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Product and Service Quality to Inflict Customer Satisfaction and Loyalty of Bank Sahabat Sampoerna Kelapa Gading Branch

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Abstract

Post-pandemic economic growth is a focus for the government where one of the steps taken is a policy related to bank interest rates to stimulate the growth of corporate and small medium enterprise loans. One of the banks that has a focus on providing corporate and small medium enterprise loans is Bank Sahabat Sampoerna. Tight competition in the banking world in helping efforts to grow the economy has triggered Bank Sahabat Sampoerna to provide the best quality products and services to its customers so that these customers receive satisfaction which then become loyal customers. The purpose of this study was to determine whether there is an influence of product and service quality on customer satisfaction and loyalty at Bank Sahabat Sampoerna Kelapa Gading Branch. Smart-PLS is used to implement the SEM method in this study. In this study, 100 customers who used credit services were sampled using the accidental sampling method, which falls under the category of non-probability sampling. The endogenous variables Customer Loyalty (Z) and Customer Satisfaction (Y) were found to be 0.417 and 0.433, respectively, in this study. This demonstrates that the endogenous inert variable Customer Satisfaction (Y) is weakly affected by 0.433 by the exogenous factors Product Quality (X1) and Service Quality (X2). In the interim, the endogenous dormant variable Customer Loyalty (Z) is weakly impacted by 0.417 by the exogenous variable Product Quality (X1) and Service Quality (X2) through the intervening variable Customer Satisfaction (Y).

Keywords: Product Quality, Service Quality, Customer Loyalty

INTRODUCTION

Post-pandemic economic growth is a challenge for several developing countries such as Indonesia. The expected economic growth will not just run without the support of the government. For this reason, the Government of Indonesia does not just remain silent in its efforts to increase economic growth, which was previously quite messy due to the Covid 19 disaster that we have just ended.

Government-led monetary policy, specifically in coordination with Bank Indonesia (BI), aims to maximize a range of accommodative monetary and macroprudential policies in order to hasten the digitalization of Indonesia's payment system and bolster efforts at economic recovery. Specifically, this is done by putting into place the following monetary policies: Follow the rupiah exchange rate policy to keep currency rates stable

and in conformity with market processes and fundamentals, further strengthen the exchange rate manipulation strategy to enhance the effectiveness of the accommodative stance of monetary policy, and Strengthen the Transparency Policy (SBDK).

The focus will be on new lending interest rate hikes, expansion of policies to reduce interest on late payment of credit card payments by 1% of unpaid amounts, acceleration of short-term money market deepening programs by strengthening financial market regulatory frameworks, and introduction of multi-matching electronic trading. It's becoming Supporting the Platform (ETP), especially the Rupiah and Forex markets, as well as promoting the implementation of trade and investment facilitation, and cooperating with relevant institutions to further socialize the use of Local Currency Settlement (LCS). (Pratiwi, 2022).

Policy regarding interest rates is expected to be able to stimulate domestic credit growth so that economic activity is revived. In accordance with the policies that have been pursued by the government, the banking sector has begun to spur credit distribution for the corporate segment. Several bankers stated that credit for this jumbo business actor was able to grow by double digits in the first month of this year and this is in line with the Bank Indonesia Survey (BI) which looked at requests for corporate financing in January 2023 indicating positive growth. This is reflected in the Weighted Net Balance (SBT) of corporate financing of 12.1% (Walfajri, 2023).

New loan disbursement by banks in April 2023 also indicated limited growth, this can be seen from the Weighted Net Balance of new credit distribution in April 2023 which was recorded at 68.9%, growing positively, although not as high as the Weighted Net Balance in the previous month of 94.6% where The main factors affecting the distribution of new loans include requests for financing from customers, prospects for future monetary and economic conditions, as well as the level of business competition from other banks, where for the whole of Q2 2023 new loan distribution offers from banks are predicted to increase (Haryono, 2023).

The banking industry has an important role in efforts to improve economic growth which is being the focus of the government. One of the banks that plays a role in efforts to channel credit, both corporate loans and MSME business loans, is Bank Sahabat Sampoerna. In the first quarter of this year, Bank Sahabat Sampoerna, through digital transformation and collaboration, recorded a net profit increase of 17.3% YoY (year-on-year/ compared to the previous year) to IDR 13.0 billion from the achievement in the first quarter of 2021 of IDR 11.1 billion, where the increase in profit was supported by credit distribution in the first quarter of this year amounting to Rp. 8.5 trillion, growing 5.2% from the previous year of Rp. 8.1 trillion. More than 40% of the total credit is channeled directly to support MSME business growth and investment (Sudarma, 2022).

Increasing lending Bank Sahabat Sampoerna always pays attention to the quality of the products and services they provide to debtors in order to create satisfaction and loyalty from these customers. The big challenge faced by Islamic and conventional banking today is in the form of customer loyalty where competition for the quality of products and services requires banking marketers to be able to provide several quality products and satisfying services (Zulkarnain et al., 2020).

The items that Bank Sahabat Sampoerna continues to offer to its clients are of a high caliber. Product quality is an important factor for consumers to determine the selection of company products, where the products offered by the company must be well tested and meet minimum standards according to the provisions (Woen & Santoso, 2021). Product quality is the characteristics and characteristics of a goods or service that affect its ability to satisfy stated or implied needs where to achieve the desired product quality, a quality standard is needed, this is intended to ensure that the products produced meet predetermined standards so that customers will not lose confidence in the products contained in the bank (Zulkarnain et al., 2020).

Customers will favor products that offer superior quality and performance as well as

striking features (Triono et al., 2020). Attention to products, especially features that complement product value, should be a concern for banks (Andriyani & Ardianto, 2020).

Apart from the quality of Bank Sahabat Sampoerna's products, they also do not forget the quality of the services they provide. In the competition in the world of banking, superior service will bring them advantages where service quality plays an important role in customer satisfaction and customer loyalty (Septiana et al., 2021). Banking is a service company organization, where in providing services to the community, the services provided by each employee must be able to provide satisfaction with the services produced (Nasfi et al., 2020).

The Bank strives to maintain the quality of services provided to attract customers (Akob & Sukarno, 2022). One of the important points in order to retain customers is to provide good service (Widnyana & Suarmanayasa, 2021). The quality of service in service companies such as banking is very important from the customer's point of view where the customer does not only judge the results of the service, but also the process of delivering the service (Monica & Marlius, 2023).

By implementing quality products and services, Bank Sahabat Sampoerna is confident in getting satisfaction and loyalty from its customers. Customer satisfaction is also one of the main factors that can be used as a determinant in creating and maintaining high loyalty in the minds of customers (Budiman, 2020).

In evaluating satisfaction, customers often see added value from the efficiency of products or services obtained from the process of buying products or services where the amount of added value received by customers through the process of using products or services is the answer to the question why customers choose, customers are always looking for maximum value that a product or service can offer (Nugraha & Astarini, 2023).

Marketers, consumers, and consumer researchers are the parties that are directly related to customer satisfaction or dissatisfaction, so management must focus on this issue because it

is thought to be the main factor in being able to outperform the competition by offering customers value and satisfaction through high-quality goods and services. (Kristania et al., 2022).

When customer satisfaction can be grasped, of course Bank Sahabat Sampoerna will be one step easier to gain loyalty from its customers. Numerous factors influence customer loyalty, one of which is clients satisfaction (Utama & Murti, 2021). Loyalty of the customer is a high obligation to repurchase a favored product or service later on, not with standing the impact of the circumstance and advertisers' endeavors to change conduct, one might say that clients will be faithful to make rehash buys constantly (Sigit et al., 2020).

Customer loyalty can also be interpreted as customer commitment which is represented in purchasing a product or using services that are consistent over time and there is a tendency for customers to make repeated purchases regularly and recommend the bank they choose to other customers resulting from a feeling of satisfaction with the quality of a product or service (Ahmad et al., 2022). Customer loyalty is a valuable asset for any business, so keeping existing customers happy must take precedence over attracting new ones. Loyal customers can be defined as those who are so pleased with a product or service that they are eager to recommend it to everyone they know (Muis et al., 2021). Bank Sahabat Sampoerna will develop into a bank that is crucial to attempts to revive the Indonesian economy by earning the loyalty of its clients.

In previous research on satisfaction and loyalty from banking customers, many researchers focused on service quality. Only a few studies have discussed the product quality of the bank itself which may have an influence on customer satisfaction and loyalty. Often banking products are equated with services provided by banks, even though these two things are very different. Products between one bank and another have different features, both in terms of the filing process, requirements, interest rates and so on which allows customers to make comparisons and choose which bank can satisfy them as customers.

There are many products offered by banks to their customers.

Bank Sahabat Sampoerna offers many products such as micro business loans, corporate loans, time deposits and many other products. Therefore this study contains product quality apart from service quality from Bank Sahabat Sampoerna which is expected to affect satisfaction and loyalty from its customers where product quality which is one of the variables in this study has not been included in previous research studies. Bank Sahabat Sampoerna believes that by providing high quality products for its customers and supported by excellent service from all employees of Bank Sahabat Sampoerna for its customers, these customers will be able to feel satisfied. Customers who are already satisfied with the products and services of Bank Sahabat Sampoerna will become loyal to the bank so that customers will not move to other banks.

METHODS

This quantitative study was carried out over the course of five months, from January to May 2023. The Structural Equation Model (SEM) is used

in this study's quantitative analysis approach. The Smart PLS (Partial Least Square) program 3.1.9, was used to analyze the questionnaires that were distributed to respondents via Google Forms. This research's primary data were collected by sending questionnaires to a several of customers who used the Bank Sahabat Sampoerna Branch Kelapa Gading's credit facility. This research utilized accidental sampling, which falls under the category of non-probability sampling.

During the course of the research, a total of 100 customers from Bank Sahabat Sampoerna Branch Kelapa Gading who had previously utilized credit products met the inclusion criteria for this study's sample.

Exogenous variables, such as product quality (X1) and service quality (X2), were used in this research. Customer Loyalty (Z) and Customer Satisfaction (Y) are the endogenous variables in this research. The Customer Satisfaction variable (Y) serves as the study's mediating variable. As shown in Figure 1, the research foundation for this study is based on an analysis of structural equation models.

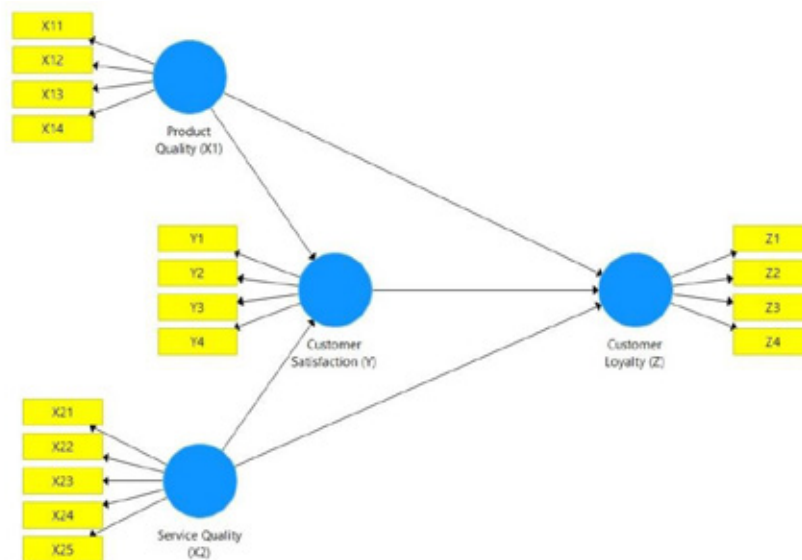


Figure 1. Modeling of PLS SEM

This study's hypothesis was established on the basis of the preceding conceptual framework and the discussion in the study's background: H1: customer satisfaction is positively and significantly impacted by product quality, H2: customer satisfaction is positively and significantly impacted by service quality, H3: customer loyalty is positively and significantly impacted by product quality, H4: Customer loyalty is positively and significantly impacted by service quality, H5: customer loyalty is positively and significantly impacted by customer satisfaction, H6: customer loyalty is positively and significantly

indirectly impacted by product quality through customer satisfaction, and H7: customer loyalty is positively and significantly indirectly impacted by service quality through customer satisfaction.

RESULTS

Measurement Model

The Smart PLS program can be used to evaluate the model in PLS-SEM by evaluating the measurement model's results, specifically using confirming factor analysis (CFA) and evaluating the validity and reliability of latent constructs (Ghozali, 2021).

Table 1. Result of outer loading

	Product Quality (X1)	Service Quality (X2)	Customer Satisfaction (Y)	Customer Loyalty (Z)
X11	0.731			
X12	0.830			
X13	0.792			
X14	0.664			
X21		0.801		
X22		0.795		
X23		0.822		
X24		0.750		
X25		0.853		
Y1			0.889	
Y2			0.867	
Y3			0.862	
Y4			0.797	
Z1				0.927
Z2				0.896
Z3				0.911
Z4				0.848

The guideline used to evaluate merged legitimacy is that the stacking factor esteem should be more than 0.700 for confirmatory research (Ghozali, 2021). Table number 1 reveals that every indicator has a value greater than 0.700 except one indicator which was declared invalid, namely the variable indicator X1.4 with a value of 0.664. The validity test in the SEM model can also be carried out by looking at the value of Average Variance Extracted (AVE).

Table 2. Result of Average Variance Extracted (AVE)

	Average Variance Extracted (AVE)
Customer Loyalty (Z)	0.803
Customer Satisfaction (Y)	0.730
Product Quality (X1)	0.573
Service Quality (X2)	0.648

All of the constructs' AVE values are more than 0.50, satisfying the validity criteria (Ghozali,

2021). From table number 2 it can be seen that all AVE values exceed > 0.50, so they are included in the validity requirements.

In SEM PLS the next testing stage is discriminant validity testing. One way to test the idea that different constructs' manifest variables shouldn't be highly correlated is to compare the AVE square root for each construct with the correlation value between constructs in a model where good discriminant validity is demonstrated from the AVE square root for each construct is greater than the correlation between constructs. The model is valid and satisfies discriminant validity, as can be seen from table 3, where the AVE square root value is larger than the correlation worth.

In estimating the model, build unwavering quality tests were additionally completed. The purpose of reliability tests is to demonstrate the instrument's consistency, precision, and accuracy when measuring constructs (Ghozali, 2021). The following table displays the findings of this research's reliability test.

Table 3. Result of discriminant validity

	Customer Loyalty (Z)	Customer Satisfaction (Y)	Product Quality (X1)	Service Quality (X2)
Customer Loyalty (Z)	0.896			
Customer Satisfaction (Y)	0.591	0.854		
Product Quality (X1)	0.521	0.610	0.757	
Service Quality (X2)	0.512	0.551	0.568	0.805

Table 4. Result of Construct Realibility and Validity

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
Product Quality (X1)	0.753	0.782	0.842	0.573
Service Quality (X2)	0.866	0.895	0.902	0.648
Customer Satisfaction (Y)	0.876	0.880	0.915	0.730
Customer Loyalty (Z)	0.918	0.919	0.942	0.803

For confirmatory research, the composite reliability worth must be higher than 0.700, according to the rule of thumb used to evaluate construct reliability (Ghozali, 2021). In table 4 it can be seen that the value of composite reliability, Cronbach Alpha and rho A in all constructs is above 0.70 so that it meets the reliability requirements.

Structural Model

After the model's measurement data are examined, the SEM-PLS test, evaluation of the structural model, and significance testing to ascertain the influence among constructs or variables come next (Ghozali, 2021).

Table 5. Result of R Square

	R Square	R Square Adjusted
Customer Loyalty (Z)	0.417	0.398
Customer Satisfaction (Y)	0.433	0.422

The worths of R-Square 0.75, 0.50, and 0.25 may be used to determine if the model is strong, moderate, or weak, and changes in the R-Squares value can be used to explain certain exogenous

latent factors to endogenous latent variables whether they have a substantive influence. This is done to assess the structural model using PLS (Ghozali, 2021). Customer Loyalty (Z) and the endogenous variable R. Square of Customer Satisfaction (Y) are shown in Table 5. This suggests that the exogenous variables

Product Quality (X1) and Service Quality (X2) have weak effect on the endogenous latent variable Customer Satisfaction (Y). While the exogenous variables Product Quality (X1) and Service Quality (X2) have a weak influence on the endogenous latent variable Customer Loyalty (Z) via the mediating variable Customer Satisfaction (Y).

Hypothesis Analysis

The SEM-PLS method's next step is to test hypotheses after evaluating covergene validity, discriminant validity, and reliability. Regression conclusions or the effect of exogenous variables on endogenous variables can be obtained through hypothesis testing using the algorithm procedure. A bootstrapping procedure in the Smart PLS program is required to obtain the significance value. Figure 2, the result of the PLS Algorithm procedure in the Smart PLS program, shows the worth of the effect of the exogenous and mediating factors that were investigated in this research.

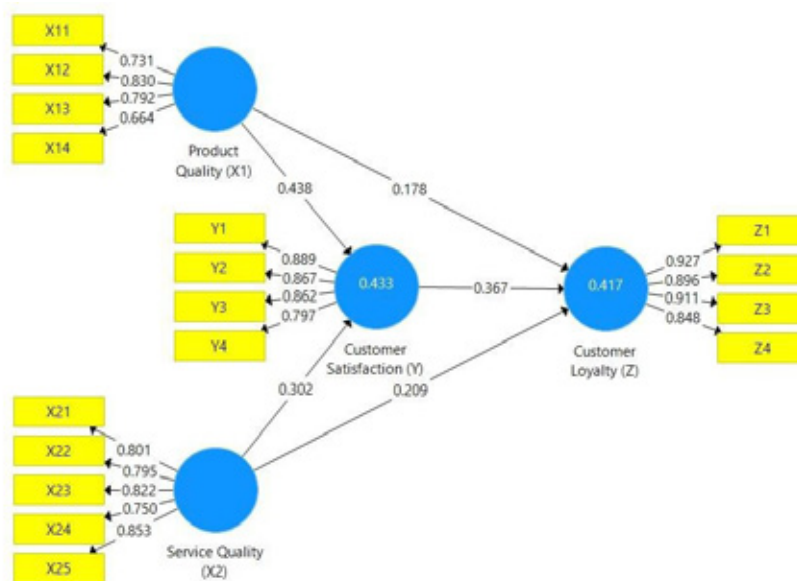


Figure 2. PLS algorithm result

The connection line between exogenous and endogenous components then, in Figure 3, has T-Measurement values through the bootstrapping mechanism, representing the significance of the influence between exogenous and endogenous idle factors at that time.

P value of less than 0.05 percent is used to determine significance (Hair et al., 2019). The following are the outcomes of the hypothesis discussion as presented in table 6:

H1: Product Quality (X1) has a positive and significant effect on Customer Satisfaction (Y),

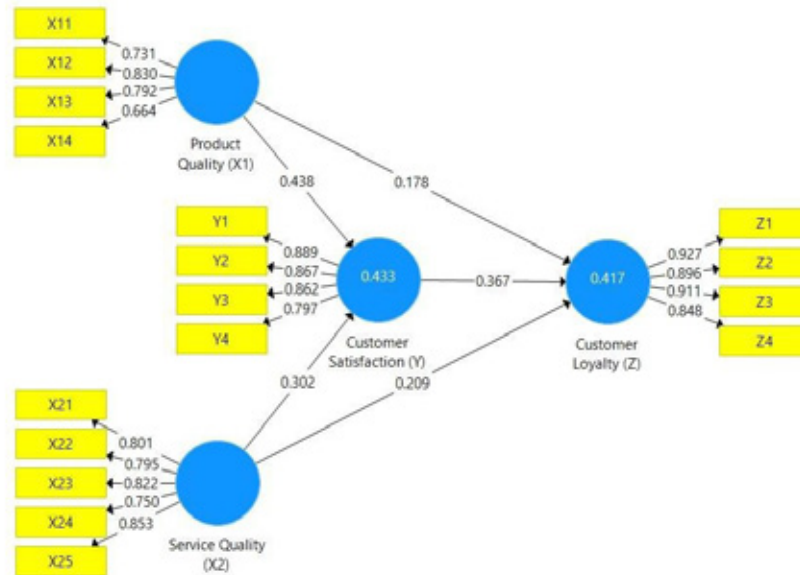


Figure 3. PLS bootstrapping result

The results of this study's bootstrapping procedure can be found in Table 6. The significance of the hypothesis is shown in Table 6. The importance esteem utilized at the 5% level is 1.96 (Ghozali, 2021).

from table 6 the first example esteem is 0.438 and the importance with T Insights is 4.058 and P Value is 0.00. The hypothesis is accepted after that.

H2: Product Quality (X1) has not a positive and

Table 6. Result of bootstrapping

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Product Quality (X1) -> Customer Satisfaction (Y)	0.438	0.447	0.108	4.058	0.000
Product Quality (X1) -> Customer Loyalty (Z)	0.178	0.194	0.113	1.573	0.116
Service Quality (X2) -> Customer Satisfaction (Y)	0.302	0.303	0.132	2.281	0.023
Service Quality (X2) -> Customer Loyalty (Z)	0.209	0.204	0.103	2.028	0.043
Customer Satisfaction (Y) -> Customer Loyalty (Z)	0.367	0.362	0.134	2.735	0.006

massive impact on Customer Loyalty (Z), from table 6 the first example esteem is 0.178 and the importance with T Measurements is 1.573 and P Worth is 0.116. Then the hypothesis is rejected.

H3: According to table 6, the original sample value is 0.302, the significance with T statistics is 2.281, and the P value is 0.023. Service Quality (X2) has no positive or significant effect on Customer Satisfaction (Y). The hypothesis is accepted after that.

H4: According to table 6, the original sample value is 0.209, the significance is 2.028, and the T statistic and P value are 0.043. This indicates that Service Quality (X2) has a positive and significant effect on Customer Loyalty (Z). The hypothesis is accepted after that.

H5: According to table 6, the original sample value is 0.367, the significance with T statistics is 2.735, and the P value is 0.006. Customer Satisfaction (Y) has a positive and significant effect on Customer Loyalty (Z). The hypothesis is

accepted after that.

To gauge the roundabout impact of exogenous factors interceded by the Customer Satisfaction variable (Y) should be visible in the Particular Aberrant Impact on Shrewd PLS. The specific indirect effect's outcome can be seen in Table 7.

The specific indirect effect in this study was derived from table 7:

H6: According to table 7, the original sample value is 0.161, the significance with T statistics is 2.435, and the P value is 0.015, Product Quality (X1) has an indirect effect on Customer Loyalty (Z) through Customer Satisfaction (Y). The hypothesis is accepted after that.

H7: Table 7 shows that Customer Loyalty (Z) and Service Quality (X2) do not have any indirect relationships through Customer Satisfaction (Y) and Customer Loyalty (Z). The original sample worth was 0.111, the significance using T statistics was 1.566, and the P value was 0.118. The hypothesis is then disproved.

Table 7. Specific indirect effect

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Product Quality (X1) -> Customer Satisfaction (Y) -> Customer Loyalty (Z)	0.161	0.159	0.066	2.435	0.015
Service Quality (X2) -> Customer Satisfaction (Y) -> Customer Loyalty (Z)	0.111	0.113	0.071	1.566	0.118

DISCUSSION

The quality of products from Bank Sahabat Sampoerna that are presented to credit customers can increase the satisfaction of these customers. The results obtained from this study are in accordance with research conducted by Zulkarnain et al (2020) and Andriyani & Ardiyanto (2020) which state that product quality affects satisfaction from bank customers. The thing that forms customer satisfaction is that Bank Sahabat Sampoerna's credit products have performed well for customers so that these customers feel that the bank they choose in applying for credit has quality products and excellent service. The product quality of the Sahabat Sampoerna bank does not have a direct influence on the loyalty of its customers. Bank Sahabat Sampoerna's credit customers have not fully used all the products from the bank so that customers feel they have not fully become partners with Bank Sahabat Sampoerna.

The quality of services provided by Bank Sahabat Sampoerna to its customers supports the creation of satisfaction and loyalty from customers who use credit services from the bank. The results obtained in research using the SEM method are in accordance with research conducted by Sigit et al (2020) and Budiman (2020) which state that service quality has a significant effect on customer satisfaction. The main factor that forms satisfaction from the quality of services provided is that Bank Sahabat Sampoerna helps customers and provides responsive service so that customers feel satisfied and consider Bank Sahabat Sampoerna employees to be very competent in serving you as a customer, the obligations and rights of its customers. Service quality was also found to have a direct effect on customer loyalty where this is in accordance with research conducted by Widyana & Suamanayasa (2021) and Ahmad et al (2022). The factor that forms loyalty through service quality is that Bank Sahabat Sampoerna is able to provide promised services promptly, accurately and satisfactorily. The company's achievements so that customers who use credit services feel that Bank Sahabat Sampoerna is providing active and concrete

assistance to its customers.

Customer satisfaction is the first step achieved by Bank Sahabat Sampoerna in an effort to win loyalty from its customers. According to research by Kristania et al. (2022), Utama & Murti (2021), and Muis et al. (2022), it was discovered through SEM testing in this study that customer satisfaction has an impact on customer loyalty. The factor that forms loyalty through customer satisfaction at Bank Sahabat Sampoerna is that the bank provides promotions in order to maintain long-term relationships with its customers so that customers who use credit facilities feel a special affinity with Bank Sahabat Sampoerna. According to research by Zulkarnain et al. (2020), who discovered that customer contentment may mediate product quality to improve loyalty, this study's testing of the SEM technique also revealed that customer satisfaction has a mediating influence on product quality on customer loyalty. However, through the SEM test used in this study, it also found discrepancies with research conducted by Akob & Sukarno (2022) where customer satisfaction has no effect in mediating service quality on customer loyalty.

CONCLUSION

By involving the SEM technique in this review, exact realities were acquired that product quality and service quality claimed by Bank Sahabat Sampoerna influence consumer satisfaction, thusly Bank Sahabat Sampoerna Kelapa Gading Branch needs to keep up with and even further develop product quality and service quality they have so fulfillment from clients can be very much kept up with. The quality of products owned by Bank Sahabat Sampoerna has not been able to form loyalty from its customers directly so that satisfaction from these customers is needed in terms of improving the quality of products provided by Bank Sahabat Sampoerna Kelapa Gading Branch. Improving product quality, especially for corporate and Small Medium Enterprise loan products, can be done through interest rate competition so that customers do not switch to other banks.

Meanwhile, the service quality of Bank

Sahabat Sampoerna Kelapa Gading Branch can increase the loyalty of customers who have used credit facilities so that the quality of existing services needs to be maintained and improved whenever possible. In order to maintain customer loyalty at the Bank Sahabat Sampoerna Kelapa Gading Branch, customer satisfaction must also be maintained because satisfied customers tend to be more loyal.

This examination is a review that involves a quantitative methodology with a survey as an information assortment strategy where respondents finish up a poll as the information to be investigated. This research does not use qualitative analysis which is examined in depth to determine customer satisfaction and loyalty in more depth. As a result, it is hoped that a combination of qualitative and quantitative methods can be used in subsequent research to fully comprehend the respondents' intentions in order to improve outcomes.

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