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

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### 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

*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 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.

### **H<sub>1</sub>: 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 fasting 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.

### **H<sub>2</sub>: 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.

**H<sub>3</sub>: 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<br>Item Scales   | Factor<br>Loadings | α | CR    | AVE   |
|--|--------------------|---|-------|-------|
| <b>Service Quality</b>   |                    |   | 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              |   |       |       |
| <b>Customer Satisfaction</b>   |                    |   | 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              |   |       |       |
| <b>Commitment</b>  |                    |   | 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 |       |       |
| <b>Customer Loyalty</b>   |       | 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         | $\gamma_{11}$ | Service Quality > Commitment       | 0.866***     | Supported    |
| H2         | $\gamma_{21}$ | Customer Satisfaction > Commitment | 0.111***     | Supported    |
| H3         | $\gamma_{31}$ | 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.

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