

Service Quality Effect on Loyalty Customer with Customer Satisfaction as an Intervening Variable

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**Service Quality Effect on Loyalty Customer with
Customer Satisfaction as an Intervening Variable**

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Abstract: Bank Rakyat Indonesia (BRI) is one of the largest banks and has the highest number of customers in its class. However, BRI is not ranked first in the Top Brand Index. This is very influential on customer satisfaction. To create customer satisfaction, the services offered must be of high quality, and try to minimize customer dissatisfaction. This study aims to analyze the effect of service quality that affects customer royalty, with customer satisfaction as an intervening variable. This research was conducted using primary data, which is obtained by distributing questionnaires to customers. The sampling technique used was non-probability sampling with an accidental random technique, and the software used was SPSS Version 24.0. The technique used is quantitative analysis, with path analysis methods. The results show that service quality has an effect on customer loyalty, customer satisfaction has a significant impact on customer loyalty, and service quality has an impact on customer satisfaction.

Keywords: Service quality, customer royalty, customer satisfaction

INTRODUCTION

Indonesia's economic development has developed in a better direction. In line with the rapid development in the business world and the rise of human needs is an opportunity for the world of service business. The need for life that must be fulfilled raises a service business. Banking is one type of service business that has an important role in Indonesia. Business in the banking world in Indonesia has changed, namely from banks that serve corporate banking companies to be more focused on serving customer banking. Driven by their desire to survive the banking crisis many banks then direct their target markets to individual banking customers who focus on customer banking and are able to survive from banks that

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¹ SAFA stands for Standardized Acceptance Factor Average which is calculated based on the review scores. If the obtained SAFA lies between 0.5 and 1 tends to be accepted for publication with the recommended level of revision, if other requirements are satisfied.

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focus on **the** little finger more and more banks are shifting towards the consumer market making competition between nations increasingly intense competition this encourages change to create competitive advance.

Banks are monetary establishments whose principle exercises gather reserves from the network and come back to the network as credit or advances. The connection between the bank and the client concerns the necessities of clients for the capacity and accessibility of the bank to have the capacity to address client issues. The primary target of the bank is to make and look after clients. What's more, banks have an essential part in monetary and budgetary development in Indonesia. Monetary development that is emphatically affected by the saving money framework and powerful banks encounter numerous difficulties because of changes in buyer conduct. So as indicated by Lau et al. (2013) to defeat this test it is critical for banks to utilize the most recent data innovation for global progress. Bank Rakyat Indonesia is one of the oldest banks in Indonesia which was founded in 1895 which was originally named Hulpen Spaarbank Der Inlandsche Bestuurs Ambtenaren, after the independence of the Republic of Indonesia became the first bank owned by the government. At present BRI is one of the largest banks owned by the government, even the largest number of customers is recorded among banks in its class. BRI is the oldest bank in Indonesia but its rank cannot be ranked first as the top brand index. The survey results top brand ranking index in 2015 - 2017 for the banking and finance category is given in Table 1.

Table 1. Top brand index 2015-2017

Category	Top Brand Index (TBI)		
	2015	2016	2017
10 Saving Product (Banking and Finance)			
Tahapan BCA	29.1%	24.0%	25.0%
BRI Britama	17.0%	15.1 %	13.2%
Tabungan Mandiri	14.6%	7.4%	7.6 %
BRI Simpedes	10.5%	16.6 %	15.5 %
BNI Taplus	10.4%	10.2%	9.2 %
Mobile Banking (E-Channel)			
m-BCA	54.2 %	48.8%	48.1 %
m-Banking Mandiri	16.6 %	22.7 %	21.1%
BNI Mobile	12.3 %	10.1 %	10.1%
BRI Mobile	11.0%	10.2 %	12.2%
Call Center (E-Channel)			
Hallo BCA	41.2%	44.8%	34.3%
Mandiri Call	15.8%	14.0%	21.6%
Call BRI	15.4%	6.5%	13.0%
BNI Call	13.6%	4.6%	5.6%
Internet Banking (E-Channel)			
Click BCA	60.2%	54.0%	53.3%
Internet Banking Mandiri	16.9%	20.0%	19.0%
BNI Internet Banking	11.5%	6.3%	7.9%
Internet Banking BRI	8.5%	9.0%	10.3%

From Table 1 on the Top Brand Index in the period of 2015-2017, it can be seen that from the 4 existing categories, namely Savings Products (Banking and Finance), Mobile Banking (E-Channel), Call Centers (E-Channel), and Internet Banking (E-Channels) of the four categories Bank Rakyat Indonesia (BRI) has never occupied the top position, but Bank Central Asia (BCA) has always occupied the top position of the four categories for 3 consecutive years. As for the bank with the highest number of customers, this certainly indicates a problem so that Bank Rakyat Indonesia (BRI) has never been able to occupy the top position in the Top Brand Index.

With a specific end goal to make consumer loyalty the significance of the administration of the item or administration offered must be of value. Giving greatest administration and quality to clients can positively help offers of items or benefits and make their own particular focal points. In a few investigations a standout amongst the most well-known and generally utilized models to gauge benefit quality is the administration quality model planned by Parasuraman et al. (1985), this is like what was finished by Demir (2015), Muala (2016), Ismail & Yunan (2016), Haemoun & Kawon (2017), and Leonard (2017) expressed that in surveying administration quality there are a few markers including (1) tangible (2) reliability (3) responsiveness (4) assurance and (5) empathy.

Furthermore, the composition of this paper includes: Introduction, Literature Review, Methodology, Results & Discussion, and Conclusion.

LITERATURE REVIEW

Service quality

Lau et al. (2013) define service quality as the level of distinction between standardizing desires for administrations offered and their impression of the execution of these administrations. As indicated by Uzunboylu (2016) Measurement of administration quality has an undeniably imperative part for associations with an end goal to expand benefit levels higher. Naik et al. (2010) in Uzunboylu (2016) states that to gauge benefit quality, client recognitions and desires are the main roles in evaluating service quality. In Muala (2016) states that the quality of service that is determined is a comprehensive evaluation of customer service itself. The indicators of service quality in this study refer to Parasuraman, Berry, & Zeithaml in Muala (2016), which includes five dimensions as follows:

1. Tangible

Tangible is part of the measurements of administration quality and includes several elements of the company. This dimension describes the physical form and services that consumers will receive. There are at least four attributes of physical evidence including (1) modern equipment (2) facilities that are visually appealing (3) employees who are neat and professional (4) related materials with visual appeal.

2. Reliability

Reliability of the company's ability to provide services reliably and accurately from the first time without making any mistakes and delivering services in accordance with the agreed time. There are at least five attributes of reliability including (1) providing services as promised (2) reliable in handling customer

service issues (3) delivering services correctly (4) delivering services in accordance with the promised time (5) saving notes or documents without errors.

3. Responsiveness

Responsiveness relates to the willingness and ability of employees in terms of providing services quickly. This dimension emphasizes attention and accuracy when dealing with requests, statements and customer complaints. There are at least four attributes of responsiveness including (1) informing customers about certainty of service delivery time (2) immediate or fast benefit for clients (3) ability to encourage clients (4) availability to react to client demands.

4. Assurance

Assurance can identify with worker conduct that can develop client trust in the organization and the organization can make a suspicion that all is well and good for clients. The assurance likewise implies that representatives are constantly courteous and ace the information and aptitudes expected to deal with each client grumbling. There are no less than four traits of confirmation including (1) workers who cultivate client trust (2) influence clients to feel safe when making exchanges (3) representatives reliably act amiably (4) workers who can answer each client breakdown.

5. Empathy

Empathy is caring and caring and implies that the organization comprehends client issues and acts in light of a legitimate concern for clients, and gives individual regard for clients and has open to working hours. There are no less than five characteristics from empathy including (1) giving individual consideration regarding clients (2) representatives can treat clients mindfully (3) truly organize the interests of workers (4) representatives who comprehend the requirements of representatives (5) working time that is agreeable.

Customer Loyalty and Customer Satisfaction

Customers have an essential part in keeping up an organization's dedication implies enhancing monetary execution and keeping up the survival of the organization, this is the primary purpose behind an organization to draw in and hold purchasers. Kotler & Keller (2016:138) characterize devotion as a profoundly held pledge to discount or patronize a favored item or administration later on regardless of situational impact and promoting exertion having the capacity to cause exchanging conduct. As indicated by Inamullah (2012) client dependability is client steadfastness to purchase a similar item and keep up the same helpful association with a specific company. Saghier & Nathan (2013) stated that loyalty is related to customer satisfaction.

In an effort to meet customer satisfaction, the company is required to know the shifting needs and desires of consumers who change almost every time. Consumers will move after forming a perception of the value of the offer, satisfaction after purchase depends on the performance of the offer compared to expectations. Kotler & Keller (2016:159) state that satisfaction is a sentiment of delight or frustration that outcomes from looking at an item or administration saw execution to desires. In the event that execution beneath desires, buyers will feel disillusioned, when the execution is in accordance with the desires the client will feel fulfilled, and if the execution can surpass desires, the client will feel extremely

fulfilled glad or cheerful. Administration quality is an imperative piece of consumer loyalty and social aim (Arouri et al., 2014). The focal point of the business is the way that it is dependably in contact with clients straightforwardly participating in the administration procedure in accordance with that Skačkauskienė (2015) consumer loyalty has turned into a vital issue to maximize profits.

METHODOLOGY

This section will discuss matters relating to research design such as population, sample size, sampling method, research hypothesis, questionnaire design, analytical methods and reliability results. The population in this study were customers who had transactions at Bank Rakyat Indonesia (BRI) Branch Dago, Bandung. At this BRI bank, which makes transactions every day, the average is $N = 240$ customers. Data retrieval in the study was carried out through a questionnaire (See Appendix). If it is assumed that data retrieval has an error rate of $e = 5\%$, then the sample n size needed is:

$$n = \frac{N}{1 + e^2 N} = \frac{240}{1 + (5\%)^2 (240)} = 150$$

So, the sample used in this study was 150 people.

The research method used in this study is to use quantitative methods. The analysis was carried out by testing the validity, reliability test and normality test for data sourced from primary data (questionnaire) that had been distributed.

Validity test is used to measure the validity of a questionnaire. A questionnaire is said to be valid if the question in the questionnaire is able to express something that will be measured by the questionnaire.

Reliability test is a tool to measure a questionnaire which is an indicator of a variable or construct. A questionnaire is said to be reliable if a person's answer to a question is consistent or stable over time. Measurement of reliability in this study was carried out using the one shot or measurement technique only once, ie measuring only once and then the results were compared with other questions or measuring the correlation between the answer questions.

Normality Test is a test carried out with the aim to assess the distribution of data in a group of data or variables, whether the distribution of the data is normally distributed or not. Normality test is useful for determining data that has been collected normally distributed or taken from a normal population.

Then the results of this questionnaire will produce data that will be analyzed by path analysis method. Data processing is done using SPSS 24.00.

In this study there are three variables, namely the independent variable, the dependent variable, and the intervening variable. Research variables are attributes or properties or values of people who have variations between one another in the group.

Dependent variables are variables that are affected or that are due to the existence of independent variables. In this study the dependent variable is loyalty.

Independent variables are variables that influence or are the cause of changes or the emergence of a dependent variable. The independent variable in this study is

the service quality, which includes: (a) Tangible, (b) Reliability, (c) Responsiveness, (d) Assurance, and (e) Empathy.

Intervening variables are theoretically variables that influence the dependent variable and independent into direct and indirect relationships that can be observed and measured. In this study the intervening variable is customer satisfaction.

The relationship between the dependent variable loyalty, the independent variable service quality, and intervening variables, as given in Figure 1.

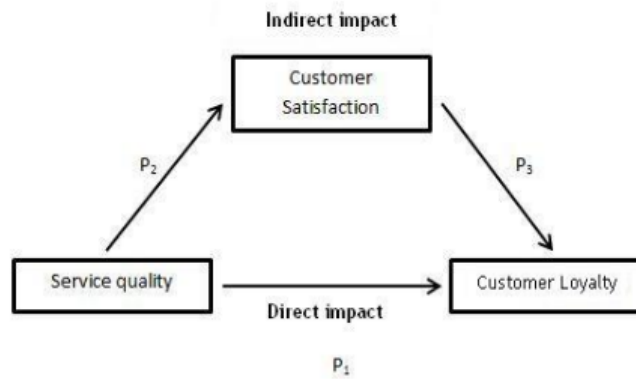


Figure 1. Path Analysis)

RESULTS

Regression Analysis Results of Service Quality Effect on Customer Satisfaction

Based on the results of regression analysis regarding service quality effects on customer satisfaction seen in the table below:

Table 2. Results of testing correlation and determination coefficientsservice quality effect on customer satisfaction

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.591 ^a	0.415	0.408	3.656

a. Predictors: (Constant), Service Quality
 b. Dependent Variable: Customer Satisfaction

Based on Table 2, it is known that service quality variables (tangible, reliability, responsiveness, assurance and empathy) explain the variation of customer satisfaction by 41.5% and the rest is determined by other variables outside this research model.

Table 3. Hypothesis test results t, service quality effect on customer satisfaction

		Coefficients ^a				
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	Constant	2.023	1.076		8.880	0.000
	Service Quality	0.461	0.308	0.322	8.499	0.000

a. Dependent Variable: Customer Satisfaction

Consistent esteem expresses that if the administration quality variable is equivalent to zero (0) and is settled, consumer loyalty is 2.023. While the relapse coefficient estimation of positive quality administration quality is 0.461 which implies that each expansion of 1 unit of administration quality variable will expand consumer loyalty by 0.461 units. Other than that, it is realized that the t-check/t-detail esteem is equivalent to (8.499) > t-table (1.97612), in this way it can be reasoned that there is a critical impact between benefit quality and consumer loyalty.

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Service Quality Effect on Customer Loyalty with Customer Satisfaction as an Intervening Variable

Table 4. Results of testing correlation and determination coefficients service quality effect on customer loyalty with customer satisfaction as an intervening variable

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.699 ^a	0.610	0.554	4.352

a. Predictors: (Constant), Customer Satisfaction, Service Quality

b. Dependent Variable: Customer Royalty

In light of Table 1 Variable administration quality (unmistakable, dependability, responsiveness, confirmation and sympathy) and consumer loyalty clarify the variety of eminence clients by 61% and the rest is controlled by different factors outside the exploration demonstrate.

Table 5. Hypothesis test results F, service quality effect on customer loyalty with customer satisfaction as an intervening variable

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	0.181	2	0.091	12.728	0.000 ^b
	Residual	18.269	147	0.124		
	Total	18.450	149			

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a. Dependent Variable: Customer Royalty

b. Predictors: (Constant), Customer Satisfaction, Service Quality

1

From the F test, it is known that the F statistic is 12.728 while the F table with a significance level of 5% is obtained F table of 3.06 in this case the F-statistic is greater than f-table, implying that there is a noteworthy impact between consumer loyalty factors and concurrent administration quality to eminence clients.

Table 6. Hypothesis test results t, service quality effect on customer loyalty with customer satisfaction as an intervening variable

		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
Model		B	Std. Error	Beta		
1	(Constant)	3.605	0.584		6.171	0.000
	Service Quality	0.211	0.166	0.559	7.665	0.007
	Customer Satisfaction	0.348	0.144	0.489	7.081	0.001

a. Dependent Variable: Customer Royalty

Constant value states that if the service quality and customer satisfaction variables are equal to zero (0) and are permanent, customer royalty is equal to 3.605. While the regression coefficient value of the variable positive service quality is 0.211, which means that every increase of 1 unit of service quality variable will increase the royalty customer by 0.211 units. Regression coefficient value from customer satisfaction variable is also positive with a value of 0.348, which means that every increase of 1 unit of customer satisfaction variable will increase the royalty customer by 0.348 units. It is known that the t-count / t-stat value for service quality and customer satisfaction variables is equal to (7.665) and (7.081) > t-table (1.97623), consequently it can be presumed that there is a huge impact between the impact of administration quality and consumer loyalty with eminence clients.

Path Analysis Result

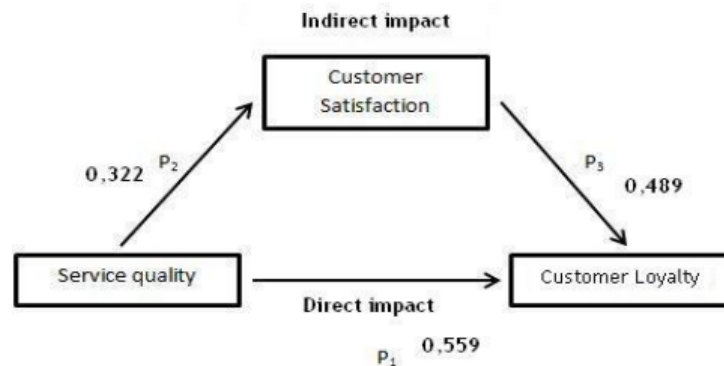


Figure 2. Results of the Analysis Path

In light of counts utilizing the way investigation above, it is realized that the immediate impact coefficient of administration quality on client unwaveringness is

0.559 and the circuitous impact of administration quality on client reliability is 0.157, this implies the aberrant impact is littler than the immediate impact so it can be reasoned that administration quality has an impact straightforwardly to client faithfulness without experiencing consumer loyalty.

DISCUSSION

Service Quality Effect on Customer Loyalty

In view of the test results there is a critical connection between benefit qualities on client devotion at Bank Rakyat Indonesia (BRI) in Bandung City, Dago Branch with a positive course, this demonstrates benefit quality impacts client dedication. Thus, Bank Rakyat Indonesia (BRI) as one of the service providers in the financial sector must pay attention to service quality so that it can continue to increase customer loyalty.

The effect of Customer Satisfaction on Customer Loyalty

In view of the test results there is a noteworthy connection between consumer loyalties on client faithfulness at Bank Rakyat Indonesia (BRI) in Bandung City Dago Branch with a positive bearing, this demonstrates consumer loyalty impacts client dedication. Thus, Bank Rakyat Indonesia (BRI) as one of the service providers in the financial sector must pay attention to customer satisfaction in order to make customers loyal to Bank Rakyat Indonesia (BRI).

Service Quality Effect on Customer Satisfaction

In view of the test results there is a huge connection between benefit qualities on consumer loyalty at Bank Rakyat Indonesia (BRI) in Bandung City, Dago Branch with a positive bearing, this demonstrates benefit quality impacts consumer loyalty. Thus, Bank Rakyat Indonesia (BRI) as one of the service providers in the financial sector must pay attention to service quality so that customers of Bank Rakyat Indonesia (BRI) become satisfied.

CONCLUDING COMMENTS

In light of the outcomes acquired, it can be finished up: (1) Administration quality comprising of unmistakable, unwavering quality, responsiveness, confirmation and sympathy affects client devotion. (2) Consumer loyalty affects client dependability. (3) Administration quality comprising of unmistakable, unwavering quality, responsiveness, confirmation and sympathy affects consumer loyalty. (4) Administration quality comprising of substantial, dependability, responsiveness, affirmation and compassion affects client faithfulness without experiencing consumer loyalty.

In view of these outcomes, the scientists suggest that Bank Rakyat Indonesia (BRI) must concentrate more on the measurements contained in benefit quality to

enhance the nature of administrations to fulfill clients and will likewise influence client dependability later.

LIMITATION OF THE RESEARCH

This study only measures the effect of service quality on customer loyalty, where customer satisfaction is an intervening variable. Research involving customer satisfaction, company image, and marketing relationship with customers, needs to be done in future studies.

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APPENDIX

RESEARCH QUESTIONNAIRE

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Service Quality Effect on Loyalty Customer with Customer Satisfaction as an Intervening Variable

Dear: Respondent (BRI Customer, Dago Branch Bandung)
In place

Sincerely,

In order to research on customer satisfaction, as my researcher to clients invoke the BRI branch Dago, so willing to give answers to the questionnaire that I serve in the next sheet. Your personal data will not be published, so you can give opinions freely. It is my hope for the participation in filling out the questionnaire, because your answer is a very valuable contribution to the researcher.

Researcher,

Bob Foster

RESPONDENT IDENTITY

Name :

Gender :

Age :

Charging Instructions

Give a check mark (√) on each question or statement that best fits your choice regarding the Service Quality of BRI Branch Dago Bandung. If you want to change the choices that have been marked, give a sign (X) to the original choice and then give another sign (√) for your new choice.

The assessment criteria are as follows:

14	Strongly Disagree	0	1	2	3	4	5	6	7	8	9	10	Strongly agree
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Statement:

No	Statement	0	1	2	3	4	5	6	7	8	9	10
A		Tangible Variables (Physical Evidence)										
1	The building and interior of the BRI Dago office are nice and attractive											
2	BRI Dago office space is clean, neat and comfortable											
3	Complete and suitable office room facilities so it feels comfortable											
4	Employees look clean, neat and polite											
5	Parking space is spacious and safe											
6	Seating to wait for regular and comfortable queues											
No	Statement	0	1	2	3	4	5	6	7	8	9	10
B		Reliability Variable (Reliability)										
1	BRI Dago employees serve fast, kind, friendly and thorough											
2	Service procedures or opening accounts for customers are not complicated											

3	The services provided by BRI Dago are as expected or satisfying												
4	Taking money through tellers easy and fast												
5	Security in conducting transactions guaranteed												
No	Statement	0	1	2	3	4	5	6	7	8	9	10	
C	Responsiveness variable (responsiveness)												
1	BRI Dago employees and staff are responsive to customer complaints												
2	BRI Dago employees and staff are always ready to help customers												
3	BRI Dago employees and staff fast in finishing												
4	Have a branch that is available sufficiently to facilitate financial transactions												
5	Provide loans with long-term repayment time												
No	Statement	0	1	2	3	4	5	6	7	8	9	10	
D	Assurance Variable (Confidence)												
1	BRI Dago employees and staff are always friendly and friendly in serving customers												
2	BRI Dago employees and staff have extensive knowledge												
3	BRI Dago guarantees saving customers and other customers												
4	Feeling safe when making transactions with employees												
No	Statement	0	1	2	3	4	5	6	7	8	9	10	
E	Empathy Variable (Concern)												
1	Providing products and services that benefit customers												
2	BRI Dago employees and staff understand customer desires												
3	BRI Dago employees and staff are able to communicate well												
4	BRI Dago is responsible for customer security and convenience												
5	Flexible operating hours for customer convenience												

No	Statement	0	1	2	3	4	5	6	7	8	9	10
F	Loyalty variable											
1	I will make a repeat transaction at BRI Dago											
2	I will use service products continuously											
3	I recommend BRI Dago products to others											
4	I am not interested in switching to another bank, besides BRI Dago											
5	I prioritize using BRI Dago products											
6	Make transactions other than saving money at the Bank, such as: paying credit bills, paying electricity bills, telephone and making transfers											
No	Statement	0	1	2	3	4	5	6	7	8	9	10
G	Satisfaction Variable											
1	I feel comfortable when employees provide services											
2	The facilities and infrastructure are very satisfying											
3	I am always interested in returning to using BRI Dago services											
4	I am satisfied with the attention and service provided by BRI Dago employees											
5	Settlement of transactions is not complicated											

Thank you

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