.

In this study, researchers tried to measure the effect of service quality, especially on mobile banking products, on customer loyalty and customer satisfaction and made customer satisfaction a moderating variable in the relationship between service quality and customer loyalty. The choice of mobile banking products in this research is because banks in dealing with technological developments and the digitalization era focus more on the use of mobile banking services (<https://www.ocbcnisp.com/id/article>).

LITERATURE REVIEW

Service Quality

As pointed out by Wyckof (in Tjiptono, 2014,268), "Organizational quality is the level of significance that is expected and the level of authority of the significance level to satisfy the desires of buyers". Authoritative qualities are one of the important factors in achieving greatness. In order to achieve the best nature of the assistance, the association takes care of the client's problems. Clients will make connections between what they give and what they get.

1. Definition of Satisfaction

The word fulfillment comes from the Latin "satis" (meaning sufficient, satisfying) and "factio" (to do and make). Fulfillment can be interpreted as work to satisfy something or make something satisfying (Tjiptono, 2011). Meanwhile, according to (Lupiyoadi, 2013), "Fulfillment is the degree of feeling in which an individual expresses the consequences of the correlation of goods exhibitions (administration) obtained and anticipated". Another assessment recommends that "Fulfillment or disappointment is the customer's reaction to the

assessment of seeing the disappointment between the assumptions before buying from the original presentation of the goods/administration that was felt after its use" (Hasan, 2014). One of the principal organizational goals of administration for this situation is to create consumer loyalty. Consumer loyalty is a consequence of the client's assessment of what he expects by buying and using goods/administration. Then, these assumptions were then contrasted and the presentation he got with the exhibition he got by burning materials/administration (Rianto, 2010).

Customer Loyalty

Client reliability is characterized as a deeply held obligation to purchase or support preferred goods or administration (Kotler and Keller, 2009). Client reliability is the consistency of occasional and non-stop repurchases over a wide span of time due to the buyer's interest in an item or brand (Ishak and Luthfi, 2011). According to (Subagio et al, 2012) clients who are loyal to an item or brand will also have the ability to prescribe it to others.

Based on the explanation above, the hypothesis that will be proven is:

- H1: Quality of Mobile Banking Services has a positive and significant effect on satisfaction at PT Bank Negara Indonesia (Persero) Tbk Mattoangin Makassar Branch Office.
- H2: Quality of Mobile Banking Services has a positive and significant effect on Customer Loyalty at PT Bank Negara Indonesia (Persero) Tbk Mattoangin Makassar Branch Office.
- H3: Quality of Mobile Banking Services has a positive and significant effect through satisfaction as a mediating variable on Customer Loyalty at PT Bank Negara Indonesia (Persero) Tbk Mattoangin Makassar Branch Office.

RESEARCH METHODS

This type of examination describes quantitative exploration, which is a methodology that generates numerical data so that it will know the influence between the elements to be contemplated and produce an end that will clarify the description of the thing to be thought about. In this audit, the local area is the customer at PT. Bank Negara Indonesia (Persero) Tbk. The Mattoangin Makassar City Branch Office that uses the BNI Multipurpose Monetary organization has grown to around 3,600 clients in 2020. The model in this audit is 97 respondents.

RESULTS AND DISCUSSION

Table1. Validitas Test

Variable		count	Note
Service Quality (X)	X.1	0,659	Valid
	X.2	0,931	Valid
	X.3	0,898	Valid
	X.4	0,809	Valid
	X.5	0,898	Valid
Satisfaction (Y1)	Y1.1	0,957	Valid
	Y1.2	0,957	Valid
	Y1.3	0,523	Valid
	Y1.4	0,957	Valid
Customer Loyalty (Y2)	Y2.1	0,839	Valid
	Y2.2	0,689	Valid
	Y2.3	0,887	Valid
	Y2.4	0,812	Valid

Source : Output SPSS (2022)

(Service Quality of the independent variable (X) and Satisfaction as a mediating variable (Y1)) and the dependent variable (Customer Loyalty) (Y2) are declared valid on the grounds that r count > 0.30 . Data

Table2. Reliability Test Results

Variabel	Alpha Cronbach	Note
Service Quality	0,815	Reliabel
Satisfaction	0,828	Reliabel
Customer Loyalty	0,824	Reliabel

(Quality of Service independent variable (X) and Satisfaction as a mediating variable (Y1)) and dependent variable (Customer Loyalty (Y2)) are declared reliable considering the value of the Alpha Coefficient > 0.60 . Given the test scores for instrument reliability of all of the above factors, it is very likely the reason that the poll information used by the expert in the exam is really solid. In the feeling of having the option to properly disclose concentrated information and factors.

Classic Assumption Test

Normality

Table 3. Normality Test

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		97
Normal Parameters ^{a,b}	Mean	42,60
	Std. Deviation	5,175
Most Extreme Differences	Absolute	,064
	Positive	,064
	Negative	-,062
Test Statistic		,064
Asymp. Sig. (2-tailed)		,200 ^{c,d}

From table 3 the consequences of the ordinariness test show that Asymp esteem. Signature. (2-followed) Kolmogorov-Smirnov Test of 200 scores more prominent than 0.05, so it can be assumed that the information in the test is usually scattered.

Hypothesis testing

Path Analysis Effects (Path Analysis)

Table 4. Regression Analysis Results Coefficients^a

Unstandardized Coefficients		T	Sig.
B	Std. Error		
12,649	2,795	4,526	,000
,554	,051	10,795	,000

Based on the test results, the results of the fractional test show a non-standardized beta coefficient of 0.554 and then the t-count value is greater than t-table, for example, $10.798 > 1.666$ with a basic blunder that is simpler than $0.00 < 0.05$, which means that Administrative Properties (X) have a very positive effect on consumer loyalty (Y1).

Table 5. Results of Regression Analysis of the Effect of X on Y2

Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	12,649	2,795		4,526	,000
Quality Of Service (X)	,554	,051	,742	10,795	,000

Based on the tests carried out in the table above, the results of the middle test show a beta value of unstandardized coefficients of 0.554 and furthermore, the t-count value is greater than the t-table, which is $10.798 > 1.666$ with a simpler fundamental than standard error. of $0.000 < 0.05$, which means that the nature of administration (X) has very favorable results on consumer loyalty (Y1).

Table 7. T-Test Result

Model	Unstandardized Coefficients		T	Sig.
	B	Std. Error		
(Constant)	10,449	2,112	4,948	,000
Quality Of Service (X)	,596	,039	15,361	,000

Source : Output SPSS (2022)

T test results Quality Of Service (X) Against Customer Loyalty (Y2)

Based on the tests presented in table 5.23, the incomplete test results show the non-standard beta coefficient value of 0.596 and then the t-count value is more prominent than the t-table, namely $15.361 > 1.666$ with completely smaller than the standard error of $0.000 < 0.05$ which means Administrative Traits (X) have a very large constructive outcome on Customer Resilience (Y2).

a. Third stage T-Test Results

Table 8. T test results Quality Of Service (X) Against Customer Loyalty (Y2) Through Satisfaction Mediation (Y1)

Model	Coefficients ^a		
	Unstandardized Coefficients	T	Sig.

	B	Std. Error		
1 (Constant)	1,726	,957	1,804	,074
Service Quality (x)	,214	,024	8,986	,000
Satisfaction nasabah (y1)	,690	,032	21,652	,000

Based on the tests carried out in the table, the half-way test results show that the non-standard beta coefficient value of the assistance quality variable is 0.214 and the fulfillment variable is 0.690 where the value of t count is more prominent than t tabel, especially the quality of assistance is $8.986 > 1.666$ and fulfillment is $21.652 > 1.666$ with a simpler overall standard error of $0.000 < 0.05$, which means Quality of Assistance (X) has a critical constructive outcome through Fulfillment (Y1) as an intermediate variable on Client Dependency (Y2).

Uji Determinai (R2)

Table 9. Coefficient of Determination Test Results (R2)

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,976 ^a	,952	,951	1,145

From the results of the outline model, it is known that the assurance coefficient (R2) is 0.952 (the value of 0.952 is the square of the assurance coefficient, which is $0.976 \times 0.976 = 0.952$). The assurance coefficient (R2) is 0.952 which is equivalent to 95.2%. This figure implies that the quality of assistance affects client loyalty, punctuated by 95.2% compliance. While the excess of 15.10% is influenced by various factors other than this recurrence. The extent of the impact of various factors is often referred to as error (e).

DISCUSSION

Effect of Service Quality (X) on Satisfaction (Y1)

Given the consequences of the investigation, it is possible to assume that the quality of assistance partially affects compliance. This means that the higher the nature of the administration will build compliance. Where the nature of the administration consists of several instructions, namely Quality of Unshakable (Dependability), (Responsiveness), Confirmation (Affirmation), Sympathy (Emphaty), Real Evidence (Substantial). Administration quality is reflected in consumer loyalty to reuse banking administration. Fulfillment in taking advantage of the administration or the goods offered can be used as a contribution for the administration to improve and work on the nature of the given administration. Fulfillment is the client's reaction to the inconsistency between the past level of significance and the actual appearance after use. Fulfillment is determined by the nature of the workforce and the product addressed to the client. So that the affirmation of quality is a major concern for every organization as an organization that has the upper hand (Arian Saputra, 2018). This is the background of the influence of authoritative quality on the persistence of shoppers to customers of Multipurpose Monetary assistance at PT. Bank Negara Indonesia (Persero) Tbk Mattoangin Makassar Branch Office so that quality has a good relationship with satisfaction.

The consequence of the t-test estimation shows a t-count value of 10,795. Since then, the difference and t-table is 1.666 with a magnitude of 5% (0.05). So it tends to be reasonable that t-count > t-table ($10.795 > 1.666$) with sig $0.000 < 0.05$. The side effects of this speculation

acknowledge theory 1. The side effects of this review support the exploration led by Fajar Akbar Hariansyah (2019) and Zaizafun Husnita et al (2018) whose test results show that the quality of assistance has a large and positive impact on compliance.

The Effect of Service Quality (X) on Customer Loyalty (Y2)

Given the side effects of the investigation, it is reasonable to think that the variable quality of assistance in part affects client persistence. Where the nature of the administration and the constancy of the client is indicative of each factor.

Administrative quality is all that the bank handles to the client, both as an actual workforce and a product. With the aim that the goods are guaranteed quality in meeting the requirements of the influence of client loyalty. The higher the administrative nature provided by the organization, the higher the loyalty of its clients. Conversely, if the lower the nature of the administration provided by the organization, the lower the dedication given to clients (Assael, 2010). Contests for clients are very close. With the many values of services and products presented by the company that can make customers interested in the services provided, the quality of service is very important for organizations to accommodate customers or get new customers. With the nature of the organization's administration that is considered quality, of course the client will be more steadfast. This is the background of the influence of quality regulation on buyer loyalty to customers of Multipurpose Monetary assistance at PT. Bank Negara Indonesia (Persero) Tbk Mattoangin Makassar Branch Office so that quality has a good relationship with customer service.

The results of the real assessment of the T test showed a t-count value of 15.361. Since then, the differentiated and t-table value was 1.666 with a baseline value of 5% (0.05). So it is highly expected that $t_{count} > t_{table}$ ($15.361 > 1.666$) with $sig\ 0.000 < 0.05$. The results of this test perceive the hypothesis. This is reinforced by research coordinated by Zaizafun Husnita et al (2018) whose exploration results are sufficient to say that the nature of mutual assistance generally affects customer commitment.

The Influence of Service Quality (X) On Customer Loyalty (Y2) Through Satisfaction (Y1) As A Mediation Variable

Considering the consequences of the examination, it can be concluded that the variable of assistance quality has a fractional impact through compliance as an intermediary variable on client loyalty. This shows that the higher the nature of the administration provided by the organization, the client is very happy with the nature of the administration provided and the client will be more loyal to the accommodation of the administrative nature provided by the organization. Loyal customers are customers who are very happy with the goods/administration provided, so they are happy to introduce them to anyone they know. Fulfillment can be seen whether the nature of the administration perceived by the client is something similar (Arian Saputra, 2018), Consumer loyalty is the main discussion for this situation, arguing that the results offered by the respondents' responses when completing the poll showed good results. so it is concluded that customers will be more patient with the fulfillment intermediary itself, starting with the nature of BNI's portable financial administration and various items/administration provided by PT. Bank Negara Indonesia (Persero) Tbk Branch Office Mattigin Makassar get positive and big results for a fulfillment.

With this result, compliance can link administrative quality with client constancy indirectly. The consequence of the factual estimation of the T test shows that the t-count is $8.986 > 1.666$ quality of assistance and $21.652 > 1.666$ compliance with a magnitude of 5% (0.05). So it can be assumed that $t_{count} > t_{table}$ quality of administration ($8.986 > 1.666$) and compliance ($21.652 > 1.666$) with $sig\ 0.000 < 0.05$. This is supported by research directed by Husnita et al (2018) and Hery Setiawan (2016) whose test results somewhat say that the

Quality of Multipurpose Financial Aid has a positive and large impact through Fulfillment as an intervening variable on client loyalty.

CONCLUSIONS AND SUGGESTIONS

Conclusion

Considering the consequences of the investigative examination and the conversations that have been disclosed, tend to end as follows: From the results of the investigation conducted on the primary theory, it can be concluded that the Quality of Assistance (X) to a certain degree has a positive and critical impact on compliance (Y1). This shows that the versatile nature of BNI's administration can increase consumer loyalty at PT. Bank Negara Indonesia (Persero) Tbk Mattoangin Makassar branch office. From the results of the investigation carried out on the following speculation, it can be concluded that the Quality of Assistance (X) somewhat affects Client Reliability (Y2). This shows that the versatile nature of BNI's administration can increase Customer Loyalty at PT. Bank Negara Indonesia (Persero) Tbk Mattoangin Makassar branch office. From the results of the examination carried out on the third hypothesis, it can be concluded that the Quality of Assistance (X) to some extent affects the client's persistence (Y2) through Fulfillment (Y1) as an intervening variable. This means that compliance can mediate the relationship between administrative quality and client reliability with positive results at PT. Bank Negara Indonesia (Persero) Tbk Mattoangin Makassar branch office.

Suggestion

Based on the exploration results obtained, the ideas that can be conveyed are as follows: Banks are expected to improve the quality of administration to increase customer loyalty and loyalty. Future specialists are expected to have the choice to look at other factors outside of this variable to obtain results changes that can be explained what components affect consumer loyalty and loyalty.

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