The Effect Of Quality Services Toward The Loyalty Customer Of Bank Tabungan Negara In Surabaya Bukit Darmo Branch Through Customer Satisfaction Variables

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Abstract :
This study aims to determine the effect of quality services toward the loyalty customer of bank tabungan negara in surabaya bukit darmo branch through customer satisfaction variables. In conditions of intense competition,the bank tabungan negara (btn) surabaya bukit darmo branch must strive to anticipate the changes that occur in the banking services business environment, for this reason, the surabaya bukit darmo branch should improve its service quality to make customers more loyal and attractive to prospective customers. The sampling method that will be used in this study is purposive sampling method with a sample size of 90 respondents. Analysis techniques using partial least square (pls). Based on the results of the study, it was found that: 1. Service quality towards customer loyalty at bank btn surabaya bukit darmo branch was significantly positive, acceptable. 2. Service quality towards customer satisfaction at bank btn surabaya bukit darmo branch is significantly positive, acceptable. 3. Customer satisfaction with the customer loyalty of bank btn surabaya bukit darmo surabaya branch has a positive, acceptable result. 4. Service quality towards the customer loyalty of bank btn surabaya bukit darmo branch through customer satisfaction, positive significant, acceptable and customer satisfaction variables act as moderate variables

Keywords: Service Quality, Customer Loyalty, Customer Satisfaction.

I. Introduction :

Bank btn of surabaya bukit darmo, which is located on hr muhammad street no.399 surabaya, is one of the branches of pt. bank tabungan negara (persero), tbk. in conditions of intense competition, the bank tabungan negara (btn) surabaya bukit darmo branch must strive to anticipate changes that occur in the banking services business environment, for this reason, bank btn of surabaya bukit darmo branch must further improve the quality of its services to make customers save money and do financial transactions are increasingly loyal and attract other prospective customers. in its development, the btn bank was appointed by the government as the only institution that channeled mortgages for the middle to lower classes of society, and in 1989 btn began operating as a commercial bank and issued the first bonds and five years after btn obtained permission from the government to operate as a foreign exchange bank. to get services that meet your needs, a customer should be able to choose a banking industry that is more focused on one segment and has more experience in their field. for this reason, factors in the selection of banks are important in the sense that customers show criteria that are important for customer satisfaction. based on this background, bank btn was ranked sixth. this is an improvement in the improvement of service quality where in previous years bank btn was not included in the 10 best banks in excellent service. accompanied by changes to the standardization of service quality in an effort to provide excellent service to its customers by comparing the results of measurement of prime indonesian banking services that have been presented by the info bank research bureau and it is seen that bank btn is included in the top ten banks in measuring prime service. one of the customer loyalties is influenced by the quality of frontliner officers. with the satisfaction of the service quality of frontliner officers that influence customer loyalty, the authors are interested in reviewing the quality of btn bank services in surabaya bukit darmo.based on the description above, the researcher is interested in taking the title " the effect of quality services toward the loyalty Customer Of Bank Tabungan Negara In Surabaya Bukit Darmo Branch Through Customer Satisfaction Variables ".

II. Research Question:

Based on the description stated above, the problems that can be formulated are as follows:

1. Does the dimension of service quality have a significant effect on customer loyalty at Bank BTN Surabaya Bukit Darmo Branch?
2. Does the dimension of service quality have a significant effect on customer satisfaction at Bank BTN Surabaya Bukit Darmo Branch?
3. Does customer satisfaction have a significant effect on customer loyalty at Bank BTN Surabaya Bukit Darmo Branch?

III. Research Purposes

From the formulation of the problem above which has been explained previously,the purpose of this research is:

1. To analyze the significant influence of service quality dimensions on customer loyalty at bank btn surabaya bukit darmo branch.
2. To analyze the significant influence of service quality dimensions on the satisfaction of bank btn customers at surabaya bukit darmo branch.
3. To analyze the significant influence of customer satisfaction on customer loyalty at bank btn surabaya bukit darmo branch.

Theoretical Framework And Hypothesis:

I. Definition of Service Quality :

According to Tjiptono, (2011: 198) service quality is indicated by reliability, responsiveness of the influence of service quality, (responsiveness), assurance (assurance), empathy (empathy), physical evidence (tangibles). Wijaya (2011) in Valdo and Silvya, (2014), defining service quality is a measure of how well the level of service provided is able to meet customer expectations.

II. Measuring Quality of Service:

According to Kotler (2012: 284) revealed that there are five dominant factors or determinants of the quality of service quality, the five dominant factors of which are given:

1. Tangible, in the form of physical appearance, equipment and various good communication materials.
2. Empathy, namely the willingness of employees and employers to care more about giving personal attention to customers.
3. Fast responsiveness, namely the willingness of employees and employers to help customers and provide services quickly and hear and resolve consumer complaints.
4. Reliability, namely the ability to provide services in accordance with the promised, trusted and accurate, and consistent.
5. Certainty (Assurance), which is in the form of the ability of employees to generate confidence and trust in the promises that have been expressed to consumers.
6. Technology, Progress in the field of technology will make it easier for customers to transact wherever they are without the need to have to queue long enough to conduct transactions with the technological sophistication that exists today, namely known as E-Banking.

III. Customer Satisfaction:

According to Kotler & Keller in Setiawan (2016: 3). Customer or consumer satisfaction is the level of consumer feelings for pleasure or disappointment resulting from comparing perceived product performance (or results) with their expectations. This consumer satisfaction also encourages the demands of the community to improve the quality of service today.

The indicators of customer or consumer satisfaction are as follows: Wiratmadja and Ilmaniati (2016).
1. Feeling happy because overall the bank has fulfilled expectations.
2. Feeling satisfied with the performance of the bank officer.
3. Feeling satisfied with the services provided
4. Feeling happy or happy because of having a relationship with the bank.
5. Feel comfortable because you have chosen the right bank.

IV. Customer Loyalty:

According to Kotler and Armstrong (2015: 49) keeping customers or consumers loyal remains economically reasonable. Customers or loyal consumers use the company's products more and in a longer time. Losing loyal customers can mean losing the income stream of these customers or consumers in the future. Ishaq, et al (2014) say loyalty is a process, at the end of the process; satisfaction has an effect on perceived quality, which can have an impact on loyalty and intention for certain behaviors of a customer or consumer. According to Oliver (2014: 432) customer or consumer loyalty is a commitment held tightly by the customer to buy or prioritize a product in the form of goods or services consistently; this results in repeated purchases on the same brand, even though the customer gets a situational influence or marketing from competitors to replace other brands.

The indicators of customer loyalty are as follows: Wiratmadja and Ilmaniati, (2016).

1. Intend to spread positive things about banks (word of mouth).
2. Intend to recommend the bank to others.
3. Intention to make banks the first choice.
4. Intends to extend relations with the bank

V. The Effect Of Service Quality On Customer Loyalty:

According to Anggraeni, (2014) service quality has a significantly positive effect on customer loyalty. If the services received are as expected, the service quality is perceived as good and satisfying so that it will affect the level of customer loyalty. The research conducted by Pramana, (2016) states that service quality has a positive effect on customer loyalty at the Veteran Bank Mandiri Branch, Denpasar-Bali. The services provided by Bank Mandiri staff are getting better, so it can increase customer loyalty towards Bank Mandiri Branch Veteran Denpasar-Bali. Aryani and Rosinta, (2010) have a strong and positive influence between service quality and loyalty. Improving the quality of customer service contributes to loyalty. Therefore, the quality of service perceived by customers will affect customer loyalty. So, customer loyalty cannot be ruled out by the bank because this will affect profitability.

VI. Effect Of Service Quality On Customer Satisfaction:

According to Anggraeni (2014), this states that service quality has a significant effect on customer satisfaction. With the increase in service quality can lead to increased customer satisfaction. A service cannot be excluded, because it can increase competitive advantage in obtaining customers and customer satisfaction. Agung and Soliha (2014) show that service quality affects satisfaction. If the service received or perceived by the customer matches or even exceeds customer expectations, then the service is considered to be of high quality and satisfactory. However, services that are not in line with or below expectations,

VII. The Effect of Customer Satisfaction on Customer Loyalty:

Consumers who are satisfied with the value provided by the product or service are likely to be loyal customers for a long time (Umar. 2000) in Azzahroh. and Zakiy, (2017). According to Anggraini, (2014) states that customer satisfaction does not significantly influence customer loyalty, but has a positive relationship to customer loyalty. This shows that if the customer perceived barrier increases, the tendency of customers to survive is also higher, and the reverse too.

VIII. Effect Of Service Quality On Customer Loyalty Through Satisfaction Variables:

Service quality has an indirect effect on customer loyalty through customer satisfaction. These results indicate that improving service quality and customer satisfaction will lead to increased customer loyalty. Anggraeni, (2014). That the factor of customer satisfaction includes the factors of price and service quality. And the factor of consumer satisfaction itself will lead to consumer loyalty. Because if consumer satisfaction is higher, then the tendency of consumers to use or consume products or services repeatedly or consumer loyalty in the company.Fangessa, (2017) Banks as institutions in the service sector must certainly improve and optimize service quality to build customer loyalty. Customers, who feel comfortable, safe, pay attention to their needs and the suitability of the bank with Islamic principles that are part of the quality of service, will feel the satisfaction that leads to loyalty.

IX. Conceptual Framework:

Based on the background, the formulation of the problem and the hypothesis proposed, the following framework can be drawn up:
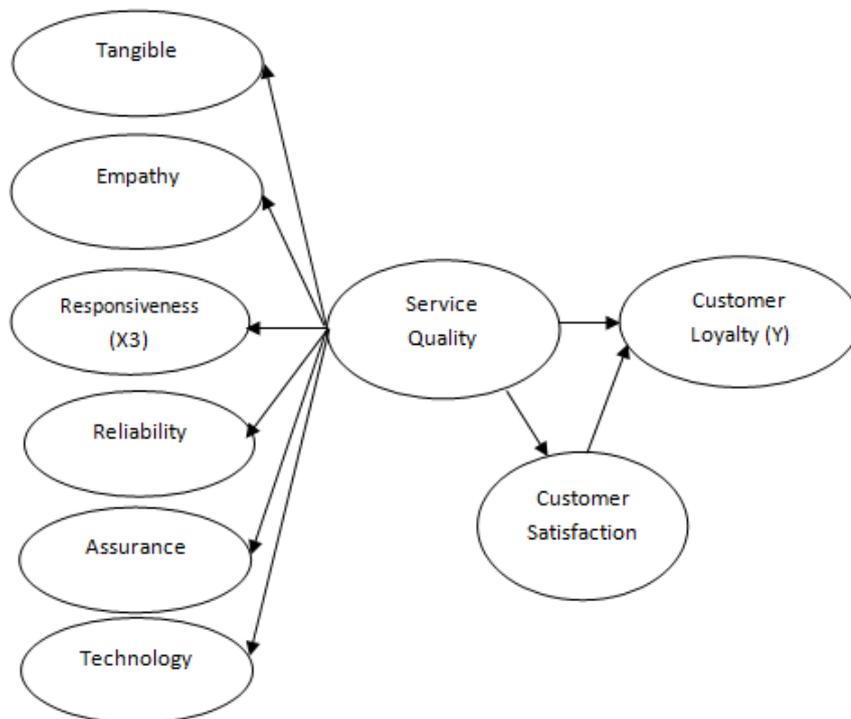
Figure 2.1. Conceptual Framework

X. Hypothesis:

Based on the background and problems described earlier, the hypothesis can be formulated as follows:
1. The dimensions of service quality have a significant positive effect on customer loyalty at Bank BTN Surabaya Bukit Darmo Branch.
2. That the dimensions of service quality have a significant positive effect on customer satisfaction at Bank BTN Surabaya Bukit Darmo Branch.
3. That customer satisfaction has a significant positive effect on customer loyalty at Bank BTN Surabaya Bukit Darmo Branch.

Research Methodology:
I. Operational Definitions And Variable Measurements:

Operational definitions are statements about definitions, limitations and understanding of variables in research operationally both based on existing theories and empirical experiences:

1. Service Quality (X) is a level of excellence that is expected to meet the desires of consumers or customers. The indicators of service quality are as follows:
   A. Tangible, in the form of physical appearance, equipment and various good communication materials. That is:
   1. There is a comfortable waiting room for customers or prospective customers the bank btn of Surabaya Bukit Darmo Branch.
   2. Courteous attitude given by employees for customers or prospective customer bank btn of Surabaya Bukit Darmo Branch.
   3. Neatness of the appearance of employees of bank btn surabaya bukit darmo branch.
   4. Availability of large parking spaces at Bank BTN Surabaya Bukit Darmo Branch.
   B.. Empathy, is the willingness of employees to care more about giving personal attention to customers, for example employees must try to put themselves as consumers or customers. Namely:
   1. Bank btn employees in surabaya's bukit darmo Branch are able to provide customers with individual attention when making transactions.
   2. Can give special attention to customers. That is an attitude that is owned by employees of bank btn surabaya bukit darmo branch.

   3. Employees understand the needs of their customers.

C. Responsiveness, the willingness of employees and employers to help customers and provide services quickly and listen to and resolve customer complaints. That is:

   1. Quickly in giving responses to customers of btn bank surabayabukit darmo branch.

   2. Having sms and e-banking to respond to all questions from the customers in bank btn surabaya bukit darmo branch.

   3. The presence of security officers who are responsive to customers who need assistance in conducting transactions.

D. Reliability, the ability to provide services as promised, reliable and accurate, and consistent. Namely:

   1. Ability to provide services as desired customers at bank btn surabaya bukit darmo branch.

   2. Service hours bank btn surabaya bukit darmo in accordance with the schedule.

   3. Employees of bank btn surabaya branch darmo can provide fast service at tellers or other transactions.

E. Assurance (Assurance), in the form of the ability of employees to generate confidence and trust in the promises that have been expressed to consumers. Namely:

   1. Having cooperation with LPS (Deposit Insurance Corporation). namely, bank btn of surabaya bukit darmo branch, also cooperates with the deposit insurance institution to provide a sense of security for the customer's money.

   2. Ability to provide security when transacting.

   3. Have good knowledge. Namely the employees of bank btn surabaya bukit darmo branch have high knowledge, skills and professionals so that they can answer or respond to each customer's questions.

F. Technology, Progress in this field of technology will make it easier for customers to transact wherever they are without the need to queue long to conduct transactions, namely:

   1. Accessibility is a way to use the bank's website and access various information on the bank's website.

   2. Interaction is the content or content of the bank btn Surabaya Bukit Darmo site that is easily understood by customers.

   3. Adequacy of Information the contents of the bank's website are informative and easy to understand. The information presented on the website of Bank BTN Surabaya Bukit Darmo Branch.

   4. Usefulness of content, conformity to the content of information with what is needed by the customers of Bank BTN Surabaya Bukit Darmo Branch.

2. Customer Satisfaction (Z) is the level of feelings of consumers or customers of the pleasur disappointment that is generated by comparing the performance of the product that is perceived by the customer's expectations. The indicators of customer or consumer satisfaction are as follows:

A. Feeling happy because overall the btn of surabaya bukit darmo branch has fulfilled customer's expectations.

B. Satisfaction with the performance of bank btn surabaya bukit darmo branch officer.

C. Feeling satisfied with the services provided by bank btn surabaya bukit darmo branch.

D. Feel happy because of establishing a relationship with bank btn surabaya bukit darmo.

E. Feel comfortable because you have chosen the right bank btn surabaya bukit darmo.

3. Customer loyalty (Y) is a process, at the end of the process, satisfaction has an effect on perceived quality, which can have an impact on loyalty and intention certain behaviors of a customer or consumer.

The indicators of customer loyalty are as follows:

A. Intend to spread positive things about bank btn surabaya bukit darmo (word of mouth).

B**.** Intend to recommend bank btn surabaya bukit darmo to others.

C**.** Intend to make bank btn surabaya bukit darmo for the first choice.

D. Intend to extend relations with bank btn surabaya bukit darmo branch.

II. Population and Sample:

The population in this study is customers who have deposits at Bank BTN Surabaya Bukit Darmo Branch. While the sample is The researchers distributed questionnaires to customers who came and conducted

transactions at Bank BTN Surabaya Bukit Darmo Branch, there were several respondents who wanted to take the time and fill out the questionnaire during the study, which was around 90 respondents.

III. Test Of Validity And Reliability :

In evaluating the SEM-PLS measurement model carried out with the help of the R program. Evaluation of the measurement model in the SEM-PLS needs to be carried out two tests, namely the validity and reliability test. In the validity test can be done by looking at convergent validity and discriminant validity of the indicators. To find out the judgment of discriminant validity is done by comparing the square root value of average variance extracted (SR of AVE) with cross loading from the indicator. If the square root value of the average variance extracted (SR of AVE) construct is greater than the cross loading value, it can be said to have good discriminant validity Reliability test shows the level of consistency and stability of measuring instruments and research instruments in measuring a concept or construct. The concept of reliability is in line with construct or quantitative validity. A valid construct is definitely reliable, whereas a reliable construct is not necessarily valid. A measurement instrument is said to be reliable if the measurement is consistent and accurate. So reliability testing is done with the aim of knowing the consistency of the instrument as a measuring instrument, so that the measurement results can be trusted. In this study using the Cronbach Alpha formula with the help of smart PLS software. A question in the questionnaire is said to be reliable if the Cronbach Alpha value is> 0.60. Jogiyanto dan Abdillah, (2015).

IV Analysis Techniques:

Partial Least Square (PLS) is a multivariate statistic technique which compares multiple dependent variables and multiple independent variables. PLS is a variant-based SE statistical method designed to complete dressing regression when specific data problems occur, such as small research sample sizes, missing data and multicollinearity. Conversely ordinary least square regression produces unstable data when data is small; there is missing data and multicollinearity between predictors, thus increasing the error standard of the estimated coefficients. Jogiyanto and Abdillah, (2015: 159-162).

IV. Result And Discussion :

I. Descriptive Analysis :

PT. Bank Tabungan Negara (BTN) is a State-Owned Enterprise (BUMN) in the form of a limited liability company engaged in banking financial services. PT. The State Savings Bank, hereinafter referred to as Bank BTN, has assumed the duty of the state to prosper the Indonesian people through its business activities by distributing other mortgages and loans as well as raising funds from the Indonesian community through its business activities by distributing other mortgages and loans and collecting public funds through savings, deposits and demand deposits.

II. Path Analysis :

The result of path analysis can be seen in Table 4.1.

Table. 4.1 : Result Of Path Analysis

	Path Coefficients (O)	Sample Mean (M)	Standard Deviation (STDEV)	Standard Error (STERR)	T Statistics (|O/STERR|)
Customer Satisfaction -> Customer Loyalty	0.512849	0.502395	0.100117	0.100117	5.122504
Quality Of Services -> Customer Satisfaction	0.759612	0.767894	0.032751	0.032751	23.193417
Quality Of Service -> Customer Loyalty	0.730273	0.739966	0.047078	0.047078	15.511906

Based on the table above obtained:

1. Quality of service (X) has a positive effect on customer loyalty (Y) can be accepted, with path coefficients of 0.730273, and the value of T-Statistic = 15,511906 is greater than the value of Z α = 0, 05 (5%) = 1.96, then it is significant (positive).

2. Service quality (X) has a positive effect on customer satisfaction (Z) can be accepted, with a path coefficient of 0.759612, and the value of T-Statistic = 23.193417 greater than the value of Z α = 0.05 (5%) = 1.96, then it is significant.

3. Customer satisfaction (Z) has a positive effect on customer loyalty (Y) can be accepted, with a path coefficient of 0.512849, and the value of T-Statistic = 5.122504 is greater than the value of Z α = 0.05 (5%) = 1.96, then it is significant.

III. Discussion And Research Results:

a. Effect of Service Quality on Customer Loyalty

In accordance with the hypothesis put forward by the researcher stating that there is a positive and significant influence on the variable quality of service to customer loyalty at Bank BTN Surabaya Bukit Darmo Branch, it turns out the results are significantly positive, acceptable.
The results of this study indicate that the highest loading factor value in the service quality variable is on the "technology" dimension of 0.315810, meaning that in this advanced era, Bank BTN Surabaya Bukit Darmo Branch is required to always follow the dynamics of the application. I-banking, the development of information technology, telecommunications, and the internet led to the emergence of internet-based business applications. One application that is starting to get attention is Internet Banking, advances in technology will make it easier for customers to transact wherever they are without the need to queue long to conduct transactions with technological sophistication that is currently namely by transacting through Internet Banking or better known as Internet Banking.

b. Effect of Service Quality on Customer Satisfaction
In accordance with the hypothesis put forward by the researcher stating that there is a positive and significant influence on the variable quality of service to the satisfaction of the customers of Bank BTN Surabaya Bukit Darmo Branch, the results are significantly positive, acceptable.
The results of this study indicate that the highest loading factor value in the service quality variable on customer satisfaction is on the "Technology" dimension of 0.235785, meaning that, technological advances will certainly facilitate the customer service process of Bank BTN Surabaya Bukit Darmo Branch. One of these technology-based services is the use of computers for payment, the use of electronic transaction media for credit card payments, and social networking facilities (online) as cheap and fast promotional media. Companies are increasingly being demanded to be able to improve services to customers of Bank BTN Surabaya Bukit Darmo Branch by providing facilities so as not to compete with competitors. With this facility, consumers will certainly be easier to make transactions and will increase customer satisfaction.

c. Effect of Customer Satisfaction on Customer Loyalty
In accordance with the hypothesis put forward by the researcher stating that there is a positive and significant effect of variable customer satisfaction on customer loyalty at Bank BTN Surabaya Bukit Darmo Branch, it turns out the results are significantly positive, acceptable.
The results of this study indicate that the highest loading factor value in the variable customer satisfaction with customer loyalty is the indicator "Feeling satisfied with the performance of bank btn Surabaya Bukit Darmo officer" amounting to 0.858155, meaning that according to the perception of bank btn surabaya bukit darmo customers are sufficient satisfied with the performance they can feel when transacting or in solving problems that are fast, alert and understand customer needs. Based on the description above, the better the quality of services provided to customers of bank btn surabaya bukit darmo branch, the better customer loyalty will be.

Conclusion And Recommendation :

I. Conclusion :

Based on research that has been conducted by path analysis can be concluded as follows:

a. Quality of service to the customer loyalty of Bank BTN Surabaya Bukit Darmo Surabaya Branch, the results were significantly positive, acceptable.

b. Quality of service to the satisfaction of customers of Bank BTN Surabaya Bukit Darmo Branch, the results were significantly positive, acceptable.

c. Customer satisfaction with customer loyalty at Bank BTN Surabaya Bukit Darmo Branch, the results are significantly positive, acceptable.

II. Recommendation :

The suggestions that can be conveyed by researchers are:

1. Further research is expected to add other research variables such as, communication, trust and so forth.

2. The next researcher should also include more explanatory variables into the model, such as economic conditions with real conditions in the field.

3. This study only uses quantitative data, so it cannot analyze deeply about why and how relationships between variables can occur. Future research is expected to be able to carry out a combined method (triangulation), namely qualitative quantitative methods in order to obtain in-depth analysis.

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