

**THE INFLUENCE OF SERVICE QUALITY AND SYSTEM QUALITY ON
BRANCHLESS BANKING AGENT LOYALTY MEDIATED BY SATISFACTION
AT PT BANK NEGARA INDONESIA (PERSERO), TBK IN THE WORK AREA OF
REGIONAL OFFICE 12**



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Abstract

This research was conducted to analyze and study the influence of the Branchless Banking business on PT Bank Negara Indonesia (Persero), Tbk. In the Regional Office 12 Work Area which consists of service quality and system quality on satisfaction and its impact on agent loyalty. The research method used is quantitative research with data analysis techniques using SEM PLS. The research results show that partially or directly (direct effect) everything has a positive and significant influence, namely service quality has an influence on loyalty, system quality has an influence on loyalty, satisfaction has an influence on loyalty, service quality has an influence on satisfaction, and system quality has an influence on satisfaction. Indirectly, satisfaction can mediate significantly positively between service quality and loyalty and satisfaction can mediate significantly positively between system quality and loyalty.

Keywords: Service Quality, System Quality, Satisfaction, Loyalty

INTRODUCTION

Data results from the Financial Inclusion Index (Global Findex) in 2014 show that 62 percent of adults in Indonesia have bank accounts (data, 2023). The growth of financial inclusion in Indonesia in 2019 increased significantly. Based on the results of the 2019 National Financial Literacy Survey. The financial inclusion index reached 76.19%, while the financial literacy index reached 38.03% in 2019 according to data from the Financial Services Authority (OJK). This information shows that only 76 out of 100 Indonesians are connected to formal financial services. Understanding of financial products was also recorded by 38 people. Two interesting aspects can be drawn from the results of this survey. First, this figure exceeds the target set by the government in Presidential Regulation Number 82 of 2016 concerning the National Strategy for Financial Inclusion, which sets the target for financial inclusion in 2019 at 75%. Second, this survey shows a significant and balanced increase compared to the survey results three years earlier. An increase of around 8% in these two indices indicates that efforts to expand financial access and education have been implemented proportionally. To increase financial inclusion in Indonesia, the Financial Services Authority (OJK) is collaborating with Bank Indonesia (BI) to implement the Digital Financial Services (LKD) and *LakuiPandai* (or what is known as Branchless Banking) programs. Branchless Banking has been implemented since the issuance of Financial Services Authority Regulation (POJK) No.19/POJK.03/2014.

Branchless banking can be a strategic decision to expand the network with minimal costs because expanding the office network is not always linear in improving the performance of the banking industry (Prasetyo & Sunaryo, 2015). Therefore, Branchless Banking is a suitable model for increasing market share (Yudiana, 2018). One of the goals of branchless banking is to reduce the costs incurred by banks. Opening a bank branch requires an initial investment of IDR 500 million to IDR 1 billion, depending on the branch model and market segment to be served. Then the operational costs can reach IDR 50 million to IDR 100 million per month.

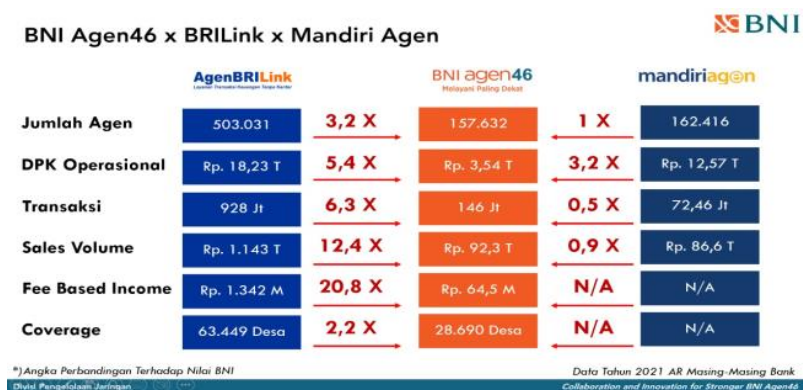


Figure 1.

Performance of the Big 3 Branchless Banking Players

Source: BNI Bank Network & Services Division

Based on the data in Figure 1 above taken from 2021 by the Network and Services Division of BNI bank, there is a comparison of the TOP 3 banks running the Branchless Banking business from the table in Figure 1 above. Bank BRI is a bank that has very good performance in terms of (the number of agents, operational deposits, transactions, sales volume, FBI, and coverage area). In terms of the number of agents, BRI has 3.2 x more than Bank BNI and Mandiri, meaning that from a business perspective, BRI dominates the Branchless Banking market in Indonesia. Apart from that, the funds collected from BRI's Branchless Banking business reached IDR 18.23 T or 5.4 x greater than BNI Bank as well as the total FBI where BRI reached IDR 1,342 billion while BNI only IDR 64.5 billion. Based on this description, Branchless Banking is quite promising, where this business can generate quite large profits, both in terms of income and additional assets. However, there are still several banks, especially BNI, that have not maximized their Branchless Banking business. The number of BNI Bank Agents is the smallest compared to its competitors, namely Bank BRI and Bank Mandiri Agents, this is because the advantage of transaction costs compared to other banks has the smallest transaction costs and small transaction volumes compared to BRI and Mandiri, so agent satisfaction will be explored and agent loyalty in becoming a BNI agent.

Agent satisfaction is a priority that needs to be considered in maximizing the Branchless Banking business, especially at BNI bank, because satisfaction is a person's feeling of being happy or disappointed. It can arise after comparing the perception of a

product's performance or results with its expectations (Hermanto, 2019). Agent satisfaction can be interpreted as an emotional response that is manifested after using BNI Branchless Banking services, involving a comparison between actual performance and expectations, as well as evaluating the experience of using the selected Branchless Banking service beyond customer expectations.

If an agent is satisfied, the agent will be loyal in using the product used in serving customers, because loyalty is a high commitment to continue choosing and using the product or service they like in the future (Kotler, 2015). So, agent loyalty is needed for the continuity of BNI Branchless Banking, it can be interpreted that if, from his experience, the agent feels that it is not in line with what he expected, then the agent will stop remaining as a BNI Branchless Banking agent and will try to look for new experiences in other similar places in getting products or services that meet their expectations.

The results of previous research reveal that service quality has a significant influence on satisfaction, this is because the overall reaction given from the service provided is effective and meets customer expectations, thus giving rise to satisfaction (Haykal, 2023). Another factor that influences satisfaction is system quality, where systemic quality has a significant influence on satisfaction, satisfaction will be felt by agents because the system they have is good (Khairunnisa, 2017). Another factor is related to customer satisfaction and agent loyalty. The results of previous research reveal that satisfaction influences loyalty (Wijayanti, 2019). The loyalty of agents will be influenced by the quality of service which will be the key to the success of the BNI Branchless Banking system. Loyalty can be significantly influenced by the quality of service (Muhammad, Sharia Bank Management, 2002). Another thing that can influence customer loyalty is system quality, where good system quality will significantly influence loyalty (Haykal, 2023).

The novelty of this research with previous research lies in the respondents studied. In the previous research, the research respondents were consumers of the service products offered, whereas in this research they were agents from BNI Branchless Banking. Apart from that, this research revealed the agent's loyalty and satisfaction with BNI Branchless Banking which consists of service quality and system quality, other updates in research conducted are at different times, different objects, and different respondents.

RESEARCH METHOD

Research Model

This study uses a quantitative approach. In this case, the data is obtained from collecting research results from questionnaires. The reason for using quantitative research is to consider the clarity of the data source, subject, and data details, apart from that this research also has a research sample as well as a clear research design, and the data is analyzed after the data is collected. Another factor that is the basis for choosing the type of quantitative research approach is limited time and funds. This type of research uses associative research, associative type is a type of research regarding the relationship between one variable and another variable (Sugiyono, 2016). The reason for using associative research is to answer the research problem formulation to find out the influence between two variables. Data analysis techniques use PLS (partial least squares) which is based on the special characteristics of the dataset and research objectives. PLS is used in the context of structural equation modeling, regression analysis, and factor analysis.

Population and Sample

The population is the entire unit of analysis or measurement results that are the subject of research (Arikunto, 2015). The population in this study are all BNI agents in Regional Office Work Area 12. The population in this study is based on data in 2023. The population in this study is 320 customers.

The research sample is part of the population that has the same characteristics as the population (Arikunto, 2015). The number of samples from the research came from the population of BNI agents taken directly. The technique for taking research samples is the purposive sampling technique. Purposive sampling is a technique for determining samples with certain considerations (Sugiyono, 2016). The sample selection used a purposive sampling technique because all of the samples did not have the characteristics the author wanted. Therefore, the sample was chosen deliberately to obtain a representative sample by determining the criteria used for sampling as follows:

1. Willing to be a research respondent

2. Is a BNI agent
3. Agent that has been running for at least 1 month

Calculating the sample size using the Slovin formula is a method for determining the minimum sample size in situations where the behavior of a population is not known with certainty. The Slovin formula is used as a formula to estimate the required sample size, and this value is influenced by the specified error rate. The greater the error rate used, the smaller the number of samples required according to the Slovin formula. The following is Slovin's formula (Sugiyono, 2016):

$$n = \frac{N}{1 + Ne^2}$$

Information:

n = Number of samples

N = population size

e = error rate in research, namely 5%

Based on the existing population of 320 respondents, the sample size can be calculated as follows: w

$$n = \frac{N}{1 + Ne^2}$$
$$n = \frac{320}{1 + (320) * (0.05)^2}$$
$$n = \frac{320}{1 + (320) * 0.0025}$$
$$n = \frac{320}{1 + 0.80}$$

$$n = 177.78 \rightarrow 178 \text{ respondents}$$

Based on the Slovin formula calculation, the number of samples in this research was 178 BNI agents.

RESULTS AND DISCUSSION

Validity Test

The significance test in the validity test is carried out by comparing the p-value in the test results using SPSS, namely, if the p-value < 0.05 and the value of the value with $df = n - 2 = 20 - 2 = 18$ at a significance level of 5%, the value of the value is 0.444, then the question item valid.

Table 1.
Validity Test Results

Variable	Research Instrument	r Count	P Value	Information
Service Quality (X1)	KL1	0.766	0,000	Valid
	KL2	0.841	0,000	Valid
	KL3	0.758	0,000	Valid
	KL4	0.815	0,000	Valid
	KL5	0.783	0,000	Valid
	KL6	0.719	0,000	Valid
	KL7	0.745	0,000	Valid
	KL8	0.739	0,000	Valid
	KL9	0.734	0,000	Valid
	KL10	0.854	0,000	Valid
System Quality (X2)	KS1	0.713	0,000	Valid
	KS2	0.716	0,000	Valid
	KS3	0.719	0,000	Valid
	KS4	0.853	0,000	Valid
	KS5	0.713	0,000	Valid
	KS6	0.701	0,000	Valid
	KS7	0.771	0,000	Valid
	KS8	0.713	0,000	Valid
	KS9	0.681	0,000	Valid
	KS10	0.784	0,000	Valid
	NUMBER 1	0.815	0,000	Valid

Variable	Research Instrument	r Count	P Value	Information
Satisfaction (Z)	2ND	0.751	0,000	Valid
	THE 3RD	0.678	0,000	Valid
	TO 4	0.862	0,000	Valid
	KE5	0.822	0,000	Valid
	KE6	0.714	0,000	Valid
	7TH	0.807	0,000	Valid
	8TH	0.837	0,000	Valid
	KE9	0.675	0,000	Valid
	TO10	0.881	0.001	Valid
Loyalty (Y)	LO1	0.877	0,000	Valid
	LO2	0.715	0,000	Valid
	LO3	0.841	0,000	Valid
	LO4	0.750	0,000	Valid
	LO5	0.843	0,000	Valid
	LO6	0.746	0,000	Valid
	LO7	0.879	0,000	Valid
	LO8	0.750	0,000	Valid
	LO9	0.713	0,000	Valid
	LO10	0.826	0,000	Valid

Source: Processed Primary Data, 2023

Based on the results in Table 1, the overall results of the indicators for the variables of service quality, system quality, satisfaction, and loyalty are obtained. declared valid, because the p-value is smaller than 0.05 and the calculated r-value is > 0.444.

Reliability Test

A variable is said to be reliable if it provides a Cronbach's Alpha α value ≥ 0.7 . The following are the results of the reliability test for each variable:

Table 2.
Research Reliability Test Results

No	Variable	Cronbach's Alpha	≥ 0.6	Conclusion
1	Quality Of Service	0.926	≥ 0.7	Reliable
2	System Quality	0.907	≥ 0.7	Reliable
3	Satisfaction	0.931	≥ 0.7	Reliable
4	Loyalty	0.935	≥ 0.7	Reliable

Source: Processed Primary Data, 2023

These results show that the results of the questionnaire reliability test are service quality, system quality, satisfaction, and loyalty. stated that it can be seen that Cronbach's Alpha value shows a value of 0.926; 0.907; 0.931 and 0.935. This shows that the questionnaire for each variable is very reliable with Cronbach's Alpha greater than 0.70.

Hypothesis Test Results

Hypothesis testing is carried out by looking at the probability value and the t-statistic. For the probability value, the p-value with α of 5% is < 0.05 . The t-table value for α 5% is 1.987. So the criterion for accepting the hypothesis is when the t-statistic value $> t$ -table. Based on the output results in Table 20, it is known that hypothesis testing for structural equations is shown as follows.

a. The influence of service quality on loyalty

The t-statistic value for the influence of service quality on loyalty is $4.896 > t$ -table (1.987) and p-value $0.000 < 0.05$ and the original sample value is positive. Thus, the hypothesis in this research is accepted. This means that there is a positive and significant influence between service quality and loyalty

b. The influence of system quality on loyalty

The t-statistical value for the influence of system quality on loyalty is the calculated t-value of $2.060 > t$ -table (1.987) and the p-value of $0.040 < 0.05$ and the original sample value is positive. Thus, the hypothesis in this research is accepted. This means that there is a positive and significant influence between system quality and loyalty

c. The influence of service quality on satisfaction

The t-statistical value for the influence of service quality on satisfaction is $7.859 > t\text{-table}$ (1.987) and p-value $0.000 < 0.05$ and the original sample value is positive. Thus, the hypothesis in this research is accepted. This means that there is a positive and significant influence between service quality and satisfaction

d. The influence of system quality on satisfaction

The t-statistical value for the influence of system quality on satisfaction is $2.637 > t\text{-table}$ (1.987) and p-value $0.009 < 0.05$ and the original sample value is positive. Thus, the hypothesis in this research is accepted. This means that there is a positive and significant influence between system quality and satisfaction

e. The influence of satisfaction on loyalty

The t-statistical value for the influence of system quality on loyalty is the calculated t-value of $8.361 > t\text{-table}$ (1.987) and the p-value of $0.000 < 0.05$ and the original sample value is positive. Thus, the hypothesis in this research is accepted. This means that there is a positive and significant influence between satisfaction and loyalty.

Hypothesis 1: The Influence of Service Quality on Loyalty

The research results show that service quality has a significant influence on customer loyalty at BNI 46 agents. The influence of service quality on loyalty is a key element in a business strategy that focuses on customer satisfaction. Service quality covers various aspects, including responsiveness of service, ease of communication, and staff expertise. Companies that can provide high-quality service have the potential to build closer relationships with customers.

Responsive and efficient service creates a positive experience for customers. A company's ability to respond quickly and appropriately to customer questions or problems will create trust and strengthen relationships. Customers who feel heard and appreciated tend to have higher levels of satisfaction. Ease of communication is also an important factor. A good customer service system, clear communication channels, and the ability to provide solutions easily can improve customer perceptions of service quality. Customers often place more value on companies that make their communication processes easy and effective.

The results of previous researchers also revealed that service quality has a positive and significant influence on loyalty. Staff expertise and professionalism are important aspects

of service quality. Customers seek assistance from individuals who are competent and can provide satisfactory solutions. Staff expertise in handling complex situations or special requests can increase customer confidence in the company (Haykal, 2023). Furthermore, service quality can also influence customer perceptions of the added value provided by the company. Customers who feel that the service provided exceeds their expectations are more likely to remain loyal. Therefore, innovations in services, such as loyalty programs, improved customer experience, or special offers, can be a determining factor in establishing loyalty (Wijayanti, 2019).

The importance of service quality in influencing customer loyalty is not only creating a positive experience but also creating long-term relationships. Customers who are satisfied with service tend to become loyal customers, make repeat purchases, and may even become brand advocates by recommending the company to others. Thus, investing in improving service quality is not only an operational imperative but also a smart strategy for building and maintaining a strong customer base.

Hypothesis 2: The Influence of System Quality on Loyalty

The research results show that system quality can have a significant influence on customer or user loyalty. System quality can influence loyalty, this is because the management has good performance, whereas a high-performance system with fast response time and stability can increase user satisfaction, so users tend to remain loyal if they experience little or no interference in using the system. Apart from that, the quality of the system offered, namely an intuitive and user-friendly user interface, increases satisfaction and comfort, so that a system that is easy to use and provides a positive experience can form a positive opinion of the brand or service. Overall, system quality has a significant impact on user perception and experience, which in turn can influence the level of customer or user loyalty to a product or service.

The results of previous research have results that are relevant to this research, namely that system quality influences customer loyalty, system quality is a dynamic condition related to goods, services, people, processes, and the environment that meets or exceed expectations, good system quality will affect user satisfaction, good system quality can be an evaluation of users after the user uses the system, so that if the quality of the system used is appropriate

then the user will feel satisfied with the system (Muhammad, 2022). The results of other research also reveal that system quality has a positive impact on customer loyalty, system quality can have a big impact on user or customer loyalty (Wijayanti, 2019). Systems that have good performance, intuitive user interfaces, and positive user experiences tend to increase satisfaction. Strong security and effective customer support can also build trust and maintain loyalty. Innovation in system development, high availability, and reliability are also important factors influencing user attitudes towards a product or service. High-quality content or services, ease of integration, and transparency in system operations can also increase the system's value in the eyes of users, which in turn can strengthen their attachment and loyalty to the product or service.

Hypothesis 3: The Effect of Satisfaction on Loyalty

The results of research regarding satisfaction with loyalty show that satisfaction has a significant influence on loyalty. Customer or user satisfaction can be a key factor in forming and maintaining loyalty to a product or service. When users are satisfied with their experience, they are more likely to stick with the product or service. This satisfaction can arise from various aspects, such as product quality, customer service, ease of use, and the added value provided by a product or service. The importance of customer satisfaction lies in the fact that when a person is satisfied, they tend to maintain a relationship with that brand or company. Satisfaction creates positive experiences, increases perceived value, and can create long-term relationships between customers and brands. Conversely, a lack of satisfaction can cause customers to switch to competitors or seek other alternatives, harming loyalty.

The results of previous research reveal that satisfaction with loyalty, where organizations that can consistently provide satisfying experiences for customers tend to have a more loyal customer base. Customer satisfaction serves as a foundation for building strong and sustainable loyalty, considering that satisfied customers tend to maintain their relationships, provide positive references, and may even become loyal customers in the long term (Wijayanti, 2019). Other relevant research is that customer or user satisfaction has a central role in forming and maintaining loyalty to a product, service, or brand. When a positive user experience is perceived, this tends to increase customer engagement. The

advantages obtained from using a product or service, whether in terms of quality, ease of use, or other added value, can create a feeling of satisfaction (Haykal, 2023).

In this context, satisfaction acts as a strong foundation for building long-term loyalty. When customers are satisfied, they are more likely to remain loyal and even recommend the product or service to others. Factors that can influence customer satisfaction involve various aspects, such as product quality, customer service, smooth transaction processes, and fulfillment of expectations resulting from interactions with a brand or service. Therefore, companies or service providers who can create a satisfying experience can gain long-term benefits in the form of high loyalty and potential business growth through customer referrals.

Hypothesis 4: The Influence of Service Quality on Satisfaction

Research produces data about service quality which has a direct effect on satisfaction, where high service quality gives users satisfaction with the services received by customers. Service quality is proven to influence customer satisfaction. This happens because the quality of the service provided influences the needs which indicates customer satisfaction. When the service provided to customers has resulted in a satisfactory customer response, it can provide evidence that BNI 46 Sukses has provided service that is always in accordance with the customer's wishes.

Previous research had the same results, namely that service quality had a significant influence on satisfaction, whereas service quality had a significant influence on satisfaction. If the expected service is the same as the actual service received, then the customer will feel quite satisfied. However, if customer expectations are greater than the actual service received, then customers will feel dissatisfied (Amarin, 2021). Other similar research shows that service quality affects customer satisfaction. Providing high-quality services can produce satisfaction, which in turn increases positive assessments of the quality of the service. When the service received by customers meets or even exceeds their expectations, the service is considered high quality and satisfactory. Conversely, if the service does not meet or is less than expected, then the service is considered to be of lower quality or disappointing (Yuniarti, 2021).

When the service provided to customers has resulted in a satisfactory customer response, it can provide evidence that the service product owner has provided service that is

always following the customer's wishes. The relationship between service quality and customer satisfaction is closely related to the discussion of innovation in banking services. To achieve superior service and satisfy customers, banks need to be able to identify who their customers are, so they can understand the extent of customer perceptions and expectations regarding service quality. Customer satisfaction is reflected in the comparison between customer perceptions and expectations of the banking services they experience. Thus, service quality has a direct impact on the level of customer satisfaction.

Hypothesis 5: The Influence of System Quality on Satisfaction

The research results show that system quality has a significant influence on satisfaction, where system quality on customer satisfaction creates a strong foundation for a positive relationship between users and products or services. System quality includes various aspects, such as performance, user interface, security, and technical support. When a system operates well, provides a comfortable user experience, and meets or even exceeds expectations, this tends to increase satisfaction levels. Optimal performance, such as fast response times and system stability, can provide an efficient and seamless user experience. A good user interface, with an intuitive and easy-to-use design, can increase satisfaction levels because users feel more comfortable interacting with the system.

The results of previous research state that system quality has a significant influence on satisfaction, guaranteed security in a system creates a fundamental sense of trust. When users feel that their data is safe and protected, this contributes to satisfaction and increases the level of confidence in the system (Muhammad, 2022). Similar results were also obtained with the result that system quality affects satisfaction, where responsive and effective customer support also plays an important role. Good quality customer service, including the ability to respond quickly to questions or problems, can increase user satisfaction with the system (Wijayanti, 2019). Overall, high system quality creates an environment that promotes customer satisfaction. Success in meeting user needs and expectations through system quality aspects can form positive perceptions, which in turn have the potential to increase user loyalty and long-term support for the product or service.

System security is also a key factor in increasing user satisfaction. Users tend to feel more satisfied and comfortable using a system that guarantees the security of their data and

personal information. Therefore, these aspects, along with responsive and effective customer support, contribute to a satisfactory user experience. When users perceive high system quality, this not only creates current satisfaction but can also shape long-term positive perceptions of the brand or service. Thus, system quality is not only a tool for meeting functional needs but also a critical element in forming a positive image and increasing overall customer satisfaction.

Hypothesis 6: The Influence of Service Quality on Loyalty Mediated by Satisfaction

The research results show that satisfaction can significantly mediate the influence of service quality on loyalty. Service quality plays a crucial role in forming customer loyalty through the resulting level of satisfaction. Customer satisfaction, as a positive response to the services provided, acts as a crucial element that connects service quality and the level of loyalty. When customers are satisfied with the services provided, this tends to give rise to a sense of attachment and loyalty to a particular brand, product, or service provider.

Service quality covers various aspects, including responsive customer service, ease of communication, speed of problem resolution, and staff expertise. Friendly, professional, and efficient service can create a positive experience for customers. When customers feel that their needs and expectations are well taken care of, satisfaction increases. Customer satisfaction then becomes a trigger for forming loyalty. Satisfied customers tend to be more inclined to maintain their relationship with a brand or company. They may be more willing to make repeat purchases, choose the same product or service in the future, and even recommend it to others.

Additionally, satisfied customers can also become loyal customers who are more resistant to competitors' marketing efforts. They may be better able to overcome small problems without immediately turning to other alternatives because of the trust that has been built. Thus, satisfactory service quality can be the key to fostering sustainable customer loyalty. This creates a positive cycle where good service quality increases satisfaction, which in turn strengthens customer loyalty and supports business growth and sustainability.

Hypothesis 7: The Effect of System Quality on Loyalty Mediated by Satisfaction

Research has been conducted with satisfaction results that can provide support for the influence of system quality on loyalty. The influence of system quality on loyalty through

satisfaction is a very relevant dynamic in the context of customer experience. System quality encompasses several elements, including performance, user interface, security, and ease of integration, that collectively contribute to user satisfaction. When a system functions well and provides a positive user experience, this can create satisfaction among users. Consistent performance, fast response times, and high availability are factors that can build a positive perception of system quality. A friendly and easy-to-use user interface also contributes significantly to satisfaction, creating an enjoyable and efficient experience.

System security is an important key in creating a sense of security and trust among users. A system that can protect user data well will increase satisfaction and reduce privacy concerns. Customer satisfaction resulting from system quality can be a major factor in forming loyalty. Satisfied users tend to be more loyal because they feel that the system meets or even exceeds their expectations. Satisfaction creates an emotional attachment to a brand or service, making customers feel comfortable continuing to use the same product or service. In addition, systems that provide solutions that are innovative, relevant, and meet user needs can also increase satisfaction and in the long term, form loyalty. Users are more likely to remain loyal if they feel the system provides ongoing added value. Thus, system quality not only impacts technical performance, but is also directly connected to user satisfaction and, in turn, forms a high level of loyalty. Good integration between system quality, user satisfaction, and loyalty creates a strong foundation for business growth and sustainability.

CONCLUSION

Based on the description of the research results in the previous chapter, it can be concluded as follows:

1. Service quality has a positive and significant influence on loyalty.
2. System quality has a positive and significant influence on loyalty.
3. Satisfaction has a positive and significant influence on loyalty.
4. Service quality has a positive and significant influence on satisfaction.
5. System quality has a positive and significant influence on satisfaction.

6. Service quality has a positive and significant influence on loyalty, mediated by satisfaction.
7. System quality has a positive and significant influence on loyalty, mediated by satisfaction.

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