

PAPER NAME

6. Nurcahya FOKBis.pdf

AUTHOR

Junaidi Junaidi

WORD COUNT

3659 Words

CHARACTER COUNT

20456 Characters

PAGE COUNT

8 Pages

FILE SIZE

877.4KB

SUBMISSION DATE

Sep 7, 2023 9:05 AM GMT+8

REPORT DATE

Sep 7, 2023 9:06 AM GMT+8

● 4% Overall Similarity

The combined total of all matches, including overlapping sources, for each database.

- 4% Publications database
- Crossref Posted Content database
- Crossref database
- 0% Submitted Works database

● Excluded from Similarity Report

- Internet database
- Quoted material
- Small Matches (Less than 15 words)
- Bibliographic material
- Cited material



Media Pengkajian Manajemen dan Akuntansi

<https://jurnal.universitaspurabangsa.ac.id/index.php/fokbis/index>

ISSN: 2623-2480/ P-ISSN: 1693-5209

Influence of Service Quality, Customer Satisfaction and Commitment to Customer Loyalty among Banking Consumer

Nurchahaya¹, Junaidi², Suhardi Mappe Anwar³

Universitas Muhammadiyah Palopo^{1,2}

email: junaidi@umpalopo.ac.id²

Article Information

History of Article:

Received November 7th 2022

Accepted November 19th 2022

Published December 12th 2022

DOI:

10.32639/fokbis.v21i2.212



ABSTRAK

Penelitian ini bertujuan untuk mengetahui pengaruh kualitas pelayanan, kepuasan nasabah, dan komitmen terhadap loyalitas nasabah pada Bank BRI. Metode penelitian ini menggunakan metode kuantitatif dengan populasi nasabah yang menabung pada bank BRI Persero cabang Palopo. Sampel yang digunakan sebanyak 320 responden, dan data diukur dengan menggunakan skala numerik (angka). Setelah dilakukan analisis, diperoleh hasil bahwa kualitas pelayanan berpengaruh positif terhadap komitmen, kepuasan pelanggan berpengaruh positif terhadap komitmen, dan komitmen berpengaruh positif terhadap loyalitas.

Kata kunci: Kualitas Layanan, Kepuasan Pelanggan, Komitmen, Loyalitas Pelanggan

ABSTRACT

³ This study aims to determine the effect of service quality, customer satisfaction, and commitment on customer loyalty at Bank BRI. This research method uses quantitative methods with a population of customers who save at the BRI Persero Palopo branch of the bank. The sample used is 320 respondents, and the data is measured using a numerical scale (numbers). After the analysis, the results obtained showed that ¹ service quality has a positive effect on commitment, customer satisfaction has a positive effect on commitment, and commitment has a positive effect on loyalty.

Keywords: Service Quality, Customer Satisfaction, Commitment, Customer Loyalty

INTRODUCTION

Banks are financial institutions that offer a variety of services such as lending, money circulation, and currency monitoring. Banks in Indonesia adhere to a dual banking system so that customers can make choices between Islamic banks and conventional banks. (Hikmah, 2018) Most banks operating in Indonesia adhere to conventional principles, one of which is at Bank BRI, where the operational system

offered is a factor of security and a profit on funds deposited by customers in the form of interest. Customers need good service because it will create a sense of satisfaction for them. If customer satisfaction increases, it will increase customer confidence to make repeat transactions at the same bank, creating loyalty, so employees must be extra diligent in improving good service. In order to establish customer satisfaction and loyalty, banks need to pay attention to the quality of services that will be provided to customers. A loyal customer will always make urgent transactions the next day if they need the same product or service. Seeing the role of customer loyalty as very crucial for companies, many experts have examined the important contribution of customer loyalty to companies (Candra, 2018; Junaidi, 2022).

Satisfied and loyal customers are an opportunity to get new customers. Since the cost of attracting a new customer can be up to three times greater than the cost of attracting an existing customer, retaining all existing customers is likely to be more profitable than changing customers (Junaidi, 2021; Sutrisno et al., 2017). When the customer is loyal, a sense of commitment will emerge. The service of a good bank will lead to commitment from customers and elicit a sense of loyalty from them. Customers will expect a service at a certain level that is better than what they expect and continue to use the product at that level. The quality of service that customers expect will result in repeat purchases from them. Demands for customer satisfaction are commonplace in the business world, especially in the service sector (Junaidi, 2015a; Khaliq, 2019). The higher the quality of service provided, the higher the level of customer satisfaction (Khaliq, 2019).

In an effort to increase competitiveness, banks must develop and improve their services so that they are service excellence. This is an important factor in finance, especially in the banking industry. Companies are required to provide customer satisfaction, especially for those engaged in services (Khaliq, 2019). Panjaitan and Anggia (2012) revealed that customer satisfaction is the level at which a person compares the perceived performance with his expectations. One of the strategies to support business success in the service sector is to distribute high-quality services. This increase in service quality is intended to provide customer satisfaction. Customer satisfaction has a positive impact on service quality and service quality, has a positive impact on customer loyalty (Junaidi, 2015b; Harsono, 2021). Customers whose needs are met will result in a high level of loyalty.

A number of studies have been conducted to investigate customer satisfaction with service quality. The results of the study (Rahmadiane et al., 2022) Service quality has a positive effect on customer satisfaction. Service quality has no effect on customer loyalty. Customer satisfaction has a positive effect on customer loyalty. Customer satisfaction mediates the relationship between service quality and customer loyalty. Based on research (Sinaga et al., 2021), service quality has a positive and quite large effect on customer satisfaction, which in turn affects customer loyalty. Meanwhile, research (Pradana, 2018) shows that service quality has a negative effect on customer satisfaction, and satisfaction has a negative effect on loyalty.

LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

Artanti (2013) states that service quality is the fulfilment of customer needs and desires as well as the accuracy of delivery to balance customer expectations. (Lie et al., 2019) Service quality is the offering of a real action or performance given by one party to another without conveying ownership. Service quality shows an effort to satisfy the intentions of consumers, and the thoroughness of the consumer's willingness to comply with customer expectations (Syahputra, 2017). Based on the opinions above, it can be concluded that service quality is an effort to fulfil customer desires and needs to meet customer expectations. The quality of this service can have a positive side, namely that better the service provided to customers, the more likely customers are to make transactions with at the company again and again.

While the negative side of service quality is when employees are not able to fulfil customer desires, it will cause customers to lose confidence in making transactions or repurchasing.

Customer satisfaction is an evaluation procedure that is carried out after a product or service is obtained and meets or exceeds the customer's expectations (Agustin et al., 2021). According to (Sudirman & Atmosphere, 2018) customer satisfaction is the extent to which a customer feels that their expectations for goods or services have been met. (Hidayat et al., 2020) Customer satisfaction is defined as a factor that determines whether post-purchase attitudes are positive or negative based on individual consumer experiences. Based on the definition above, it can be concluded that customer satisfaction is a feeling that arises when the product or service being offered is in accordance with the customer's expectations and desires.

According to Wiranata & Petra (2021), commitment is something that can produce closeness so that it can maintain customer loyalty to the company, especially when customers are not satisfied. Meanwhile, Masdjojo and Fahmi (2020) defines commitment as a willingness to engage in activity to build a stable bond with intensity in order to make sacrifices and protect or maintain that bond. Commitment is defined as "the belief that a sustainable relationship is very important so that partners are willing to work to maintain the relationship and are willing to make short-term sacrifices to realize long-term benefits (Syed & Shanmugam, 2021). Furthermore, commitment describes the customer's desire to build a long-term relationship with the company (Alketbi et al., 2020). Based on the opinions above, it can be concluded that commitment is a very important relationship between the customer and the company, and that this closeness can maintain customer loyalty.

Alauddin (2019) defines customer loyalty as the mindset of customers who have a favorable attitude towards the company, are committed to repurchasing products and services, and recommended products and services to others. Customer loyalty is defined as a strong desire from customers to repurchase a product or service and not switch to another company (Candra, 2018). According to Suparmi and Handhoko (2018), customer loyalty is someone who consistently makes purchases from the same business and spreads the news to other consumers so as to attract new consumers. Based on the definition above, it can be concluded that service loyalty is the level of customer loyalty in choosing and recommending products or services from the same company. Service quality plays an important role in keeping customers from switching to other companies. Good service quality can foster a sense of commitment from customers. Committed customers will continue to forge strong relationships with the company. Based on research conducted by Musyawarah (2017), it is stated that service quality affects commitment.

H₁: Service Quality Affects Commitment

Maskur et al. (2016) said that customer satisfaction is defined as the overall attitude shown by consumers towards goods and services after they use them. Customer satisfaction arises when customers equate their perceptions of the performance of a product or service with their expectations. Customer satisfaction is a factor that creates trust, can increase customer satisfaction and desire for the company. Customers who feel satisfied will be committed to goods or services, which will form an intention in the customer to make repeated transactions with the company so that a long-term relationship is formed between the two parties. If there is a decrease in customer satisfaction, then customer commitment will decrease; if there is an increase in customer satisfaction, then customer commitment will increase significantly (Wiranata & Petra, 2021). Based on the research conducted (Sudirman & Atmosphere, 2018), customer satisfaction has an effect on commitment.

H₂: Customer Satisfaction Affects Commitment

Masdjojo & Fahmi (2020) stated that commitment is a desire from activities to build a stable relationship with the sincerity to make sacrifices to maintain the relationship. Wiranata and Petra (2021) reveal that commitment must span a long period of time to retain customers and maximize profits between each other. Customer commitment has been identified as a key driver of customer loyalty. Loyalty is defined as a positive attitude towards a brand or service expressed by a commitment to continue to purchase the brand or subscribe to the service over time. The high level of commitment will make customers maintain the good relationship that has been established with the company. Suparmi and Handhoko (2018) state that commitment has an effect on customer loyalty.

H₃: Commitment Has a Positive Effect on Customer Loyalty

METHOD

The population is defined as an object in the generalization area, which has been determined by the researcher to be studied and from which conclusions will be drawn. The population in this research is the customer population of savers at the Indonesia' bank in Kota Palopo through online survey. This research was conducted to determine the effect of service quality, customer satisfaction, and commitment to customer loyalty. The research used in this research is quantitative research.

Research Respondents

Respondents of this study were customers of the Indonesia' bank in Palopo. Respondents used This study conducted 300 participants. Respondents in this study consisted of gender, and age. with questions ranging from strongly disagree, disagree, moderately agree, neutral, moderately agree, agree, to strongly agree, a Likert scale was used in this study to assess responses to questions from participants.

RESULT AND DISCUSSION

Table 3. Measurement Results

Variables Item Scales	Factor Loadings	α	CR	AVE
Service Quality			0.988	0.954
KP1: Are employees willing to help with customer needs?	0.977			
KP2: The bank provides fast service with clear information delivery	0.985			
KP3: Employees are quick to respond to problems faced by customers.	0.958			
KP4 Bank employees have good knowledge and are polite when answering questions.	0.986			
Customer Satisfaction			0.985	0.942
CS 1: I am satisfied with the quality of the products offered by the Bank.	0.978			
CS 2: The service provided by the bank has been as I expected.	0.986			
CS 3: I will make repeated transactions at the bank.	0.979			
CS 4: My banking transactions are faster and easier because of the various facilities provided by the bank (mobile banking, call center, and ATM).	0.938			
Commitment			0.957	0.850
COM 1: Banks have become an important part of my	0.987			

financial transaction services.			
COM 2: It's hard for me if I don't use a bank when doing financial transactions such as sending money.	0.933		
COM 3: I feel safe and don't have to worry when I have to do banking transactions anywhere.	0.761		
COM 4: Bank employees serve customers according to the arrival order number without discriminating against customers.	0.989		
Customer Loyalty		0.978	0.918
CL 1: I think that the product at the bank is the best choice, and I am increasingly convinced that I will become a customer at the bank.	0.936		
CL 2: I intend not to move to another bank and remain a customer at that bank.	0.965		
CL 3: I will recommend to friends, and relatives that they become customers.	0.959		
CL 4: I will talk about positive things about the bank with other parties.	0.972		

Source: Data Processes (2021)

Based on the loading factor value in the table above, it shows that each variable can be explained by its indicators significantly with a value above 0.5.

Table 2. Proposed Model Results

Hypotheses	Symbol	Path	Coefficients	Test results
H1	γ_{11}	Service Quality > Commitment	0.866***	Supported
H2	γ_{21}	Customer Satisfaction > Commitment	0.111***	Supported
H3	γ_{31}	Commitment > Customer Loyalty	0.975***	Supported

Note: Significant at *: $p < 0.05$, **: $p < 0.01$, ***: $p < 0.001$

Source: Data Processes (2021)

Testing the first hypothesis regarding service quality with commitment The results of the first test state that service quality has an effect on commitment because it shows a significant coefficient value of 0.866 at a p-value of 0.001. Thus, the first hypothesis is accepted. The second hypothesis examines the relationship between customer satisfaction and commitment. Based on the results of the analysis, it can be seen that the coefficient value of 0.111 is significant at a p-value of 0.001, which indicates that the second hypothesis, which states that customer satisfaction has a significant effect on commitment, is accepted, end the third hypothesis examines commitment to loyalty. The results of the third test state that commitment has an effect on customer loyalty because it shows a significant coefficient value of 0.975 at a p-value of 0.001. Thus, the third hypothesis is accepted.

Discussion

Based on the results of the study, it appears that service quality has a significant effect on commitment. This shows that the higher the perceived service quality, the higher the customer's sense of commitment. Service quality encourages customers to establish long-term relationships with the company so that, in the end, customers are committed to repeat transactions with the company. The results of this study are in line with research (Musyawarah, 2017) that states that service quality has a positive effect on commitment. From the results of the research that has been done, it shows that customer satisfaction has an effect on commitment. Customers who are satisfied with the product or service will show their commitment to the company and establish long-term relationships. The results of

this study are in line with research conducted by Sudirman and Atmosphere (2018), which states that customer satisfaction has a positive effect on commitment.

Based on the results of the study, it appears that commitment has a significant effect on loyalty. This shows that the higher the level of commitment, the better it will affect customer loyalty. The commitment that is built must have a strong and maintained relationship so that it can increase customer confidence in the bank, which will lead to maintaining customer loyalty. The results of this study are in line with the determination made by Suparmi and Handhoko, (2018) which states that commitment has a positive and significant effect on customer loyalty.

CONCLUSION

This study aims to examine the effect of service quality, customer satisfaction, and commitment to customer loyalty carried out on Bank consumers in the city of Palopo. Based on the results of the analysis and hypothesis testing, previous research shows that service quality has a positive effect on commitment, customer satisfaction has a positive effect on commitment, and commitment has a positive and significant effect on customer loyalty. Good service quality and customer satisfaction will create a sense of commitment in the customer, which will affect customer loyalty to the bank and encourage repeated transactions. This must be improved and maintained so that customer loyalty can continue to increase and become an advantage for the company.

REFERENCES

- Agustin, R. P., Suparwo, A., Yuliyana, W., Sunarsi, D., & Nurjaya, N. (2021). Pengaruh Kualitas Pelayanan terhadap Kepuasan Pelanggan serta dampaknya pada Word of Mouth Jasa Pengurusan Nenek di CV Speed Nenek. *JIP-Jurnal Ilmiah Ilmu Pendidikan*, 4(3), 186-190.
- Alauddin, M. (2019). Investigating the Relationship between Service Quality, Customer Satisfaction and Customer Loyalty in Hotel Industry: Bangladesh Perspective. *Global Journal of Management and Business Research*, 19(1), 29-35.
- Allozi, A., Alshurideh, M., AlHamad, A., & Al Kurdi, B. (2022). Impact of transformational leadership on the job satisfaction with the moderating role of organizational commitment: case of UAE and Jordan manufacturing companies. *Academy of Strategic Management Journal*, 21, 1-13.
- Chrisna, F. C., & Artanti, Y. (2013). Pengaruh Kualitas Layanan dan Penanganan Keluhan Terhadap Loyalitas Nasabah (Studi Pada Nasabah PT. Bank Rakyat Indonesia (Persero) Tbk. Cabang Nganjuk). *Jurnal Ilmu Manajemen*, 1(4).
- Harsono, S. (2021). Interaksi Antara Kualitas Layanan dan SOCB Terhadap Kepuasan Serta Hubungannya dengan Loyalitas Nasabah pada Bank Konvensional dan Syariah. *Jurnal Dimensi*, 10(3), 527-542.
- Hidayat, D., Bismo, A., & Basri, A. R. (2020). The Effect of Food Quality and Service Quality Towards Customer Satisfaction and Repurchase Intention (Case Study of Hot Plate Restaurants). *Jurnal Manajemen Bisnis*, 10(01), 1-9.
- Hikmah, H. (2018). Analisis Komparatif Kualitas Pelayanan Bank Syariah dan Bank Konvensional di Kota Batam. *Jurnal Akrab Juara*, 3(1), 29-39.
- Junaidi, J. (2015). Analisis pengungkapan CSR perbankan syariah di Indonesia berdasarkan islamic social reporting index. *Journal of Accounting and Investment*, 16(1), 75-85.
- Junaidi, J. (2015). Persepsi Masyarakat Untuk Memilih Dan Tidak Memilih Bank Syariah (Studi Kota Palopo). *Fokus Bisnis: Media Pengkajian Manajemen Dan Akuntansi*, 14(2).
- Junaidi, J. (2021). The awareness and attitude of Muslim consumer preference: the role of religiosity. *Journal of Islamic Accounting and Business Research*, 12(6), 919-938.

- Junaidi, J. (2022). Religiosity versus profit-loss sharing: how Islamic banks brand fidelity influence the Muslim consumers' commitment. *Journal of Islamic Accounting and Business Research*, 960-976. <https://doi.org/10.1108/JIABR-07-2021-0188>
- Khaliq, R. (2019). Pengaruh Kualitas Pelayanan Terhadap Kepuasan Nasabah Bank Syariah Mandiri di Banjarmasin Kalimantan Selatan. *Relevance: Journal of Management and Business*, 2(1), 177-188. <https://doi.org/10.22515/relevance.v2i1.1609>
- Lie, D., Sudirman, A., Efendi, E., & Butarbutar, M. (2019). Analysis of mediation effect of consumer satisfaction on the effect of service quality, price and consumer trust on consumer loyalty. *International Journal of Scientific and Technology Research*, 8(8), 421-428.
- Masdjojo, G. N., & Fahmi, M. (2020). Pengaruh Kepuasan, Kepercayaan dan Komitmen Terhadap Loyalitas Pelanggan Ponsel Blackberry (Studi Pada Semarang Cellular Trade Center (SCTC) Matahari Plaza Simpang Lima Semarang). *Jurnal Manajemen dan Usahawan Indonesia*, 42(1), 20.
- Maskur, M., Qomariah, N., & Nursaidah, N. (2016). Analisis Pengaruh Kualitas Pelayanan, Harga, Dan Kepuasan Pelanggan Terhadap Loyalitas Pelanggan (Studi Kasus pada Bengkel Mobil Larasati Lumajang). *Jurnal Sains Manajemen dan Bisnis Indonesia*, 6(2), 212-221.
- Pradana, F. (2018). Pengaruh Manajemen Hubungan Pelanggan, Kualitas Pelayanan, Dan Kualitas Pengalaman Terhadap Loyalitas Pelanggan Dengan Kepuasan Pelanggan Sebagai Variabel Intervening Pada Nasabah Pt Fac Sekuritas Indonesia Di Yogyakarta. *Jurnal Manajemen Bisnis*, 9(2), 193-212.
- Rahmadiane, G. D., Utami, E. U. S., & Widiyanti, H. Pengaruh Kualitas Terhadap Loyalitas dengan Kepuasan Pelanggan Sebagai Variabel Mediasi. *Jurnal Ilmu Manajemen dan Bisnis*, 13(1), 11-16.
- Rinaldy, I. M., Lubis, P. H., & Utami, S. (2017). Pengaruh Kualitas Pelayanan Terhadap Loyalitas Nasabah Mobile Banking BNI di Banda Aceh Dengan Kepercayaan Nasabah, Kepuasan Nasabah, Komitmen Nasabah, Dan Nilai Nasabah Sebagai Variabel Mediasi. *Jurnal Perspektif Manajemen dan Perbankan*, 8(3).
- Sinaga, U. R. T., Achmad, G. N., & Kuleh, Y. (2021). Pengaruh Customer Relationship Management dan Kualitas Pelayanan terhadap Kepuasan dan Loyalitas Nasabah pada Bank Konvensional. *Syntax Literate; Jurnal Ilmiah Indonesia*, 6(5), 2551-2565.
- Sudirman, I. M. S. A. S., & Suasana, I. G. A. K. G. (2018). Pengaruh Kualitas Layanan Online Terhadap Kepuasan, Komitmen, dan Loyalitas Nasabah Internet Banking di Kota Denpasar. *INOBI: Jurnal Inovasi Bisnis dan Manajemen Indonesia*, 1(4), 473-488.
- Suparmi, S., & Handhoko, K. (2018). Pengaruh Kepuasan, Kepercayaan dan Komitmen Terhadap Loyalitas Pelanggan Pada PT. Yodya Karya (Persero) Cabang Utama Semarang. *Serati Acitya*, 7(1), 105-106.
- Sutrisno, S., Cahyono, D., & Qomariah, N. (2017). Analisis kualitas pelayanan, kepercayaan serta citra koperasi terhadap kepuasan dan loyalitas anggota. *Jurnal Sains Manajemen Dan Bisnis Indonesia*, 7(2), 157-174.
- Syahputra, A. B. (2017). Kinerja Customer Service Terhadap Kepuasan Nasabah (Studi Kasus Nasabah Bank Sumut Syariah Kcpsy Marelan Raya). *Jurnal FEB*, 1,477-486.
- Syed, A., & Shanmugam, M. (2021). The impact of corporate social responsibility on word-of-mouth through the effects of customer trust and customer commitment in a serial multiple mediator model. *International Journal of Business Innovation and Research*, 24(1), 1-24.

Wiranata, S. L., & Hersin, H. S. S. (2021). Pengaruh Kepuasan dan Komitmen sebagai Variabel Mediasi Terhadap Loyalitas Pelanggan di Hotel Bintang 5 Surabaya pada Era New Normal. *Jurnal Hospitality dan Manajemen Jasa*, 9(2).

● **4% Overall Similarity**

Top sources found in the following databases:

- 4% Publications database
- Crossref database
- Crossref Posted Content database
- 0% Submitted Works database

TOP SOURCES

The sources with the highest number of matches within the submission. Overlapping sources will not be displayed.

- | | |
|----------|--|
| 1 | <p>Ni Kadek Sintha Pratiwi, I Wayan Suartina, Ida Ayu Putu Widani Sugiani... 1%</p> <p>Crossref</p> |
| 2 | <p>Muhammad Aqib Shafiq, Muhammad Mohsin Ali Khan, Muhammad Si... <1%</p> <p>Crossref</p> |
| 3 | <p>Marida Yulia Ronasih, Hardani Widhiastuti. "Kualitas Pelayanan, Faktor ... <1%</p> <p>Crossref</p> |
| 4 | <p>Safirah Ramadhaniati, Evi Susanti, Arjuna Wiwaha, Isthi Wahyuning Tya... <1%</p> <p>Crossref</p> |
| 5 | <p>Xu-xiaoli, Wan-yinghong, Huan-zhijian, Liu-hui. "The impact of service... <1%</p> <p>Crossref</p> |