

A Study On Service Quality And Customer Satisfaction To Enhance Loyalty At PT Bpr Syariah Harta Insan Karimah

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ABSTRACT

This research was conducted to measure the influence of service quality and customer satisfaction on enhancing customer loyalty at PT BPR Syariah Harta Insan Karimah. In this study, service quality and customer satisfaction serve as independent variables, while customer loyalty is the dependent variable. A quantitative research method was applied, utilizing purposive sampling to select 100 respondents who met specific criteria relevant to the study's objectives. Data collection was carried out through structured questionnaires based on established indicators for each variable. To analyze the data, multiple linear regression analysis was used to evaluate both the simultaneous and partial effects of the independent variables on customer loyalty. The results reveal that service quality and customer satisfaction together have a positive and significant effect on customer loyalty, suggesting that a combination of excellent service and high customer satisfaction contributes to strengthening customer relationships. However, when examined individually, only service quality was found to have a significant and positive impact on customer loyalty, while customer satisfaction did not show a significant influence. This implies that while satisfaction is important, the quality of service plays a more dominant role in fostering loyalty among customers. The findings underscore the strategic importance of consistently delivering high service quality to build long-term customer relationships and sustain competitive advantage in the banking sector.

Keywords: Service Quality, Customer Satisfaction, Customer Loyalty

INTRODUCTION

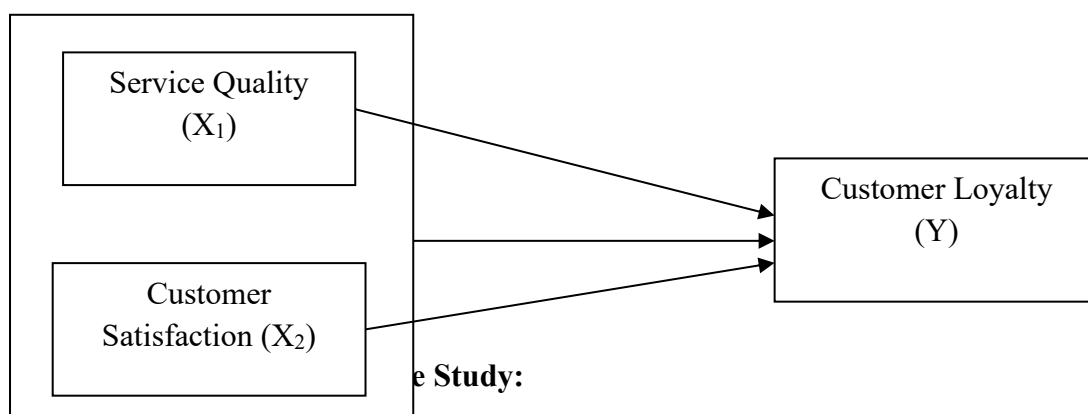
In an era of increasingly intense business competition, especially in the banking sector, companies must focus not only on acquiring new customers but also on retaining their existing customer base. The development of marketing strategies is essential because it has a meaningful and favorable effect on increasing consumer interest in making purchases (Yoga Nugraha & Muhammad, 2022). Customer loyalty has become one of the key indicators of long-term success for businesses, particularly for financial institutions such as Rural Banks (BPR), which heavily rely on long-term relationships with their clients.. One of the primary ways to build such loyalty is through strengthening service quality and building customer satisfaction

Service quality involves providing services that fulfill or outperform the expectations held by customers. According to (Oliver R. L., 1999) Satisfaction is the result of a customer feeling that a product or service has met or exceeded their expectations. This is a determination that the product or service successfully provides a fulfilling and enjoyable usage experience. Meanwhile, customer satisfaction is the result of a customer's perception of the value received compared to their expectations (Kotler & Keller, 2016). High levels of satisfaction are believed to increase the likelihood of customers remaining loyal to a company's products or services. In line with this, research by (Tjiptono & Chandra, 2011) shows that good service quality directly contributes to increased customer loyalty in the service sector, including banking. Furthermore, a study by (Wijayanti, 2017) and (Rukhviyatni, Dioputra Sprihatin, & Muhammad, 2021) also revealed that customer satisfaction has a significant influence on loyalty, although it is not always the sole determining factor. However, customer loyalty is not solely formed from satisfaction; it is also influenced by the quality of relationships and the overall experience felt by customers. (Hallowell, 1996) Emphasizes that while satisfaction can contribute to loyalty, not all satisfied customers will automatically become loyal. Therefore, it is important for companies to encourage exploration, understanding, and motivation in achieving goals (Muhammad F. , 2024), so that the most dominant factors influencing loyalty can be identified. Research by (Novitasari, Amah, Ayera, Nur Aziz, & Gunardi, 2024) reinforces this point, concluding that although customer satisfaction is an important factor, service quality has a stronger influence on customer loyalty in banking institutions. These findings indicate that improving service quality should be a strategic priority in building long-term relationships with customers.

Based on this background, this study was conducted to examine more deeply the service quality and customer satisfaction in order to enhance customer loyalty at PT BPR Syariah Harta Insan Karimah Bekasi. The results of this study are expected to provide insights for management in formulating effective service improvement strategies to sustainably maintain customer loyalty.

Mindset

Figure 1. Brainframe Model



- H1: It is suspected that Service Quality (X1) has a significant influence on Customer Loyalty (Y).
- H2: It is suspected that Customer Satisfaction (X2) has a significant influence on Customer Loyalty (Y).
- H3: It is suspected that Service Quality (X1) and Customer Satisfaction (X2) together have a significant influence on Customer Loyalty (Y).

METHODS

Research Approach

This study employs a quantitative approach to measure and analyze the relationship between service quality and customer satisfaction variables on customer loyalty.

Type and Source of Data

The data used in this research is primary data, obtained directly from respondents through the distribution of questionnaires. The questionnaire was developed based on indicators representing each research variable: service quality, customer satisfaction, and customer loyalty.

Population and Sample

The population in this study consists of all customers of PT BPR Syariah Harta Insan Karimah Bekasi. The sampling technique used is purposive sampling, which involves selecting samples based on specific criteria relevant to the research objectives. A total of 100 respondents were selected as the sample.

Research Instrument

The main instrument in this study is a closed-ended questionnaire using a 5-point Likert scale, ranging from “strongly disagree” to “strongly agree.” The questionnaire was developed based on indicators relevant to each variable:

Service Quality: Responsiveness, Reliability, Assurance, Empathy, Tangibles

Customer Satisfaction: Expectation match, comfort, service experience

Customer Loyalty: Intention to repurchase, recommendation to others, price tolerance

Data Collection Technique

Data were collected through direct distribution of questionnaires to respondents who met the sampling criteria.

Data Analysis Technique

The data collected were analyzed using multiple linear regression to examine both the simultaneous and partial effects of the independent variables on the dependent variable. Prior to regression analysis, validity and reliability tests were conducted. The analysis included:

F-test to assess the simultaneous effect

t-test to assess the partial effect

Coefficient of Determination (R^2) to determine how much the independent variables contribute to the dependent variable

Data Processing Software

Data processing was performed using SPSS version 23.0 or other relevant statistical software for regression analysis.

Variable Operation

According to (Parasuraman, Valerie, Zeithaml, & Berry, 1988), service quality can be measured through five dimensions: tangibles, reliability, responsiveness, assurance, and empathy.

Here is the English translation:

Customer satisfaction can be defined as an evaluation made by consumers after using a product or service, which is directly related to the purchase decision they have made. This evaluation is based on several key indicators, namely expectations, actual performance, the discrepancy between expectations and reality, and the confirmation of whether those expectations have been met (Oliver R. L., 1980).

Customer loyalty is the biased, behavioral response expressed over time by some customers to one or more alternative brands from a set of such brands, and is a function of psychological (decision-making, evaluative) processes. The indicators of customer loyalty are: Repeat purchase, recommendation, resistance to switch, forgiveness of mistakes, and Willingness to Buy Other Products (Griffin, 2002).

RESULTS AND DISCUSSION

Respondent Profile

The data were analyzed by the author using descriptive and statistical approaches. The study population consisted of 100 customers of PT BPR Syariah Harta Insan Karimah, who simultaneously served as the sample of respondents. The characteristics of the respondents who completed the questionnaire in this study are identified by gender, age, and occupation, as shown in the following table:

Table 1. Respondent Profile by Gender

Gender	Number of Respondent	Percentage (%)
Male	61	61%
Female	39	39%
Total	100	100%

Source: Processed Primary Data, 2024

Based on Table 1 above, it can be seen that out of the total number of 100 respondents, 61 respondents were male, representing 61% of the total research sample. Meanwhile, 39 respondents were female, accounting for 39% of the total sample. Based on these results, it can be concluded that the number of male respondents was greater than that of female respondents.

Table 2. Respondent Profile by Age

Age	Number of Respondent	Percentage (%)
< 20 Years Old	2	2%
21 – 30 Years Old	30	30%
31 – 40 Years Old	44	44%
>40 Years Old	24	24%
Total	100	100%

Source: Processed Primary Data, 2024

Based on Table 2 above, it can be seen that the proportion of respondents by age is divided into four categories. Respondents under the age of 20 numbered 2, representing 2% of the total research sample. Respondents aged 21–30 years totaled 30, accounting for 30% of the total sample. Those aged 31–40 years amounted to 44 respondents, representing 44% of the total sample. Meanwhile, respondents over 40 years old totaled 24, making up 24% of the total research sample. Based on these results, it can be concluded that most respondents were in the 31–40 years age group.

Table 3. Respondent Profile by Occupation

Study Program	Number of Respondents	Percentage (%)
Student	16	16%
Employee	42	42%
Entrepreneur	24	24%
Other	18	18%
Total	100	100%

Source: Processed Primary Data, 2025

Based on Table 3, respondents based on occupation are divided into four categories. The highest percentage of respondents are employees, with 42 respondents (42%), followed by entrepreneurs with 24 respondents (24%), others with 18 respondents (18%), and students with 16 respondents (16%).

Validity Test

In this study, the validity test was conducted using IBM SPSS Statistics version 23. If the correlation coefficient value is greater than 0.3, the item is considered valid. However, if the correlation coefficient is less than 0.3, the item is considered invalid.

Table 4. Validity Test of the Service Quality Variable

Statement	Correlation	Kriteria	Conclusion
K.PEL1	0,586	0,3	Valid
K.PEL2	0,726	0,3	Valid
K.PEL3	0,614	0,3	Valid
K.PEL4	0,522	0,3	Valid
K.PEL5	0,521	0,3	Valid

Source: Processed data by the author, 2024

Based on Table 4, it is explained that for the service quality instrument, all 5 statement items have correlation values greater than the required criterion, and therefore are considered valid overall. The coefficient values for each statement item meet the requirement, which is a value greater than 0.3.

Table 5. Validity Test of the Customer Satisfaction Variable

Statement	Correlation	Kriteria	Conclusion
KEP.N1	613	0,3	Valid
KEP.N2	663	0,3	Valid
KEP.N3	750	0,3	Valid
KEP.N4	752	0,3	Valid
KEP.N5	699	0,3	Valid
KEP.N6	781	0,3	Valid

Source: Processed data by the author, 2024

Based on Table 5, the validity test for the customer satisfaction instrument shows that 6 statement items have correlation values greater than the required criterion, and are therefore considered valid overall. The coefficient values for each statement item meet the requirement, which is a value greater than 0.3.

Table 6. Validity Test of the Customer Loyalty Variable

Statement	Correlation	Kriteria	Conclusion
LN1	0,517	0,3	Valid
LN2	0,689	0,3	Valid
LN3	0,790	0,3	Valid
LN4	0,648	0,3	Valid
LN5	0,658	0,3	Valid

Source: Processed data by the author, 2024

Based on Table 6, the validity test for the customer loyalty instrument shows that 5 statement items have correlation values greater than the required criterion, and are therefore considered valid overall. The coefficient values for each statement item meet the requirement, which is a value greater than 0.3.

Reliability Test

According to Imam Ghazali (2017), reliability is a tool used to test the consistency of respondents' answers to questions in a questionnaire. A questionnaire is considered reliable if a respondent's answers remain consistent or stable over time. The criterion is that if the Cronbach's Alpha value is greater than 0.6, then the variable can be considered reliable. The table below presents the reliability test results for the variables of service quality, customer satisfaction, and customer loyalty.

Table 7. Reliability Test

Variable	<i>Cornbach's Alpha</i>	N of Items	Criterion
Customer Loyalty	0,607	5	0,06
Service Quality	0,803	6	0,06
Customer Satisfaction	0,685	5	0,06

Source: Processed data by the author, 2024

Based on the reliability test, it can be seen that the instruments for service quality, customer satisfaction, and customer loyalty are considered reliable because Table 7 above shows that the Cronbach's Alpha value is ≥ 0.6 .

Simultaneous Test

Table 8. Simultaneous Test for Service Quality and Customer Satisfaction Variables on Customer Loyalty

Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	101,031	2	50,516	12,160	,000 ^b
Residual	402,969	97	4,154		
Total	504,000	99			

Source: Processed data by the author, 2024

Based on the results of the simultaneous test, the F-count value is greater than the F-table value, namely $12.160 > 3.090$. Thus, the hypothesis stating that the variables of service quality and customer satisfaction have a positive and significant effect on customer loyalty is accepted.

Partial Test

Table 9. Partial Test

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error			
Customer Loyalty	13,559	2,699		5,024	,000
Service Quality	,415	,084	,449	4,924	,000
Customer Satisfaction	-,065	,083	-,072	-,789	,432

Source: Processed data by the author, 2024

The results of the partial (t-test) analysis for the service quality variable show a t-count value of 4.924, which is greater than the t-table value of 1.985, and a significance value of 0.000, which is less than 0.05. Based on this t-test result, the hypothesis stating that communication has a positive and significant effect on customer loyalty is proven. With a significance value

of 0.000 (less than 0.05), it can be concluded that H_0 is rejected and H_a is accepted. This means that the better the service quality, the higher the customer loyalty. Conversely, if service quality is poor, customer loyalty will decrease.

For the customer satisfaction variable, the t-count value is -0.789 with a significance level of 0.432. Since $0.432 > 0.05$, H_2 is rejected and H_0 is accepted. The resulting beta coefficient is negative, indicating that there is no positive and significant influence between customer satisfaction and customer loyalty.

Coefficient of Determination Test

Table 10. Coefficient of Determination Test

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,448 ^a	,200	,184	2,038

Source: Processed data by the author, 2024

Based on the results of the coefficient of determination test, the obtained value is 20.0%, meaning that 20.0% of the variation in customer loyalty can be explained by service quality and customer satisfaction. The remaining 80% is explained by other variables not examined in this study.

Interpretation of Research Results

Based on the results of multiple linear regression analysis, it is found that service quality and customer satisfaction simultaneously have a positive and significant effect on customer loyalty at PT BPR Syariah Harta Insan Karimah Bekasi. This means that both independent variables play an important role together in fostering customer loyalty. These findings are in line with the results of studies by Lestari, Puji Rahayu, & Ria Safitri (2022), Viola, Wahyudi, Karyadi, & Dwimahendrawan (2024), Muharram & Fadrijyah (2021), and Muhammad, Savitri, & Pramudita Fadilla (2023), which stated that service quality and customer satisfaction simultaneously have a positive and significant effect on customer loyalty. This finding also supports the theory proposed by Parasuraman, Valerie, Zeithaml, & Berry (1988), which states that high service quality leads to greater satisfaction, which in turn enhances customer loyalty. Whereas the research findings from (Furqon, 2022) The influence of student satisfaction on loyalty through word of mouth is very small compared to the direct influence of student satisfaction on loyalty.

However, partially, only service quality shows a positive and significant influence on customer loyalty. This result reinforces the findings of previous studies conducted by Fajar Maulidina & Roosmalita Sari (2022) and Carolleta & Elpanso (2022), which also showed that, partially, only service quality had a positive and significant effect on customer loyalty, while other variables (such as satisfaction or additional variables) were either not considered or did not have a direct influence. Meanwhile, customer satisfaction, although it contributes to the overall model, was not proven to have a significant influence when tested individually. These results indicate that service quality plays a more dominant role in shaping loyalty compared to satisfaction itself.

Theoretical Linkage

This study aligns with the SERVQUAL model, which emphasizes the importance of service quality dimensions such as reliability, responsiveness, assurance, empathy, and tangibles in shaping customer perceptions and behaviors. In the context of BPR Syariah, high service quality likely reflects trust in the sharia principles upheld by the institution, as well as the staff's ability to deliver services aligned with Islamic values.

Meanwhile, the insignificant partial effect of customer satisfaction suggests that loyalty is not solely built on emotional or temporary satisfaction, but rather on concrete experiences of consistent and professional service interactions. This supports the view that customer loyalty is a form of long-term commitment, more strongly influenced by the perception of sustainable service quality rather than fleeting satisfaction.

Managerial Implications

These findings have important implications for the management of PT BPR Syariah Harta Insan Karimah Bekasi. Improving service quality should be a key strategic focus in building customer loyalty. This effort can be achieved through: (1) Ongoing employee training, especially in areas such as communication, service speed, and understanding of sharia-compliant products, (2) Regular evaluation of operational standards, to ensure that service quality remains consistent and aligned with customer expectations, (3) Enhancement of service technology, such as digitalizing service systems to facilitate transactions and speed up service processes, and (4) Strengthening sharia values in service delivery, to differentiate BPR Syariah from conventional banks and reinforce trust among Muslim customers.

Although customer satisfaction did not show a statistically significant effect in the partial analysis, the company should still consider it an important supporting factor for long-term loyalty. Poorly managed satisfaction can become a vulnerability, prompting customers to switch to institutions that offer superior services.

Limitations and Suggestions for Future Research

This study has limitations in terms of the sample size, which only includes 100 respondents, and the scope, which is restricted to a single Islamic financial institution. Therefore, for future research, it is recommended to: (1) Expand the research area to include several other Islamic rural banks (BPR Syariah) to enhance the generalizability of the results, (2) Include additional variables such as customer trust, brand image, or religious values, which may be more relevant in the context of Islamic banking, and (3) Adopt a mixed-methods approach to gain deeper insights into customer perceptions through qualitative analysis.

CONCLUSION

Based on the research conducted at PT BPR Syariah Harta Insan Karimah Bekasi, the following conclusions can be drawn: (1) Service quality and customer satisfaction simultaneously have a positive and significant effect on customer loyalty. This indicates that both factors together can drive increased customer loyalty toward the Islamic banking institution, (2) Partially, only service quality has been proven to have a positive and significant effect on customer loyalty. This means that service quality is the dominant factor in shaping customer loyalty, whereas customer satisfaction does not show a significant effect

when tested individually, (3) These findings emphasize that in the context of Islamic banking, a high-quality, consistent service experience aligned with sharia principles is more influential in determining customer loyalty than temporary perceptions of satisfaction, (4) To sustainably enhance customer loyalty, PT BPR Syariah Harta Insan Karimah Bekasi should focus its strategy on improving service quality, including employee training, upgrading technological infrastructure, and reinforcing sharia values in the service process, and (5) This study is limited in terms of sample size and geographic coverage, thus further research is needed with a broader scope and by considering additional variables such as customer trust and brand image to obtain more comprehensive results.

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