



The Influence of Service Quality and Product Quality on Customer Loyalty Mediated by Customer Satisfaction in Banking Institutions In Sungai Penuh City

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Abstract

This study aims to determine whether service quality and product quality influence customer loyalty, either directly or when mediated by customer satisfaction. A quantitative approach was employed in this research, with primary data collected through an online questionnaire using Google Forms. The population of the study consists of banking customers in Sungai Penuh City, with a sample size of 101 respondents. The data were processed using the Structural Equation Modeling (SEM) approach with the assistance of SmartPLS software version 3.2.9, in order to obtain more in-depth and structured analytical results. The findings indicate a relationship between service quality and product quality do not have a direct effect on customer loyalty, and service quality also does not have a direct effect on customer satisfaction. However, product quality has a direct effect on customer satisfaction, and customer satisfaction, in turn, has a direct effect on customer loyalty. Furthermore, customer satisfaction does not mediate the relationship between service quality and customer loyalty, but it does mediate the relationship between product quality and customer loyalty.

Keywords: Service Quality; Product Quality; Customer Satisfaction, Customer Loyalty

INTRODUCTION

The evolution of Indonesia's banking sector has reached a new stage. The banking sector has evolved from merely introducing alternative banking practices to strategically positioning itself as a key player in the nation's economic landscape. Banks have great potential to become the primary institutions and preferred channels for handling payment transactions (Zulkarnain et al., 2020). Banks are also expected to provide high-quality services and products to meet customer expectations and remain competitive.

Service quality is an essential aspect that must be prioritized and continuously improved in order to maintain customer loyalty and remain a preferred choice among consumers (Setyawati, 2023). High-quality service is crucial in maintaining customer satisfaction, as excellent service can attract and retain customers' attention (Riyadin, 2019). Service quality reflects consumers' evaluation of the extent to which the services provided meet their expectations, where high-quality service is essential to achieving customer satisfaction (Mariansyah & Syarif, 2020). Service quality issues also play a significant role in a company's growth. Delivering services and products that meet customer expectations leads to customer satisfaction

(Santoso, 2019).

A product can be considered of good quality if it possesses high-grade materials and standards, aligning with customer expectations and resulting in customer satisfaction (Yulistria et al., 2023). By creating high-quality products, a company gains trust and fosters customer satisfaction. A product is considered to be of high quality when it meets or exceeds established standards (Suhairi, 2019). Product quality is a crucial factor that every company must strive for in order to ensure its products can compete in the market and meet customer needs and preferences (Napitupulu, 2019).

Customer satisfaction is a response to the discrepancy between their prior expectations and the actual performance experienced after using the product or service. One of the key determinants of customer satisfaction is the customer's perception of service quality, which focuses on five dimensions: reliability, responsiveness, assurance, empathy, and tangibles (Fauziannur, 2019). Customer satisfaction serves as a benchmark for a company's future performance, indicating whether improvements or changes are needed, especially when customers feel dissatisfied or even disadvantaged (Intan & lucky, 2022). Customer satisfaction is a form of response (cognitive or emotional). Consequently, adopting a proactive and future-oriented strategy is crucial for companies—not only to meet customer expectations but also to foster long-term loyalty. Customer satisfaction plays a significant role in shaping and strengthening customer loyalty (Octavia, 2019).

Customer loyalty plays a crucial role in a company, as retaining customers means improving financial performance and ensuring the company's long-term sustainability. This is the primary reason for companies to attract and retain customers (Asan et al., 2022). Customer loyalty is a prerequisite for every company, especially for banking service providers. High customer loyalty indicates the success of a bank in managing its operations to achieve its goals (Harahap & Amanah, 2019).

The purpose of banking is to support national development in order to promote equity, economic growth, and national stability, ultimately improving the welfare of the entire nation. Banking also plays a role in storing public funds in the form of deposits, including current accounts, time deposits, and savings. Banking also provides credit/financing, collects funds from the public, offers services in payment transactions and currency circulation, and engages in other activities such as providing bank guarantees and renting safe deposit boxes for valuable items (Supartayana et al., 2020).

Therefore, banking must have high service and product quality to meet customer satisfaction, as seen in the banking sector in Sungai Penuh City. The banks in Sungai Penuh include BRI, BNI, BSI, BANK 9 JAMBI, BANK MANDIRI, BANK MANDIRI TASPEN, BANK BTPN, and BANK KERINCI.

The banking sector in Sungai Penuh City must have high service and product quality to attract customers to conduct transactions there. Once customers are interested in transacting, it is essential to ensure their



satisfaction with the service provided.

KAJIAN LITERATUR

Service Quality

Service quality is a key element that must be possessed by entrepreneurs, whether they are just starting out or have been engaged in business for many years (Ahmad Zikri, 2022). A company's ability to provide quality service to customers is one of the critical factors in determining its success (Woen & Santoso, 2021). Service quality is defined as the consumer's evaluation of the level of service they receive, and effective service delivery requires customer satisfaction (Mariansyah & Syarif, 2020). Moreover, service quality is closely related to customer satisfaction, which in turn encourages customers to build strong relationships with the company (Subawa & Sulistyawati, 2020). The indicators of service quality include: (1) being responsible for each customer from beginning to end, (2) providing fast and accurate service, (3) communicating effectively, and (4) striving to understand the customer's needs.

Product Quality

Product quality encompasses the characteristics of a product or service that ensure its ability to fulfill customer expectations and requirements (Dewantoro et al., 2021). Product quality is one of the key aspects considered by companies, as it represents a crucial policy for enhancing product competitiveness, primarily by delivering customer satisfaction that exceeds or at least matches the quality of competing products (Santoso, 2019). High-quality products are essential in fulfilling customer desires. When customer expectations are met, they tend to accept the product and may even develop loyalty toward it (Zulkarnain et al., 2020). Product quality is reflected through five indicators (Mari Ci & Raymond, 2021), namely: (1) product uniqueness, (2) technical conformity, (3) durability, (4) reliability, and (5) aesthetic appeal or product design.

Customer Satisfaction

Customer satisfaction is the result experienced by consumers or clients when using products and services that meet or exceed their expectations or desires (Hamzah & Purwati, 2019). It is widely believed that customer satisfaction is the most critical factor in gaining a competitive advantage by providing added value and satisfaction through high-quality products and services (Nurphi & Wahyudi, 2021). Customer satisfaction reflects the level of contentment and quality perceived by an individual after choosing, using, and comparing the outcome with their personal experiences—regardless of whether it meets their expectations. It is also defined as the respondent's perception of what occurs after selecting and using the offered products and services (Zalelawati & Marlita, 2023). According to Damayanti & Wahyono, (2015), customer satisfaction can be



assessed through the following indicators: (1) performance that aligns with expectations, (2) reasonable costs, (3) willingness to recommend the product or company positively to others, (4) prioritizing key considerations when choosing a company, and (5) accessibility to the intended location.

Customer Loyalty

Customer loyalty is one of the key factors in a company's success (Lutfiani & Musfiroh, 2022). Loyalty is essential for business sustainability and is reflected in the customer's commitment and trust to remain loyal to the company. In other words, customer loyalty is demonstrated through repeated purchases, willingness to recommend the company, and the tendency to maintain a relationship without easily switching to other similar competitors (Kristanto, 2022). According to Kotler (2014), the indicators of customer loyalty include: (1) Repeat purchase — loyalty in consistently buying the product, (2) Retention — resistance to negative influences about the company, and (3) Referrals — willingness to fully recommend the existence of the company.

RESEARCH METHOD

This research is a type of causal research, which aims to examine the impact of the independent variable on the dependent variable. This study employs a quantitative approach, utilizing numerical data for analysis and interpretation. This study relies on primary data as its main source of information, which is obtained from the research objects or subjects through the use of questionnaires as the data collection tool.

The population of this study consists of banking customers in the Sungai Penuh City area, although the exact population size is unknown. The sample of the study is a subset of banking customers in Sungai Penuh City, consisting of 101 individuals, determined using the formula proposed by Hair (2017), the minimum sample size required for Structural Equation Modeling (SEM) analysis is determined by multiplying the number of indicators by 5 to 10, yielding a minimum of 85 respondents based on 17 indicators (5×17). A total of 101 respondents completed the research questionnaire, and this number was utilized as the study sample. The sampling technique applied was accidental (convenience) sampling, whereby the researcher selected banking customers in Sungai Penuh City based on incidental encounters.

Data analysis in this study was performed using Structural Equation Modeling (SEM) with the support of the SmartPLS software.

RESULTS AND DISCUSSION

Construct Validity and Reliability

This section aims to assess the validity and reliability of the questionnaire items employed as research instruments for measuring the



study variables. The analysis ensures that each item accurately reflects the intended construct and consistently measures what it is designed to evaluate.

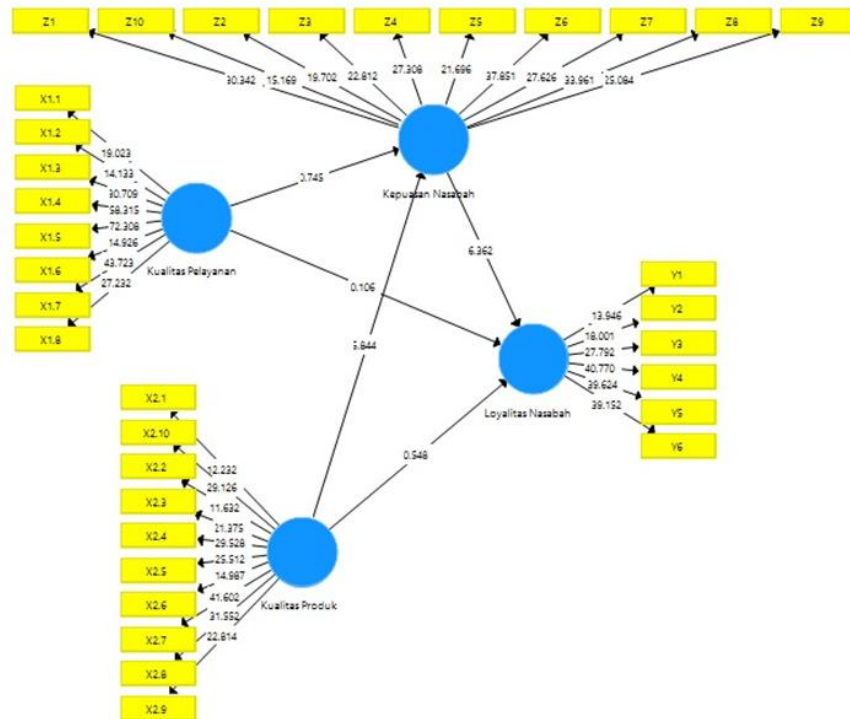


Figure 1. Construct Validity and Reliability

Initially, the research instrument used to measure customer loyalty consisted of 6 questions, all of which were deemed valid and reliable. Similarly, the service quality variable, with all 8 questions, passed the research instrument validity test. The product quality variable, consisting of 10 questions, was also found to be valid and reliable. Meanwhile, the 10 questions for the customer satisfaction variable were also declared valid and reliable.

Table 1
Validity and Reliability

Variable	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)	Information
Customer Satisfaction	0,971	0,972	0,975	0,796	Valid & Reliable
Service Quality	0,969	0,971	0,973	0,821	Valid & Reliable
Product Quality	0,968	0,969	0,972	0,776	Valid & Reliable



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Customer Loyalty	0,958	0,959	0,966	0,826	Valid & Reliable
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Source: Data Processod by SMARTPLs 3.2.9,2024

Table 1 shows that the Cronbach’s Alpha values for each variable exceed 0.7, and the Average Variance Extracted (AVE) values also exceed 0.5. Based on these test results, it can be concluded that the research questions possess sufficient validity and reliability. Therefore, it is appropriate to proceed to the next step of the process.

Evaluation of Structural Model

R Square

Table 2
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Variable	R Square	R Square Adjusted
Customer Satisfaction	0,801	0,797
Customer Loyalty	0,764	0,757

Source: Data Processod by SMARTPLs 3.2.9,2024

Table 2 provides information regarding the effect of service quality and product quality on customer satisfaction, which is 79.7%. Meanwhile, the influence of service quality and product quality on customer loyalty is 75.7%.

T-Statistics (Bootstrapping)

Direct Effect

To test the research hypothesis specifically, to determine whether the exogenous variable (X) has a significant influence on the endogenous variable (Y) T-Statistics test was conducted.

Table 3
Direct Effect

Variable	Original Sample (O)	T Statistics (O/STDEV)	P Values	Information
Service Quality - > Customer Loyalty	-0,014	0,106	0,915	H ₁ Rejected
Product Quality - > Customer Quality	0,087	0,548	0,584	H ₂ Rejected
Service Quality - > Customer Satisfaction	0,106	0,745	0,456	H ₃ Rejected
Product Quality - > Customer Satisfaction	0,804	5,844	0,000	H ₄ Accepted



Customer Satisfaction -> Customer Loyalty	0,806	6,362	0,000	H ₅ Accepted
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Source: Data Processod by SMARTPls 3.2.9,2024

The Influence of Service Quality on Customer Loyalty

From Table 3 above, it is shown that the T-Statistic value is 0.106, which is less than 1.96, and the P-Value is 0.915, which is greater than 0.05. Therefore, it can be concluded that service quality does not have a significant effect on customer loyalty. This means that the level of service quality observed is not sufficient to foster customer loyalty.

The Influence of Product Quality on Customer Loyalty

Table 3 shows that product quality is not a significant predictor of customer loyalty. This is evidenced by the T-statistic value of 0.548, which is lower than the critical value of 1.96, and a P-value of 0.548, which exceeds the significance threshold of 0.05. Accordingly, hypothesis H₂ is rejected, indicating that product quality does not exert a significant influence on customer loyalty.

The Influence of Service Quality on Customer Satisfaction

Based on the statistical test results, it is found that the service quality provided by the banks in Sungai Penuh City does not significantly improve customer satisfaction. This is based on the T-Statistic value of 0.745, which is less than 1.96, and the P-Value of 0.456, which is greater than 0.05. Therefore, H₃ is rejected, meaning that service quality does not have a significant effect on customer satisfaction.

The Influence of Product Quality on Customer Satisfaction

In Table 3 above, the T-Statistic value is 5.844, which is greater than 1.96, and the P-Value is 0.000, which is smaller than 0.05. Therefore, H₄ is accepted, meaning that product quality has a positive and significant effect on customer satisfaction. The higher the quality of the products offered by the banks in Sungai Penuh City, the better the communication and information sharing among customers.

The Influence of Customer Satisfaction on Customer Loyalty

Based on Table 3, it is found that customer satisfaction has an effect on customer loyalty. This is demonstrated by the T-Statistic value of 6.362, which is greater than 1.96, and the P-Value of 0.000, which is smaller than 0.05. Therefore, H₅ is accepted.



Indirect Effect

Table 4
Indirect Effect

Variable	Original Sample (O)	T Statistics (O/STD EV)	P Values	Information
Service Quality -> Customer Satisfaction -> Customer Loyalty	0,086	0,759	0,448	H ₆ Rejected
Product Quality -> Customer Satisfaction -> Customer Loyalty	0,649	4,357	0,000	H ₇ Accepted

Source: Data Processed by SMARTPLS 3.2.9,2024

The Influence of Service Quality on Customer Loyalty Mediated by Customer Satisfaction

Based on Table 4 above, the T-Statistic value is 0.759, which is less than 1.96, and the P-Value is 0.448, which exceeds 0.05. Therefore, H₆ is rejected, meaning that the customer satisfaction variable does not mediate the relationship between service quality and customer loyalty. Consequently, it can be concluded that word-of-mouth information from customers regarding the banking services in Sungai Penuh City does not increase customers' willingness to transact.

The Influence of Product Quality on Customer Loyalty Mediated by Customer Satisfaction

The statistical results show that the T-Statistic value is 4.357, which is greater than 1.96, and the P-Value is 0.000, which is less than 0.05. Therefore, H₇ is accepted, indicating that customer satisfaction is able to mediate the relationship between product quality and customer loyalty.

DISCUSSION

Based on the results of the first hypothesis testing, service quality was found to have no significant effect on customer loyalty. This indicates that, regardless of how good the service quality is, it does not influence customer loyalty toward banking institutions in Sungai Penuh City. These research findings are consistent with the study by Satria & Diah Astarini, (2023) which stated that service quality does not have a significant positive impact on customer loyalty. However, these findings contradict the results of the study by Subawa & Sulistyawati, (2020) which found that service quality has a positive and significant effect on customer loyalty. Similarly,



the study by Widnyana & Suarmanayasa, (2021) also stated that service quality plays a role in influencing customer loyalty.

Furthermore, the results of the second hypothesis testing revealed that product quality does not have a significant effect on customer loyalty. This implies that high-quality products do not necessarily influence customers to form a positive decision toward a product. These findings are in line with the study conducted by Santoso, (2019) which found that product quality does not affect consumer loyalty. However, this result contradicts the findings of Bali, (2022) who stated that product quality has a positive and significant effect on customer loyalty.

Furthermore, the results of the third hypothesis testing showed that service quality also does not have a significant effect on customer satisfaction. This indicates that good service quality does not necessarily lead to customer satisfaction with banking institutions in Sungai Penuh City. These findings are consistent with the study by Budiarno et al., (2022) which found that service quality has a negative and insignificant effect on customer satisfaction. However, this result contrasts with the study by Engkur, (2018) which stated that banks, through their employees, are able to provide fast and accurate service, thereby satisfying their customers.

Meanwhile, the results of the fourth hypothesis testing indicated that product quality has a significant effect on customer satisfaction. This means that high-quality products can influence customer satisfaction in conducting transactions with banking institutions in Sungai Penuh City. These findings are in line with the study by Roring, (2021) which concluded that product quality has a significant impact on customer satisfaction. Similarly, the results also align with the study by Yulistria et al., (2023) which confirmed that product quality significantly affects customer satisfaction. However, these findings contradict the study by Santoso, (2019) which stated that product quality does not have an impact on customer satisfaction. This suggests that, in some cases, product quality may not be sufficient to generate customer satisfaction.

Likewise, the results of the fifth hypothesis testing statistically showed that customer satisfaction has a significant effect on customer loyalty in banking institutions in Sungai Penuh City. This indicates that customer satisfaction can influence customers to remain loyal in conducting transactions with these banks. These findings are consistent with previous research by muslim, edi rahmat, (2022) which found a positive and significant influence of customer satisfaction on customer loyalty. The findings are also supported by the study conducted by Warsito, (2018) which



revealed a positive and relatively strong relationship between satisfaction and loyalty, indicating that the higher the level of customer satisfaction, the greater the customer loyalty. However, these results contrast with the study by Intan & lucky, (2022) which found that customer satisfaction did not have a positive and significant influence on customer loyalty.

However, the results of the sixth hypothesis testing revealed that service quality does not significantly affect customer loyalty, even when mediated by customer satisfaction. This suggests that good service quality cannot influence customer loyalty, even indirectly through customer satisfaction. These findings contradict the study by Widnyana & Suarmanayasa, (2021) which showed that customer satisfaction partially mediates the effect of service quality on customer loyalty. Partial mediation means that service quality can influence customer loyalty both directly and indirectly through the mediating variable of customer satisfaction. Nevertheless, the findings are consistent with the study by Septiana et al., (2021) which indicated that customer satisfaction does not mediate the relationship between service quality and customer loyalty in banking institutions in Sungai Penuh City.

Meanwhile, the findings from the seventh hypothesis test indicate that product quality has a significant impact on customer loyalty, mediated by customer satisfaction. This means that product quality can affect customer loyalty when mediated by customer satisfaction. These findings are in line with the study by Bali, (2022) which concluded that product quality, when mediated by customer satisfaction, has a positive and significant effect on customer loyalty in banking institutions in Sungai Penuh City. Thus, customer satisfaction serves as an effective intervening (mediating) variable in strengthening the influence of product quality on customer loyalty. However, these results differ from the findings of Dewi & Budiarti, (2021) who found no significant effect of product quality on customer loyalty when mediated by customer satisfaction. According to their study, product quality does not necessarily influence customer satisfaction in the context of purchasing a product or service. Customers may not consider product quality in their purchasing decisions, and regardless of the quality, they may still feel satisfied and remain loyal.

This study reinforces the understanding that customer loyalty in the banking sector is not solely shaped by relational approaches in service delivery, but is more strongly influenced by the actual experience of product quality received. The finding that service quality does not significantly affect either loyalty or satisfaction indicates that the service dimensions offered



have not succeeded in creating emotionally and functionally perceived added value for customers (Satria & Diah Astarini, 2023) . These results also affirm the view of Wibowo, (2020) who stated that long-term loyalty is more influenced by the level of trust and perceived value from customers, rather than by conventional forms of service. In this context, services lacking competitive advantages tend to have minimal impact on loyalty (Zahara, 2020) .

In contrast, product quality demonstrates a significant contribution to customer satisfaction and indirectly to loyalty. This is in line with the findings of Vironika, (2024) who emphasized that product quality acts as a key driver of customer satisfaction, particularly in the service sector. Research by Adwimurti & Sumarhadi, (2023) also confirms that technical aspects, reliability, and product durability are critical indicators influencing perceived quality, which in turn directly affects consumer loyalty.

Theoretically, these findings are consistent with Kristian, (2024) who explained that satisfaction and loyalty are achieved when the actual customer experience aligns with or exceeds initial expectations. In this regard, high-quality products that meet or surpass expectations foster the formation of long-term loyalty Khudri, (2021).

Furthermore, customer satisfaction is proven to play a crucial role as a mediating variable between product quality and loyalty. Supriyadi, (2021) supports this by asserting that customer satisfaction is a strategic bridging factor essential for building loyal relationships.

In the service industry, particularly banking, the dimension of product quality extends beyond financial features to include the sophistication of digital service features, information security, and ease of access. Ariani, (2025) states that consistently maintained product quality can shape positive perceptions and create emotional attachment with customers.

This study also indicates that customers tend to place greater value on tangible aspects, such as the direct benefits of products, compared to intangible aspects like service friendliness. This aligns with the findings of Ardiansyah et al., (2019) who observed that customer loyalty is more influenced by product excellence than by the quality of service interactions. Sakinah, (2023) affirms that while service responsiveness and reliability are necessary, they do not significantly impact loyalty if not accompanied by products that meet customer expectations. In a local context, Hanifah Oktaviani Fakhri et al., (2023) also demonstrated that in financial institutions, product quality is a more decisive factor for satisfaction and loyalty than service dimensions. These findings are further supported by the



study of Koesharijadi et al., (2024) which found a strong and positive relationship between product quality and consumer satisfaction in national companies, with relevant implications for the financial services sector. Additionally, Sulastri, (2020) argued that strategies integrating product quality with emotional customer engagement are more successful than those focused solely on service.

In the dynamic landscape of modern financial industry competition, Hidayat et al., (2023) suggest that product innovation is a key strategy for maintaining customer satisfaction and loyalty, especially in the context of the accelerating digital transformation in the banking sector. In line with this, Fauzi & Mandala, (2019) emphasized that customer loyalty is built upon long-term satisfaction derived from positive and consistent experiences with both product and service quality.

Therefore, banks in Sungai Penuh City should prioritize the continuous development of product quality and ensure that the products offered effectively meet the comprehensive needs and expectations of their customers.

CONCLUSION

Based on the results of the analysis and discussion, it can be concluded that in the banking sector in Sungai Penuh City, service quality does not show a significant influence on customer satisfaction or loyalty, either directly or through the mediating role of satisfaction. This finding indicates that although service is a vital component of banking operations, its implementation has not yet generated a strong emotional and functional impact to foster loyal customer behavior.

In contrast, product quality has been proven to contribute significantly and positively to customer satisfaction. Banking products that excel in terms of reliability, usability, and ease of access are shown to directly enhance satisfaction. Furthermore, this level of satisfaction plays a crucial role in significantly influencing customer loyalty, suggesting that positive experiences with high-quality products encourage customers to continue transacting and to remain loyal to the respective bank.

Additionally, customer satisfaction serves as an effective mediating variable in bridging the relationship between product quality and customer loyalty. In other words, product quality not only has a direct effect on satisfaction but also indirectly contributes to increased loyalty through the satisfaction it generates. On the other hand, satisfaction has not been proven to mediate the relationship between service quality and loyalty, indicating that the available service dimensions have yet to foster sufficient satisfaction to build customer loyalty.



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