THE EFFECT OF SERVICE QUALITY AND CUSTOMER SATISFACTION ON CUSTOMER LOYALTY IN THE BANKING SECTOR

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Abstract

This study aims to examine the effect of service quality and customer satisfaction on customer loyalty at Bank Tabungan Negara (BTN) Rancaekek. The study is motivated by the increasingly intense competition in the banking industry and the rising expectations of customers for fast reliable and professional services particularly in peri urban areas experiencing rapid economic growth. The research gap lies in the persistence of inconsistent empirical findings regarding the role of service quality and customer satisfaction in shaping customer loyalty especially within the context of regional banking institutions. This study employs a descriptive quantitative approach using a survey method. The research subjects consist of active customers of BTN Rancaekek who have used the bank's services for at least six months. The population was selected using purposive sampling while the sample was determined through probability random sampling with a total of 122 respondents. Data were collected through a questionnaire distributed using a five point Likert scale and analyzed using SPSS through validity and reliability tests linear regression analysis and both partial and simultaneous hypothesis testing. The results indicate that partially service quality has a positive and significant effect on customer loyalty. Similarly customer satisfaction is proven to have a positive and significant effect on customer loyalty although with a relatively smaller contribution. Simultaneously service quality and customer satisfaction are shown to have a significant influence on customer loyalty. These findings confirm that improving service quality accompanied by the creation of customer satisfaction is a key factor in building and sustaining customer loyalty.

Keywords: Customer Satisfaction, Loyalty Service Quality

INTRODUCTION

The development of the banking industry in Indonesia over the past decade has been marked by an increasingly intense level of competition, alongside changes in public behavior that demand banking services that are fast, convenient, secure, and professional. Both state-owned and private banks are competing to implement transformations through service digitalization, strengthening the quality of human resources, and product innovation in order to retain customers and reinforce their competitive position in an increasingly dynamic market. One of the banks operating within this competitive environment is Bank Tabungan Negara (BTN), including service units located in peri-urban areas such as Rancaekek District.

According to the publication Rancaekek District in Figures 2023 issued by the Bandung Regency Central Bureau of Statistics, the Rancaekek area has experienced significant development, characterized by increased industrial activity, the expansion of residential areas, and growth in the productive-age population (Bandung, 2025). This condition has encouraged the emergence of new customer segments with increasingly complex service needs, particularly in terms of ease of access, transaction speed, system security, and high-quality service delivery. These dynamics place BTN Rancaekek under increasing competitive pressure, making improvements in service quality a fundamental prerequisite for maintaining customer satisfaction while simultaneously building long-term customer loyalty.

In the context of modern banking competition, customer loyalty is regarded as a strategic asset that determines organizational sustainability. Loyalty is not only associated with the continuity of business relationships but also directly affects the stability of third-party funds and the bank's long-term profitability. Therefore, a comprehensive understanding of the factors that influence customer loyalty, particularly service quality and customer satisfaction, is essential to be examined empirically. Based on this background, as well as the persistence of inconsistent findings in previous studies regarding the influence of service quality and satisfaction on customer loyalty, this study is considered important to re-examine the relationship between service quality and customer satisfaction and their effects on customer loyalty at BTN Rancaekek. This research is particularly relevant given the dynamic characteristics of peri-urban areas, which require adaptive service strategies that are responsive and strongly oriented toward customer needs.

. Therefore, based on the theoretical and empirical review presented above, this study proposes the following model of intervariable relationships:

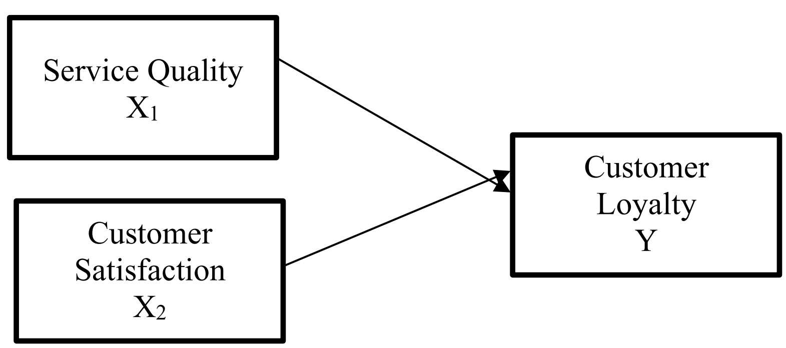

Figure 1.
Research Model

Based on the research model presented above, the hypotheses proposed in this study are as follows:

H_1: Service quality has a positive and significant effect on customer satisfaction.

H_2: Customer satisfaction has a positive and significant effect on customer loyalty.

H_3: Service quality and customer satisfaction have a significant effect on customer loyalty.

REVIEW OF LITERATURE

Customer Loyalty

Customer loyalty is a central concept in service marketing, particularly in the banking industry, which is characterized by long-term relationships and trust-based interactions. Griffin (2021:32) states that loyalty is not only reflected in repeat purchase behavior but also in customers' commitment to continue using a service despite attractive offers from competitors (Griffin, 2021). This perspective emphasizes that loyalty encompasses both attitudinal and behavioral dimensions that are closely interrelated. Kotler and Keller (2021:145) emphasize that loyalty constitutes the foundation of long-term profitability, as loyal customers tend to incur lower acquisition costs, generate higher transaction value, and act as promoters through positive word-of-mouth recommendations (Kotler & Keller, 2021). In line with this view, Oliver (2020:246) defines loyalty as a deeply held commitment to repurchase or reuse a preferred product or service consistently in the future, despite situational influences and marketing efforts from competitors (Oliver, 2020). In the banking industry, customer loyalty is particularly crucial because it directly affects the stability of business relationships and the sustainability of bank operations.

Service Quality in Banking

Service quality is a key factor shaping customer perceptions, satisfaction, and loyalty in the banking sector. Service quality is generally understood as the result of customers' evaluations of the congruence between their expectations and the actual performance of the services received. The SERVQUAL model, which consists of the dimensions of tangibles, reliability, responsiveness, assurance, and empathy, remains the most widely used approach for measuring service quality in banking. Farida et al. (2025) found that all SERVQUAL dimensions have a positive and significant effect on customer satisfaction and loyalty in banks in Surabaya (Farida et al., 2025). These findings are reinforced by Afifah and Kurniawati (2021), who assert that service quality is a strong predictor of both satisfaction and loyalty among Islamic bank customers in Indonesia (Afifah & Kurniawati, 2021). At the international level, Teeroovengadum (2022) demonstrates that service quality, in both face-to-face and digital services, consistently enhances loyalty through increased perceived value and customer satisfaction (Teeroovengadum, 2022). These results confirm that service quality not only generates short-term satisfaction but also serves as a foundation for building long-term relationships between banks and their customers.

Customer Satisfaction

Customer satisfaction represents an evaluative response that emerges after customers compare the service performance they receive with their initial expectations. Kotler and Keller (2021) define satisfaction as a person's feeling of pleasure or disappointment resulting from comparing perceived product or service performance with expectations (Kotler &

Keller, 2021). In the banking context, customer satisfaction plays a strategic role as it forms the basis for establishing long-term relationships between banks and their customers.
Numerous studies indicate that service quality often influences loyalty indirectly through satisfaction. Arianto and Nirwana (2021) found that service quality has a significant effect on loyalty through satisfaction as a mediating variable (Arianto & Nirwana, 2021). Similar findings were reported by Kusnaedi, Sofiati, and Sudaryo (2021) at PT Bank Mandiri (Persero) Tbk., showing that service quality positively affects customer satisfaction, which in turn enhances loyalty (Kusnaedi et al., 2021). Mawarni and Sofyan (2024) also demonstrated that service quality and customer satisfaction simultaneously have a significant influence on customer loyalty at Bank BRI Unit Vila Gading Permai, North Jakarta (Mawarni & Sofyan, 2024). However, not all studies reveal a direct effect of service quality on loyalty. Utama (2025) found that at PT Bank Sumut Sharia Business Unit in Medan City, service quality does not have a significant direct effect on loyalty, but rather requires the support of other factors such as product quality and perceived service value (Utama, 2025). Ansya, Sunarno, and Sutono (2025) further emphasize that customer loyalty is formed through a continuous evaluative process, in which service quality contributes indirectly through satisfaction strengthened by the roles of customer relationship management and corporate image (Ansya et al., 2025).

Overall, this literature review indicates that customer loyalty is a multidimensional construct influenced by service quality and customer satisfaction, both directly and indirectly. The variation in empirical findings opens opportunities for further research to re-examine the relationships among these variables in different contexts and regional characteristics, including at BTN Rancaekek.

RESEARCH METHOD

This study adopts a quantitative approach employing a survey method, which is considered appropriate for examining the relationships among variables through the collection of numerical data analyzed using statistical procedures. The quantitative approach was selected because it allows for a systematic and objective depiction of causal relationships among variables based on measurable indicators. According to Creswell, J. W., and Creswell, J. D. (2017), quantitative research is designed to investigate a particular population or sample using standardized instruments, with data analysis conducted statistically to test predetermined hypotheses. The survey method is particularly suitable for this study because it enables the researcher to obtain empirical data regarding the relational patterns between service quality (X_1), customer satisfaction (X_2), and customer loyalty (Y). The use of this method is highly relevant in banking service management research, as it facilitates the systematic measurement of customers' perceptions and attitudes toward service quality and performance (Malhotra et al., 2020).

The study was conducted at the Bank BTN Rancaekek Branch Office, Bandung Regency, during the period from June to December 2025. This research site was purposively selected on the grounds that BTN Rancaekek represents one of the strategic branch offices serving a peri-urban area characterized by significant economic growth and a diverse customer base. Such conditions provide a relevant and meaningful context for examining service quality dynamics, customer satisfaction, and loyalty within the banking sector

(Bandung, 2025). The research population consisted of all active customers of BTN Rancaekek who met the following criteria: (1) holding an active account for at least six months, and (2) conducting routine transactions at least three times per month. The sampling technique applied was purposive sampling, which involves selecting respondents based on specific considerations aligned with the objectives of the study (Creswell & Creswell, 2017). The inclusion criteria encompassed: (1) individual customers, (2) a minimum age of 17 years, and (3) continuous use of BTN services for at least six months. Based on these criteria, the total research population amounted to 175 customers, and using the Slovin formula, a sample size of 120 respondents was determined.

This study operationalizes three main variables using a multidimensional approach. The service quality variable (X_1) was measured using a modified SERVQUAL instrument, consisting of 22 indicators assessed on a five-point Likert scale (Pranaditya et al., 2024). These indicators encompass five dimensions: tangibles, which include physical facilities and digital interface appearance (4 items); reliability, referring to service consistency and accuracy (5 items); responsiveness, which assesses staff promptness and responsiveness (5 items); assurance, related to competence and perceived security (4 items); and empathy, which evaluates personal attention and service customization (4 items). The customer satisfaction variable (X_2) was measured using eight indicators adapted from the Customer Satisfaction Index developed by Fornell et al. (2006), covering the congruence between expectations and experiences, perceived value evaluation, retention tendency, and complaint-handling effectiveness (Cornellia et al., 2022). Meanwhile, the customer loyalty variable (Y) was measured using six behavioral and attitudinal indicators based on Ayinaddis, S. G., Taye, B. A., and Yirsaw, B. G. (2023), including service usage frequency, intention to recommend, resistance to competitors' offers, and long-term commitment to the bank (Ayinaddis et al., 2023). All research instruments were validated through expert judgment and preliminary testing, and the initial reliability test results indicated Cronbach's alpha coefficients exceeding 0.80 for all variables, thereby confirming that the instruments met the reliability standards required in contemporary management research (J. Hair & Alamer, 2022). This stage was undertaken to ensure that all questionnaire items consistently and accurately measured the intended research constructs.

Data that met the validity and reliability criteria were subsequently analyzed using the Statistical Package for the Social Sciences (SPSS) version 27. The data analysis process was conducted in two main stages, namely descriptive analysis and inferential analysis. Descriptive analysis was employed to depict respondent characteristics and response tendencies across each research variable, while inferential analysis was used to examine the relationships and effects among variables in accordance with the research objectives through appropriate statistical techniques. Through this SPSS-based quantitative approach, the study is expected to provide empirically grounded, measurable, and systematic insights into the interrelationships among variables, thereby offering a robust basis for managerial decision-making and the formulation of more effective banking service policies.

RESULTS AND DISCUSSION

All respondents involved in this study were active customers of BTN Rancaekek who fully met the population criteria, namely maintaining an active account for a minimum period of six months and conducting banking transactions at least three times per month. Of the total 122 respondents, the gender composition was relatively balanced, consisting of 65 male respondents (53.3%) and 57 female respondents (46.7%), reflecting a heterogeneous and representative customer profile. In terms of age distribution, the majority of respondents were within the productive age groups. The 31–40 years age group dominated the sample with 42 respondents (34.4%), followed by those aged 26–30 years with 34 respondents (27.9%) and 41–50 years with 20 respondents (16.4%). Meanwhile, 26 respondents (21.3%) fell into the ≤25 years and >50 years categories, each representing a smaller proportion of the sample. This age composition indicates that the respondents were predominantly customers with a high intensity of banking service utilization.

When viewed from the perspective of customer tenure, the largest proportion of respondents had been customers for 1–3 years, totaling 37 respondents (30.3%), followed by those with a tenure of 3–5 years amounting to 32 respondents (26.2%), and those who had been customers for more than five years, comprising 30 respondents (24.6%). Meanwhile, respondents with a membership duration of six months to one year accounted for 23 respondents (18.9%), indicating the inclusion of both relatively new customers and long-term loyal customers. In terms of transaction frequency, all respondents satisfied the minimum transaction criteria established in the study. The majority conducted 6–10 transactions per month, totaling 49 respondents (40.2%), followed by those with 3–5 transactions per month amounting to 41 respondents (33.6%), and those engaging in more than 10 transactions per month, comprising 32 respondents (26.2%). This high level of transaction intensity suggests that respondents possessed sufficient service experience to provide informed assessments of service quality, customer satisfaction, and loyalty toward BTN Rancaekek.

Table 1.
Summary of Descriptive Analysis Results

Descriptive Statistics					
	N	**Minimum**	**Maximum**	**Mean**	**Std. Deviation**
Service Quality	122	23.00	40.00	30.8934	4.28105
Customer Satisfaction	122	30.00	47.00	38.9508	3.99142
Customer Loyalty	122	28.00	46.00	37.2951	4.33263
Valid N (listwise)	122				

The results of the descriptive analysis indicate that service quality obtained a mean score of 30.89, customer satisfaction reached 38.95, and customer loyalty recorded a mean score of 37.30, suggesting that respondents' perceptions of BTN Rancaekek's services fall within a moderate to high level. The variation in scores across respondents reflects differences in individual service experiences perceived by customers, which may stem from variations in interaction intensity, service encounters, and expectations toward banking performance. These findings are consistent with prior banking studies demonstrating that service quality plays a crucial role in shaping customer satisfaction, which in turn exerts a significant influence on the development of customer loyalty (Ni Kadek Intan Milinia Purwani et al., 2025).

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Table 2.
Results of the Pearson Correlation Test
Correlations

		Service Quality	Customer Satisfaction	Customer Loyalty
Service Quality	Pearson Correlation	1	.794**	.916**
	Sig. (2-tailed)		.000	.000
	N	122	122	122
Customer Satisfaction	Pearson Correlation	.794**	1	.779**
	Sig. (2-tailed)	.000		.000
	N	122	122	122
Customer Loyalty	Pearson Correlation	.916**	.779**	1
	Sig. (2-tailed)	.000	.000	
	N	122	122	122

**. Correlation is significant at the 0.01 level (2-tailed).

The assessment of research instrument quality was conducted through validity and reliability testing of all questionnaire items using the Pearson correlation technique via Corrected Item–Total Correlation analysis. With a total of 122 respondents and a significance level of 5 percent (r-table = 0.176), the results indicate that the majority of items across the Service Quality, Satisfaction, and Loyalty variables exhibit correlation coefficients exceeding the r-table threshold, with values ranging from 0.249 to 0.808, thereby demonstrating moderate to strong associations between individual items and the total construct scores being measured. Nevertheless, several items display relatively low or even negative correlation values, which from a methodological perspective warrant careful consideration in future instrument refinement to enhance the precision of latent construct measurement.

Furthermore, reliability testing using Cronbach's Alpha coefficients reveals that the Service Quality variable achieved a value of 0.860, Customer Satisfaction recorded 0.752, and Customer Loyalty reached 0.797, all of which surpass the minimum acceptable threshold of 0.70. These results confirm that the research instrument demonstrates good internal consistency, stability, and reliability. Accordingly, the instrument is deemed appropriate for subsequent data analysis, as it is capable of measuring respondents' perceptions in a consistent and accurate manner (Ghozali, 2016; J. F. Hair et al., 2022).

Table 3
Coefficient of Determination (R^2) Results
Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.920[a]	.847	.845	1.70805

a. Predictors: (Constant), Customer Satisfaction, Service Quality

Based on the results of the Coefficient of Determination test presented in Table 3, the regression model developed demonstrates a very strong capacity to explain variations in customer loyalty. This is evidenced by a multiple correlation coefficient (R) of 0.920 and a coefficient of determination (R^2) of 0.847, indicating that service quality and customer satisfaction simultaneously account for 84.7 percent of the variation in customer loyalty, while the remaining 15.3 percent is influenced by other factors outside the variables examined in this study. These findings indicate that service quality and satisfaction play a dominant role in shaping customer loyalty, as reflected in the results of the multiple linear regression analysis conducted using SPSS.

Table 4
ANOVA (F-test)

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1924.201	2	962.100	329.775	.000[b]
	Residual	347.176	119	2.917		
	Total	2271.377	121			

a. Dependent Variable: Loyalitas
b. Predictors: (Constant), Customer Satisfaction, Service Quality

The results of the ANOVA test, as presented in Table 4, indicate that the regression model developed exhibits a very strong level of significance, as reflected by an F value of 329.775 and a significance level of 0.000. These results demonstrate that service quality and customer satisfaction simultaneously have a significant effect on customer loyalty, thereby supporting the hypothesis that posits a joint influence of the two independent variables on loyalty. This finding reinforces the notion that improvements in service quality accompanied by the creation of customer satisfaction are jointly capable of fostering sustainable customer loyalty. The results of this study are consistent with previous findings, which assert that service quality and satisfaction constitute the primary determinants of customer loyalty in the service sector, particularly within the banking industry (Kotler & Keller, 2021; Parasuraman et al., 1988).

Table 5
Partial Significance Test (t-test) Analysis

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	6.195	1.529		4.051	.000
	Service Quality	.815	.060	.805	13.663	.000
	Customer Satisfaction	.152	.064	.140	2.377	.019

a. Dependent Variable: Customer Loyalty

The results of the partial regression analysis indicate that service quality has a positive and significant effect on customer loyalty, as reflected by a regression coefficient of 0.815, a t-value of 13.663, and a significance level of 0.000. This finding suggests that the better the service quality perceived by customers, the higher the level of loyalty that is formed. The magnitude of the coefficient and the strength of its statistical significance underscore that service quality constitutes a primary determinant in building loyalty, particularly within the banking service industry, which is highly dependent on service consistency, system reliability, and the quality of interactions between service providers and customers. The very strong correlational relationship between service quality and loyalty, indicated by an r value of 0.916, further reinforces this result and demonstrates that superior service perceptions are capable of directly encouraging customer commitment to remain with the bank and engage in repeated transactions. This finding is consistent with internationally indexed Scopus research, which reports that service quality exerts a direct and significant influence on customer loyalty, either directly or through evaluative mechanisms such as satisfaction and perceived value (Amin, 2016; Kasiri et al., 2017; Yum & Yoo, 2023). Similar results have also been observed in empirical studies conducted in Indonesia, which confirm that service quality is a key factor in shaping customer loyalty within the banking and financial services sector (Hakim et al., 2024; Setiawan et al., 2019).

The partial testing of the satisfaction variable further reveals a positive and significant effect on customer loyalty, albeit with a relatively smaller contribution compared to service quality. This is evidenced by a regression coefficient of 0.152, a t-value of 2.377, and a significance level of 0.019. These results indicate that customer satisfaction continues to play an important role in fostering loyalty, although its influence functions more as a complementary factor to service quality. The correlational relationship between satisfaction and loyalty, which falls within the strong category with an r value of 0.779, suggests that satisfaction operates as an evaluative response to the service experiences received by customers, subsequently strengthening their inclination to remain loyal. This finding aligns with various international and national studies concluding that customer satisfaction contributes significantly to loyalty, while its strength is highly contingent upon service context and the intensity of customer interactions with service providers (Fatimah et al., 2022; Oliver, 2020).

Overall, the findings of this study demonstrate that service quality is a more dominant predictor of customer loyalty than satisfaction, although both variables play significant roles. This result emphasizes that customer loyalty in the banking context is not merely shaped by feelings of satisfaction alone, but is more strongly determined by service quality that is consistent, reliable, and capable of meeting customer expectations on a sustained basis. Consequently, strategies aimed at enhancing customer loyalty should prioritize the strengthening of service quality as a fundamental foundation, which can then be reinforced through efforts to create and maintain customer satisfaction. In this regard, the relationship between service quality, satisfaction, and loyalty should not be viewed as separate constructs, but rather as an interconnected continuum that collectively contributes to the development of long-term relationships between banks and their customers.

CONCLUSION

Based on the research findings, H_1 is accepted, indicating that service quality has a positive and significant effect on customer loyalty. Improvements in service quality encompassing service reliability, staff responsiveness, assurance of security, empathy, as well as the quality of physical and infrastructural facilities have been shown to effectively encourage customers to remain loyal to BTN Rancaekek. Consistent and professional service perceptions emerge as a primary factor in building customer commitment to engage in repeated transactions and to maintain long-term relationships with the bank.

Furthermore, the subsequent hypothesis testing demonstrates that H_2 is also accepted, whereby customer satisfaction exerts a positive and significant influence on customer loyalty, although its contribution is relatively smaller compared to service quality. This finding suggests that satisfaction functions as an evaluative response to the service experiences perceived by customers. The higher the level of satisfaction experienced, the stronger the tendency of customers to remain loyal. Satisfaction formed through the alignment between expectations and service performance strengthens customers' emotional attachment to the bank and reduces their propensity to switch to alternative banking service providers. The simultaneous testing results further confirm that H_3 is accepted, emphasizing that service quality and customer satisfaction jointly have a significant effect on customer loyalty. This result indicates that loyalty is not shaped by a single factor, but rather emerges from the interaction between perceived service quality and overall customer satisfaction. Service quality serves as the fundamental foundation in shaping service experiences, while satisfaction reinforces and solidifies customer commitment over the long term.

In light of these findings, several recommendations can be proposed for BTN Rancaekek, including maintaining consistency in service quality through continuous enhancement of human resource competencies, strengthening service standards, and optimizing both physical and digital service facilities. In addition, the bank is encouraged to regularly monitor customer satisfaction through systematic feedback mechanisms so that potential declines in loyalty can be anticipated at an early stage. These efforts are expected to strengthen customer loyalty and support the sustainability of BTN Rancaekek's performance in facing increasingly competitive conditions within the banking industry.

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