

ISSN : 2580-3220, E-ISSN : 2580-4588
J. Mandiri., Vol. 6, No. 2, Desember 2022 (99 - 115)
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dan Pemberdayaan Masyarakat (LKD-PM)
DOI: <https://doi.org/10.33753/mandiri.v6i2.215>

Customer Satisfaction and Loyalty Management of Bank Sahabat Sampoerna Branch Kelapa Gading

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Abstract

The purpose of this study is to determine whether there is an effect of service quality, customer motivation and customer behavior on customer satisfaction with customer complaints as moderation and its impact on customer loyalty at Bank Sahabat Sampoerna Branch Kelapa Gading. This study uses the SEM method with the Smart-PLS application. The number of samples in this study amounted to 52 with the sampling technique of accidental sampling which is included in the type of non-probability sampling where the object in this study is the customer who uses credit facilities at Bank Sahabat Sampoerna Branch Kelapa Gading. The results of this study obtained the endogenous variable Customer Satisfaction (Y) of 0.98 and Customer Loyalty (Z) of 0.97. This indicates that the endogenous latent variable Customer Satisfaction (Y) is strongly influenced by the exogenous variables of Service Quality (X1), Customer Motivation (X2) and Customer Behavior (X3). Meanwhile, the endogenous latent variable of Customer Loyalty (Z) is strongly influenced by 0.97 by the exogenous variables of Service Quality (X1), Customer Motivation (X2) and Customer Behavior (X3) through the mediating variable of Customer Satisfaction (Y).

Keywords: Customer Satisfaction, Customer Loyalty, Service Quality, Customer Motivation, Customer Behavior

INTRODUCTION

Disruption of technology has brought intense competition in the industrial world, including the banking industry, both at home and abroad. In the industrial era 4.0 where the development of digitalization accelerates rapidly, many non-bank financial institutions have emerged which are popularly called fintech (financial technology). Fintech can replace banking functions as financial sector services (providers of funds or providers of capital) on easier and more efficient terms (Miswan, 2019). One of the banking services, namely channeling funds to the community, is one of the target markets of fintech institutions. In Figure 1, it can be seen that in September 2022 the Financial Services Authority (OJK) reported the number of fintech lending loans of 19.49 trillion rupiah, where this value was an increase of 1.41% compared to the previous month in August 2022.

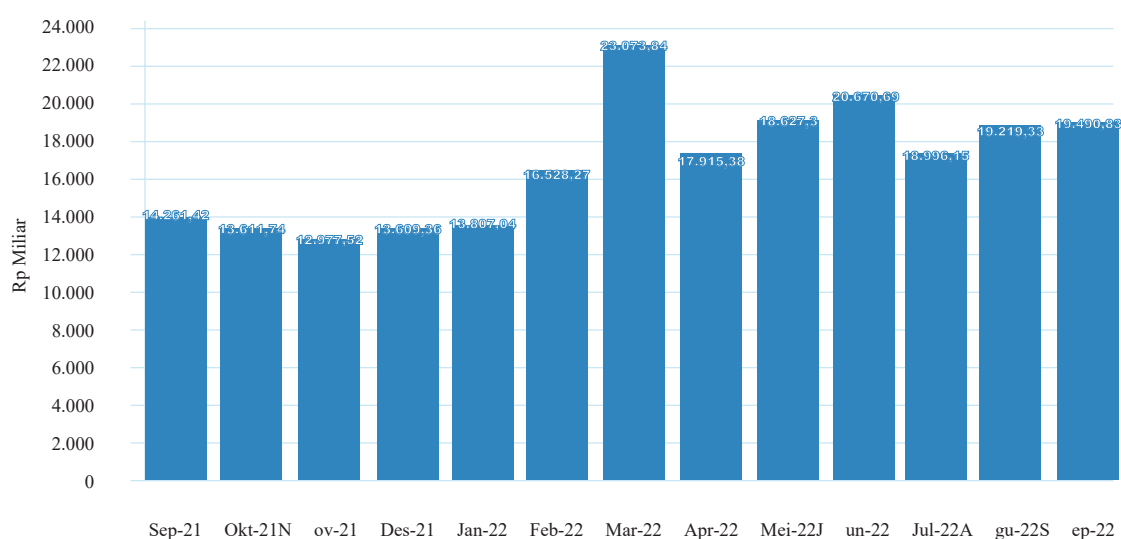


Figure 1. Graph of fintech lending loans in Indonesia

Source: Otoritas Jasa Keuangan

When compared to the previous year, the number of fintech lending in September 2022 was 36.67% higher than September 2021, where the value of lending was Rp. 14.26 trillion. If you look at the amount of lending to the productive sector, the figure will reach Rp. 9.32 trillion in September 2022, where this amount reaches 47.83% of the total distribution of fintech lending loans. Meanwhile, the productive sectors that received the largest fintech lending loans were wholesale and retail trade, repairs, and car and motorcycle maintenance amounting to Rp3.26

trillion, followed by the accommodation and food and beverage sector of Rp1.23 trillion (Rizaty, 2022).

Meanwhile, in the banking sector, BI Governor Perry Warjiyo said that credit growth in September 2022 was 11.00% year on year. (Walfajri, 2022). Despite the growth of credit in banking institutions and fintech institutions, the credit product market which was originally controlled by banking institutions is slowly being divided into fintech institutions.

This of course urges banking institutions to concentrate on fulfilling customer satisfaction and building loyalty from these customers. By maintaining the loyalty of its customers, banks do not have to worry about the customer changing their trust in terms of applying for credit to fintech institutions. One of the banks in Indonesia that is surviving the onslaught of the industrial

disruption era 4.0 is the Sahabat Sampoerna bank. Bank Sahabat Sampoerna is a financial institution that is well known by some Indonesians. This bank has been established since 1990 which later changed its name to Bank Sahabat Sampoerna in 2011. Bank Sahabat Sampoerna has a focus on providing credit to small and medium enterprises, often referred to as SME (Small Medium Enterprise). Business actors from the level of small and medium companies mostly use the credit services provided by the Sahabat Sampoerna bank.

There are many things that need to be a concern for banks in the midst of the disruption of the industrial era 4.0 so that their customers continue to use their banking services, one way to retain their customers is to pay attention to service quality. Quality of service is very much needed by providing and fulfilling facilities and responses according to customer wishes (Andriyani & Ardianto, 2020). The quality of services contained in a bank can be the basis of customer satisfaction, a banking operator is said to have high value for its customers when it is able to provide quality, benefits and minimal sacrifices (Mawey et al, 2018).

Bank Sahabat Sampoerna strives to provide the best service quality for its customers, especially in providing credit services so that their customers get satisfaction from the services they provide and become loyal customers in using their services. The quality of services implemented by the bank affects the satisfaction of the bank's customers (Sigit & Soliha, 2017). Then the better the quality of services provided by the bank to its customers, the customer satisfaction will increase. This is also in accordance with research conducted by Oetama and Sari (2017) that service quality affects customer satisfaction partially and simultaneously. Sangadji & Sopiah (2013) stated that quality has a close relationship with customer satisfaction, where quality provides an impetus to customers to establish strong bonds with the company. In addition to influencing customer satisfaction, service quality also affects customer loyalty. Service quality has a positive and significant influence on customer loyalty (Zulkarnain et al, 2020).

Banks also need to understand the motivations of their customers in order to provide products and services that suit their needs so as to create satisfaction for their customers. Motivation is a state of individual personality that facilitates the individual's desire to carry out a certain activity in order to achieve a goal (Rahayu et al., 2021). Customer motivation is considered to be an important aspect in applying for credit by Bank Sahabat Sampoerna, because this bank has a credit product that is given to customers who are

just starting a business where other banks usually provide credit to customers whose businesses are already running.

Sangadji & Sopiah (2013) stated that customer motivation is an impulse that moves consumers or customers to decide to act towards achieving goals, namely meeting various needs and desires. Setiadi in Sangadji & Sopiah (2013) states the principles of motivation are: a) The principle of inclusion, b) Communication principle, c) Principle of confession, d) The principle of delegated authority and e) The principle of reciprocal attention. Customer motivation is one of the things that Bank Sahabat Sampoerna pays attention to to maintain customer satisfaction and loyalty. Customer motivation is an act that is moved to be done in order to obtain satisfaction when achieving certain goals carried out by groups or people in the form of business or action (Nina & Pratama, 2021). Previous research that examines customer motivation that affects customer satisfaction and loyalty has not been widely studied so that this will be useful for management science, especially in the field of banking marketing.

In addition to the motivation of its customers in using products and services, banks are considered necessary to know the behavior of their customers. The interest or disinterest of a financial institution or bank is highly dependent on psychological factors concerning aspects of the behavior, attitudes and tastes of customers (Tionardi, 2018). Customer behavior refers to the behavior of individuals when buying and using goods and services. In essence, consumer or customer behavior includes mental and physical activities related to stopping obtaining, consuming, and using certain products, services, ideas, and experiences (Adhitya, 2019).

Bank Sahabat Sampoerna also pays attention to the behavior of its customers in providing credit. This customer behavior is important to assess so that Bank Sahabat Sampoerna can find out whether this customer has good intentions to cooperate in the long term or vice versa. Banks must have links to their customers' transaction activities, such as names, addresses, and other

contact details. From there, banks can record traces of their customers' behavior (Aditya, 2019). According to Solomon, consumer or customer behavior is the processes that occur when a person or group chooses, buys, uses, or discontinues the use of products, services, ideas or experiences to satisfy certain needs and desires (Tjiptono, 2019).

More specifically, the study of customer behavior covers several things (Suryani, 2017), including: a) What customers need and want When choosing a bank, banking products and services, b) When do customers use banking services, c) How customers use banking products and services, d) Why customers are interested and take advantage of banking services, e) Who is involved in the customer decision-making process in choosing a bank and f) Where is the location of the bank that customers prefer. Customer behavior is one of the assessment criteria that is considered by Bank Sahabat Sampoerna in maintaining customer satisfaction and loyalty. Unfortunately, there are not many studies that link customer behavior to customer satisfaction and loyalty, so it is hoped that this research will be a renewal of research in the field of banking marketing management in the future that examines the influence of customer behavior on customer satisfaction and loyalty.

Complaints or customer complaints are also often a determining factor for customers regarding satisfaction and loyalty from customers so that they need good handling. Customers who are dissatisfied, including post-purchase, can be indicated by repeat purchase behavior, while customers who are dissatisfied can be indicated by complaints (Sanjayawati, 2019). Complaint handling is conceptually believed to be able to create customer loyalty (Herawati & Sulistyowati, 2019).

Bank Sahabat Sampoerna has a special department in handling complaints from its customers to avoid customer dissatisfaction. Customer or customer complaints are emotional expressions because there may be several things that are unacceptable, each related to the goods provided and services (Sangadji & Sopiah, 2013). Handling customer complaints is the company's ability to prevent potential complaints, resolve

them in a timely manner before they become problems and discuss solutions openly when problems occur (Lay, 2019). There are five aspects that need to be observed so that complaints can be handled and turned into opportunities to better satisfy customers (Tjiptono, 2019), including: a) Make it easy for customers to submit complaints, b) Overcoming the factors of the occurrence of complaints, c) Handling complaints effectively, d) Dealing with angry customers and e) Learn from mistakes and fix them. Implementation and satisfaction results are determined from the implementation and results of handling complaints (Rosita & Indrawijaya, 2015).

This can be interpreted that the handling of customer complaints has an effect on customer satisfaction. Handling customer complaints also has a significant positive effect on customer loyalty through satisfaction (Putri et al, 2021). Previous research which states that the handling of customer complaints to be a moderating variable is not found in previous research studies. This is a new study which is expected to be a reference for future studies to examine the moderating effect on the variable of handling customer complaints.

Customer satisfaction or dissatisfaction is the result of the customer's assessment of what he expects from a product or service with what is felt or received from the product or service (Lay, 2019). Banks must always strive to improve customer satisfaction in order to maintain their loyalty. When marketers fail to meet customer needs and wants, or fail to meet customer satisfaction, customers can switch to competing products (Setianingsih et al., 2019). Customer loyalty is influenced by several factors where one of the influencing factors is customer satisfaction (Utama & Murti, 2021). It can be said that a bank will get loyalty from its customers if the bank is able to meet the satisfaction of its customers. Kotler (2005) states that customer or customer satisfaction is a person's feeling of pleasure or disappointment that arises after comparing the expected product performance (results) to the expected performance (Atmaja, 2018).

In general, customer satisfaction programs include a combination of 7 main elements

(Tjiptono, 2019), including: a) Quality goods and services, b) Relationship Marketing, c) Loyalty promotion program, d) Focus on the best customers, e) Effective complaint handling system, f) Unconditional guarantees and g. Pay Performance Program. Many factors affect customer satisfaction in several studies conducted. Customer satisfaction will be influenced by three variables where the better the product quality, the better the service quality, the better the level of trust and the higher customer satisfaction (Setiawan et al, 2016). Customer satisfaction can provide a partial and significant mediating effect or as an intervening variable in the effect of service quality on customer loyalty where the effect is positive and significant (Apriyanti et al, 2017). Through this research, it can be said that customer satisfaction can be an intervening variable in the concept of SEM analysis that mediates exogenous and endogenous variables. It is unfortunate that there is no research that states that customer satisfaction mediates or acts as an intervening variable between customer motivation and customer behavior towards customer loyalty, so researchers hope that this research can be a reference for future research.

Customer satisfaction and customer loyalty are two interrelated things (Utama & Murti, 2021). Customer loyalty is a condition that is expected by every company, especially banking service companies. The high level of customer loyalty can indicate the success of a bank in running the company in order to achieve its goals (Harahap & Amanah, 2019). Customer loyalty is a final thing that needs to be achieved by banking institutions considering the intense competition in the banking industry itself and the presence of non-bank financial institutions such as fintech. With the acquisition of loyalty, the bank can retain its customers. Customer loyalty has an important role in creating and maintaining a competitive advantage in the service industry. There are economic advantages associated with retaining loyal customers compared to recruiting new customers (Setiawan, 2019).

Bank Sahabat Sampoerna continues to strive to build loyalty from its customers. Loyal customers

will extend their credit every year. Parasuraman defines customer or customer loyalty in the context of marketing services as a reaction that is sincerely associated with a pledge or promise to uphold the dedication that underlies the continuity of the relationship, and is generally intended in non-stop purchases from equal operator publishers. on the premise of pragmatic will and constraints (Sangadji & Sopiah, 2013). Griffin revealed that loyal consumers have 4 characteristics (Sangadji & Sopiah, 2013), including: a) Say positive things about the company to others, b) Recommending the company to others asking for advice, c) Considering that the company is the first choice when purchasing services, d) Do more business or purchases with the company in the coming years. Loyalty is influenced by customer satisfaction, the higher the level of customer satisfaction, the greater the level of customer loyalty (Setiawan et al, 2016). Sangadji & Sopiah (2013) revealed that customer or customer satisfaction will create loyalty or loyalty to companies that provide satisfactory quality.

Bank Sahabat Sampoerna pays attention to the behavior and motivation of its customers as well as internal factors such as service quality and customer complaint handling. Customer motivation and behavior is an important assessment according to Bank Sahabat Sampoerna because they provide business loans in a different way from other banks where other banks will provide credit if the customer already has a running business. In contrast to Bank Sahabat Sampoerna which can provide credit to customers who are just starting their business. Bank Sahabat Sampoerna believes that an assessment of the motivation and behavior of its customers coupled with providing the best service quality and handling customer complaints will create customer satisfaction and loyalty. This research will test whether the things that are considered and believed by Bank Sahabat Sampoerna can affect the satisfaction and loyalty of its customers. Based on the description above, the problem in this study is whether there is an influence of service quality, customer motivation, customer behavior and handling of customer complaints

implemented by Bank Sahabat Sampoerna on customer satisfaction and its impact on customer loyalty.

The purpose of this study is to determine whether there is an effect of service quality, customer motivation and customer behavior on customer satisfaction with customer complaints as moderation and its impact on customer loyalty at Bank Sahabat Sampoerna Branch Kelapa Gading. The purpose of this research is to broaden the horizons of thinking and increase knowledge as well as to become recommendations for formulating company strategies in terms of customer satisfaction and loyalty.

We have encountered many studies on customer satisfaction and loyalty in previous studies, therefore to maintain originality, this study uses intervening variables and mediating variables. Customer satisfaction is an intervening variable or a link to customer loyalty and handling customer complaints is a mediating variable.

METHODS

This research is a quantitative research conducted in a span of 3 months, from July to September 2022. This study uses a quantitative analysis approach with the Structural Equational Model (SEM) method. Respondents filled out questionnaires distributed using google forms

which were then analyzed using the Smart PLS (Partial Least Square) tool version 3.1.9. This research data is primary data taken by distributing questionnaires to several customers of Bank Sahabat Sampoerna Branch Kelapa Gading. The population in this study amounted to 82 customers where they were customers who had taken small and medium business loans at Bank Sahabat Sampoerna Kelapa Gading Branch which was managed by the 2 bank marketers. The sampling technique used in this study is accidental sampling which is included in the type of non-probability sampling. There are 52 customers who have used credit products at Bank Sahabat Sampoerna Branch Kelapa Gading who were met during the research implementation and became the sample in this study.

The variables used in this study are exogenous variables consisting of service quality (X1), customer motivation (X2) and customer behavior (X3). The endogenous variables used in this study are Customer Satisfaction (Y) and Customer Loyalty (Z). This study uses a mediating variable, namely the Customer Satisfaction variable (Y) and this study also uses a moderator variable, namely the Handling of Customer Complaints (M). The hypothesis used in this study is a research framework using Structural Equational Model analysis which can be described in Figure 2 as follows:

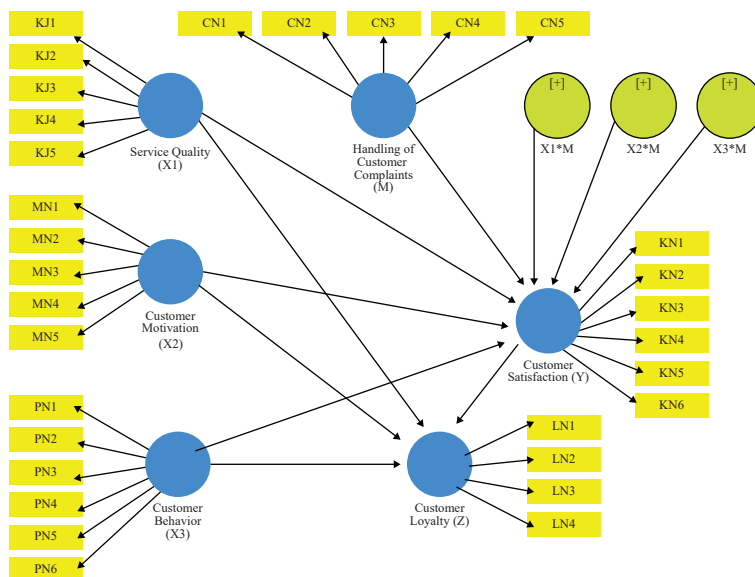


Figure 2. PLS SEM modeling
 Source: Smart-PLS data processor (2022)

Based on the framework of thought above and the discussion in the background of the study, the hypothesis in this study was obtained: H1: service quality has a positive and significant effect on customer satisfaction, H2: customer motivation has a positive and significant effect on customer satisfaction, H3: customer behavior has a positive and significant effect on satisfaction customer, H4: handling customer complaints has a positive and significant effect on customer satisfaction, H5: handling customer complaints has a moderating effect on service quality and has a positive and significant effect on customer satisfaction, H6: handling customer complaints has a moderating effect on customer motivation and has a positive and significant effect on customer satisfaction, H7: handling customer complaints has a moderating effect on customer behavior and has a positive and significant effect on customer satisfaction, H8: service quality has a positive and significant effect on customer loyalty, H9: customer motivation has a positive

and significant effect on customer loyalty, H10: customer behavior has a positive and significant effect on customer loyalty, H11: customer satisfaction has a positive and significant effect on customer loyalty, H12: service quality has a positive and significant indirect effect through customer satisfaction on customer loyalty, H13: customer motivation has a positive and significant indirect effect through customer satisfaction on customer loyalty and H14: customer behavior has a positive and significant indirect effect through customer satisfaction on customer loyalty.

RESULTS

Measurement model

The evaluation of the model in PLS-SEM using the Smart PLS program can be done by assessing the results of the measurement model (measurement model), namely through confirmatory factor analysis (CFA) by testing the validity and reliability of latent constructs (Ghozali, 2021).

Table 1. Outer loading

	(Y)	(X1)	(Z)	(X2)	(M)	(X3)	X1*M	X2*M	X3*M
CN1					0.81				
CN2					0.80				
CN3					0.83				
CN4					0.80				
CN5									
KJ1	0.96			0.71					
KJ2		0.88							
KJ3		0.93							
KJ4		0.93							
KJ5									
KN1	0.96	0.93							
KN2	0.93								
KN3	0.96								
KN4	0.95								
KN5	0.92								
KN6	0.93								
(X1)*(M)									
LN1	0.96				0.78				
LN2			0.97						
LN3			0.97						

LN4		0.97	
MN1	0.94		
MN2		0.95	
MN3		0.95	
MN4		0.90	
MN5		0.97	
(X2)*(M)	0.81		
PN1			0.92
PN2			0.96
PN3			0.95
PN4			0.92
PN5			0,95
PN6			0,93
(X3)*(M)			0,84

Source: Smart-PLS data processor (2022)

The rule of thumb used to assess convergent validity is that the loading factor value must be more than 0.7 for confirmatory research (Ghozali, 2021). From table 1 it is found that each indicator meets a value of more than 0.7

then all indicators are maintained.

To test the discriminant validity with reflexive indicators, by looking at the cross loading value for each variable, it must be > 70 (Ghozali, 2021).

Table 2. Cross loading

	(X1)	(X2)	(X3)	(Y)	(Z)	(M)	X1*M	X2*M	X3*M
CN1	0.71	0.71	0.70	0.66	0.71	0.81	-0.66	-0.70	-0.67
CN2	0.78	0.80	0.82	0.80	0.81	0.80	-0.59	-0.61	-0.65
CN3	0.79	0.81	0.81	0.77	0.80	0.83	-0.51	-0.53	-0.47
CN4	0.71	0.70	0.69	0.65	0.66	0.80	-0.45	-0.45	-0.42
CN5	0.60	0.58	0.57	0.58	0.62	0.71	-0.27	-0.29	-0.34
KJ1	0.96	0.96	0.94	0.96	0.97	0.89	-0.69	-0.68	-0.67
KJ2	0.88	0.84	0.85	0.85	0.85	0.82	-0.66	-0.66	-0.65
KJ3	0.93	0.91	0.89	0.90	0.88	0.84	-0.62	-0.63	-0.62
KJ4	0.93	0.90	0.89	0.90	0.89	0.84	-0.54	-0.55	-0.52
KJ5	0.93	0.92	0.89	0.92	0.91	0.84	-0.61	-0.63	-0.58
KN1	0.96	0.94	0.92	0.96	0.92	0.85	-0.64	-0.63	-0.63
KN2	0.90	0.91	0.91	0.93	0.91	0.84	-0.61	-0.62	-0.60
KN3	0.93	0.93	0.93	0.96	0.93	0.84	-0.65	-0.64	-0.66
KN4	0.93	0.92	0.90	0.95	0.92	0.82	-0.55	-0.55	-0.53
KN5	0.90	0.91	0.87	0.92	0.91	0.81	-0.57	-0.57	-0.56
KN6	0.91	0.90	0.92	0.93	0.92	0.83	-0.71	-0.69	-0.70
(X1)*(M)	-0.67	-0.71	-0.70	-0.66	-0.69	-0.64	1.00	0.97	0.94
LN1	0.92	0.93	0.92	0.93	0.96	0.87	-0.64	-0.64	-0.65
LN2	0.96	0.94	0.95	0.95	0.97	0.88	-0.64	-0.63	-0.63

LN3	0.95	0.95	0.94	0.95	0.97	0.88	-0.67	-0.66	-0.64
LN4	0.93	0.94	0.96	0.93	0.97	0.91	-0.71	-0.71	-0.74
MN1	0.92	0.94	0.90	0.92	0.91	0.85	-0.63	-0.62	-0.62
MN2	0.95	0.95	0.93	0.94	0.94	0.86	-0.63	-0.63	-0.60
MN3	0.94	0.95	0.94	0.94	0.93	0.88	-0.73	-0.73	-0.74
MN4	0.86	0.90	0.83	0.85	0.84	0.82	-0.61	-0.60	-0.54
MN5	0.96	0.97	0.95	0.95	0.95	0.90	-0.73	-0.73	-0.72
(X2)*(M)	-0.68	-0.70	-0.71	-0.65	-0.69	-0.66	0.97	1.00	0.93
PN1	0.87	0.87	0.92	0.89	0.89	0.84	-0.59	-0.59	-0.60
PN2	0.93	0.94	0.96	0.93	0.93	0.88	-0.62	-0.64	-0.63
PN3	0.90	0.91	0.95	0.91	0.93	0.87	-0.70	-0.68	-0.73
PN4	0.90	0.88	0.92	0.90	0.90	0.83	-0.65	-0.66	-0.68
PN5	0.94	0.94	0.95	0.93	0.94	0.89	-0.66	-0.67	-0.68
PN6	0.89	0.90	0.93	0.87	0.89	0.87	-0.73	-0.75	-0.76
(X3)*(M)	-0.66	-0.68	-0.72	-0.65	-0.69	-0.65	0.94	0.93	1.00

Source: Smart-PLS data processor (2022)

From table 2, the cross loading number for each variable is > 70, so it can be stated that the discriminant variable in this study is valid.

In measuring the model, construct reliability tests were also carried out. Reliability tests are

carried out to prove the accuracy, consistency and accuracy of the instrument in measuring constructs (Ghozali, 2021). The results of the reliability test in this study can be seen in the following table.

Table 3. Reliability

	Cronbach's Alpha	Composite Reliability
Customer Satisfaction (Y)	0.98	0.98
Service Quality (X1)	0.96	0.97
Customer Loyalty (Z)	0.98	0.98
Customer Motivation (X2)	0.97	0.98
Handling of Customer Complaints (M)	0.85	0.89
Customer Behavior (X3)	0.97	0.98
X1*M	1	1
X2*M	1	1
X3*M	1	1

Source: Smart-PLS data processor (2022)

The rule of thumb used in assessing construct reliability is that the composite reliability value must be greater than 0.7 for confirmatory research (Ghozali, 2021). In table 3 it can be seen that each variable meets the reliability requirements with a value above 0.7.

Measurement Model

After assessing the measurement results of the model, then the SEM-PLS test is followed by evaluation of the structural model and significance testing to test the influence between constructs or variables (Ghozali, 2021).

is 0.97. This indicates that the endogenous latent variable Customer Satisfaction (Y) is strongly influenced by the exogenous variables of Service Quality (X1), Customer Motivation (X2) and Customer Behavior (X3). While the endogenous latent variable Customer Loyalty (Z) is strongly influenced by 0.97 by the exogenous variable Service Quality (X1), Customer Motivation (X2) and Customer Behavior (X3) through the mediating variable Customer Satisfaction (Y).

Hypothesis Analysis

The next stage after testing covergene validity,

Table 4. R. Square

	R Square	R Square Adjusted
Customer Satisfaction (Y)	0.98	0.97
Customer Loyalty (Z)	0.97	0.97

Source: Smart-PLS data processor (2022)

To assess the structural model with PLS, it is done by looking at the R-Squares value for each endogenous latent variable as the predictive power of a structural model, changes in the R-Squares value can be used to explain certain exogenous latent variables to endogenous latent variables whether they have a substantive effect where the value R-Square 0.75, 0.50 and 0.25 can be concluded that the model is strong, moderate and weak (Ghozali, 2021). Table 4 shows that the endogenous variable R. Square of Customer Satisfaction (Y) is 0.98 and Customer Loyalty (Z)

discriminant validity and reliability, research using the SEM-PLS method is continued by testing hypotheses. Hypothesis testing can be done with the PLS algorithm process to obtain regression results or the effect of exogenous variables on endogenous variables. To get the significance value, a bootstrapping process is needed in the Smart PLS application. Figure 3 is the result of the PLS Algorithm process in the Smart PLS application which describes the value of the influence of exogenous, mediating and moderating variables tested in this study.

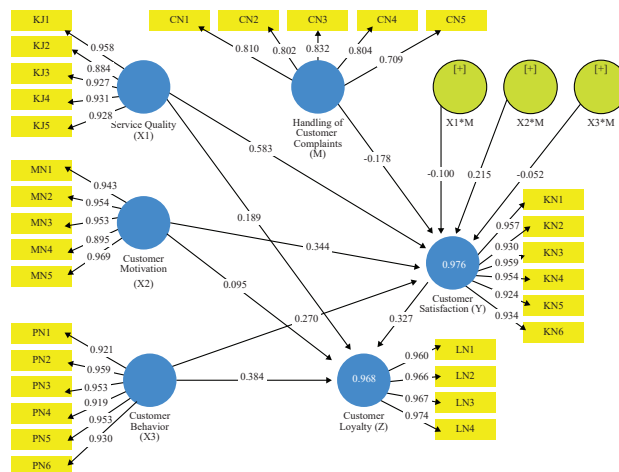


Figure 3. Results of PLS Algorithm
Source: Smart-PLS data processor (2022)

Then in Figure 4 the relationship line between exogenous and endogenous variables contains T-Statistic values through the bootstrapping process which symbolizes the significance of the influence between exogenous and endogenous latent variables.

The P value used to measure significance is $P\text{-value} < 0.05\%$ (Hair et al., 2019). From table 5, the results of the discussion of the hypothesis are obtained as follows:

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

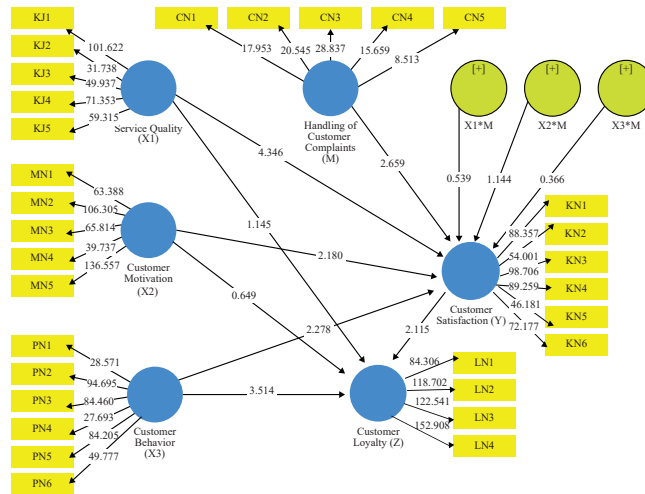


Figure 4. Results of PLS bootstrapping
Source: Smart-PLS data processor (2022)

Table 5 is the result of the bootstrapping process in this study. Table 5 shows the significance of the hypothesis. The significance value used at the 5% level is 1.96 (Ghozali, 2021).

from table 5 the original sample value is 0.58 and the significance with T Statistics is 4.40 and P Value is 0.00. Then the hypothesis is accepted.

H2: Customer motivation (X2) has a positive and

Table 5. Bootstrapping

	Original Sample (O)	T Statistics (O/STDEV)	P Values
Customer Satisfaction (Y) -> Customer Loyalty (Z)	0.33	2.18	0.03
Service Quality (X1) -> Customer Satisfaction (Y)	0.58	4.40	0.00
Service Quality (X1) -> Loyalitas Nasabah (Z)	0.19	1.06	0.29
Customer motivation (X2) -> Customer Satisfaction (Y)	0.34	2.10	0.04
Customer motivation (X2) -> Customer Loyalty (Z)	0.09	0.62	0.53
Handling of Customer Complaints (M) -> Customer Satisfaction (Y)	-0.18	2.71	0.01
Customer Behavior (X3) -> Customer Satisfaction (Y)	0.27	2.31	0.02
Customer Behavior (X3) -> Customer			

Loyalty (Z)	0.38	3.58	0.00
X1*M -> Customer Satisfaction (Y)	-0.10	0.53	0.60
X2*M -> Customer Satisfaction (Y)	0.21	1.14	0.26
X3*M -> Customer Satisfaction (Y)	-0.05	0.40	0.69

Source: Smart-PLS data processor (2022)

significant effect on Customer Satisfaction (Y), from table 5 the original sample value is 0.34 and the significance with T Statistics is 2.10 and P Value is

0.04. Then the hypothesis is accepted.

H3: Customer Behavior (X3) has a positive and significant effect on Customer Satisfaction (Y), from table 5 the original sample value is 0.27 and the significance with T Statistics is 2.31 and P Value is

0.02. Then the hypothesis is accepted.

H4: Handling of Customer Complaints (M) has a negative and significant effect on Customer Satisfaction (Y), from table 5 the original sample value is -0.18 and the significance is 2.71 with T statistic and P Value 0.01. Then the hypothesis is rejected.

H5: Handling of Customer Complaints (M) has no moderating effect on Service Quality (X1) and has no effect on Customer Satisfaction (Y), from table 5 the original sample value is -0.10 and the significance with T Statistics is 0.53 and P Value 0.60. Then the hypothesis is rejected.

H6: Handling Customer Complaints (M) does not have a moderating effect on Customer Motivation (X2) and has no effect on Customer Satisfaction (Y), from table 5 the original sample value is 0.21 and the significance with T Statistics is 1.14 and P Value 0.26. Then the hypothesis is not accepted.

H7: Handling Customer Complaints (M) has no moderating effect on Customer Behavior (X3)

and has no effect on Customer Satisfaction (Y), from table 5 the original sample value is -0.05 and a significance with T Statistics 0.40 and P Value 0.69. Then the hypothesis is rejected.

H8: Service Quality (X1) has no effect on Customer Loyalty (Z), from table 5 the original sample value is 0.19 and the significance with T Statistics is 1.06 and P Value is 0.29. Then the hypothesis is rejected.

H9: Customer motivation (X2) has no effect on Customer Loyalty (Z), from table 5 the original sample value is 0.09 and the significance with T Statistics is 0.62 and P Value is 0.53. Then the hypothesis is rejected.

H10: Customer Behavior (X3) has a positive and significant effect on Customer Loyalty (Z), from table 5 the original sample value is 0.38 and the significance is 3.58 T statistic and P Value 0.00. Then the hypothesis is accepted.

H11: Customer Satisfaction (Y) has a positive and significant effect on Customer Loyalty (Z), from table 5 the original sample value is 0.33 and the significance with T Statistics is 2.18 and P Value is

0.03. Then the hypothesis is accepted.

To measure the indirect effect of exogenous variables mediated by the Customer Satisfaction variable (Y) can be seen in the Specific Indirect Effect on Smart-PLS. Table 6 is the result of the specific indirect effect.

Table 6. Specific Indirect Effect

	Original Sample (O)	T Statistics (O/STDEV)	P Values
Service Quality (X1) -> Customer Satisfaction (Y) -> Customer Loyalty (Z)	0.19	1.72	0.09
Customer motivation (X2) -> Customer Satisfaction (Y) -> Customer Loyalty (Z)	0.11	1.48	0.14
Handling of Customer Complaints (M) -> Customer Satisfaction (Y) -> Loyalitas Nasabah (Z)			
Customer behavior (X3) -> Customer Satisfaction (Y) -> Customer Loyalty (Z)	-0.06	1.75	0.08
X1*M -> Customer Satisfaction (Y) -> Loyalitas Nasabah (Z)	0.09	1.45	0.15
X2*M -> Customer Satisfaction (Y) -> Customer Loyalty (Z)	-0.03	0.45	0.65
X3*M -> Customer Satisfaction (Y) -> Customer Loyalty (Z)	0.07	0.84	0.40

Source: Smart-PLS data processor (2022)

From table 6 the specific indirect effect in this study obtained:

H12: Service Quality (X1) does not have an indirect effect through Customer Satisfaction (Y) on Customer Loyalty (Z), from table 6 the original sample value is 0.19 and the significance with T Statistics is 1.72 and P Value is 0, 09. Then the hypothesis is rejected.

H13: Customer motivation (X2) does not have an indirect effect through Customer Satisfaction (Y) on Customer Loyalty (Z), from table 6 the original sample value is 0.11 and the significance with T Statistics is 1.48 and P Value is 0.14. Then the hypothesis is rejected.

H14: Customer behavior (X3) has no indirect influence through Customer Satisfaction (Y) on Customer Loyalty (Z), from table 6 the original sample value is 0.09 and the significance is 1.45 T statistic and 0.15 P Value. Then the hypothesis is rejected.

DISCUSSION

The quality of services provided by Bank Sahabat Sampoerna can increase satisfaction for its customers. The results obtained in this test are in accordance with research conducted by

Sigit & Soliha (2017) and research conducted by Oetama & Sari (2017) which states that service quality affects customer satisfaction. The factors that shape customer satisfaction occur because Bank Sahabat Sampoerna understands the needs and difficulties of its customers and the bank's employees have good communication, concern for your personal and you have the convenience of communicating or relationships so that customers get unconditional guarantees in terms of service performance from the Bank Sahabat Sampoerna when using the banking services provided. Service quality does not directly affect customer loyalty. This is not in accordance with research conducted by Zulkarnain et al (2020) which states that service quality has a positive and significant influence on customer loyalty.

The factor that causes service quality does not affect customer loyalty is that even though as customers they feel guaranteed and have no doubts about the services of Bank Sahabat Sampoerna because the bank's employees have the knowledge, ability, friendliness, courtesy and trustworthy nature, there are still customers who have not been able to make Bank Sahabat Sampoerna as the main choice when customers

apply for credit or financing. Through the SEM test service quality also does not provide an indirect effect through customer satisfaction on customer loyalty where this is not in accordance with research conducted by Apriyanti et al (2016) which states that customer satisfaction can provide a partial and significant mediating effect or as an intervening variable. in the effect of service quality on customer loyalty.

The motivation of customers to use credit at Bank Sampoerna has an influence on customer satisfaction at Bank Sahabat Sampoerna. The influence of motivation on Bank Sahabat Sampoerna's customer satisfaction is formed by a factor where customers are given the opportunity to submit ideas and recommendations by Bank Sahabat Sampoerna, especially in the credit application process so that long-term relationships are established by Bank Sahabat Sampoerna's marketing to its customers. The motivation of customers to use credit facilities at Bank Sahabat Sampoerna does not have a direct influence on customer loyalty. Although customers acknowledge that Bank Sahabat Sampoerna gives freedom to customers to make decisions and be creative freely, but with some limited rules in the credit application process, some customers still do not plan to open other loans and buy other product lines at

Bank Sahabat Sampoerna. In the SEM test, customer motivation also does not have an indirect effect through customer satisfaction on customer loyalty.

The assessment of customer behavior applied by Bank Sahabat Sampoerna before the customer uses the credit service provided has an influence on customer satisfaction. The factor that influences the relationship between customer behavior and customer satisfaction is that Bank Sahabat Sampoerna, apart from being a place that serves customers' needs to take credit, is also a bank that can fulfill customer desires and expectations because customers believe that Bank Sahabat Sampoerna has quality products and services. Customer behavior also has a direct effect on customer loyalty at Bank Sahabat Sampoerna. The factor that forms this

loyalty is that customers understand well how to use or utilize banking services at Bank Sahabat Sampoerna so that customers are willing to recommend Bank Sahabat Sampoerna to their relations. However, in the indirect influence test in the SEM method, customer behavior does not have an indirect effect on customer loyalty through customer satisfaction.

The handling of customer complaints implemented by Bank Sahabat Sampoerna has no effect on customer satisfaction. These results indicate a discrepancy with research conducted by Rosita and Indrawijaya (2015) which states that the implementation of customer satisfaction is determined by the handling of customer complaints. This discrepancy occurs because the indicators for handling customer complaints where the bank overcomes the factors for the occurrence of complaints to prevent complaints from occurring is still a doubt for some customers so that it does not affect customer satisfaction in getting good and effective complaint services from Bank Sahabat Sampoerna. In the SEM moderation test, it was also found that handling customer complaints did not have a moderating effect on service quality, customer motivation and customer behavior on customer satisfaction.

Customer satisfaction built by Bank Sahabat Sampoerna has an effect on customer loyalty of the bank. This is in accordance with the theory which states that customer loyalty is influenced by many factors, one of which is customer satisfaction (Utama & Murti, 2021). This is also in accordance with research conducted by Setiawan et al (2016) which states that customer loyalty is influenced by customer satisfaction. Factors that shape the influence of satisfaction on loyalty are customers assessing Bank Sahabat Sampoerna as having good performance in serving their customers so that customers are willing to provide positive information about Bank Sahabat Sampoerna to others.

CONCLUSION

Through the SEM method used in this study, empirical facts are obtained that service quality, customer motivation and customer behavior that

are considered by Bank Sahabat Sampoerna affect customer satisfaction, therefore Bank Sahabat Sampoerna Branch Kelapa Gading needs to maintain and improve the quality of services and assessments regarding motivation and behavior of its customers. Handling customer complaints cannot be a moderating variable of service quality, customer motivation and customer behavior towards customer satisfaction.

Bank Sahabat Sampoerna Branch Kelapa Gading needs to design strategies regarding better handling of customer complaints in serving customers. Customer satisfaction also needs to be maintained to maintain customer loyalty at Bank Sahabat Sampoerna Branch Kelapa Gading because the tendency of satisfied customers will form the loyalty of these customers. In this study also found a new fact that is rarely studied by researchers that customer motivation and customer behavior can affect customer satisfaction itself even customer behavior can affect customer loyalty to the bank.

For researchers, this research is a research that uses a quantitative approach with a questionnaire as a data collection technique where respondents fill out a questionnaire as the data to be analyzed. No qualitative analysis was included in the presentation of the results of this study. Therefore, to get better results, it is hoped that further research can be carried out to fully understand the respondents' intentions by using qualitative and quantitative approaches such as interview techniques.

ACKNOWLEDGEMENT

The great appreciation is given to the customers of Bank Sahabat Sampoerna Kelapa Gading Branch who have taken the time to respond to the questionnaire in this study. We also express our gratitude to the marketing of Bank Sahabat Sampoerna Kelapa Gading Branch who has bridged us to provide questionnaires to its customers.

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