



The Influence of Service Quality on Customer Loyalty of PT. Olympindo Primadana Bekasi Branch, Sukawangi Unit

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Abstract. One factor that has a large effect on customer loyalty is service quality. Customers will be loyal to an item or service if the quality of service they receive leaves them feeling satisfied. Customer expectations will undoubtedly be fulfilled with quality service. Researchers have a goal for this study, namely to determine whether customer loyalty at the PT BPR Olympindo Primadana Unit Bekasi Sukawangi Branch is influenced by service quality. The survey method was used in this study, where several customers (as respondents) were asked various questions in the form of a Google form. The study population consisted of 568 customers of the Sukawangi Branch of PT BPR Olympindo Primadana Bekasi Unit. For sampling, use Purposive Sampling. The Slovin formula was used in research to determine the number of samples, so 85 samples were obtained. The sampling method based on coincidence is also known as the “accidental sampling method,” in which anyone who meets the researcher by chance and fulfills the requirements as a respondent can be used as a sample.

Keywords: Service quality · loyalty

1 Introduction

Financial services such as Rural Credit Banks and Sharia Rural Banks are highly developed throughout Indonesia. Rural Banks are banking bodies that channel money only to BPR business entities and take stock in the form of time deposit savings [1].

According to data from the financial services authority’s (OJK) website, BPR assets increased 3.64% compared to the same period last year, or 8.62% year over year. This growth was in line with TPF’s acceleration during the reporting period. The number of BPR loans disbursed in December 2021 increased by 5.24% (yoy), compared to the previous year, which was only 1.83% (yoy). According to the type of use, working capital credit (KMK) (46.0%) and investment credit (KI) (7.81%) were the most widely distributed BPR loans (53.81%), while consumer loans (KK) (46.19%) are the residual credit. BPR deposits increased by 10.12% (yoy) to Rp. 117.01 trillion in December 2021, exceeding the December 2020 developments of 3.52% (yoy).

The bank’s efforts to maintain and increase its customer base require positive representation before customers. This makes the bank motivated to always provide the best

service and offer attractive goods or services to maintain customer loyalty. Criticism and suggestions given to the bank will help the quality of service improve and can identify customer satisfaction after using the services provided by Bank.

One of them is PT. BPR Olympindo Primadana, which was founded in 1990 and operates in the banking sector. As a banking industry, products are sold to the public in the form of financial services such as providing credit loans and collecting savings and deposits. [2].

PT BPR Olympindo Primadana continues to strive to improve the best service to customers so that they feel satisfied and can foster customer loyalty for the bank [3]. However, there were several complaints submitted by customers. At PT BPR Olympindo Primadana, there are still a number of things that can affect customer loyalty. One of the factors is the lack of field officers and a lack of understanding of the product. BPR Olympindo Primadana, this has an effect on customer loyalty because many customers switch banks because they feel they cannot make loans. Therefore, it is necessary to do an analysis of the effect of service quality and satisfaction on customer loyalty at the PT. BPR Olympindo Primadana Bekasi branch, Sukawangi unit.

2 Literature Review

2.1 Service Quality

“Quality is the sum of a product’s or service’s characteristics that depend on its ability to meet stated or implied needs,” wrote Kotler and Keller (2009: 143).

According to Parasuraman, quoted by Tjiptono (2014: 282), service quality is measured by five parameters, including:

1. reliability, namely a technical proficiency in providing the promised service accurately and immediately and prioritizing full customer satisfaction.
2. responsiveness, namely the enthusiasm of employees to be able to help customers and respond quickly to customers.
3. tangibles, including infrastructure, buildings, machines, workers, and communication mechanisms.
4. Guarantee/Assurance: the characteristics of employees who can be trusted, are competent, courteous, and have adequate knowledge. Can give customers a sense of security from harm.
5. Empathy, including ease in building relationships, appropriate communication, attention to individuals, and understanding the personal needs of customers.

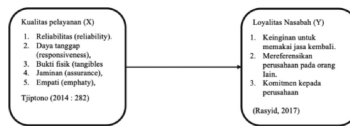
2.2 Customer Loyalty

Griffin (2005) shows that customer loyalty can be measured by the frequency and duration of customer purchases of products. As a result, corporate standards are critical to ensure continued protection.

The parameters of customer loyalty, according to Rasyid (2017), are as follows:

1. Willingness to use the service continuously
2. Refer the company to others.
3. Commitment to the company.

2.3 Thinking Framework



2.4 Hypothesis

H1: Service quality has an impact on customer loyalty at the PT BPR Olympindo Primadana Bekasi Unit Sukawangi Branch.

3 Research Methods

This study is quantitative. Quantitative research further clarifies its analysis of numerical data whose data is processed using statistical methods (Arikunto, 2019). The data collection method uses survey and interview methods where various statements are submitted to active customer respondents of PT. BPR Olympindo Primadana and a total of 568 customers at the beginning of 2022. Purposive sampling was used in this study to analyze data and use the slovin formula to find out the survey sample, which produced a total of 85 respondents using the slovin formula calculation Sugiyono (2004).

$$n = \frac{N}{1 + N(e)^2}$$

Information:

n: sample size

N: population size

e: The percentage of accuracy due to sampling error is equal to 10%.

then obtained a sample of:

$$n = \frac{568}{1 + 568(0, 1)^2}$$

$$n = \frac{568}{1 + 568(0, 01)}$$

$$n = \frac{568}{1 + 5, 68}$$

$$n = \frac{568}{6, 68}$$

$$n = 85$$

Primary and secondary data sources were used in this study, where the primary data is obtained from the answers of respondents to the questionnaires that have been distributed previously. The secondary data obtained by the researchers came from PT BPR Olympindo Primadana Bekasi Unit Sukawangi Branch.

Researchers used a Likert scale to analyze data in their research. Sugiyono argues that the Likert scale is useful for measuring how individuals and communities view social phenomena. Then, variable indicators are used to spell out the variable being measured. This indicator can serve as a springboard for creating instrument items, which can take the form of questions or statements.

No	Pernyataan	Skala
1	Sangat Tidak setuju	1
2	Tidak setuju	2
3	Netral	3
4	Setuju	4
5	Sangat Setuju	5

Data processing was carried out using simple regression analysis with the help of SPSS 25 software to test validity, reliability, and fractional (t) tests. Service quality is the X variable, and customer loyalty is the Y variable.

4 Research Result

4.1 Characteristics of Respondents

The characteristics of the respondents in this study are a number of the characteristics obtained from the backgrounds of the respondents. The results of the research related to the characteristics of the respondents' service satisfaction on customer loyalty at the PT. BPR Olympindo Bekasi branch, Sukawangi unit, show that there are no male respondents and as many as 100% of women (100%); this shows that women are more dominant than men in using loans.

Respondents with an age range of 17 years were 90%; respondents with an age range of 17–60 years were as many as 85 people (100%); and there were no respondents with an age range of > 60 years (0%). Because it refers to one of the loan transaction requirements at PT. BPR Olympindo Primadana, which is aged 17–60 years, this demonstrates that respondents aged 17–60 years are more likely.

The results from the answers of respondents (customers) who took part in the questionnaire obtained data regarding the respondent's work. 15 respondents (17.6%), 9 employees (10.6%), and other jobs 15 respondents (17.7%). This data can be used as input for PT BPR Olympindo Primadana in sorting out potential customers from the respondent's job.

5 Results and Discussion

To find out if the questionnaire can be trusted, that is, if it can be used for a validity test, SPSS is used to carry out validity test calculations, the calculated r value is compared to the r value in the table, and a statistically significant test is run. If the r table is exceeded

Tabel 1. Validity Test Results on Service Quality Variables (X)

No Item Pertanyaan	Corrected Item-Total Correlation	r tabel	Keterangan
1	0,730	0,213	Valid
2	0,625	0,213	Valid
3	0,561	0,213	Valid
4	0,719	0,213	Valid
5	0,719	0,213	Valid
6	0,633	0,213	Valid
7	0,699	0,213	Valid
8	1	0,213	Valid
9	0,662	0,213	Valid
10	0,691	0,213	Valid

Source: Output is processed using SPSS

by r and the values are positive, then the questions or indicators can be accepted (Ghozali 2007:45). This study shows that the questionnaire can be trusted and is valid. The data is shown in Table 1 as follows:

The research questionnaire for service quality variables can be used because the 10 statement items on service quality variables submitted by respondents are valid (count $r >$ table r) (Table 2).

A reliability test is used to determine the reliability of the attributes proposed to the respondents in the questionnaire. Then the reliability test uses statistical tests along with the results of the validity test on the customer loyalty variable (Y) :

Tabel 2. Validity Test Results for Customer Loyalty Variables (Y)

No Item Pertanyaan	Corrected Item-Total Correlation	r tabel	Keterangan
1	0,876	0,213	Valid
2	0,935	0,213	Valid
3	0,904	0,213	Valid
4	0,915	0,213	Valid
5	0,943	0,213	Valid
6	0,408	0,213	Valid

Tabel 3. Reliability Test Results

No	Variabel	Jumlah Item	Cronbach's alpha item deleted	Minimal Cronbach's Alpha yang diisyaratkann	Keterangan
1	Kualitas Pelayanan	10	0,951	>0,60	Reliabel
2	Loyalitas Nasabah	6	0,915	>0,60	Reliabel

Tabel 4. Coefficients

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized	t	Sig.
		B	Std. Error	Coefficients Beta		
1	(Constant)	-6,158	3,724		-1,653	,102
	KUALITAS PELAYANAN	,660	,26086	,645	7,685	,000

Dependent Variable: CUSTOMER LOYALTY

The research questionnaire for customer loyalty variables can be used if the r count in the table above is smaller than the r count for each of the six statement items on the service quality variable delivered to respondents (Table 3).

A test is said to have high reliability if it consistently produces the same results, so testing reliability is related to trust issues. Difficulty identifying test results or the assertion that results are meaningless if they fluctuate. If the Cronbach's alpha value (α) is greater than 0.60 (> 0.60), then the questionnaire can be considered reliable or reliable, whereas if the Cronbach's alpha value (α) is less than 0.60 (0.60), then questionnaires can be considered unreliable or unreliable (Suswanto, 2014) (Table 4).

To find out how far the service quality variable affects customer loyalty, a simple linear regression test can be used (Yulianti, 2015).

Based on the test results above, it is obtained

$$Y = a + bx$$

$$Y = -6,158 + 0,660x$$

Based on Table 3.10 above, the regression equation is obtained as follows :

- a. Constant equals -6.158 The customer satisfaction variable has a value of -6.158 if other variables, namely service quality variables, are considered zero.
- b. The value of the regression coefficient for service quality obtained from the data above is 0.660, which means that service quality or variable x has a positive effect on customer loyalty or variable y from PT BPR Olympindo primadana Bekasi Unit Sukawangi Branch of 0.650.
- c. A partial test (t) is a test that has the objective of seeing how far the independent variable has an influence on the dependent variable. The t test is used to prove the significance of how much influence the x variable, or service quality, has on the y variable, or customer loyalty, partially. And the test results are obtained (based on the simple linear regression test table) as shown by:

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	
	B	Std. Error	Beta			
1	(Constant)	-6.158	3.724		-1.653	.102
	KUALITAS PELAYANAN	.660	.086	.645	7.685	.000

Dependent Variable: CUSTOMER LOYALTY

- a. Referring to significant values: From the coefficient table above, $0.000 < 0.05$ significant values are obtained. The conclusion is that the service quality variable (X) has an influence on the consumer loyalty variable (Y) at PT BPR Olympindo Primadana Bekasi Unit Sukawangi Branch.
- b. Referring to the t value: It is known that the t value is $7,685 > t$ based on the table above. So H_0 is rejected (accepting H_a), so it can be concluded that the y variable, or customer loyalty, is positively influenced by the x variable, or service quality.

Search t tabel

t tabel =

= (0,05/2 : 85-1-1)

= (0,025 : 83) [Dilihat pada distribusi nilai

t tabel]

= 1,989

6 Conclusion

The results of the study show that the service quality of PT BPR Olympindo Primadana Bekasi Unit Sukawangi Branch has a partial influence on customer loyalty.

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