



Influence of Quality of Service, Product Innovation, and Satisfaction on Customer Loyalty

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ABSTRACT

This study aims to determine and analyze the effect of product innovation, service quality and customer satisfaction on customer loyalty at PT. Maybank Banyuwangi Branch. The population in this study were all customers of PT. Maybank Banyuwangi Branch which until April 2021 totaled 1,613 people. Based on the Slovin formula with a standard error of 10%, a sample of 100 customers was obtained. The measuring instrument used is a questionnaire which will be tested by testing the validity of the data and testing the reliability of the data. Testing the research hypothesis using SEM analysis with Smart PLS 3.0. The results of the study stated that product innovation, service quality and customer satisfaction had a positive and significant influence on customer loyalty at PT. Maybank Banyuwangi Branch.

KEYWORDS: *innovation; service quality; customer satisfaction; customer loyalty; bank.*

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I. INTRODUCTION

The Covid-19 pandemic that has passed still leaves an impact on all sectors, including the banking industry. Currently the banking sector is facing increasing, varied, and dynamic challenges which are caused by the impact of large-scale social restrictions. The banking industry is the main key to launch and implement government and community programs in all fields. The challenges not only come due to the Covid-19 pandemic, but the increasing number of new banks that have sprung up is one of the challenges that must be faced in the banking industry. A bank is a financial institution that functions as an intermediary between two parties, namely those who are considered to have excess and lack of funds (Qomariah, 2015). Banks, which are institutions engaged in services, must be able to provide good service to each of their customers. Every bank must be able to create and develop management and improve performance in order to formulate the right strategy and must be accountable by adhering to existing business ethics so that the bank can retain its customers.

Customers who persist to continue to make purchases at one company can help guarantee companies to gain profits (Mu'ah & Masram, 2014). This is because customer loyalty is one of the best marketing and will definitely be able to attract the attention of both customers and potential consumers (Tjiptono, 2011). Loyalty is a commitment given by customers to the company based on a positive nature in long-term purchases (Lupiyoadi, 2013). One effort that can be used to build consumer loyalty is to provide good service quality, product innovation and satisfaction to its customers.

According to (Kotler, 2019), service is an action given by one party to another. In the banking industry, services cannot be separated from the product, but the services provided are from the pre-purchase stage to the post-purchase stage. Service quality is an aspect that can be measured by customers by comparing the service they expect with what they get (Lupiyoadi, 2013). The good quality provided by the service provider will give a distinct impression to the customer. Customers who are happy with the service received, the customer will automatically re-purchase the service or product that has been felt. Research on the relationship between service quality provided by service providers and customer loyalty has been widely carried out. The results of the research are also still different from one study to another. Research conducted by: (Saidani & Arifin, 2012), (Soegoto, 2013), (Chinomona et al., 2014), (Munisih & Soliha, 2015), (Supertini et al., 2020), (Affandi & Sulistyawati, 2015), (Lie et al., 2019), (Qomariah, 2018b), (Suarniki & Lukiyanto, 2020), (Giantari et al., 2021), (Qomariah, 2018a), (Maskur et al., 2016), (Soliha et al., 2019), (Purwati & Hamzah, 2019), (Nursaid et al., 2020b), (Mulyawan & Rinawati, 2016), (Caceres & Paparoidamis, 2007), (Shanka, 2012), (Kassim & Asiah

Abdullah, 2010), (Lee & Kim, 2014), (Samal & Pradhan, 2014), (Gera et al., 2017), (Amin & Nasharuddin, 2013), (Meesala & Paul, 2018), (Shi et al., 2014), (Aliman & Mohamad, 2016), (Nursaid et al., 2020b), (Hijjah & Ardiansari, 2015), (Widjojo, 2013), (Amalia & Murwatingsih, 2016), (Hussein, A & Hapsari, 2014), (Tjahjaningsih, 2013), (Juniantara & Sukawati, 2018), (Firmansyah & Prihandono, 2018), (Suhendra & Yulianto, 2017), (Harpadeles et al., 2016), (Mardikawati & Farida, 2013), (Putro et al., 2014), (Hidayat et al., 2009), (Fahmi et al., 2020), (Qomariah et al., 2021), (Sanosra et al., 2022) states that the good quality of service provided by product and service providers can actually provide a sense of pleasure which ultimately results in customers repurchasing the service or product. Meanwhile, research which states that service quality has no effect on customer loyalty is carried out by: (Sukamuljo et al., 2021), (Qomariah, 2012), (Soliha et al., 2019), (Chinomona et al., 2014), (Qomariah et al., 2021), (Fahmi et al., 2020), (Chao et al., 2015). Based on the theory and the results of previous research, the first hypothesis (H1) in this study is: Service quality is thought to increase customer loyalty.

The next factor that can also increase customer loyalty is product innovation carried out by service or product providers. Innovation is a broader concept that discusses the application of new ideas, products or processes (Indradewa et al., 2015). Innovation is also defined as the successful implementation of creative ideas in a company. Innovation can be defined as a company's mechanism to adapt in a dynamic environment so as to create service performance that satisfies customers (Amir, 2014). Research that has been carried out by several researchers are: (Roring et al., 2014), (Sujadi & Wahyono, 2015), (Sinurat et al., 2017), (Antanegoro et al., 2017), (Santoso & Samboro, 2017), (Ernawati, 2018), (Yuliza, 2018), (Yuliana & Hidayat, 2018), (Dachi, 2020), (Fahmi et al., 2020), (Sabaru et al., 2022) stated that innovations that are continuously carried out by service and product providers can ultimately increase customer loyalty, this is because customers feel happy with product innovations. While the research which states that product innovation cannot increase customer loyalty is carried out by: (Quintania & Sasmitha, 2020). Based on the theory about product innovation and customer loyalty as well as previous research related to product innovation and customer loyalty, the second hypothesis (H2) in this study is: Product innovation can increase customer loyalty.

If customers feel that the performance they get is below the expected value they provide, then the customer can be said to be dissatisfied. However, if the performance value they get exceeds the performance value they expect, then the customer is considered satisfied (Tjiptono, 2014). The value obtained from comparing the expectations and the reality they get from a product or service is the value of a company's satisfaction. The amount of value obtained by the customer will be a determinant of a customer to choose the product or service they will buy, and customers will tend to choose based on the greatest value (Qomariah, 2016). Customer satisfaction is the level of comparison of the performance of what they expect with what they get (Kotler & Keller, 2016). Customers who feel satisfied with a service or product will usually provide the best information to other customers to make a purchase for the product or service. Research conducted by: (Saidani & Arifin, 2012), (Soegoto, 2013), (Chinomona et al., 2014), (Munisih & Soliha, 2015), (Supertini et al., 2020), (Affandi & Sulistyawati, 2015), (Lie et al., 2019), (Qomariah, 2018b), (Suarniki & Lukiyanto, 2020), (Giantari et al., 2021), (Qomariah, 2018a), (Maskur et al., 2016), (Soliha et al., 2019), (Purwati & Hamzah, 2019), (Nursaid et al., 2020b), (Mulyawan & Rinawati, 2016), (Caceres & Paparoidamis, 2007), (Shanka, 2012), (Kassim & Asiah Abdullah, 2010), (Lee & Kim, 2014), (Samal & Pradhan, 2014), (Gera et al., 2017), (Amin & Nasharuddin, 2013), (Meesala & Paul, 2018), (Shi et al., 2014), (Aliman & Mohamad, 2016), (Nursaid et al., 2020b), (Hijjah & Ardiansari, 2015), (Widjojo, 2013), (Amalia & Murwatingsih, 2016), (Hussein, A & Hapsari, 2014), (Tjahjaningsih, 2013), (Juniantara & Sukawati, 2018), (Firmansyah & Prihandono, 2018), (Suhendra & Yulianto, 2017), (Harpadeles et al., 2016), (Mardikawati & Farida, 2013), (Putro et al., 2014), (Hidayat et al., 2009), (Fahmi et al., 2020), (Qomariah et al., 2021), (Sanosra et al., 2022) states that the satisfaction felt by customers from a product or service can increase customer loyalty. Research which states that customer satisfaction has no effect on customer loyalty is carried out by: (Nursaid et al., 2020a), (Mutmainnah, 2018). Based on the theory about customer satisfaction and customer loyalty as well as previous research related to satisfaction and loyalty, the third hypothesis (H3) in this study is: customer satisfaction can increase customer loyalty. Based on the hypothesis that has been developed in this study, the conceptual framework can be seen in Figure 1.

Figure 1: Conceptual Framework

The banking industry is currently experiencing very tight competition in getting customers, therefore the bank is at least also required to be able to provide the best service to its customers. PT. Maybank is one of the banks that strives to provide services using the five dimensions of service quality. Various efforts have been made to improve services, including the support of professional and experienced operational personnel who have competence in their fields. PT. Maybank Indonesia was able to grow its customer deposits by 4% even during a pandemic, from Rp. 110.6 trillion to Rp. 115.0 trillion and global lending grew by 7.4%. In addition,

the pandemic period made PT. Maybank Indonesia has made improvements to its online services, known as M2U. M2U stands for Maybank2u, which is an electronic banking service owned by PT. Maybank that can be accessed by its customers. PT. Maybank can access information and/or banking transactions through M2U via the internet using a computer and/or mobile phone. The existence of massive social restrictions caused by the Covid-19 pandemic has encouraged PT. Maybank to use M2U when making transactions. So that transactions on M2U increased sharply by 110% and increased Global customers in Indonesia obtained online by 190.2% in 2020 as presented in Table 1.

Table 1. Financial Statements of PT. Maybank Indonesia (in Billion Rupiah)

	2016	2017	2018	2019	2020
Customer Deposit	118.931	121.291	116.812	110.601	115.003
Total Credit	115.735	125.435	133.349	122.578	105.271
Total Investment	142.382	155.291	159.087	151.812	158.618

Source: PT Maybank Indonesia.

The application of M2U development during the Covid-19 pandemic caused PT. Maybank Indonesia led to a rapid increase in the number of its customers. This is due to the market expansion carried out by PT. Maybank, namely with its electronic banking services. In line with these developments, the public's interest as potential customers for PT. Maybank increased and was able to maintain the loyalty of existing customers. However, this increase is not in line with what happened to PT. Maybank Banyuwangi Branch. In 2021, PT. Maybank Banyuwangi Branch experienced a decline in the total incoming funds in 2021. Although there had been an increase in funds deposited by customers, since May 2021 customer deposits continued to decline until August 2021. This could be caused by several factors such as product innovation, the quality of services provided and also from customer satisfaction at PT. Maybank Banyuwangi Branch. Compared to previous years, the incoming funds in 2021 also showed no significant increase from 2019 to 2020 as presented in Table .2. To be able to continue to improve, PT. Maybank Banyuwangi Branch must also be able to maintain and improve the quality of its services and product innovations.

Table 2. Financial Statements of PT. Maybank Banyuwangi Branch (in Billion Rupiah)

	2017	2018	2019	2020	2021
Customer Deposit	16.313	17.882	18.961	19.877	18.611
Total Credit	61.987	63.214	61.300	60.324	60.992
Total Investment	0.9	1.2	1.3	2.1	1.5

Source: PT Maybank Indonesia.

In Table 2 it can be seen that PT. Maybank Banyuwangi Branch there was a decrease in funds deposited by customers and investments, while the credit increased. PT. Maybank Banyuwangi Branch must be able to balance service quality and product innovation. Therefore, it is necessary to know how the customer assessment of PT. Maybank Banyuwangi Branch at this time and how to improve the implementation of good services in accordance with the wishes of customers to get a level of satisfaction so that customers become loyal to PT. Maybank Banyuwangi Branch. Based on the phenomenon that occurred at PT. Maybank Banyuwangi and there are still research results whose results are inconsistent between variables in previous studies, it is necessary for this research to be carried out, so that this study has a purpose, namely to determine and re-examine the effect of service quality, product innovation and customer satisfaction on customer loyalty at PT. Maybank Banyuwangi branch.

II. RESEARCH METHODS

The type of research used in this research is survey research. Survey research is research that takes a sample from a population and uses a questionnaire as a tool to collect basic data (Ghozali, 2016). The population that is the subject of this research is the customers of PT. Maybank Banyuwangi Branch, totaling 1,613 people. The sample size is determined using the Slovin formula with a critical value of 10% so that a sample of 94.1622 is obtained, which is rounded up to 100 customers. This study will use a non-probability sampling technique, namely convenience sampling. This method is a sampling procedure that selects samples from people or units that are most easily found or accessed as respondents.

Analysis of the data used is descriptive statistical analysis used to describe or provide an overview of the object under study through sample or population data. The measurement model test (outer model) was conducted to test the measuring instrument in the form of a questionnaire with validity and reliability tests. Structural model test or inner model test is conducted to show the relationship or estimation strength between latent variables or constructs based on substantive theory. The data in this study were processed using PLS-SEM using the SmartPLS 3.0 program.

III. RESULTS AND DISCUSSION

Outer Model Evaluation (Validity Test and Reliability Test)

The results of the validity test were measured by cross loading which is another measure of discriminant validity with an indication of $p < 0.05$. The results of the cross loading values are presented in Table 3. The results of the validity test show that the combined loading and cross loading test, with a p-value of < 0.001 for all research variables, was declared significant because < 0.05 . In this study, reliability testing was carried out by looking at Cronbach's Alpha. Cronbach's alpha is to compare the reliability coefficient of Cronbach's alpha with a minimum value of 0.6. The results of the calculation of the reliability of the data are presented in Table 4. The results of the reliability test show that the value of the reliability coefficient for all variables is greater than 0.6, then the respondents' answers to all question variables are reliable (reliable), in the sense that all of their answers do not lead to answers. so that if similar research is carried out at different times, the respondent will give the same answer as the current research.

Table 3. Combined Loading and Cross Loading

	X1	X2	X3	Y	SE	P Value
X1.1	0.545	0.647	0.011	0.097	0.750	<0.001
X1.2	0.345	0.234	0.045	0.623	0.235	<0.001
X1.3	0.507	0.033	0.145	0.345	0.234	<0.001
X1.4	-0.063	0.045	0.245	0.402	0.863	<0.001
X1.5	0.573	0.568	0.391	0.712	0.880	<0.001
X1.6	0.756	0.056	0.534	-0.063	0.741	<0.001
X1.7	0.104	-0.019	0.068	0.135	0.325	<0.001
X1.8	0.274	0.102	0.357	0.742	0.233	<0.001
X1.9	0.385	-0.063	0.067	0.045	0.800	<0.001
X1.10	0.575	0.112	0.654	0.401	0.773	<0.001
X1.11	0.343	0.354	0.341	0.545	0.342	<0.001
X1.12	0.346	0.543	0.065	0.123	0.356	<0.001
X1.13	0.127	0.662	0.713	0.112	0.134	<0.001
X2.1	0.646	0.723	0.434	0.231	0.264	<0.001
X2.2	0.231	0.331	0.634	0.134	0.265	<0.001
X2.3	0.132	0.534	0.642	0.114	0.234	<0.001
X3.4	0.411	0.486	0.612	0.644	0.266	<0.001
X2.5	0.134	0.451	0.533	0.334	0.513	<0.001
X2.6	0.022	0.596	0.534	0.767	0.819	<0.001
X2.7	0.042	0.015	0.134	0.024	0.223	<0.001
X2.8	0.559	0.334	0.067	0.012	0.775	<0.001
X2.9	0.674	0.045	0.523	0.129	0.039	<0.001
X2.10	0.344	0.348	0.175	0.013	0.067	<0.001
X2.11	0.734	-0.063	0.121	0.464	0.645	<0.001
X2.12	0.586	0.345	0.645	0.099	0.424	<0.001
X2.13	0.256	0.102	0.765	0.756	0.593	<0.001
X3.14	0.123	0.375	0.645	0.234	0.634	<0.001
X2.15	0.025	0.112	0.543	0.513	0.653	<0.001
X2.16	0.043	0.245	0.163	0.645	0.513	<0.001
X2.17	0.642	0.345	0.412	0.452	0.634	<0.001
X2.18	-0.054	0.011	0.131	0.700	0.062	<0.001
X2.19	0.134	0.355	0.624	0.253	0.053	<0.001
X2.20	0.623	0.234	0.422	0.621	0.443	<0.001
X2.21	0.345	0.355	0.401	0.153	0.159	<0.001
X2.22	0.623	0.066	0.234	0.523	0.083	<0.001

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X2.23	0.071	0.156	-0.042	0.747	0.062	<0.001
X2.24	0.057	0.421	0.117	-0.433	0.066	<0.001
X2.25	-0.093	-0.089	0.092	-0.102	0.070	<0.001
X2.26	-0.491	0.009	0.395	0.245	0.013	<0.001
X2.27	0.346	0.065	0.067	0.645	0.253	<0.001
X2.28	0.674	0.023	0.653	0.142	0.523	<0.001
X3.1	-0.019	0.043	0.065	0.046	0.064	<0.001
X3.2	-0.070	0.012	0.497	0.043	0.065	<0.001
X3.3	-0.000	0.600	0.312	0.151	0.067	<0.001
X3.4	-0.160	0.067	0.442	-0.037	0.066	<0.001
X3.5	0.177	0.112	0.632	-0.127	0.063	<0.001
X3.6	0.355	0.132	0.431	0.053	0.645	<0.001
Y1.1	0.066	0.015	0.134	0.067	0.012	<0.001
Y1.2	0.156	0.422	0.621	0.233	0.051	<0.001
Y1.3	0.421	0.599	0.044	0.578	0.035	<0.001
Y1.4	-0.089	0.608	0.356	0.087	0.552	<0.001
Y1.5	0.009	0.118	0.418	0.104	0.244	<0.001
Y1.6	-0.054	0.154	0.433	0.095	0.122	<0.001

Table 4. Reliability Test Results of Each Variable

Variable	Alpha Coefficient	Cut Off	Information
Innovation Product (X1)	0.714	0.6	Reliable
Service Quality (X2)	0.760	0.6	Reliable
Customer Satisfaction (X3)	0.664	0.6	Reliable
Customer Loyalty (Y)	0.691	0.6	Reliable

Inner Model Evaluation Results

The path coefficient is the path coefficient value or the relationship between the influence of the construct and the latent variable. The test results in this study obtained P-values between variables that affect the Y variable, where X1 with a coefficient of 0.788 with p-values < 0.010, it can be explained that the X1 variable has a significant effect. While X2 to Y also has a significant effect with a coefficient of 0.712 and p-values of 0.010. Then the variable for the X3 variable against the Y1 variable with a coefficient value of 0.718 with a p-value of 0.010, it can be explained that the Z1 variable has a significant effect on Y1. The results of the calculation of the direct effect are presented in Table 5.

Table 5. Value of Direct Effect Path Coefficient

Correlation	Path Coefficient	P Values	Information
X1 → Y	0.788	0.010	Significant
X2 → Y	0.712	0.010	Significant
X3 → Y	0.718	0.010	Significant

IV. Discussion

The Effect of Service Quality on Customer Loyalty

Based on the results of testing the service quality variable (X1) on customer loyalty (Y), the path coefficient value is 0.712 with an -value of 0.01. Because the -value is smaller than (0.01 < 0.05), then H0 is rejected, thus there is a significant influence between service quality and customer loyalty. This means that the influence of service quality on customer loyalty to customers of PT. Maybank Banyuwangi Branch is proven correct or H1 is accepted.

The first factor that affects customer loyalty is service quality. According to (Buchari, 2012), service quality is a word that for service providers is something that must be done well. While tangible products cannot be easily distinguished, the key to their competitive success lies in adding value to good service and improving product quality. Differentiating services that can be enjoyed by consumers are the ease of ordering, delivery,

installation or installation, consumer training, consumer consultation, and maintenance and repair. This research is in line with research conducted by (Firmansyah & Prihandono, 2018), (Pahlevi et al., 2021) which states that service quality affects customer loyalty.

The Effect of Product Innovation on Customer Loyalty

Based on the results of testing the product innovation variable (X2) on customer loyalty (Y), the path coefficient value is 0.788 with an -value of 0.01. Because the -value is smaller than ($0.01 < 0.05$) then H0 is rejected, thus there is a significant effect between product innovation and customer loyalty. This means that product innovation at PT. Maybank Banyuwangi Branch on customer loyalty is proven true or H2 is accepted. The results of this study are strengthened by the results of previous studies by (Yuliana & Hidayat, 2018), (Dachi, 2020), (Fahmi et al., 2020), (Sabaru et al., 2022) which state that product innovation has a positive and significant to consumer loyalty.

The Effect of Customer Satisfaction on Customer Loyalty

Based on the results of testing the customer satisfaction variable (X3) on customer loyalty (Y), the path coefficient value is 0.718 with an -value of 0.01. Because the value of -value is smaller than ($0.010 < 0.05$), then H0 is rejected, thus there is a significant influence between customer satisfaction and visitor loyalty. This means that the influence of customer satisfaction on customer loyalty at PT. Mayabank Banyuwangi Branch is proven correct or H3 is accepted. Customer satisfaction is a very decisive factor in marketing, on the other hand, customer disappointment in providing services can make the company's downfall in the future. In a market where the level of competition is quite high, customer satisfaction and customer loyalty are interconnected, which means that if there is an effort from the company to increase customer satisfaction, customer loyalty will also increase and vice versa if the company or business entity decreases customer satisfaction, loyalty will automatically increase. customers will also decrease. So in this case customer satisfaction is the cause of customer loyalty. This research is in line with research conducted by (Qomariah et al., 2021), (Afandi & Setyowati, 2019) which states that customer satisfaction can increase customer loyalty.

V. CONCLUSIONS AND RECOMMENDATIONS

Based on the results of the research conducted, the following conclusions can be drawn: 1) The service quality variable has a significant effect on customer loyalty at PT. Maybank Banyuwangi Branch. Thus the PT. Maybank Banyuwangi must continue to provide services that can increase customer loyalty; 2) Product innovation variable has a significant effect on customer loyalty at PT. Maybank Banyuwangi Branch. Thus the PT. Maybank Banyuwangi must continue to create innovative products so that customer loyalty can increase; 3) The variable of customer satisfaction has a significant effect on customer loyalty at PT. Maybank Banyuwangi Branch. Thus the PT. Maybank Banyuwangi must continue to improve customer satisfaction so that customer loyalty also increases.

Based on the results of research and discussion in this study, it can be given the following suggestions: First, it is necessary to periodically assess service quality so that the services provided by PT. Maybank Banyuwangi Branch can be maintained as well as it is today, and can further improve it. Second, for product innovation, it is expected that PT. Maybank Banyuwangi Branch can continue to improve and develop creative ideas to continuously improve the features and services provided. This needs to be done with the hope that it will be able to attract new customers or customers as well as retain existing customers at PT. Maybank Banyuwangi Branch. Third, for further research, it is hoped that this research will be able to further refine this research, for example by adding other variables outside of this research so that it will be more useful, such as brand image and trust.

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