



## Analyzing Customer Satisfaction's Effect as an Intervening Variable of Service Quality Influencing Customer Loyalty: Indonesian Perspective

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### Abstract

Service quality is defined as a performance offered by a company to customers providing customer satisfaction and, in turn, can earn their loyalty. This study intends to examine how customer satisfaction affects customer loyalty as well as how customer satisfaction acts as a mediator between service quality and customer loyalty. The method used inferential quantitative research. The data were collected by distributed online questionnaires on 43 customers of an Islamic bank in East Java, Indonesia as the respondents. The data were processed by using SmartPLS 3.0. The findings of the study indicate a positive relationship between service quality and customer satisfaction, customer satisfaction and customer loyalty, and customer satisfaction as a mediating variable between service quality and customer loyalty. If a business offers exceptional customer service, it may win over customers' loyalty and gain their contentment.

*Keywords: service quality; customer satisfaction; customer loyalty; economy*

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## 1. Introduction

A government always has a development plan every year to improve the living standard of its people. One of them is economic development in Indonesia. The country's economy is always related to the banking sector. So important is the banking world that there is an assumption that banks are the "life" to move the wheels of a country's economy (Kasmir, 2014: 3). In the current banking world, developments are rushing, accompanied by increasingly broad and complex challenges. This requires banks to be fast and responsive in carrying out their responsibility to serve the community (Andespa, 2016). Banking is a provider of financial services, services owned by banks are collectors of customer

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funds and channel these funds. Conventional banks and Islamic banks are two types of banks in Indonesia.

Both of conventional and Islamic banks have differences. The conventional banks carrying out their activities use two methods, namely setting interest as the selling price and buying price for their products or commonly known as spread-based, and using or applying fees in other services known as fee-based (Cashmere, 2014: 33). Operationally conventional banks use interest as profit, and customer funds are channeled in the form of credit. Credit can be given to every field. On the other hand, Islamic banks are financial institutions that engage in activities such as fund-raising and giving and charging incentives based on sharia principles, such as buying and selling and profit-sharing. (Budisantoso and Nuritmo, 2014: 207).

It is concluded that conventional banks set interest as their advantage, while Islamic banks use profit sharing because the implementation follows the principles of sharia. Besides looking for profit, banks are also oriented towards customer satisfaction because the bank is engaged in services. To achieve this satisfaction, the bank provides quality service to meet customer needs as a financial service provider.

According to Kotler (2008), service quality is a performance that one person can offer. This performance can be in the form of intangible actions and does not result in the ownership of any goods to anyone. In conclusion, service providers are obliged to meet consumer needs to achieve satisfaction. According to Parasuraman, Zeithaml, and Berry (1998), several dimensions of service quality are given to speakers. These dimensions are the dimensions of assurance, reliability, tangible, empathy, and responsiveness. These five dimensions are used for general service quality. In Islamic banks, the dimension of service quality, according to Othman and Owen (2001), is essential for Islamic banks to get cultural differences with service quality and suggests a new indicator to measure service quality, namely sharia compliance.

Islamic law is the foundation for the operation of Islamic banking. Sharia compliance is a fulfillment that is carried out following sharia principles. According to Arifin (2009), sharia compliance applies principles based on Islamic, combined with the sharia and traditions in financial and banking transactions or businesses related. Sharia compliance is the main differentiator and one of the attractiveness of customers to Islamic banks. With this, sharia compliance is essential for the sustainability of Islamic banks. Islamic banks are still equated with conventional banks, and this is because most of the Islamic banks in Indonesia have a parent bank, namely conventional banks. Therefore, sharia compliance is a means for Islamic banks to prove to customers that Islamic and conventional banks are different. Naser (1999) states that the main factor for customers to maintain their relationships or to remain loyal to Islamic banks is the Islamic necessity of Islamic banking.

Customer loyalty arises because of customer satisfaction with what the bank has provided. Satisfaction is a decision made based on experience. (Lovelock and Wirtz, 2011). Users of banking services are called customers. As explained in Article 1 point (16) of the Banking Law, the customer formula is introduced; the customer is the party who uses bank services. Therefore, customer loyalty will also exist when the clients are pleased with the level bank's level of service bank's main objective is to satisfy customers to earn their loyalty. According to Porral & Lang (2015), satisfaction proves that a loyal customer to a certain product will intend to repurchase the product at a later date. According to the perspectives, customer satisfaction significantly influences client loyalty.

Satisfaction is a feeling of being fulfilled by users of banking services for the services provided by the bank; so that a desire arises to repurchase the services provided. The primary purpose of service is to gain customer trust to establish good relations between the bank and customers. There are several differences in assessing service quality. A research conducted by Suryani (2019) entitled Implementation of Service Quality at the Frontliner PT Bank Muamalat Malang Branch Office, the results obtained by her research are the frontline Bank Muamalat Malang Branch Office has been running the service quality based on six dimensions of service quality (Othman & Owen, 2001).

As opposed to the study done by Mudiyani (2017) entitled *Strategies to Improve Frontliner Quality at PT. Bank Rakyat Indonesia (BRI) Syariah Purwokerto Branch Office*, the study's findings suggest that BRI Syariah Purwokerto Branch Office implements five service quality factors to enhance service quality.

Febriana (2016) did another research at the Bank Muamalat Tulungagung Sub-Branch Office, which was titled *Analysis of Bank Service Quality on Customer Satisfaction*. The research used is quantitative associative. The analysis' findings employ the service quality approach to gauge how satisfied customers are with the services rendered. The result is that the five-dimensional service quality method affects customer satisfaction. There are gaps in implementing the five service quality dimensions; the value of expectations from the customer with the services provided is not appropriate due to a lack of understanding of customers on Islamic banking.

Zakiy & Azzahroh (2017) conducted research entitled “The Effect of Service Quality on Customer Loyalty in Islamic Banks with Language Satisfaction as an Intervening Variable”. According to the research, service quality has a beneficial influence on customer satisfaction in Islamic banks. Customer satisfaction has a favorable impact on both customer loyalty and the mediated effect of service quality on customer loyalty, which is likewise favorable.

## 2. Literature Review

Literature review should explain any theories or framework used in the study and describe the difference of the manuscript with other papers, that it is innovative.

### 2.1. Service Quality

Quality, according to Kotler (1997), is the capacity of goods and services to meet explicit or implicit demands. Another while, service is described as an activity provided based on material factors through a procedures system with specific methods to fulfil the interests of others according to their rights (Moenir, 2008: 27).

Kotler and Armstrong (2013) stated service quality is defined as the sum of a product's or service's features and qualities based on its ability to meet expressed or implied demands. The selling of a good or service is based on the quality of the provided service. Service quality was described by Supranto (2006) as something that must be done well in providing. According to Evans and Lindsay (2005), the definition of service quality is a dynamic situation associated with some goods, processes, human services, and settings that meet expectations.

The service quality dimension is needed for measuring service. According to Pasurahman, Zeithaml, and Beery (1998), service quality provided five dimensions for customers. The five dimensions are tangible, assurance, reliability, empathy, and responsiveness.

In Islamic banking, the dimensions of service quality are applied differently from conventional banks. Research conducted by Othman and Owen (2001) used the CARTER assessment indicator or six dimensions for service quality, namely, tangible (physical evidence), assurance (assurance), liability (reliability), empathy (empathy), responsiveness (responsiveness), and compliance (compliance). This dimension of compliance is intended to differentiate the assessment of the service quality of Islamic banks from conventional banks.

### 2.2. Customer Satisfaction

Customer satisfaction arises because what was wanted has been achieved. Consumer contentment, according to Tjiptono (2006: 349), assesses the buyer in cases where the option selected at least meets or surpasses customer expectations.

Agus (2002) stated that for winning the competition, every organization or service provider has to give attention to the consumer's or customer's needs and desires, then to provide satisfaction to consumers or customers, they have to try to get their expectations. There are attributes to form customer satisfaction: interest in returning to visit and willingness to recommend, and conformity to expectations (Tjiptono, 2004).

### 2.3. Customer Loyalty

According to Mowen and Minor (1998), loyalty is described as a consumer's favorable perception of a brand, dedication to the brand, and desire to make further purchases from the brand in the future. Loyalty showed the tendency of customers to use a high level of consistency on a specific brand (Dharmmesta, 1999).

Customer loyalty was defined as a strong desire to repurchase services or products rather than switch to another company (Oliver, 1999). According to Zikmund et al. (2003), five factors influence customer loyalty: satisfaction, emotional bonds, trust, experience with companies, and convenience.

### 2.4. Types of Research

The study used a quantitative research method with an inferential approach. In this study, the independent variable was service quality, while the dependent variable was customer loyalty, which was mediated by customer satisfaction. The sampling method used was random sampling. In this study, the number of samples selected was 43 customers. The data was collected by using the questionnaire. In the list of answers to the questionnaire, there was a weighted value that makes it easier for the author, namely the Likert Scale, which possibly is used in measuring opinions, attitudes, and perceptions about a manifestation of a person or group of individuals. The following is the weight of the Likert scale rating:

**Table 1.** Score likert scale instrument statement

Answer	Weight	
	Positive	Negative
Strongly Disagree (SD)	1	5
Disagree (D)	2	4
Neutral (N)	3	3
Agree (A)	4	2
Strongly Agree (SA)	5	1

This study used path analysis. According to Riduwan and Kuncoro (2014), It was used to examine the pattern of relationships between variables to determine whether the changes were indirect or direct from a collection of independent (exogenous) variables to the dependent (endogenous) variable. The mediating variable mediates the indirect impact of the independent variable (exogenous) on the dependent variable (endogenous) (intervening). In using SmartPLS, the outer model and the inner model are the two steps that are taken.

#### 1. Measurement Model (Outer Model)

The measurement model (outer model) was used to assess the validity and reliability of the link between latent variables and their indicators, as well as between latent variables themselves (constructs)

(Setyawan and Rohman, 2013). In other words, the relation between their latent variables and indicators was explained through the outer model. There are several tests carried out on the outer model, including:

a. Construct Validity

In path analysis, the validity test is used to determine if the indicator provided in the questionnaire is valid or not. Construct validity demonstrates how closely measurement findings adhere to the ideas behind a construct. (Hartono, 2008). There are two measurements for the validity of this study, namely:

a) Convergent Validity

The test to determine the relationship between the indicator or item's score and the variable score was known as convergent validity. (Setyawan and Rohman, 2013). It is considered legitimate if the loading factor value is more than 0.5.; The construct must be removed from the analysis if the loading factor value is less than 0.5. (Ghozali, 2006).

b) Discriminant validity

To verify that each notion of each latent variable is distinct from other variables, discriminant validity was utilized. (Ghozali, 2006). In the PLS path model, discriminant validity analysis is done to make sure that the reflective construct has the strongest association with its indicator (relative to other constructs) (Hair et al., 2017) or the results of cross-loading on indicators against latent variables. Whose results are more significant than the other variable indicators, and it is said that the indicator predicts the variables well.

b. Reliability Test

If two or more measurements of the same symptoms can be taken, a reliability test is done to determine whether a measuring device is trustworthy (reliable) or to determine whether the measurement findings are consistent.

In path analysis, the reliability test used is a composite liability which aims to ensure that respondents provide consistent answers to all questionnaire questions by looking for the composite reliability and the values for Cronbach's alpha (Setyawan and Rohman, 2013).

According to Ghozali (2009), If a construct's composite reliability value is more than 0.70, it is considered reliable., while according to Sarjono and Julianita (2011) the data and information gathered will be deemed credible if the Cronbach's alpha coefficient value is greater than 0.60.

2. Structural Model (Inner Model)

A model that demonstrates a structural link between variables is referred to as a structural model (Wijanto, 2008; Malhotra, 2012). The R-square for the dependent construct, the t-test, and the structural path parameter coefficients are used to assess structural models (Nugroho, 2012).

a. R Square (R<sup>2</sup>)

R square is a useful model test for determining the connection between variables in a structural model (testing the compatibility hypothesis) (Ghozali, 2009).

b. Q Square (Q<sup>2</sup>)

Q-square testing serves to validate the predictive ability of the model (Yamin and Kurniawan, 2011). The value tested has predictive importance if the value of Q<sup>2</sup> is greater than zero; otherwise, the value tested has no predictive relevance.

3. Hypothesis Test (T-Test)

According to Ghozali (2012), The t-test is used to determine how much each independent variable's influence contributed to the study's partial explanation of the dependent variable. The t-test is used for the following reasons:

a) If the significance probability value is  $> 0.05$ , the hypothesis is rejected. It indicates that there is no discernible relationship between the independent and dependent variables.

b) The hypothesis is accepted if the significance probability value is less than 0.05. It denotes a considerable influence of the independent variable on the dependent variable.

- c) The hypothesis is accepted if the T count value exceeds the T table value.  
 The hypothesis in this research was:  
 H1: Service quality has a positive effect on customer satisfaction  
 H2: Customer satisfaction has a positive effect on customer loyalty  
 H3: Customer satisfaction has a positive effect in mediating service quality on customer loyalty

### 3. Results

#### 3.1. Normality test Results

The Kolmogorov Test guides the normality test:

1. If the significance value < 0.05 (95% confidence level) the distribution is abnormal.
2. If the significance value > 0.05 (95% confidence level) the distribution is normal.

**Table 2.** Results of the normality test

One-Sample Kolmogorov-Smirnov Test		
Service Quality	Customer Satisfaction	Customer Loyalty
0,197	0,158	0,162

In the table above, it is known that the statistical results of the Kolmogorov Smirnov normality test > 0.05 on the service quality variable 0.198, customer satisfaction 0.149, and customer loyalty 0.147. It can be concluded that the residual values are normally distributed, and the regression model meets the normality.

#### 3.2. Linearity Test Results

The basis for the decision-making for the linearity test is:

1. If Sig. Deviation > 0.05, then there is a linear relationship between variables.
2. If Sig. Deviation < 0.05, then there is no linear relationship between variables.

**Table 3.** Results of the normality test

Linearity Test	
Variable	Sig.
Service Quality (X) → Customer Satisfaction (I)	0,252
Customer Satisfaction (I) → Customer Loyalty (Y)	0,413

From the table above, the relationship between variables is linear because the significance value between variables is > 0.05, which is equal to 0.252 and 0.413.

#### 3.3. Convergent Validity

Examining each outer loading value allowed us to determine the convergent validity. If it has an outer loading value > 0.5, it can be said to meet the convergent validity. The following is the outer loading value obtained:

**Table 4.** Convergent validity

Indicator	Outer Model	
	Step 1	Step 2
X1	0,805	0,804
X2	0,775	0,762
X3	0,498	
X4	0,847	0,837
X5	0,829	0,836
X6	0,867	0,874
X7	0,697	0,700
X8	0,939	0,945
X9	0,910	0,912
X10	0,803	0,802
I1	0,844	0,843
I2	0,887	0,887
I3	0,881	0,881
Y1	0,879	0,878
Y2	0,615	0,616
Y3	0,637	0,638
Y4	0,882	0,882
Y5	0,899	0,898

Source: Data was processed with SmartPLS 3

The table above shows that the indication for the outer loading acquired in the first step has an outer loading value of 0.5. So, in the second stage, the X3 indicator value is eliminated at 0.498. After obtaining the second stage of outer loading, it is said that the indicator has met convergent validity.

### 3.4. Discriminant Validity

Cross-loading and the AVE (Average Variance Extracted) value were used to measure the discriminant validity. When the cross-loading indicator value for a variable is higher than that of other variables and the AVE for each variable is more than five, the indicator is considered to have discriminant validity. The following table contains the cross-loading and AVE values:

**Table 5.** Discriminant variables

	X	I	Y
X1	<b>0,804</b>	0,577	0,593
X2	<b>0,762</b>	0,542	0,551
X4	<b>0,837</b>	0,558	0,59
X5	<b>0,836</b>	0,626	0,657
X6	<b>0,874</b>	0,663	0,722
X7	<b>0,700</b>	0,551	0,467
X8	<b>0,945</b>	0,787	0,758
X9	<b>0,912</b>	0,777	0,761
X10	<b>0,802</b>	0,654	0,688
I1	0,667	<b>0,843</b>	0,674

I2	0,703	<b>0,887</b>	0,789
I3	0,651	<b>0,881</b>	0,762
Y1	0,723	0,848	<b>0,878</b>
Y2	0,375	0,444	<b>0,616</b>
Y3	0,346	0,395	<b>0,638</b>
Y4	0,73	0,739	<b>0,882</b>
Y5	0,756	0,795	<b>0,898</b>

Source: Data was processed with SmartPLS 3

**Table 6.** AVE (Average Variance Extracted)

Construct (Variable)	AVE
Service Quality	0,694
Customer Satisfaction	0,758
Customer Loyalty	0,628

Source: Data was processed with SmartPLS 3

From the data above, the indicators for each variable in bold have met discriminant validity because they have the most significant value for the variable they have formed and not for other variables. For the AVE (Average Variance Extracted) value above, if it is above  $> 0.5$ , then all the indicators above have met discriminant validity.

### 3.5. Composite Reliability

The composite reliability is the last outer model needed as the last evaluation. The reliability ratings of indicators on a construct were examined using composite reliability. When the value is more than 0.7, a construct or variable is considered to fulfil composite reliability.

**Table 7.** Composite Reliability

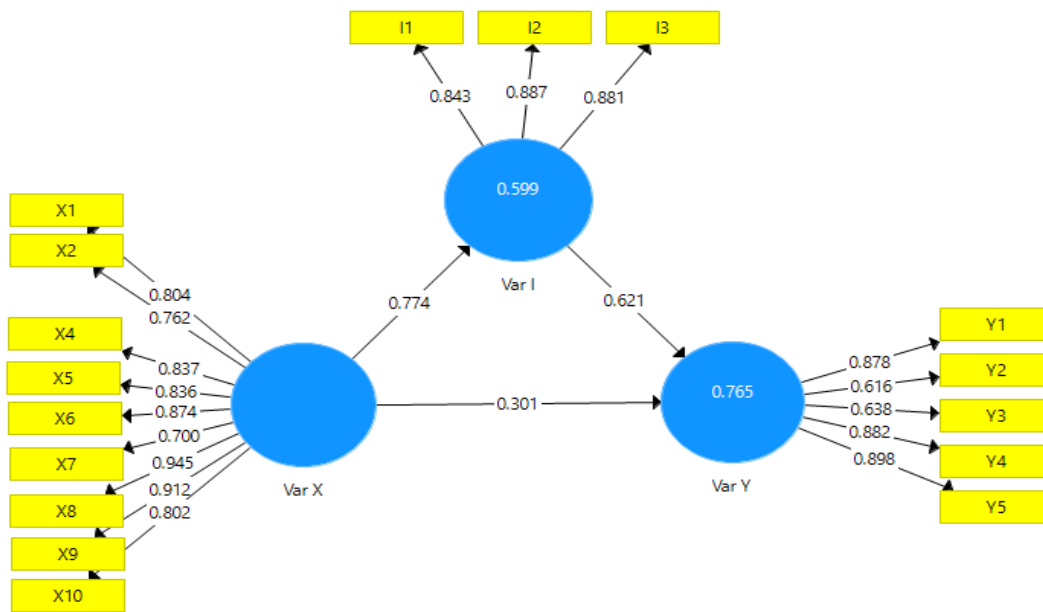
Construct (Variable)	Reliability		
	Composite Reliability	Cronbach's Alpha	Information
Service Quality	0,953	0,944	Reliable
Customer Satisfaction	0,904	0,9840	Reliable
Customer Loyalty	0,892	0,851	Reliable

Source: Data was processed with SmartPLS 3

The results above show that Cronbach's alpha is  $>0.6$  and the composite reliability value is  $> 0.7$ . It may be inferred from this that each variable has achieved composite reliability.



3.6. Measurement Model (Inner Model)



Source: Data was processed with SmartPLS 3

Figure 1. Path Diagram

Table 8. Path Coefficient

Path Coefficient	
Direct Influence	Value
Service Quality (X) Customer Satisfaction (I)	0,774
Customer Satisfaction (I) Customer Loyalty (Y)	0,621
Service Quality (X) Customer Loyalty (Y)	0,301
Indirect Influence	Nilai
Service Quality (X) Customer Satisfaction (I) Customer Loyalty (Y)	0,480

Source: Data was processed with SmartPLS 3

According to the table above, customer satisfaction directly influences customer loyalty by 77.4%, customer loyalty directly influences customer satisfaction by 62.1%, and service quality indirectly influences customer loyalty by 48.0%.

3.7. Value of R2 (R Square)

To determine how much the service quality variable affects the customer happiness and loyalty variables, R Square is utilized. The following table R Square:

**Table 9.** R Square

Construct (Variable)	R Square	R Square Adj
Service Quality (X)	-	-
Customer Satisfaction(I)	0,599	0,588
Customer Loyalty (Y)	0,765	0,752

Source: Data was processed with SmartPLS 3

According to the R Square table above, customer satisfaction is affected by the row on the service quality variable by 58.9%, and the remaining 40.1% comes from the other factors included in the calculation. Customer loyalty is 76.5% influenced by service quality, while the remaining 23.5% is determined by factors that were not taken into account in the computation.

### 3.8. *Q Square (Q<sup>2</sup>)*

The Q square is used to determine if the independent variable is predictive of the dependent and intervening factors.

**Table 10.** Q Square

Variable	SO	SSE	$Q^2=(1-SSE/SSO)$
Service Quality	369.000	369.000	0
Customer Satisfaction	123.000	75.570	0.402
Customer Loyalty	205.000	116.922	0.430

Source: Data was processed with SmartPLS 3

It is known that the value of Q Square on customer satisfaction is 40.2%, and customer loyalty is 43%. Therefore, the service quality variable has predictive value for both customer loyalty and satisfaction. Because Q Square > 0.

### 3.9. *Hypothesis Test*

In this study, the effect of service quality as a variable X on customer satisfaction as an intervening variable, customer satisfaction as an intervening variable on customer loyalty as a variable Y, and customer loyalty as an intervening variable are all assessed using the partial hypothesis test (t-test). Customer satisfaction as a mediator between customer loyalty and service quality. The basis for making decisions on hypothesis testing is measured by:

- a. It may be claimed that the X variable has a partial impact on the Y variable if the value of t count > t table is found.
- b. If the significant value is less than 0.05, the independent variable significantly affects the dependent variable, according to the significant value. The independent variable has no impact on the dependent variable, though, if the significant value is greater than 0.05.

**Table 11.** Hypotheses (t-test)

Variable	T table	T Count	P-Value
Service Quality (X) Customer Satisfaction (I)	1,984	10,741	0,000
Customer Satisfaction (I) Customer Loyalty (Y)	1,984	5,428	0,000
Service Quality (X) Customer Satisfaction (I) Customer Loyalty (Y)	1,984	4,748	0,000

Source: Data was processed with SmartPLS 3

The value of the T count > T table is based on the aforementioned facts. Customer satisfaction considerably influences customer loyalty, customer satisfaction significantly influences customer satisfaction, and client satisfaction mediates the relationship between service excellence and customer loyalty.

#### 4. Discussion

In this study, customer satisfaction served as an intermediary variable in an investigation of the relationship between service quality and customer loyalty. The respondents in this study were customers of an East Javan Islamic bank.

According to the first hypothesis, customer satisfaction is significantly influenced by service quality. The findings of this study demonstrate that customer satisfaction is significantly influenced by service quality. Customer satisfaction occurs when Islamic bank employees provide six dimensions of service quality following customer expectations. Customers of an Islamic bank are willing to make return visits because the environment of an Islamic Bank is clean and comfortable, and the frontline of Islamic Bank controls the banking products they have. Deepti in Zakiy & Azzahroh's research (2017) states that customer satisfaction with Islamic Banks will rise as a result of polite service, spotless premises, services that adhere to sharia principles, and the beautiful physical appearance of Islamic Bank workers.

According to the second hypothesis, customer satisfaction has a positive effect on customer loyalty. The findings of this study demonstrate that service quality has a significant effect on customer satisfaction. The previously obtained satisfaction influences loyalty actions taken by customers towards the bank, as evidenced by the facilities provided to facilitate direct banking transactions (ATM and frontline) and indirectly (Mobile Banking, Internet Banking, Online Customer Service) and Bank employees. Islamic Banks maintain good relations with both old and new customers. In line with Zakiy & Azzahroh's (2017) statement, customers satisfied with Islamic bank services will transform their feelings into loyalty.

The third hypothesis states that customer satisfaction mediates service quality on customer loyalty. According to the findings, service quality influences customer loyalty and is mediated through customer satisfaction. Customers become loyal when they are satisfied with the service quality offered by the frontline. Robbins & Judge (2013) stated that a person's attitude is formed from three components, namely, cognitive/evaluation, affective/feeling, and behavior/action. It can be said that the customer evaluates the service quality, then a feeling of the satisfaction arises with the service quality provided by the frontline so that loyalty actions arise.

In this study, customers are satisfied because the service quality is following what is expected. Customer satisfaction encourages customers to make transactions back to Islamic Bank, and the

employees can establish good relationships with old and new customers. So, the service quality provided by Islamic Banks in East Java can affect customer loyalty indirectly through customer satisfaction.

## 5. Conclusions

This study attempts to examine the influence of customer satisfaction as a mediating variable on service quality and loyalty based on the background and problem formulation. The preceding chapter's data analysis and discussion illustrate that customer satisfaction mediates service quality and customer loyalty. Because the staff of Islamic banks in East Java has supplied six aspects of service quality following customer expectations, service quality has a positive effect on customer satisfaction.

Customer satisfaction positively affects customer loyalty because the facilities provided facilitate transactions and establish good relationships with old customers and new customers. Satisfied customers will make re-transactions at Islamic Banks. customer loyalty since loyalty cannot be acquired if visitors are dissatisfied with the level of service they get.

The study's findings may be used as proof that customer loyalty is favorably influenced by customer satisfaction, which in turn is positively influenced by service quality. It can demonstrate the relationship between customer loyalty and service quality as an intervening variable. The findings of this study can also help Islamic banks improve the quality of their services and advance theoretical knowledge. Additionally, it is anticipated that this research will be acknowledged in subsequent studies.

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## Menganalisis Pengaruh Kepuasan Pelanggan Sebagai Variabel Intervening Kualitas Pelayanan yang Mempengaruhi Loyalitas Pelanggan: Perspektif Indonesia

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### Abstrak

Kualitas layanan didefinisikan sebagai kinerja yang ditawarkan oleh perusahaan kepada pelanggan yang memberikan kepuasan pelanggan dan, pada gilirannya, dapat memperoleh loyalitas mereka. Penelitian ini bermaksud untuk menguji bagaimana kepuasan pelanggan mempengaruhi loyalitas pelanggan serta bagaimana kepuasan pelanggan bertindak sebagai mediator antara kualitas layanan dan loyalitas pelanggan. Metode yang digunakan adalah penelitian kuantitatif inferensial. Pengumpulan data dilakukan dengan menyebarkan kuesioner online kepada 43 nasabah bank syariah di Jawa Timur, Indonesia sebagai responden. Data diolah dengan menggunakan SmartPLS 3.0. Temuan penelitian menunjukkan adanya hubungan positif antara kualitas layanan dengan kepuasan pelanggan, kepuasan pelanggan dan loyalitas pelanggan, dan kepuasan pelanggan sebagai variabel mediasi antara kualitas layanan dan loyalitas pelanggan. Jika sebuah bisnis menawarkan layanan pelanggan yang luar biasa, itu mungkin memenangkan loyalitas pelanggan dan mendapatkan kepuasan mereka.

*Kata kunci:* kualitas pelayanan; kepuasan pelanggan; loyalitas pelanggan; ekonomi

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