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Influence Quality Service Employee To Loyalty Customers at BRI Bank Tassililu Unit Subdistrict West Sinjai

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Abstract

This study aims to analyze the influence of service quality on customer loyalty at Bank BRI Tassililu Unit. The research was conducted with a sample of 87 respondents, using 24 items divided into two variables: service quality as the independent variable (15 items) and customer loyalty as the dependent variable (9 items). The collected data were analyzed using SPSS 26. The results of the t-test indicate that the service quality variable has a t-value of 16.604, which is greater than the critical value of 1.663, with a significance level of 0.000 (<0.05). These findings confirm that service quality has a positive and significant effect on customer loyalty. Each dimension of service quality—tangibility, reliability, responsiveness, assurance, and empathy—plays a crucial role in enhancing customer satisfaction, which ultimately strengthens their loyalty to the bank. This study highlights the importance for Bank BRI Tassililu Unit to continuously improve service quality to maintain customer trust and satisfaction. Providing excellent service not only fosters customer loyalty but also encourages positive word-of-mouth recommendations, which can attract new customers. Additionally, future research is suggested to explore other influencing factors such as brand image, customer satisfaction, and perceived value to gain a more comprehensive understanding of customer loyalty determinants in the banking sector.

1. Introduction

The development of the Indonesian economy, especially in the banking sector, has experienced intense competition, marked by creativity and innovation among both government and private banks in attracting customers. This is evident from the increasing number of new branch offices being established and the emergence of various banking products with different attributes. Such conditions make customers more selective in choosing a bank to meet their needs.

With the growing competition among banks, they are increasingly striving to attract customers by optimizing their services and performance. According to Akbar and Parvez (in Septiana, Artiningsih, and Hairudinor, 2021), companies today must recognize the importance of learning and understanding various aspects of service quality—such as switching costs, trust, corporate image, and customer satisfaction—to build customer loyalty.

The issue of quality in the business world has become an essential factor that companies must prioritize to remain competitive. Although service quality is more challenging to define and evaluate compared to product quality, customers still assess the quality of services they receive. Banks must understand customer expectations to design their services effectively. In the banking industry, superior service provides a competitive advantage. Service quality plays a crucial role in customer satisfaction and loyalty, as it reflects the actual performance delivered by the bank to its customers (Septiana, Artiningsih, and Hairudinor, 2021).

Service quality is a critical factor in the success of service-oriented companies. Providing high-quality services fosters customer loyalty, which is essential for long-term business success. Service companies must continuously observe customer needs and expectations to maintain their loyalty. However, customer loyalty is not built overnight; it requires a well-planned strategy.

Maintaining service quality ensures strong customer relationships and fosters loyalty. It also helps customers trust the promoted products and make repeat purchases, contributing to the company's long-term success. Service quality reflects the gap between customer expectations and actual service performance (Hamdani and Lupiyoadi in Monica and Yusrizal, 2023). High service quality leads to customer satisfaction, as satisfied customers perceive the service as meeting or exceeding their expectations (Oktari et al., 2018, in Monica and Yusrizal, 2023). Previous studies, such as those by Sabrina (2015) and Hasrina (2018) (in Monica and Yusrizal, 2023), have shown that service quality has a significant positive impact on customer satisfaction.

Quality refers to the characteristics and attributes of products and services that determine their ability to meet customer needs. It plays a vital role in a company's growth, as customer satisfaction depends on delivering high-quality products and services. Service provision involves actions performed by individuals or organizations to fulfill customer expectations. Almost all products require employee involvement, whether directly or indirectly, to ensure customer satisfaction (Monica and Yusrizal, 2023).

The increasing level of competition in the banking industry has led banks to enhance their services and performance to improve customer satisfaction and loyalty. According to Sabir (2014, in Octavia, 2019), competitive banking practices can increase profits by providing superior services to customers. The key element of customer satisfaction is the relationship between the customer and the service provider. Both product and service quality are critical factors in achieving customer satisfaction and retention.

Mosahab et al. (2010, in Octavia, 2019) emphasized that service quality plays a crucial role in customer satisfaction at Bank Sepah. Bank managers must continually strive to exceed customer expectations. Cronin et al. (1988, in Octavia, 2019) introduced the SERVQUAL model, which assesses service quality across five dimensions: tangibles, reliability, responsiveness, assurance, and empathy. This model helps service and retail organizations evaluate customer expectations and perceptions of service quality, identifying areas that require improvement.

Akbar and Parvez (2009, in Octavia, 2019) stated that companies must understand various aspects of service quality to build customer loyalty. Research by Siddiqi (2011) and Sabir et al. (2014) (in Octavia, 2019) suggests that high-quality service enhances customer satisfaction, loyalty, and market growth by attracting new customers and improving financial performance. Mosahab et al. (2010, in Octavia, 2019) found a direct positive relationship between service quality and customer loyalty. If service quality is continuously improved, customer satisfaction will align with expectations, ultimately fostering long-term loyalty.

One emerging phenomenon at Bank BRI Tassililu Unit is the increasing competition among banking institutions in the area, offering customers more choices. However, challenges such as long queues, delays in transaction processing, and employee attitudes have led to customer dissatisfaction.

The main issue arising from this phenomenon is how to improve employee service quality to maintain and enhance customer loyalty. It is essential to explore service quality dimensions such as reliability, responsiveness, assurance, empathy, and tangible aspects, as these factors significantly impact customer loyalty at Bank BRI Tassililu Unit. This study aims to provide insights into key service improvements that can help the bank remain competitive while strengthening its relationship with customers.

Service quality theory is a fundamental concept in service management, focusing on how customers evaluate their service experiences. One of the most well-known frameworks for measuring service quality is the SERVQUAL model, which assesses five key dimensions: tangibility (physical evidence), reliability, responsiveness, assurance, and empathy. These dimensions help evaluate whether the services provided meet customer expectations.

According to this theory, when service quality meets or exceeds customer expectations, customer satisfaction and loyalty increase. Conversely, if the service falls short of expectations, customers may seek alternative service providers. Service quality theory highlights the importance of direct interactions between employees and customers in creating positive experiences and fostering customer loyalty.

This research aims to identify strategic solutions that Bank BRI Tassililu Unit can implement to enhance its service quality, thereby increasing customer loyalty and maintaining a strong position in the highly competitive banking industry.

2. Review Library

2.1 Understanding Service Quality

Customer service is not just about serving but also an effort to build long-term cooperation based on mutual benefit. This process begins before the transaction and continues until the post-transaction evaluation stage. According to Wibowo & Priansa (2017:159) (in Ermini et al. 2023), service quality is the level of expected excellence and the control over that excellence to meet customer desires. Service quality must start from customer needs and end with customer perception. One of the key considerations in deciding to reuse products or services offered by marketers is service quality (Ermini et al. 2023). According to Fandy Tjiptono (2007:72) (in Zulkarnain, Taufik, and Ramdansyah 2020), service quality can be assessed by comparing consumers' perceptions of the services they actually receive with the services they expect.

Furthermore, Nurfadillah (2012) (in Zulkarnain, Taufik, and Ramdansyah 2020) defines service quality as the desired advantages and control in fulfilling buyer expectations. In other words, two main factors influence service quality: expected service and perceived service. Based on these definitions, service quality can be concluded as all forms of activities carried out by a company to meet consumer expectations (Zulkarnain, Taufik, and Ramdansyah 2020).

According to the Big Indonesian Dictionary (KBBI), service refers to the process of assisting in preparing or taking care of what someone needs. Service excellence is defined as a service that exhibits quality attributes, including convenience, speed, accuracy, reliability, and empathy from service providers. These factors create a strong impression that can be immediately felt by customers. Fandy Tjiptono (2017) (in Astuti and Irfan 2023) defines service quality as the ability of a service level to meet customer expectations. Meanwhile, according to Parasuraman (in Arni Purwani and Rahma Wahdiniwaty, 2017:65) (in Astuti and Irfan 2023), service quality is the difference between the service experienced by customers and the quality of service they desire (Astuti and Irfan 2023).

2.2 Service Quality Dimensions (SERVQUAL)

According to Lupiyoadi (2001:148), there are five dimensions of service quality:

1. Tangibles (Physical Evidence): This refers to a company's ability to showcase its presence to outsiders. The appearance and physical characteristics of company buildings, infrastructure, and environmental conditions serve as indicators of the quality of service provided.
2. Reliability: This is the company's ability to provide accurate and reliable services as promised. It involves meeting customer expectations consistently, ensuring accuracy, and maintaining compassion in service delivery.
3. Responsiveness: This refers to the company's ability to assist customers quickly and provide clear information.
4. Assurance: This pertains to the knowledge, skills, and abilities of company employees in building customer trust.

5. Empathy: This involves providing personalized attention to customers and understanding their desires.

2.3 Understanding Customer Loyalty

Gibson (2005:75) (in Putera, Dalle, and Syafari 2021) describes customer loyalty as a behavioral drive to make repeat purchases. Building customer loyalty to a product or service requires a long-term process involving repeated purchases. A person is considered a customer if they develop a habit of purchasing a product or service. Without repeat purchases, they are merely buyers or consumers (Putera, Dalle, and Syafari 2021). Customer loyalty is crucial for a company as it enhances financial performance and ensures business continuity. The concept of loyalty is more behavior-oriented than attitudinal, with loyal customers exhibiting consistent purchasing patterns (Tumbel 2016). In service marketing, loyalty is reflected in continued patronage of the same service provider based on commitment or pragmatic constraints. Loyal customers not only engage in word-of-mouth promotion but also remain dedicated to a company's products and services for years (Hapsari 2019).

2.4 Loyalty Measurement

Customer loyalty is a more reliable predictor of sales and financial growth compared to satisfaction, which is merely an attitude. A loyal customer is one who:

1. Makes regular repeat purchases, even if prices increase.
2. Purchases across product and service lines within the company.
3. Recommends the product or service to others.
4. Resists offers from competitors and remains committed to the brand (Dwi Wahyuni 2017).

2.5 Customer Loyalty Aspects

Rahmadi (2017) identifies six indicators of consumer loyalty:

1. Repeat purchases.
2. Habitual consumption of the brand.
3. Continued preference for the brand.
4. Persistent brand selection.
5. Confidence in the brand as the best choice.
6. Recommendation of the brand to others.

2.6 Factors Affecting Customer Loyalty

Several factors influence customer loyalty:

1. **Customer Satisfaction:** When customer expectations align with the actual service received, satisfaction arises, leading to repeat purchases and positive testimonials.
2. **Product or Service Quality:** Good product quality encourages customer loyalty as satisfaction is derived from high service standards.
3. **Brand Image:** A strong brand image encourages customer attachment to a product beyond its functional value.
4. **Perceived Value:** Customers remain loyal if they perceive the value of a product or service to be worth the cost incurred.
5. **Trust:** Customer trust in a company is crucial; the stronger the trust, the more frequent the repeat purchases.
6. **Customer Relationship:** A reciprocal relationship between a company and its customers fosters long-term loyalty.
7. **Switching Costs:** High switching costs deter customers from changing to competitors.
8. **Company Track Record:** A company's history of achievements influences public perception and enhances customer loyalty (Arifin, Anisa, and Utomo 2023).

3. Method Study

3.1 Type of Study

The research used in this study is quantitative research with a descriptive approach, aimed at describing the actual situation. According to Sugiyono (2010:8), quantitative research is a method based on a positivist philosophy, used to study a specific population or sample, with data collection using research instruments and data analysis conducted quantitatively/statistically, with the objective of testing established hypotheses. In this study, two variables are tested: Service Quality and Customer Loyalty.

3.2 Location and Time of Research

- **Research Location**: This study was conducted at BRI Bank Tassililu Unit, located at Jl. [Insert Address].
- **Research Period**: The research was conducted over two months, from October 2024 to November 2024.

3.3 Type and Source of Data

- **Type of Data**: This study utilizes quantitative data, which consists of structured information obtained from research results, facilitating systematic analysis.
- **Source of Data**: The study relies on primary data, collected directly from original sources through field surveys, particularly via questionnaires filled out by research participants.

3.4 Population and Sample

- **Population**: The population in this study consists of 650 customers of BRI Bank Tassililu Unit.
- **Sample**: According to Sugiyono (2008), a sample is a subset of the population that possesses the characteristics of the entire population. The sample size was determined using Slovin's formula:

Where:

- = Sample size
- = Population size (650)
- = Margin of error (0.1 or 10%)

Therefore, the sample size for this study is 87 respondents.

Sampling Technique The study employs purposive sampling, a method where researchers select participants based on specific criteria relevant to the research objectives (Santina, Hayati, and Oktariana, 2021).

3.5 Data Collection Techniques

1. **Observation**: Conducted at BRI Bank Tassililu Unit to observe interactions between customers and service officers, with systematic recording of relevant observations.
2. **Questionnaire**: Structured questionnaires with closed-ended questions will be used. Responses will be measured using a Likert scale to assess satisfaction and trust levels.
3. **Documentation**: Collection of supporting documents, images, and other relevant materials for data analysis.

3.6 Operational Definition of Variables

Variables	Definition	Indicators
Service Quality (X)	Actions taken by the company to meet consumer expectations.	- Tangibles - Reliability - Responsiveness - Empathy - Assurance
Customer Loyalty (Y)	Customers' commitment to continuously use banking services despite market changes.	- Repeat purchases - Recommendations - Trust

3.7 Data Analysis Methods

- **Descriptive Analysis**: Responses from questionnaires will be analyzed using a Likert scale, with scores assigned as follows:

Response	Score
Strongly Agree	5
Agree	4
Neutral	3
Disagree	2
Strongly Disagree	1

- **Validity and Reliability Tests**:

- **Validity Test**: Assesses whether the measurement instrument accurately captures the intended variables. An item is valid if and positive.
- **Reliability Test**: Measures the consistency of the instrument using Cronbach's Alpha, where values greater than 0.60 indicate reliability.

3.8 Classical Assumption Tests

1. **Normality Test**: Assesses whether data distribution is normal using histogram analysis and Normal Probability Plot.
2. **Multicollinearity Test**: Checks for correlation among independent variables. A good model should have a Variance Inflation Factor (VIF) < 10 and tolerance > 0.10.
3. **Autocorrelation Test**: Ensures there is no correlation between residuals of different time periods, tested using the Durbin-Watson test.
4. **Heteroscedasticity Test**: Examines whether residual variances are consistent across observations using the Glejser Test. If the significance value > 0.05, heteroscedasticity is absent.

Simple Linear Regression Analysis This study uses simple linear regression to determine the effect of Service Quality (X) on Customer Loyalty (Y). The equation is:
Where:

- = Customer Loyalty
- = Service Quality
- = Constant
- = Regression coefficient (indicating increase or decrease in based on)

3.10 Hypothesis Testing

1. **Coefficient of Determination ()**: Measures how well the model explains variations in the dependent variable.
2. **t-Test (Partial Test)**: Assesses the impact of individual independent variables on the dependent variable using a significance level of 0.05.
   - If, the independent variable has no significant effect on the dependent variable.
   - If, the independent variable significantly affects the dependent variable.

This structured approach ensures clarity and accuracy in data collection and analysis, providing reliable insights into the relationship between service quality and customer loyalty at BRI Bank Tassililu Unit.

4. Research Results and Discussion

4.1 Research result

4.1.1 Descriptive Analysis of Respondent Characteristics

a. Gender

Respondent characteristics based on gender are presented in Table 4.1 below:

Table 4.1 Gender

Gender	Number of Respondents	Percentage (%)
Male	38	44%
Female	49	56%
Total	87	100%

Source: Processed Primary Data, 2024

Table 4.1 shows that the number of female respondents is 49 people (56%), while the number of male respondents is 38 people (44%).

b. Age

Respondent characteristics based on age are shown in Table 4.2 below:

Table 4.2 Age

No.	**Age Group**	**Number of Respondents**	**Percentage (%)**
1	17 - 26 years	20	23%
2	27 - 36 years	30	34%

3	37 - 46 years	26	30%
4	47 - 56 years	11	13%
Total	**87**	**100%**	

Source: Processed Primary Data, 2024

The highest proportion of respondents is in the 27 - 36 years age group (34%), followed by 37 - 46 years (30%), 17 - 26 years (23%), and 47 - 56 years (13%).

c. Last Education

Respondent characteristics based on education level are presented in Table 4.3 below:

Table 4.3 Last Education

No.	**Education Level**	**Number of Respondents**	**Percentage (%)**
1	Elementary School (SD)	9	10%
2	Junior High School (SMP)	6	7%
3	High School/Vocational School	24	28%
4	Diploma (D3)	9	10%
5	Undergraduate (S1)	34	39%
6	Postgraduate (S2)	5	6%
Total	**87**	**100%**	

Source: Processed Primary Data, 2024

Most respondents have an undergraduate degree (39%), followed by high school/vocational school graduates (28%), diploma holders (10%), elementary school graduates (10%), junior high school graduates (7%), and postgraduate degree holders (6%).

d. Occupation

Respondent characteristics based on occupation are displayed in Table 4.4:

Table 4.4 Occupation

No.	**Occupation**	**Number of Respondents**	**Percentage (%)**
1	Government Employee	14	16%
2	Private Employee	12	14%
3	Business Owner	10	11%
4	Farmer/Gardener	18	21%
5	Student	24	28%
6	Housewife	0	0%
7	Fisherman	0	0%
8	Others	9	10%
Total	87	**100%**	

Source: Processed Primary Data, 2024

The highest percentage of respondents are students (28%), followed by farmers/gardeners (21%), government employees (16%), private employees (14%), business owners (11%), and others (10%). No respondents identified as housewives or fishermen.

e. Monthly Income

Respondent characteristics based on monthly income are shown in Table 4.5:

Table 4.5 Monthly Income

No.	**Monthly Income Range**	**Number of Respondents**	**Percentage (%)**
1	< Rp. 1,000,000	18	21%
2	Rp. 1,000,000 – Rp. 3,000,000	29	33%
3	Rp. 3,000,000 – Rp. 5,000,000	28	32%
4	Rp. 5,000,000	12	14%

	– Rp. 10,000,000	
Total	87	100%

Source: Processed Primary Data, 2024

The majority of respondents have a monthly income of Rp. 1,000,000 – Rp. 3,000,000 (33%), followed by Rp. 3,000,000 – Rp. 5,000,000 (32%), less than Rp. 1,000,000 (21%), and Rp. 5,000,000 – Rp. 10,000,000 (14%).

4.1.2 Descriptive Analysis of Research Variables

a. Description of Service Quality Variable (X)

The service quality variable is measured using five indicators, each with 15 questions. The results are presented in Table 4.6:

Table 4.6 Respondents' Responses Regarding Service Quality (X)

No.	Statement	SS	S	KS	TS	STS	Total
1	X.KP1	47	38	1	1	0	87
2	X.KP2	43	41	3	0	0	87
3	X.KP3	44	35	6	2	0	87

Source: Processed Primary Data, 2024

b. Description of Customer Loyalty Variable (Y)

The customer loyalty variable is measured using five indicators, each with nine questions. The results are shown in Table 4.7:

Table 4.7 Respondents' Responses Regarding Customer Loyalty (Y)

No.	Statement	SS	S	KS	TS	STS	Total
1	Y.LN1	38	36	6	3	4	87
2	Y.LN2	41	37	3	4	2	87
3	Y.LN3	4	3	6	6	1	87

1	3

Source: Processed Primary Data, 2024

4.2 Discussion

This study aims to examine the influence of service quality on customer loyalty at Bank BRI Tassililu Unit. The research consists of 87 respondents with 24 items, comprising two variables. The independent variable, service quality, consists of 15 items, while the dependent variable, customer loyalty, consists of 9 items. These items were tested by the author using SPSS 26 in the year 2024. The partial t-test results show that the t-value for the service quality variable is 16.604, which is greater than 1.663, with a significance value of 0.000, which is less than 0.05. This indicates that service quality has a positive and significant effect on customer loyalty.

Based on the statistical test results, it can be concluded that there is a positive and significant relationship between service quality and customer loyalty. Therefore, it is crucial for banking institutions, particularly Bank BRI Tassililu Unit, to provide the best possible service quality so that customers remain willing to use the facilities and service products available at Bank BRI Tassililu Unit. Good service is essential for all customers. When customers receive high-quality service, they are more likely to continue using the facilities and products of Bank BRI Tassililu Unit consistently. Conversely, poor service may lead to customer dissatisfaction, a negative perception of the bank, and even customer attrition.

If the employees of Bank BRI Tassililu Unit provide excellent facilities and services, it will foster customer trust, which in turn will encourage them to recommend the bank's products to others. This is a significant advantage for Bank BRI Tassililu Unit, as loyal customers and referrals help generate new customers, making them valuable assets for the bank. Once the bank has gained loyal and new customers, it can implement strategies to retain them. In today's highly competitive and technologically advanced banking industry, retaining loyal customers is often more challenging than acquiring new ones.

Due to its strategic location, Bank BRI Tassililu Unit is easily accessible for customers to conduct transactions. Therefore, the bank remains committed to providing the best facilities and services to cultivate customer loyalty. Satisfied customers are more likely to recommend the bank to others, further strengthening its reputation for excellent service quality.

These findings align with previous research conducted by Akhamd Darma Putera, Juhriyansyah Dalle, and Muhammad Rinduansyah Syafari (2021), which concluded that service quality has a significant positive influence on customer trust and loyalty. Similar results were also reported by Sri Ismulyaty, Nurmaini, and May Roni (2022), who found a significant relationship between service quality, customer satisfaction, and customer loyalty.

5. Closing

5.1 Conclusion

Based on the results of this research and the discussion presented, it can be concluded that the quality of employee service has a significant influence on customer loyalty at Bank BRI Tassililu Unit. This study demonstrates that each dimension of service quality—tangibility, reliability, responsiveness, assurance, and empathy—contributes positively to shaping a satisfying customer experience, which, in turn, enhances customer loyalty to the bank.

5.2 Suggestions

Based on the conclusions obtained in this study, the following suggestions are provided:

1. The results of this study indicate that service quality influences customer loyalty. Therefore, it is recommended that Bank BRI Tassililu Unit continuously improve its service quality to foster customer loyalty and remain competitive in the banking industry.
2. The researcher acknowledges that the independent variables in this study are still somewhat limited. Therefore, future researchers are encouraged to explore other variables that have not been examined in this study, such as brand image, customer satisfaction, and perceived value.

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