

The Influence of Service Quality and Corporate Image on Customer Loyalty with Customer Satisfaction as a Mediating Variable (Study on Customers of PT BPR MITRA DHANACESWARA)

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ABSTRACT

This study aims to determine how the influence of service quality and company image on customer loyalty with customer satisfaction as a mediating study variable on customers of PT Bank Perekonomian Rakyat MITRA DHANACESWARA. This study uses a quantitative research method. The research population is customers of Bank Mitra Dhanaceswara in March 2024 with a sampling technique using the probability sampling technique, simple random sampling with the Slovin formula. Data collection was carried out using a questionnaire. The data analysis method was carried out using a structural equation model (SEM) assisted by smartPLS 4 software. The data results show that the service quality analysis variable has an effect on customer loyalty of Bank Perekonomian Rakyat MITRA DHANACESWARA, company image does not affect customer loyalty of Bank Perekonomian Rakyat MITRA DHANACESWARA, service quality affects customer loyalty through customer satisfaction of Bank Perekonomian Rakyat MITRA DHANACESWARA, company image does not affect customer loyalty through customer satisfaction of Bank Perekonomian Rakyat MITRA DHANACESWARA.

INTRODUCTION

Bank are financial institutions that have a very important role in coordinating and advancing the economy and national development. Bank comes from the Italian Banque or Italian Banca which means my bank, a place to exchange money (Maulidya & Afifah, 2021). The core activity of banking is to collect funds from the public and channel them back to the public for the public interest in the form of credit (Dewi et al., 2019). According to Dewi et al. (2019) the growth of the banking industry in Indonesia is taking place rapidly, with the emergence of new banks and long-established banks expanding their reach by opening many branches. The increasingly tight competition between banks encourages each bank to offer the best and most attractive facilities for consumers. Overcoming

competition, all banks are competing to develop the latest innovations to meet consumer needs and desires.

Facing increasingly fierce competition, loyalty is a key factor for the survival of a company (Dewi et al., 2019). Customer loyalty is a strong commitment from customers to continue using certain products or services consistently in the future, even when situations or marketing efforts can change their behavior (Gultom et al., 2020). The opinion of Dewi et al. (2019) states that for banks, retaining customers is one of the important tasks because getting new customers always requires higher costs than retaining existing customers. Customer loyalty is greatly influenced by the extent to which the goods or services provided are in accordance with their needs and expectations (Fauzi & Putra, 2020). Therefore, guarantees of quality and value are top priorities. Increasing customer loyalty is a very important driving force for the long-term performance of banking, as well as to improve service quality and customer satisfaction, both of which are considered key to success in maintaining customer loyalty (Rahayu & Saryanti, 2014).

Customer satisfaction with a product or service offered is a feeling of pleasure or disappointment experienced by a person based on a comparison between their perception of the performance or results of a product and their expectations (Susanto & Subagja, 2021). This shows that customer satisfaction is formed from the extent to which products and services meet or exceed customer expectations (Kotler et al., 2001; Rahayu & Saryanti, 2014). High consumer loyalty is caused by the high level of consumer satisfaction, where consumer satisfaction has a significant influence on their loyalty (Wirawan et al., 2019).

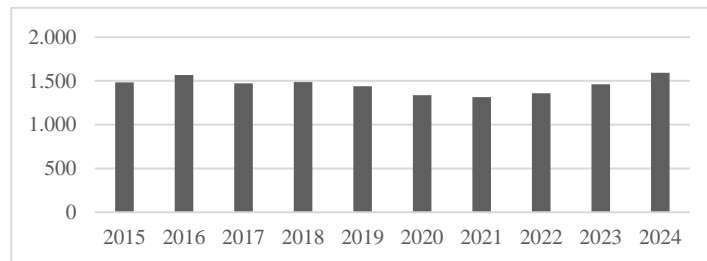
Loyal consumers are those who are very satisfied with the products and services provided. Research by Wirawan et al. (2019) shows that product quality has a significant positive effect on consumer loyalty (Pamungkas, 2019). Customer satisfaction has a significant influence on customer loyalty. When customers are satisfied with the services or products provided, they tend to continue using the service and even recommend it to others. This is related to the concept that satisfaction creates a positive emotional bond between customers and service providers, which ultimately increases loyalty (Gultom et al., 2020).

Corporate image is also an important factor that must be considered (Rahayu & Saryanti, 2014). In Rahayu & Saryanti (2014) it is stated that every bank has the hope to maintain good performance in response to public demands. Corporate image reflects the overall perception of the company from various parties involved or interested. A strong and positive image will help the company to differentiate itself in the market and win the trust and loyalty of customers. Research by Rahayu & Saryanti (2014) shows that image is one of the important factors in shaping customer satisfaction. According to Zusmawati et al. (2023) offering the best service and maintaining a positive image can increase client satisfaction and encourage them to provide positive word of mouth recommendations to others. Likewise, poor service quality can cause client disappointment, which results in negative word of mouth.

According to Fauzi & Putra (2020) it is stated that a good image or reputation for a company has a broad and significant impact. A positive image will encourage consumers to buy the products offered, increase the company's competitiveness in the market, increase employee morale, increase customer satisfaction and strengthen customer loyalty. Balanced with the quality of service that plays a key role. Good service includes convenience, speed, good relationships, ability, and friendliness shown by employees in serving customers.

Bank Perkreditan Rakyat (BPR) is a bank that focuses on micro, small, and medium entrepreneurs. BPR is regulated by Law No. 7 of 1992 which was amended by Law No. 10 of 1998, functioning as a financial institution that accepts deposits and provides credit. BPR plays an important role in improving people's standard of living and encouraging economic growth. Initially known as Bank Perkreditan Rakyat, its name was changed to reflect a broader vision. BPR applies the 3T principle in credit distribution, namely On Time, Right Amount, and Right Target, to provide fast and easy service.

One of the Bank Perekonomian Rakyat (BPR) is PT BPR MITRA DHANACESWARA in Lamongan, established on May 23, 1990. The company name has changed several times, with the last name being PT BANK PEREKONOMIAN RAKYAT on September 4, 2024. The main office location is at Jalan Raya Deket No. 160, Lamongan, with 4 cash offices in the surrounding area. Researchers conducted an initial survey related to the report on the number of customers at PT BPR MITRA DHANACESWARA (MDC) each year. The following bank customer data was obtained.



Gambar 1 Bank Customer Amount

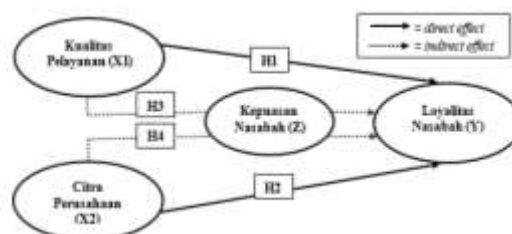
From the annual data, the number of bank customers has experienced a number of increases and decreases. According to Wahyuningsih & Yulianto, (2020); Yulianto and Arif (2011), there are two causes, namely internal and external factors. Internal factors include marketing, finance, technical, and management, while external factors include government policies and technology. Increases and decreases are influenced by savings products, location, promotion, bank reputation, and savings interest rates. Based on the explanation above and findings from various studies, it can be concluded that service quality and corporate image play a key role in creating bank customer loyalty through customer satisfaction. It was mentioned above that customer loyalty is influenced by various factors.

Therefore, this study aims to investigate whether service quality affects customer loyalty, whether corporate image affects customer loyalty, whether service quality affects customer loyalty through customer satisfaction, and whether corporate image affects customer loyalty through customer satisfaction. The research subjects were selected from PT BPR MITRA DHANACESWARA (MDC).

RESEARCH METHODS

This type of research is quantitative research. According to Sugiyono (2013) quantitative is a research method that studies populations and samples, collects concrete data using research tools, data analysis is quantitative/statistical, with the aim of testing confirmed hypotheses. In this study, the population used is PT BPR MDC bank customers. The population is based on data in March 2024 totaling 2,055 bank customers from PT BPR MDC. The author uses a probability sampling technique, namely simple random sampling. To determine the number of samples, calculations were made using the Slovin formula which produced 121 samples.

The data collection method was carried out through observation, interviews, and questionnaires. The data analysis technique was assisted by IBM SPSS Statistics 27 software to conduct validity tests and reliability tests of the questionnaire, then carried out using SmartPLS 4 software to carry out measurement model tests (outer model) and structural model tests (inner model) and hypothesis tests.

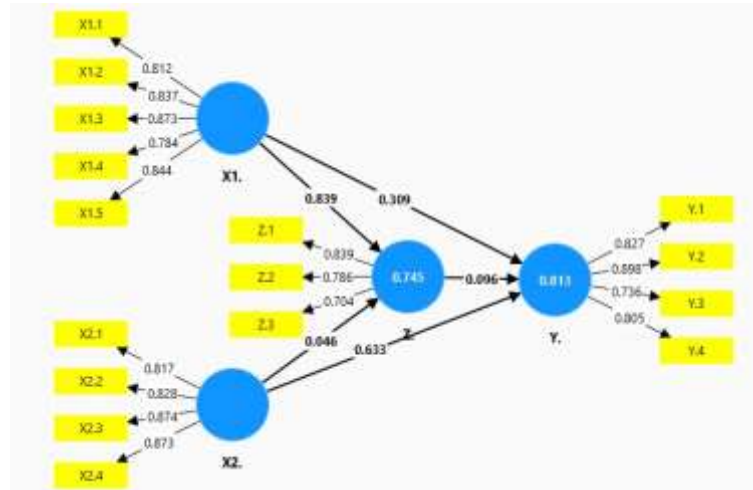


Gambar 2 Model Analisis

The measurement model test (outer model) has several calculations that need to be tested, namely convergent validity, composite reliability, Cronbach' alpha, discriminant validity, Average Variance Extracted (AVE), then the structural model test (inner model) has several calculations that also need to be tested, namely R-square and F-square. Finally, a hypothesis test is carried out to determine the influence of exogenous variables on endogenous variables, namely the direct influence test and the indirect influence test with each p-value <0.05.

RESULTS AND DISCUSSION

This study used respondents from PT BPR DHANACESWARA bank customers based on data in March 2024 totaling 121 bank customers. Respondents participated in filling out the research questionnaire presented with a Google form and distributed online. Furthermore, the outer model test and the inner model test were carried out.



Gambar 3 Outer Model

A. Model Analysis (Outer Model)

1.) Convergent Validity

Table 1 Outer Loading

Variabel	Item	Outer Loading	Analisis
Kualitas Pelayanan (X1)	X1.1	0.812	Valid
	X1.2	0.837	Valid
	X1.3	0.873	Valid
	X1.4	0.784	Valid
	X1.5	0.844	Valid
Citra Perusahaan (X2)	X2.1	0.817	Valid
	X2.2	0.828	Valid
	X2.3	0.874	Valid
	X2.4	0.873	Valid
Loyalitas Nasabah (Y)	Y1	0.827	Valid
	Y2	0.898	Valid
	Y3	0.736	Valid
	Y4	0.805	Valid
Kepuasan Nasabah (Z)	Z1	0.839	Valid
	Z2	0.786	Valid
	Z3	0.704	Valid

Outer model analysis aims to evaluate the variable construct to ensure the suitability of the variable as a measuring instrument, both in terms of validity and reliability. Based on the output table above for the outer loading test with the variables of Service Quality, Company Image, Customer Loyalty, and Customer Satisfaction, it can be stated as valid and has met the decision requirements, namely a value of > 0.7 . So that all items can be maintained and are suitable for use in further research.

2.) Composite Reliability

Table 2 Composite Reliability

Variabel	Composite Reliability
Kualitas Pelayanan (X1)	0.917
Citra Perusahaan (X2)	0.911
Loyalitas Nasabah (Y)	0.890
Kepuasan Nasabah (Z)	0.821

Composite Reliability is a measurement of construct values that can be said to be reliable and dependable. Based on the output table above, it shows that all variables are at a Composite Reliability value > 0.7 , so all variables can be declared reliable. The construct is considered reliable and able to provide consistent results, thus strengthening the reliability and validity of the research as a whole.

3.) Cronbach' Alpha

Table 3 Cronbach' Alpha

Variabel	Cronbach' Alpha
Kualitas Pelayanan (X1)	0.887
Citra Perusahaan (X2)	0.870
Loyalitas Nasabah (Y)	0.835
Kepuasan Nasabah (Z)	0.673

Cronbach's Alpha is one of the methods commonly used to evaluate the reliability of composite reliability measurement instruments. Based on the output table above, it shows that all variables are at the Cronbach's Alpha value > 0.6 , so all variables can be considered reliable and meet the requirements.

4.) Discriminant Validity

Table 4 Cross Loading

Variabel	X1	X2	Y	Z
X1.1	0.812	0.267	0.449	0.690
X1.2	0.837	0.427	0.629	0.638
X1.3	0.873	0.388	0.574	0.655
X1.4	0.784	0.497	0.652	0.605
X1.5	0.844	0.531	0.658	0.690
X2.1	0.526	0.817	0.731	0.503
X2.2	0.410	0.828	0.619	0.357
X2.3	0.386	0.874	0.752	0.312
X2.4	0.392	0.873	0.709	0.414
Y1	0.464	0.763	0.827	0.372
Y2	0.645	0.762	0.898	0.618
Y3	0.510	0.515	0.736	0.369
Y4	0.700	0.667	0.805	0.657
Z1	0.636	0.229	0.438	0.839
Z2	0.710	0.250	0.488	0.786
Z3	0.538	0.629	0.614	0.704

Table 5 Fornell-Lacker

Variabel	X1	X2	Y	Z
X1	0.831			
X2	0.509	0.848		
Y	0.714	0.836	0.819	
Z	0.762	0.472	0.662	0.779

Discriminant Validity is seen through Cross Loading between the indicator value and its construct and through Fornell-larcker by comparing the square root of AVE of each construct with the correlation of one model with another. Based on the Cross Loading and Fornell-larcker output tables above, the variable value of each indicator from Cross Loading is greater (>) than the construct value, in addition, in Fornell-larcker all AVE square values are greater (>) than the values between constructs. So it can be concluded that discriminant validity has been met.

5.) Average Variance Extracted (AVE)

Table 6 AVE

Variabel	Average Variance Extranced (AVE)
Kualitas Pelayanan (X1)	0.690
Citra Perusahaan (X2)	0.720
Loyalitas Nasabah (Y)	0.670
Kepuasan Nasabah (Z)	0.606

AVE is used to measure the average value of the variance. An adequate AVE value provides confidence that the construct is valid and can be used to explain the relationship in the research model. Based on the output table above, the AVE value of the Service Quality, Corporate Image, Customer Loyalty, and Customer Satisfaction variables is greater (>) 0.5, so it can be concluded that all items are able to strengthen reliability.

B. Structural Model (Inner Model)

1) R-square (R²) (R²)

Table 7 R-Square

Variabel	R-Square	R-Square Adjusted	Klasifikasi
Loyalitas Nasabah (Y)	0.668	0.659	Kuat
Kepuasan Nasabah (Z)	0.628	0.616	Kuat

R-Square can show the size of the variation of endogenous variables (Y) explained by exogenous variables (X). The classification of its values is 0.67 (strong), 0.33 (moderate), and 0.19 (weak). The following are the results of the R-Square Test (R²). Based on the R-Square output table above, the Customer Loyalty variable (Y) is 0.668 or 66.8% indicating a strong classification, which means that 66.8% of Customer Loyalty is influenced by exogenous variables. Furthermore, the value of the Customer Satisfaction variable (Z) is 0.628 or 62.8% indicating a strong classification, which means that 62.8% of Customer Satisfaction is influenced by exogenous variables.

2) F-square (F²)

Table 8 F-Square

Variabel	X1	X2	Y	Z
Kualitas Pelayanan (X1)			0.029	0.377
Citra Perusahaan (X2)			0.040	0.038
Loyalitas Nasabah (Y)				
Kepuasan Nasabah (Z)			0.286	

F-Square can show the size of the relative impact or goodness of the exogenous variable model on the endogenous variable. The value classification is 0.02 (small), 0.15 (medium), and 0.35 (large). Based on the F-Square output table above, the exogenous variable Service Quality (X1) affects the endogenous variable Customer Satisfaction (Z) by 0.377 which indicates a large classification. Furthermore, the exogenous variable Customer Satisfaction (Z) affects the endogenous variable Customer Loyalty (Y) by 0.286 which indicates a medium classification.

C. Hypothesis Test

1) Direct Effect

Table 9 Direct Effect Test

Variabel	Original Sample (O)	T-statistic	P-Value
X1 > Y	0.191	2.221	0.026
X2 > Y	0.193	1.923	0.055

Based on the output table above, it shows that the direct influence of the Service Quality variable (X1) on Customer Loyalty (Y) significantly influences 0.191 with a t-statistic of $2.221 > 1.96$ and a p-value of $0.026 < 0.05$, so H1 is accepted. Furthermore, the direct influence of Corporate Image (X2) on Customer Loyalty (Y) shows results that have no effect of 0.193 with a t-statistic of $1.923 < 1.96$ and a p-value of $0.055 > 0.05$, so H2 is rejected.

2) Indirect Effect

Table 10 Indirect Effect Test

Variabel	Original Sample (O)	T-statistic	P-Value
X1 > Z > Y	0.312	4.723	0.000
X2 > Z > Y	0.099	1.820	0.069

Based on the output table above, it can be seen that the indirect effect of Service Quality (X1) on Customer Loyalty (Y) through Customer Satisfaction (Z) significantly influences 0.312 with a t-statistic of $4.723 < 1.96$ and a p-value of $0.000 < 0.05$, so H3 is accepted. Furthermore, the indirect effect of Corporate Image (X2) on Customer Loyalty (Y) through Customer Satisfaction (Z) shows no effect of 0.099 with a t-statistic of $1.820 < 1.96$ and a p-value of $0.069 > 0.05$, so H4 is rejected.

The Influence of Loyalty Service Quality on Bank Customers at PT MITRA DHANACESWARA (MDC)

Based on the results of the direct effect hypothesis test analysis, it is known that service quality has a positive and significant effect on customer loyalty of 0.191 with a t-statistic of 2.221 and a p-value of 0.026. This finding is supported by research that has been revealed by (Fauzi & Putra (2020); Kurniawan et al. (2024); Zusmawati et al. (2023) which states that service quality has a direct and real effect on customer loyalty.

It is stated that service quality affects customer loyalty through various aspects of service performance, such as the comfort of the waiting room, employee readiness to assist customers, services provided according to the company's promises, employee friendliness in serving, and employee full attention to customer needs (Familiar & Ida, 2015). So it is concluded that the quality of service from a company can be a factor in increasing customer loyalty.

The theory that can explain customer loyalty is the Social Exchange Theory which was first introduced by Blau in 1964. The Social Exchange Theory is a theory that explains social relations as a process of reciprocal exchange between individuals (Blau, 1964). Furthermore, in this theory, social interaction is considered as an effort to maximize benefits (rewards) and minimize losses (costs).

Based on the results of the hypothesis test and findings from previous studies, it can be concluded that customer loyalty of BPR MDC bank will persist and increase if the quality of service owned by the

bank continues to be considered and developed. The higher the quality of bank service, the higher the customer loyalty.

The Influence of Corporate Image on Bank Customer Loyalty at PT MITRA DHANACESWARA (MDC)

Based on the results of the direct effect hypothesis test analysis, it is known that corporate image has no effect on customer loyalty of 0.193 with a t-statistic of 2.221 and a p-value of 0.055. This finding is supported by research that has been revealed by Apriyanti & Surya (2017); Purnama & Hidayah (2019); Rahayu & Saryanti (2014); Subagja & Susanto (2019) which states that corporate image has no effect on customer loyalty, which means that a good corporate image cannot absolutely build customer loyalty. Whether or not a corporate image is good is only a perception of customers, which can be influenced by subjective factors such as personal experience, public opinion, or corporate communication strategies.

Based on the results of the questionnaire, most customers consider that BPR MITRA DHANACESWARA bank has a good image and is able to maintain its stability. This reflects that the company has succeeded in building a positive reputation in the eyes of its customers which is most likely supported by good service, transparency in operations, and trust that has been established so far. However, the results of this study indicate that the company's image does not have a significant influence on customer loyalty. This finding indicates that there are other factors, which play a greater role in shaping customer loyalty to BPR MDC bank. These factors can include aspects such as service quality, interest rates, ease of access to financial products, or personal relationships between customers and the bank.

Based on the results of the hypothesis test and findings from previous research, it can be concluded that the company image does not have to be the main focus of BPR MDC Bank in attracting the interest and loyalty of bank customers, because loyalty is the loyalty of customers who have likely felt the quality of service that is much more real for customers.

The Influence of Service Quality on Bank Customer Loyalty through Customer Satisfaction at PT BANK MITRA DHANACESWARA (MDC)

Based on the results of the indirect effect hypothesis test analysis, it is known that service quality has an effect on customer loyalty through customer satisfaction of 0.312 with a t-statistic of 4.723 and p-value of 0.000. This finding is supported by research that has been revealed by Fauzi & Putra (2020); Kurniawan et al. (2024); Zusmawati et al. (2023) in which it is stated that there is a positive effect of service quality on customer loyalty through customer satisfaction.

So, it can be concluded that service quality through customer satisfaction can be one of the factors that influences customer loyalty at BPR MDC bank. Based on the results of the questionnaire answers by BPR MDC bank customers, overall customers assessed that the services provided by BPR MDC were in accordance with or even exceeded their expectations. Factors such as employee friendliness, speed of service, ease of access, and transparency of information are aspects that are considered positive for customers to feel satisfied. Customers also feel appreciated and have a pleasant experience in making transactions. Convenience in service makes them feel at home and have no reason to move to another bank. Because they are satisfied and comfortable, they tend to continue using BPR MDC services without looking for other alternatives.

Based on the results of the hypothesis test and other research findings, it can be concluded that good service quality does not immediately increase loyalty without satisfaction. Customer satisfaction is a mediating variable that connects service quality with loyalty. This means that if service quality increases, customer satisfaction also increases, which ultimately increases their loyalty.

The Influence of Corporate Image on Bank Customer Loyalty through Customer Satisfaction at PT BANK MITRA DHANACESWARA (MDC)

Based on the results of the indirect effect hypothesis test analysis, it is known that company image does not affect customer loyalty through customer satisfaction of 0.099 with a t-statistic of 1.820 and a p-value of 0.069. This finding is supported by research that has been revealed by Mutmainnah (2023) in which it states that there is no influence between company image and customer loyalty through customer satisfaction.

Judging from the answers to the questionnaire by customers, they assume that BPR MDC bank has a positive image in the public and bank customers. Even though a company has a good image in the eyes of the public, this is not always in line with the direct experience felt by customers. If the service provided does not meet expectations, customers may feel dissatisfied, even though the company's image is positive. There may be other stronger factors to make BPR MDC bank customers stay and be loyal to using the services of BPR MDC bank.

Even though it has a positive image, this does not always have a direct impact on customer loyalty, especially if their level of satisfaction is already high. In other words, loyalty depends more on the real experiences experienced by customers than just perceptions of the company's reputation. Therefore, BPR MDC bank needs to focus more on strategies to increase customer satisfaction as the main factor in building loyalty. This can be done by continuously improving the quality of service, understanding customer needs more deeply, and providing a consistent and valuable experience for them. Thus, the loyalty that is formed is not only based on the company's image alone, but also on the strong relationship between customers and the company. Based on the results of the hypothesis test and other research findings, it can be concluded that the company's image does not affect customer loyalty through customer satisfaction because BPR MDC bank customer loyalty is more influenced by direct experience, such as service quality, convenience.

CONCLUSION

H1: There is a positive and significant influence of service quality on bank customer loyalty. This shows that service quality directly (direct effect) has a positive and significant influence on bank customer loyalty. H1 is accepted.

H2: There is no influence of corporate image on bank customer loyalty. This shows that corporate image directly (direct effect) does not affect bank customer loyalty. There is a possibility that there are other stronger factors that can influence bank customer loyalty. H2 is rejected

H3: There is a positive and significant influence of service quality on bank customer loyalty through customer satisfaction as an intervening variable. This shows that service quality indirectly (indirect effect) has a positive and significant influence on bank customer loyalty through customer satisfaction. H3 is accepted.

H4: There is no influence of corporate image on bank customer loyalty through customer satisfaction. This shows that corporate image indirectly (indirect effect) does not affect bank customer loyalty. There is a possibility that other stronger causal factors can influence bank customer loyalty. H4 is rejected.

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