
**THE INFLUENCE OF PERCEIVED CONVENIENCE AND SERVICE QUALITY
ON CUSTOMER LOYALTY (A STUDY AT THE BRILINK AGENT BIO ENERGY
2 SIDOARJO)**

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Abstract

Banks are business entities that collect funds from the public in the form of savings and then distribute them to the public in the form of credit and/or other forms to improve people's living standards. The development of the digital world means that the banking world does not want to lose promising business opportunities. The Brilink agent is one of BRI's breakthroughs in educating the public to know basic knowledge about financial management using banking products and services. BRILink agents as an extension of Bank BRI provide various conveniences for people in remote areas, coupled with good service quality, it is hoped that they will be able to help the current needs of the community. BRILink not only provides operational efficiency benefits but also makes it easier for BRI customers and non-BRI customers to make transactions with BRI. This research examines how perceptions of comfort and service quality influence customer loyalty through customer satisfaction as an intervening variable (study at the Brilink Bio Energi 2 Sidoarjo agent). This research is a type of quantitative research. The population used in this research was all customers of the BRILink Bio Energi 2 Sidoarjo Agent. In determining the sample, the Accidental Sampling technique was used, namely the random sampling method. Respondents will be randomly selected to be samples in this research. Data analysis was carried out using the SPSS version 25 program with the help of path analysis as a hypothesis test. Research findings show that perceptions of convenience and service quality directly have a positive and significant effect on customer loyalty through customer satisfaction.

Keywords: Perceptions of Convenience, Service Quality, Customer Loyalty, Customer Satisfaction

INTRODUCTION

In the increasingly complex modern world, the banking industry has an important role as a development agent in a country. The main function of banks is as an intermediary institution of the community that takes savings in the form of savings accounts and returns them in the form of credit or loans. In the banking world, one of the most important factors in developing a competitive environment and business continuity to improve service quality in company services is customer loyalty. Loyal customers will prefer to use the services of a bank they like, will not switch to another bank, will not try other products from competing banks, and recommend people close to them to become customers (Suwono and Sihombing in Hendrawan et al., 2021)

In building customer loyalty, service quality and customer satisfaction have an important role. In service companies, especially in the banking sector, providing good quality service is expected to make customers feel satisfied and will become loyal customers. The definition of satisfaction is a pleasant emotional state that a person gets after using a product or service that meets their needs. According to Kotler in Computer & Jikem (2022), customer satisfaction can be defined as an emotional state that a person has as a consequence of the contrast between their expectations and the actual performance or results of a product. One aspect that might influence customer satisfaction is perceived convenience. According to Jogyanto in BPS Trenggalek (2023), the extent to which users feel that a technology is intuitive, simple and easy to use is known as perceived ease of use.

In 2015, the government launched a program regarding Branchless Banking. In providing services to all its customers, BRI as one of the State-Owned Enterprise Banks (BUMN) which has the largest market share in all corners of the country applies the concept hybrid bank which combines the presence of a network of work units and branchless banking (BRILink Agent). (Marpaung et al., 2022). As an extension of Bank BRI, BRILink Agent aims to optimize project implementation by establishing a working relationship with one of the BRI customers appointed as an Agent. Later, the agent can facilitate banking transactions online real time online to the general public with a 50:50 cost sharing concept. The tools used include EDC tools (Electronic Data Capture) and the BRILink Mobile application which is equipped with features that allow it to function like a BRI mini ATM. The rapid increase in

BRILink Agents in various regions is caused by various factors, the most significant of which is the limited ability of the community, especially parents, to use technology-based media which causes transaction obstacles in an area. Apart from that, there are some people who have busy work activities that sometimes they cannot leave behind but sometimes they need to carry out banking transactions. Based on this situation, Bank BRI took the initiative to expand BRILink Agent branches in various regions of Indonesia so that the community could be helped by its existence.

BRILink Bio Energi 2 Agent located in Barengkrajan Krian is one of the BRILink Agent branches which has operational hours from 7 am to 9 pm. These operating hours are longer compared to conventional banks so people don't need to rush. Apart from that, the BRILink Bio Energi 2 Agent also has a strategic location so that it is closer to where the general public lives and is easier to reach.

Although all banks have ATMs (Automatic Teller Machines or Automatic Teller Machine), not everyone can access it. This is especially true for older adults and others with less technology experience. For individuals who cannot take advantage of technological advances or do not have much time to visit banks, BRILink Agents can be a comfortable alternative with all its features.

BRILink agents are required to always provide good quality service to customers. The customer's decision to use BRILink Agent services occurs if the quality of the service provided is in accordance with what the customer expects, thereby creating customer loyalty. BRILink Bio Energi 2 agent whose address is Jl. Together Beautiful No. 29 Block A28, Badas, Barengkrajan, Krian District, Sidoarjo Regency 61262 with the tagline we have is "Serving with Sincerity", always providing good quality and sincere service without any discrimination. Whatever the customer's social level and financial condition, the BRILink Bio Energi 2 Agent will always serve them wholeheartedly. Apart from good service quality, another factor that influences repeat purchases is the satisfaction felt by customers. Customers who are satisfied with the services provided by BRILink Agents will tend to return to using the service and recommend it to others.

From the explanation above, it can be seen that business actors are required to always consider the needs and desires of their customers in order to satisfy their needs. In the world

of banking, each bank has its special features, whether from the perspective of perceived convenience, service quality, or other points of view. This is done in line with increasingly tight competition in the banking world which requires banks to prioritize good service quality and perceived convenience which will later show the success of a company. Considering the strategic role of customer satisfaction for company continuity, it is necessary to research perceptions of ease and quality of service which are thought to influence customer satisfaction and customer loyalty.

REVIEW OF LITERATURE

Perception of Convenience

According to Jogiyanto in Attaqi et al (2022), Perceived ease is a measure of when someone believes that when using a technology it is clear and easy to operate and does not require much effort when used.

Users' expectations regarding how easy and error-free it is to use a system are the basis for their views on the ease of use of the system. A person's efficiency in using technology is directly proportional to the ease of use of the system. A high level of technical expertise is not required as the technology is very intuitive.

Service Quality

Firmansyah in Sukmanawati & Purwati (2022) state that for service to be considered quality, consumers must be able to say that the service meets or exceeds their expectations. The capacity to provide high-quality service to clients is an important component of a company's success. The term "service quality" refers to the cognitive assessment that customers make after receiving a service or product from a business. (Kotler & Keller in Sukmanawati & Purwati 2022).

Customer Loyalty

Loyalty to a product or service can be broadly described as an individual's devotion to that product or service. Customer loyalty is an indication and continuation of customer satisfaction with the features and services offered by a company. (Hermanto, 2019).

Loyalty or fidelity is defined as the determination to continue purchasing or subscribing to a particular good or service even though in the future there is a temptation to

switch to another provider which has the potential to cause a behavior change (Kotler & Keller in Sukmanawati & Purwati, 2022).

Customer Satisfaction

Customer satisfaction is defined as the emotional response a person has when comparing the actual performance of a service or product with their expectations (Kotler and Keller in Murtiningsih et al., 2020). Customers will feel disappointed if the experience or performance falls far below their expectations. Conversely, if the results match expectations, customers will feel happy. Customers will be very happy if the results are better than what they expected.

According to Tjiptono & Chandra in Samara & Metta (2023), one of the components of market success is customer satisfaction. Trying to satisfy or make something meet expectations is one definition of customer satisfaction. The feeling of satisfaction that customers feel after making a purchase is called customer satisfaction. This is obtained by assessing their experience with the product or service and comparing actual performance with expectations (Ningsih & Segoro in Hermanto 2019).

RESEARCH METHOD

This research is associative research using a quantitative approach. The population in this research is all customers who have used the services of BRILink Bio Energi 2 Krian Sidoarjo Agent. In this research, the total population of customers who have made transactions at the BRILink Bio Energi Agent cannot be known with certainty due to the uncertainty of transactions that occur per day. Therefore, The unknown population formula was used to determine the sample size in this study. The sample selected was 100 participants, the sampling method used was a non-probability approach with an accidental sampling technique, namely the strategy of taking sample members randomly as the sampling method.

The primary data source for this research is a questionnaire used to collect primary data from respondents. Secondary data was obtained through literature from journals, books, the Starship Square website, and other internet searches. Questionnaires were used to collect data for this research. Researchers used a questionnaire which was then distributed directly to respondents. Questionnaires were distributed to 100 respondents who met the researchers

by chance. Responding to research topics, information is collected from books, journals, and the internet. The data analysis technique in this research uses path analysis which includes validity tests, reliability tests, classic assumption tests such as normality tests, multicollinearity tests, heteroscedasticity tests, linearity tests and hypothesis tests, namely the partial (t) test.

RESULTS AND DISCUSSION

The results of distributing questionnaires via Google form to 100 respondents showed that the gender classification of respondents was 51% female and 49% male. In the age classification of respondents, it is known that 28% of the respondents in this study were 18-22 years old, then 22% were 23-27 years old, 15% were 28-32 years old and 45% were aged more than 30 years. In terms of job classification, 16% of respondents work as students, 40% of respondents work as private employees, 13% of respondents work as entrepreneurs, 4% of respondents work as civil servants and 27% have other jobs. In the classification of service use, as many as 20% of respondents used Brilink agent services 1-3 times, 18% of respondents used Brilink agent services 4-6 times, 16% of respondents used services between 7-9 times, and 46% of respondents others have used the services of Brilink agents more than 10 times.

Validity Test

The purpose of validity testing in research is to determine the validity of a questionnaire. If the response rate exceeds the response table ($r_{table} \leq r_{count}$), then the questionnaire statement is considered valid; otherwise, it is considered invalid. To obtain an rtable of 0.195, the validity test in this study used a significant threshold of 5% (0.05).

Table 1
Validity Test

| Variable | Rcount | Rtable | Sig. | Ket. |
|----------|--------|--------|-------|-------|
| X1.1 | 0,740 | 0,195 | 0.000 | Valid |
| X1.2 | 0,888 | 0,195 | 0.000 | Valid |
| X1.3 | 0,866 | 0,195 | 0.000 | Valid |
| X1.4 | 0,788 | 0,195 | 0.000 | Valid |
| X2.1 | 0,833 | 0,195 | 0.000 | Valid |
| X2.2 | 0,797 | 0,195 | 0.000 | Valid |
| X2.3 | 0,793 | 0,195 | 0.000 | Valid |
| X2.4 | 0,828 | 0,195 | 0.000 | Valid |

| | | | | |
|------|-------|-------|-------|-------|
| X2.5 | 0,748 | 0,195 | 0.000 | Valid |
| Y1 | 0,882 | 0,195 | 0.000 | Valid |
| Y2 | 0,880 | 0,195 | 0.000 | Valid |
| Y3 | 0,825 | 0,195 | 0.000 | Valid |
| Z1 | 0,763 | 0,195 | 0.000 | Valid |
| Z2 | 0,839 | 0,195 | 0.000 | Valid |
| Z3 | 0,819 | 0,195 | 0.000 | Valid |

Source: Data processed with SPSS, 2024

Table 1 shows that $r_{count} > r_{table}$ and significance value < 0.05 supports the validity of each variable indicating perceived convenience (X1), service quality (X2), customer loyalty (Y), and customer satisfaction (Z).

Reliability Test

Reliability testing was carried out to see how the questionnaire measurement instrument held up over several studies. In this research, the Cronbach's Alpha reliability test was used with a value of 0.60. A questionnaire is considered reliable or trustworthy if Cronbach's Alpha exceeds 0.60.

Table 2
Reliability Test

| Variable | Cronbach's Alpha Count | Cronbach's Alpha Minimum | Information |
|----------------------------|------------------------|--------------------------|-------------|
| Perceived Convenience (X1) | 0,839 | 0,60 | Reliable |
| Service Quality (X2) | 0,858 | 0,60 | Reliable |
| Customer Loyalty (Y) | 0,827 | 0,60 | Reliable |
| Customer Satisfaction (Z) | 0,730 | 0,60 | Reliable |

Source: Data processed with SPSS, 2024

Table 2 shows that the specified Cronbach's Alpha has exceeded the minimum value of 0.60, which indicates that all research variables of perceived convenience (X1), service quality (X2), customer loyalty (Y), and customer satisfaction (Z) are considered reliable or can be trusted as a research instrument.

Normality Test

The normality test aims to determine whether the residuals or influencing factors in the regression model follow a normal distribution. The Kolmogorov-Smirnov test can be used for this purpose. If the significance value of the Kolmogorov-Smirnov test is greater than 5% or 0.05 then the variable is considered to be normally distributed and vice versa.

Table 3
Normality Test
One-Sample Kolmogorov-Smirnov Test

| | | Unstandardized Residual |
|----------------------------------|----------------|-------------------------|
| N | | 100 |
| Normal Parameters ^{a,b} | Mean | ,0000000 |
| | Std. Deviation | 1,49363612 |
| Most Extreme Differences | Absolute | ,077 |
| | Positive | ,077 |
| | Negative | -,054 |
| Test Statistic | | ,077 |
| Asymp. Sig. (2-tailed) | | ,147 ^c |

a. Test distribution is Normal.

b. Calculated from data.

Source: Data processed with SPSS, 2024

Based on Table 3, Asymp can be concluded. The sig (2-tailed) value is 0.147. Therefore these variables follow a normal distribution because Asymp. Sig (2-tailed) is greater than 0.05.

Apart from using the Kolmogorov-Smirnov test, the normality test can also be determined through a normal probability plot graph or a normality test using the multifact test.

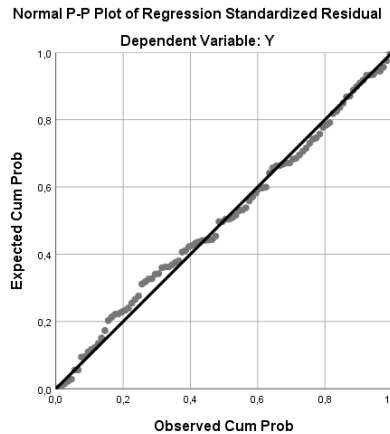


Figure 1
Normality Test

Source: Data processed with SPSS, 2024

Based on Figure 1, it clearly shows that these points are near the diagonal, which means that the regression model in this study follows a normal distribution.

Multicollinearity Test

The independent variables of a regression model are tested for multicollinearity to find out whether the variables have a perfect or strong correlation. A regression model is considered reasonable if there is no real relationship between the independent variables. Statistical techniques including tolerance values and Variance Inflation Factor (VIF) were used to evaluate multicollinearity. If the tolerance value is less than 0.1 and the VIF value is greater than 10 then it is assumed that multicollinearity occurs, and vice versa.

Table 4
Multicollinearity Hands

| Variable | Tolerance | VIF | Information |
|----------------------------|------------------|------------|-----------------------|
| Perceived Convenience (X1) | 0,518 | 1,931 | Non-Multicollinearity |
| Service Quality (X2) | 0,518 | 1,931 | Non-Multicollinearity |

Source: Data processed with SPSS, 2024

Table 4 presents the VIF and Tolerance values for the perceived convenience (X1) and service quality (X2) variables. The VIF of variables X1 and X2 is 1.931, while the Tolerance value is 0.518. The calculation results show that there is no multicollinearity problem between the two independent research variables because the tolerance value is greater than 0.1 and the VIF value is less than 10.

Heteroscedasticity Test

A good regression model is a model that does not have heteroscedasticity. To determine whether the residual variance of the various data in the regression model is not the same, the Heteroscedasticity Test is used.

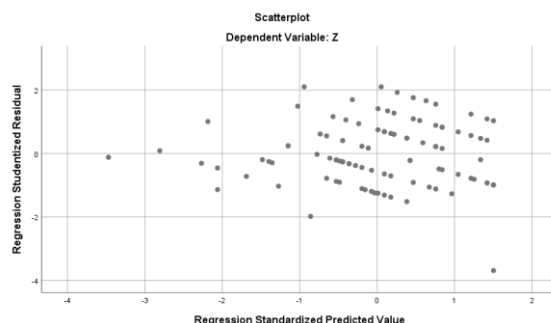


Figure 2
Heteroskedasticity Test
 Source: Data processed with SPSS, 2024

Since the data points in Figure 4.3 are not clustered in any particular way and the plot is spread out above and below the 0 line on the Y axis, we can conclude that there is no heteroscedasticity.

Linearity Test

Table 5
Linearity Test

| Variable | Sig. Deviation From Linearity | Sig | Information |
|-------------------------------------------|-------------------------------|------|-------------|
| Perceived Convenience Customer Loyalty | 0,323 | 0,05 | Linearity |
| Service Quality Customer Loyalty | 0,397 | 0,05 | Linearity |
| Customer Satisfaction Customer Loyalty | 0,509 | 0,05 | Linearity |

Source: Data processed with SPSS, 2024

The fact that each independent variable in Table 4.14 has a significance level higher than 0.05 indicates that this variable is linearly related to the dependent variable.

Path Analysis

Apart from being used to identify direct influences, path analysis or what is known as path analysis is also used to explain the impact of indirect relationships that occur when independent variables influence intervening variables. Path analysis testing has been carried out twice and the following are the results of path analysis testing in this research:

Table 6
Model I Path Analysis (Coefficients)

Coefficients^a

| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|-------|------------|-----------------------------|------------|---------------------------|--------|------|
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | 6,388 | 1,154 | | 5,535 | ,000 |
| | Persepsi | -,167 | ,079 | -,262 | -2,109 | ,037 |
| | Kualitas | ,392 | ,076 | ,640 | 5,146 | ,000 |

a. Dependent Variable: Kepuasan Pelanggan

Source: Data processed by researchers (2024)

Table 7
Model I Path Analysis (Model Summary)

Model Summary

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
|-------|-------------------|----------|-------------------|----------------------------|
| 1 | ,778 ^a | ,606 | ,598 | 1,23553 |

a. Predictors: (Constant), Persepsi, Kualitas Pelayanan

Source: Data processed by researchers (2024)

Based on Table 6 and Table 7 above, it can be concluded as below:

- a. Referring to the regression output of model I in section *Coefficients*, it can be seen that the significance value of the two variables, namely X1 = 0.037 and X2 = 0.000, is smaller than 0.05. These results prove that model I regression, namely Perception of Convenience (X1) and Service Quality (X2) influences Customer Satisfaction (Z).
- b. The R square value in Table 4.16 is 0.606, this shows that the contribution of the influence of Perception of Convenience (X1) and Service Quality (X2) to Customer Satisfaction (Z) is 60.6% while the remaining 39.4% is the contribution from other variables not included in the research. Meanwhile, the value of e1 is obtained using the following formula:

$$e1 = \sqrt{(1-0.606)} = 0.6276$$

T Test

Table 8
Sub Structure T Tests 1

Coefficients^a

| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|-------|------------|-----------------------------|------------|---------------------------|--------|------|
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | 6,388 | 1,154 | | 5,535 | ,000 |
| | Persepsi | -,167 | ,079 | -,262 | -2,109 | ,037 |
| | Kualitas | ,392 | ,076 | ,640 | 5,146 | ,000 |

a. Dependent Variable: Kepuasan Pelanggan

Source: Data processed by researchers (2024)

Based on table 8, which is the result of model I path analysis, it can be interpreted with decision making as follows:

- a. Perception of convenience has a sig value of 0.037 and tcount of 2.109 at a coefficient of 5% because the sig value of 0.037 < 0.05 and tcount of 2.109 > ttable 1.66039, then the perception of convenience variable (X1) has a positive and significant effect on customer satisfaction (Z), hypothesis I accepted.
- b. Service quality has a sig value of 0.000 and tcount 5.146 at a coefficient of 5% because the sig value 0.000 < 0.05 and tcount 5.146 > ttable 1.66039 then the service quality variable (X2) has a positive and significant effect on customer satisfaction (Z), hypothesis 2 is accepted .

Table 9
Determinant Coefficients for Sub Structure 1

Model Summary

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
|-------|-------------------|----------|-------------------|----------------------------|
| 1 | ,778 ^a | ,606 | ,598 | 1,23553 |

a. Predictors: (Constant), Persepsi, Kualitas Pelayanan

Source: Data processed by researchers (2024)

Based on the test results, it can be explained that the coefficient of determination value denoted by the number R square is 0.606, meaning that 60.6% of customer loyalty is influenced by the variables of perceived ease and quality of service, so that the remainder is (100% - 60.6%) with a result of 39.4 % influenced by other variables outside this research. The value used as the error terms value (e/ϵ) which is an element of variation in the customer satisfaction variable which cannot be explained by the perceived convenience and service quality variables is $e1 = \sqrt{1-0.598} = 0.6276$. Based on this explanation, the regression model which is formed from the model 1 path analysis equation, namely:

$$Z = \alpha + P1X1 + P2X2 + e$$

$$Z = 6,388 + 0,167X1 + 0,392X2 + 0,6276$$

Table 10
Model II Path Analysis (Coefficients)

Coefficients^a

| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|-------|--------------------|-----------------------------|------------|---------------------------|--------|------|
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | 2,543 | 1,042 | | 2,441 | ,016 |
| | Persepsi | -,220 | ,004 | -,325 | -3,452 | ,001 |
| | Kualitas | ,296 | ,068 | ,455 | 4,372 | ,000 |
| | Kepuasan Pelanggan | ,600 | ,080 | ,565 | 7,507 | ,000 |

a. Dependent Variable: Loyalitas Pelanggan

Source: Data processed by researchers (2024)

Table 11
Path Analysis Model II (Model Summary)

Model Summary

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
|-------|-------------------|----------|-------------------|----------------------------|
| 1 | ,767 ^a | ,588 | ,575 | 1,26943 |

a. Predictors: (Constant), Kepuasan Pelanggan, Persepsi, Kualitas

Source: Data processed by researchers (2024)

Based on table 10 and table 11 above, it can be concluded as follows:

- a. Referring to the regression output of model II in table 4.17, it is known that the significance values of the three variables are $X1 = 0.001$, $X2 = 0.000$ and $Y = 0.000$,

which means it is smaller than 0.05. This gives the conclusion that regression model II, namely X1, X2 and Y have an effect on Z.

- b. The R square value in table 4.18 is 0.588, this shows that the contribution of the influence of Perception of Convenience (X1) and Service Quality (X2) to Customer Loyalty (Y) is 58.8%, while the remaining 41.2% is contribution from other variables not included in the research. Meanwhile, the value of e2 is obtained using the following formula:

$$e2 = \sqrt{(1-0.588)} = 0.6418$$

T Test

Table 12
Sub Structure T Test II

Coefficients^a

| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|-------|--------------------|-----------------------------|------------|---------------------------|--------|------|
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | 2,543 | 1,042 | | 2,441 | ,016 |
| | Persepsi | -,220 | ,064 | -,375 | -3,452 | ,001 |
| | Kualitas | ,296 | ,068 | ,455 | 4,372 | ,000 |
| | Kepuasan Pelanggan | ,600 | ,080 | ,565 | 7,507 | ,000 |

a. Dependent Variable: Loyalitas Pelanggan

Source: Data processed by researchers (2024)

Based on table which is the result of model II path analysis, it can be interpreted by making decisions as follows:

- a. Perception of convenience has a sig value of 0.001 and tcount of 3.452 at a coefficient of 5% because the sig value of 0.001 < 0.05 and tcount of 3.452 > ttable 1.66039, then the perception of convenience variable (X1) has a positive and significant effect on customer loyalty (Y), hypothesis I accepted.
- b. Service quality has a sig value of 0.000 and tcount 12.109 at a coefficient of 5% because the sig value 0.000 < 0.05 and tcount 12.109 > ttable 1.66039 then the service quality variable (X2) has a positive and significant effect on customer loyalty (Y), hypothesis 2 is accepted .

Determinant Coefficient Test

The determinant coefficient (R2) can be used to measure how much the independent variable can explain the dependent variable. The coefficient of determination value is as follows:

Table 13
Determinant Coefficients for Sub Structure II

Model Summary

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
|-------|-------------------|----------|-------------------|----------------------------|
| 1 | ,767 ^a | ,588 | ,575 | 1,26943 |

a. Predictors: (Constant), Kepuasan Pelanggan, Persepsi, Kualitas

Source: Data processed by researchers (2024)

Based on the test results, it can be explained that the coefficient of determination value denoted by the R Square number is 0.588, meaning that 58.8% of customer loyalty is influenced by perceptions of convenience, service quality and customer satisfaction, so that the remainder is (100% -58.8%) with a result of 41. 2% is influenced by variables outside this research. The value used as the error terms value (e/ ϵ) which is an element of variation in the customer loyalty variable that cannot be explained by the variables perceived convenience, service quality and customer satisfaction is $e^2 = \sqrt{(1-0.588)} = 0.6418$. Based on this explanation, the regression model formed from the model 2 path analysis equation is:

$$Y = a + p_4X_1 + p_5X_2 + p_3Z + \epsilon$$

$$Y = 2,543 + 0,220X_1 + 0,296X_2 + 0,600Z + 0,6418$$

H1: The Influence of Convenience Perception (X1) on Customer Satisfaction (Z)

Based on research that has been carried out using path analysis, it can be obtained that there is a direct significant influence of perceived convenience (X1) on customer satisfaction (Z) of 0.262, this means that when customers feel the perception of convenience, the customer will feel satisfied with the service. BRILink Agent. The results obtained from the hypothesis test which applied the t test found that the perceived convenience variable (X1) had a significant effect on customer satisfaction (Z) with the calculation results obtained t_{count} amounting to $4.22446933 > 1.66039$. This shows that the convenience features provided by BRILink Agents are able to make customers feel helped so that they feel satisfied and happy because they meet their expectations.

H2: The Effect of Service Quality (X2) on Customer Satisfaction (Z)

Based on research that has been carried out using path analysis, it can be seen that the service quality variable (X2) has an effect on customer satisfaction (Z) of 0.640, which means

that if the service quality variable increases by 1 unit, of course the customer satisfaction variable (Z) can increase.

The results that have been obtained through hypothesis testing which applies the t test show that the service quality variable (X2) has a significant effect on customer satisfaction (Z) based on the calculation results obtained t_{count} amounting to $4.7189 > t_{table} 1.66039$. This shows that the respondent's assessment of the quality of BRILink Agent service influences the level of customer satisfaction.

H3: The Influence of Perceived Convenience (X1) on Customer Loyalty (Y)

Based on the research that has been carried out, namely by using path analysis, the significance value of the perceived convenience variable (X1) is $0.001 < 0.05$, so it can be concluded that there is a direct significant influence between the perceived convenience variable (X1) on the customer loyalty variable (Y). This means that when the convenience features provided by the BRILink Agent meet customer expectations, the customer will be loyal to the BRILink Agent.

H4: The Effect of Service Quality (X2) on Customer Loyalty (Y)

Based on research that has been carried out, namely by using path analysis, the significance value of the service quality variable (X2) is $0.000 < 0.05$, so it can be concluded that there is a direct significant influence between the service quality variable (X2) on the customer loyalty variable (Y). This means that when the quality of service provided by BRILink Agents meets customer expectations, customers will be loyal to BRILink Agents.

H5: Influence of Customer Satisfaction (Z) on Customer Loyalty (Y)

Based on the research that has been carried out, namely using path analysis and the Sobel test, the significance value of the customer loyalty variable (Y) is obtained at $0.000 < 0.05$ so it can be concluded that there is a direct, significant influence between the customer satisfaction variable (Z) on customer loyalty (Y). This means that the higher the level of customer satisfaction of the BRILink Bio Energi 2 Sidoarjo Agent, the higher the loyalty will be.

H6: The Influence of Perceived Convenience (X1) on Customer Loyalty (Y) through Customer Satisfaction (Z)

Based on the research that has been carried out, namely using path analysis and the Sobel test, it can be seen that the direct influence of the perceived convenience variable (X1) on customer satisfaction (Z) is 0.262, the indirect influence is 0.183, the total influence is 0.445 and the results of the Sobel test produce $t_{\text{value}_{\text{count}}}$ amounting to $4.22446933 > 1.66039$. It can be concluded that the mediation coefficient of 0.183 has a significant effect. The customer satisfaction variable can mediate the influence of perceived convenience on customer loyalty. Thus, it can be concluded that perceived convenience has a significant effect on customer loyalty through customer satisfaction.

H7: The Effect of Service Quality (X2) on Customer Loyalty (Y) through Customer Satisfaction (Z)

Based on the research that has been carried out, namely using path analysis and the Sobel test, it can be seen that the direct influence of the service quality variable (X2) on customer satisfaction (Z) is 0.640, the indirect influence is 0.257, with a total influence of 0.897. From the results of the Sobel test that was carried out, it was found that t_{count} was $4.7189 > 1.66039$. Based on these results, it can be interpreted that BRILink Agent customers feel that the quality of service provided by employees is in accordance with the expectations desired by customers so that customers use BRILink Agent services repeatedly, which shows that the t_{count} results are greater than t_{table} with a significant level of 0.05 (5%) then it can be concluded that the mediation coefficient of 0.257 has a significant effect. The customer satisfaction variable can mediate the influence of service quality on customer loyalty.

The quality of service provided by BRILink agents in the form of a sense of trust and comfort when using the service can create a sense of customer satisfaction and lead to repeated use of the service.

CONCLUSION

Based on research findings that have been conducted regarding the influence of perceived convenience and service quality on customer loyalty through customer satisfaction as an intervening variable, it can be concluded that perceived convenience and service quality significantly have a positive influence on customer loyalty through customer satisfaction as an intervening variable.

It is hoped that this research can become a reference for future researchers, and it is hoped that future researchers can perfect the development of this research. The author also hopes that future researchers will be able to develop other variables that can influence the independent variables.

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