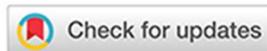


THE EFFECT OF SERVICE QUALITY ON LOYALTY, THROUGH CUSTOMER SATISFACTION AT REGION DEVELOPMENT BANK OF PAPUA LLC BRANCH AGATS



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ABSTRACT

Customer loyalty is formed from a feeling of satisfaction with the services provided by employees or officers who are in a position to provide excellent service to every customer who visits. Satisfaction can be felt if someone experiences more than they expected. The overall experience is one of the elements of the establishment of loyalty to a company. The purpose of this study was to analyze the effect of service quality on customer loyalty through customer satisfaction as intervening. The population in this study was civil servants who made credit more than twice, with a total sample of 40 respondents. The sampling technique used was purposive sampling, and the analysis method used was path analysis with the Sobel test using the SPSS 29 data processing application. The results of this study indicate that (1) Service Quality has a direct positive and significant effect on Customer Satisfaction of on Customer Satisfaction of Regional Development Bank of Papua LLC Branch Agats; (2) Customer Satisfaction has a positive and significant direct effect on Customer Loyalty; (3) Service Quality has a positive and significant indirect effect on Customer Loyalty through Customer Satisfaction. The results showed that service quality has a direct and significant effect on customer satisfaction, customer satisfaction has a direct and significant effect on loyalty, and service quality has a significant effect on customer satisfaction directly and significantly on loyalty, and service quality has a significant effect on loyalty through customers.

Keywords: Service Quality; Loyalty; Customer Satisfaction

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INTRODUCTION

According to the History of Bank Papua (BP, 2017) at the beginning of its establishment on April 13, 1966, the Bank of Papua was named the Regional Development Bank of Irian Jaya in accordance with the Decree of the Governor of West Irian Level I Number: 37/GIB/1966 which was later ratified into West Irian Province Regional Regulation Number 1 of 1970 dated March 23, 1970 in the West Irian Province Regional Gazette No.42 of 1970. In 2000, the General Meeting of Shareholders (GMS) Number: 05/SK/RUPS BPD/XII/2000 decided to change the legal form of the Regional Development Bank of Irian Jaya as a Regional Company (RC) to a Limited Liability Company (LLC):

The change to LLC was outlined in local regulations Number 2 of 2002 dated May 21, 2002, concerning the Regional Development Bank of Papua and has been promulgated in the Regional Gazette Province Number 23 of 2002, Deed of establishment of Limited Liability Company before Notary Maryatie Simanjuntak, S.H. Number 1 dated June 19, 2002, and authorized by the Minister of Justice and Human Rights of the Republic of Indonesia Number: C-13031 HT.01.01.TH.2002 dated July 16, 2002 as well as State Gazette of the Republic of Indonesia Number 61 dated July 30, 2002. Regional Development Bank of Papua LLC currently has 224 network offices consisting of 1 head office, 6 main branch offices, 37 branch offices, 58 sub-branch offices and 122 cash offices, 6 main branch offices, 37 branch offices, 58 sub-branch offices and 122 cash offices. The object of research is Regional Development Bank of Papua LLC branch Agats which is one of 37 branch offices (Republic of Indonesia Financial Audit Agency [BPK RI], 2022).

The level of customer satisfaction at Regional Development Bank of Papua LLC branch Agats that occurs in the field is strongly influenced by service quality. The dimensions of service quality (SERVQUAL) by Parasuraman (1998) are divided into five dimensions including (Lupiyoadi, 2001): (1) Tangibles (physical evidence), namely the ability of a company to show its existence to external parties. This includes physical facilities (buildings, warehouses, and so on), equipment and equipment used (technology), as well as the appearance of employees, (2) Reliability, namely the company's ability to provide services according to what is expected. to provide services as promised accurately and reliably, (3) Reliability promised accurately and reliably, (3) Responsiveness, namely willingness to help and provide services that are fast (responsive) and precise to customers, with the delivery of clear information, (4) Assurance (guarantee and certainty), namely knowledge, knowledge and certainty), namely knowledge, politeness, and the ability of the company employees to foster trust of customers to the company, (5) Empathy, namely providing sincere and individualized or personalized attention individual or personal attention given to customers by trying to understand the customer's wishes. In actual practice, the five dimensions of service quality this service has not been applied optimally maximally at Regional Development Bank of Papua LLC branch Agats.

As a bank that holds the Asmat Regional Treasury with a population of approximately 113,000 and with 24 employees at the Agats Branch Office, there must be special attention in providing excellent service to customers. This factor makes customers who use banking products must be patient in getting services due to the limited number of employees. Service due to the limited number of employees. But on the other hand, even with limited employees, customers are very patient in waiting for their turn to get service and repeatedly come to the Agats Branch Office, not only to collect cash, but also to withdraw money. To collect money in cash only, but as a place to gather and interact between customers. This creates a buildup of queues that actually does not

need to exist but is caused by customers who tend to dialogue with other customers, and is balanced with a sense of comfort in the cool office space. Customer also does not mind waiting a long time because the services provided by employees are very maximum in terms of delivering information, how to respond to customer problems, how to providing accurate solutions, and it is also a habit of customers in Asmat Regency if one of their family members wants to transact at the bank, they will also accompany and accompany so that it causes customer accumulation.

Based on this observation, there are several reasons for making Regional Development Bank of Papua LLC branch Agats as the object and place of research. First, service quality has a direct effect on customer satisfaction. Second, customer satisfaction which has a direct effect on customer loyalty. Third, service quality has an indirect effect on customer loyalty through customer satisfaction Regional Development Bank of Papua LLC branch Agats.

In accordance with the problem formulation previously mentioned, this research has the following objectives: to determine the direct influence of service quality on customer satisfaction at Regional Development Bank of Papua LLC branch Agats, to determine the direct influence of customer satisfaction on LLC customer loyalty Regional Development Bank of Papua branch Agats, and to determine the indirect influence of service quality on customer loyalty through LLC customer satisfaction Regional Development Bank of Papua branch Agats.

LITERATURE REVIEW, RESEARCH FRAMEWORK, AND HYPOTHESES

Service Quality

Kotler (2006) defines service as a strategy made by the company because a company's product is not only in the form of goods but can also be a service. The dimensions of service quality (SERVQUAL) by Parasuraman (1998) are divided into five dimensions including (in Lupiyoadi, 2001): (1) Tangibles (physical evidence), namely the ability of a company to show its existence to external parties. This includes physical facilities (buildings, warehouses, and so on), equipment and equipment used (technology), as well as the appearance of employees, (2) Reliability, namely the ability of (2) Reliability, namely the company's ability to provide services as promised accurately and reliably, (3) Responsiveness, namely the willingness to help and provide fast (responsive) and precise service to customers, with clear information delivery, (4) Assurance (guarantees and certainties), namely the knowledge, politeness, and ability of company employees to foster customer trust in the company, (5) Empathy (empathy, namely providing sincere attention to customers and their needs). to the company, (5) Empathy, namely providing sincere and individualized or personal attention given to customers by trying to understand customer desires.

Customer Satisfaction

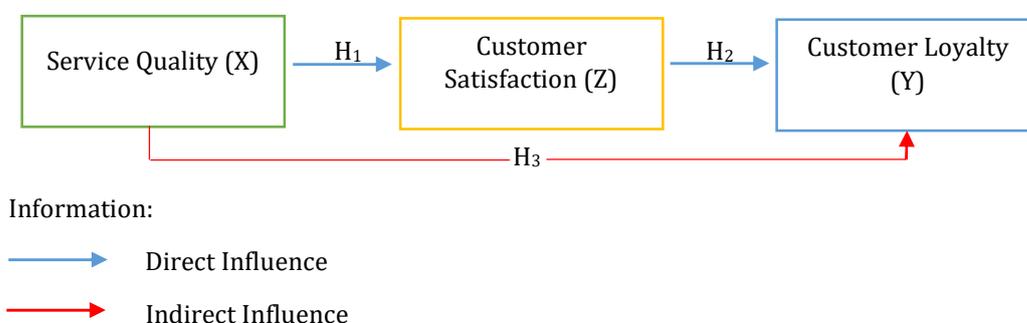
According to Kotler in Sunyoto (2013: 35), "customer satisfaction is the level of a person's feelings after comparing (performance or results) perceived compared to his expectations." Customers can experience one of three general levels of satisfaction, namely if the performance is below expectations, the customer will feel disappointed but if the performance is in line with customer expectations, the customer will feel satisfied and if the performance can exceed expectations, the customer will feel very satisfied or happy (Kotler, 2013, as quoted in Sunyoto, 2015). The factors that greatly influence and support the emergence of customer satisfaction in this research consist of three factors, namely product excellence, service quality, and trust.

Loyalty

According to Oliver (2010), loyalty is a deep commitment to buy or use repeatedly a preferred product or service in the future even though many other offers allow customers to switch. In line with that, according to Kotler (2005), customer loyalty is a repeat purchase based on a commitment to a brand. Changes in behavior with repeat purchases or repeated use of services for a company are called loyalty, which is largely based on the positive impression obtained at the purchase or use of services in the first time (Hidayatullah, et al., 2020).

Research Framework

A conceptual framework is a conceptual model of how a theory relates to various factors that have been identified as important issues. Theoretically, it is necessary to explain the relationship between the independent variable, namely service quality, the dependent variable, namely customer loyalty and the intervening variable, namely customer satisfaction.



Source: Processed by Researchers, 2024

Figure 1
Research Framework

Hypotheses

Based on the research framework, the hypotheses in this study are:

H1: It is hypothesized that there is a significant direct influence between the Service Quality of employees of the Regional Development Bank of Papua LLC branch Agats (X) on Customer Satisfaction (Z).

H2: It is hypothesized that there is a significant direct influence between the Customer Satisfaction of the Regional Development Bank of Papua LLC branch Agats (Z) on Customer Loyalty (Y).

H3: It is hypothesized that there is an indirect significant effect between the Service Quality variable employees of the Regional Development Bank of Papua LLC branch Agats (X) on Customer Loyalty (Y) through Customer Satisfaction as an intervening variable (Z)

METHOD

The purpose of this study was to analyze the effect of service quality on customer loyalty through customer satisfaction as intervening with the research object of the Regional Development Bank of Papua LLC branch Agats. The population in this study were civil servants who made credit more than twice with a sample of 40 respondents. The sampling technique used is purposive sampling which is a sampling technique with certain considerations (Sugiyono, 2017) and the analysis method used is path analysis

namely part of the regression model that can be used to analyze cause and effect relationships between one variable and another variable (Sugiyono, 2018) with the sobel test used to test the strength of indirect or media influence (Ghozali, 2018).

RESULTS AND DISCUSSION

Data collection was carried out by researchers through distribution of questionnaires containing statements so that respondents only had to fill in statements that were appropriate to the conditions and situations experienced by the respondents. The questionnaire created by the researcher is a closed questionnaire, which is printed and distributed to respondents or customers who will sign the credit addendum agreement file accompanied by answer choices on a 5-point Likert scale.

Validity and Reliability Test

The validity test aims to assess or test the variables in the form of questionnaires used in research in order to obtain accurate results from the respondents and according to Ghozali (2021), the validity of the questionnaire is evaluated using a validity test.

Table 1
Validation Test of Service Quality (X)

Variable	Item	R-count	R-table	Sig. (2 tailed)	Conclusion	
Service Quality (X)	X1.1	0.576	0.312	0.00	Valid	
	X1.2	0.665	0.312	0.00	Valid	
	X1.3	0.590	0.312	0.00	Valid	
	X1.4	0.589	0.312	0.00	Valid	
	Tangibles					
	X1.5	0.750	0.312	0.00	Valid	
	X1.6	0.828	0.312	0.00	Valid	
	X1.7	0.859	0.312	0.00	Valid	
	X1.8	0.662	0.312	0.00	Valid	
	Realibility					
	X1.9	0.743	0.312	0.00	Valid	
	X1.10	0.795	0.312	0.00	Valid	
	X1.11	0.719	0.312	0.00	Valid	
	X1.12	0.828	0.312	0.00	Valid	
	Responsiveness					
	X1.13	0.863	0.312	0.00	Valid	
	X1.14	0.781	0.312	0.00	Valid	
	X1.15	0.835	0.312	0.00	Valid	
	X1.16	0.707	0.312	0.00	Valid	
	Assurance					
X1.17	0.797	0.312	0.00	Valid		
X1.18	0.796	0.312	0.00	Valid		
X1.19	0.651	0.312	0.00	Valid		
X1.20	0.766	0.312	0.00	Valid		
Empathy						

Source: Output SPSS 29, 2024

Based on the results of the validity test, the question items for all service quality variables are declared valid.

Table 2
Validation Test of Customer Satisfaction (Z)

Variable	Item	R-count	R-table	Sig. (2 tailed)	Conclusion
Customer Satisfaction (Z)	Z1.1	0.679	0.312	0.00	Valid
	Z1.2	0.702	0.312	0.00	Valid
	Z1.3	0.744	0.312	0.00	Valid
	Product Excellence (Service)				
	Z1.4	0.686	0.312	0.00	Valid
	Z1.5	0.629	0.312	0.00	Valid
	Z1.6	0.746	0.312	0.00	Valid
	Service Quality				
	Z1.7	0.727	0.312	0.00	Valid
Z1.8	0.770	0.312	0.00	Valid	
Z1.9	0.578	0.312	0.00	Valid	
Trust					

Source: Output SPSS 29, 2024

Based on the results of the validity test, the question items for all customer satisfaction variables are declared valid.

Table 3
Loyalty Validation Test Customer (Y)

Variable	Item	R-count	R-table	Sig. (2 tailed)	Conclusion
Customer Loyalty (Y)	Y1.1	0.763	0.312	0.00	Valid
	Y1.2	0.686	0.312	0.00	Valid
	Y1.3	0.645	0.312	0.00	Valid
Recommending to Other Parties, Repeated Product Use, Product Immunity from Competitors					

Source: Output SPSS 29, 2024

Based on the results of the validity test, the question items for all customer loyalty variables are declared valid.

The reliability test is used to test the questionnaire which is an indicator of the variables studied (Ghozali, 2009). The reliability test measurement uses Cronbach's Alpha on the basis that if the Cronbach's Alpha value is greater than 0.60, the statement items used are declared reliable (Ghozali, 2018).

Table 4
Reliability Test Results

Variable	Cronbach's Alpha	Conclusion
Service Quality (X)	0.962	Reliable
Customer Satisfaction (Z)	0.911	Reliable
Customer Loyalty (Y)	0.834	Reliable

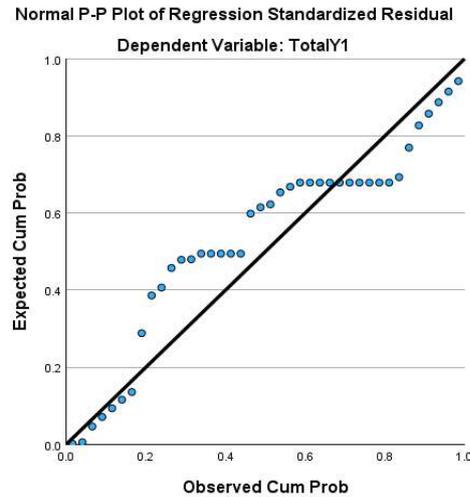
Source: Output SPSS 29, 2024

Based on the results of the reliability test, question items for all variables declared reliable.

Normality Test

Ghozali in (Putri, 2022) explains that what is meant by the normality test is a test that is

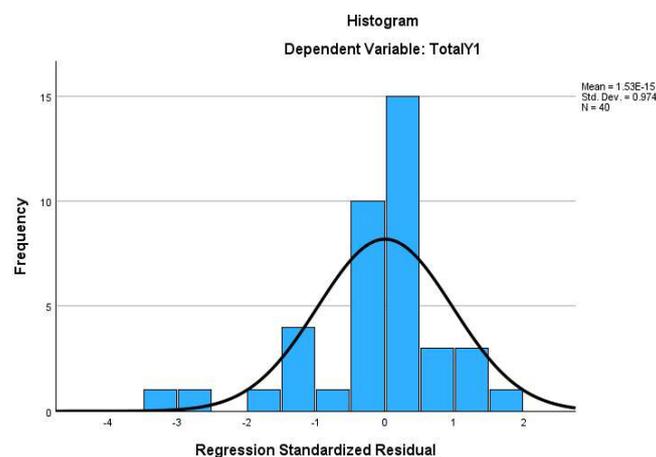
carried out to determine whether the normality test is correct. Conducted to determine whether dependent and independent variables have a normal distribution or not. The normal probability plot is a graphical graphical technique to identify substantive deviations from normality (Wikipedia, 2024).



Source: Output SPSS 29, 2024

Figure 2
Normal Plot

In Figure 2, it can be seen that the points spread around the diagonal line and follow the direction of the diagonal line. From these results it can be concluded that the data distribution data shows normal distribution.



Source: Output SPSS 29, 2024

Figure 3
Normality Test in Histogram Graphs

In Figure 3 of the histogram, it can be seen that the data distribution on the histogram spreads following the curve pattern and has a standard deviation of 0.974

which is greater than 0.05, so it can be concluded that the data distribution above normal distribution.

Multicollinearity Test

According to Ghozali (2017), the method used to analyze multicollinearity is using Tolerance and VIF values (Value Inflation Factor). If the value of Tolerance value is greater than 0.1 and VIF less than 10 then it can be concluded no multicollinearity occurs. Multicollinearity occurs if two variables have a strong relationship so that the influence of the variables difficult to distinguish (Ghozali & Ratmono, 2017).

Table 5
Multicollinearity Test Results

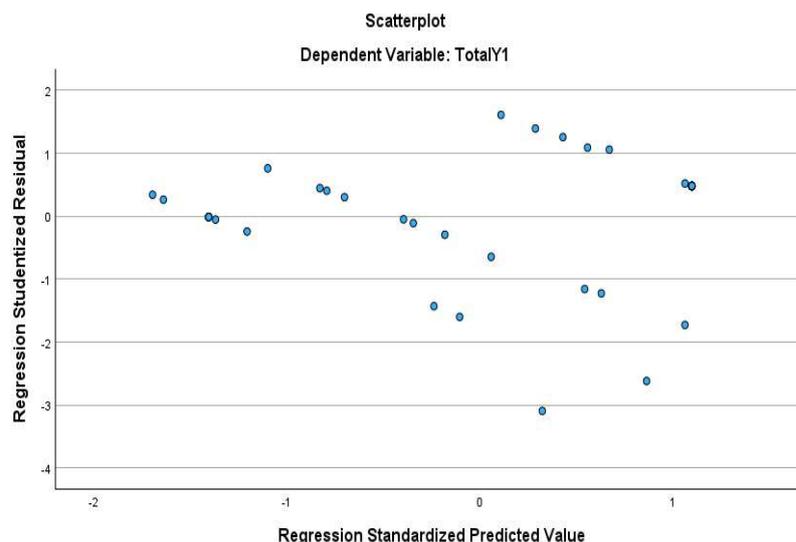
Model	Collinearity Statistics	
	Tolerance	VIF
(Constant)		
Service Quality	.270	3.704
Customer Satisfaction	.270	3.704

a. Dependent Variable: Customer Loyalty
 Source: Output SPSS 29, 2024

Based on Table 5 shows that the Tolerance value is more than 0.1 and the VIF value is less than 10, it can be concluded that there is no multicollinearity in these data. Furthermore, the data that has been obtained can be continued to hypothesis testing.

Heteroscedasticity Test

According to Ghozali (2013), the heteroscedasticity test is used to identify the occurrence of heteroscedasticity. If in the graph scatterplot, certain patterns are regular like waves widening or narrowing, then it identifies that heteroscedasticity has occurred.



Source: Output SPSS 29, 2024

Figure 4
Test Heteroscedasticity Results

Based on Figure 4, it shows that the dots do not describe the pattern and spread between zero on the Y axis. Based on this it can be concluded.

Path Analysis

Path analysis is part of the regression model that can be used to analyze the causal relationship between one variable and (Sugiyono, 2018). In this study, path analysis was used to test the relationship between the dependent variable with independent variables.

Table 6
Effect of Quality Service to Customer Satisfaction

Model	<i>Coefficients^a</i>			Sig.
	Unstandardized Coefficients		Standardized Coefficients	
	B	Std. Error	Beta	
(Constant)	5.553	3.521		.123
Service Quality	.391	.039	.854	<.001

a. Dependent Variable: Customer Satisfaction

Source: Output SPSS 29, 2024

Based on Table 6, the constant value (α) is positive 5,553 which indicates that there is a unidirectional influence between the independent variable and the mediating variable. This shows that the independent variable which is Service Quality is worth 0 percent or changes, the value of Customer Satisfaction is 5.553 and in the significance column the number <0.001 is smaller than 0.05 so it can be concluded that there is an effect of service quality on customer satisfaction can be accepted.

Table 7
The Effect of Customer Satisfaction Customer Loyalty

Model	<i>Coefficients^a</i>			Sig.
	Unstandardized Coefficients		Standardized Coefficients	
	B	Std. Error	Beta	
(Constant)	2.280	1.624		.169
Customer Satisfaction	.272	.039	.746	<.001

a. Dependent Variable: Customer Loyalty

Source: Output SPSS 29, 2024

Based on Table 7, the constant value (α) is positive 2,280 which indicates that there is a unidirectional influence between the mediating variable and the independent variable. This shows that the mediating variable which is Customer Satisfaction is worth 0 percent or changes, the value of Customer Loyalty is 2,280 and in the significance column the number <0.001 is smaller than 0.05 so it can be concluded that there is an effect of customer satisfaction on customer loyalty. Customer satisfaction and customer loyalty can be accepted.

Table 8
Effect of Quality Service Quality on Customer Loyalty

Model	<i>Coefficients^a</i>			Sig.
	Unstandardized Coefficients		Standardized Coefficients	
	B	Std. Error	Beta	
(Constant)	2.893	1.772		.111
Service Quality	.116	.019	.696	<.001

a. Dependent Variable: Customer Loyalty

Source: Output SPSS 29, 2024

Based on Table 8 the constant value (α) is positive 2.893 which indicates that there is a unidirectional influence between dependent variable and the independent variable. This shows that dependent variable which is Service Quality is worth 0 percent or changes, then the value of Customer Loyalty is 2.893 and in the the significance column obtained the number <0.001 smaller than 0.05 so that it can be concluded that there is an effect of service quality service quality on customer loyalty can be accepted.

Sobel test is a test to determine whether the relationship through a mediating variable is significantly able to mediate the relationship. The sobel test is carried out by testing how much indirect influence the independent variable (X) has on the dependent variable (Y). In short, the sobel test was conducted to analyze the indirect effect of the Service Quality variable (X) on Customer Loyalty (Y) through Customer Satisfaction (Z).

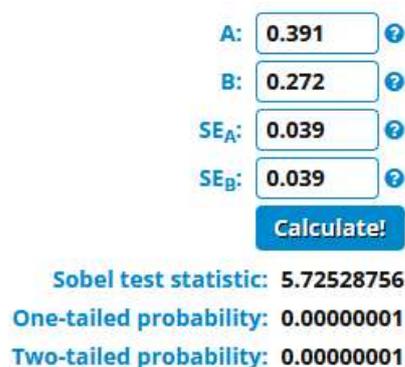


Figure 5
Sobel Test of Service Quality to Customer Loyalty Through Customer Satisfaction
(Sobel Test Calculator)

From the results of the calculations, the sobel test result is obtained at 5.7252 and the significance in One-tailed probability is 0.00. Because the p-value <0.05 then it can be concluded that Service Quality (X) has a significant effect on Customer Loyalty (Y) through Customer Satisfaction (Z). To determine the indirect effect of X on Y through Z, the calculation of the multiplication of the beta value of X on Z and the beta value of Z on Y is carried out, $0.391 \times 0.272 = 0.106$. The total influence exerted by X on Y through Z is obtained from the calculation of the sum of the value of the direct effect of X on Y and the indirect effect of X on Y through Z, $0.116 + 0.106 = 0.222$ or 22.2%.

According to Ghozali (2013), partial test is used to test whether each independent variable partially or individually has a significant effect on the dependent variable at a significance level of 0.05 (5%) by assuming the independent variable is constant.

Table 9
Partial Test (t) Service Quality Variable Against Customer Satisfaction Variable

Model	<i>Coefficients^a</i>			t	Sig.
	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta		
(Constant)	5.553	3.521		1.577	.123
Service Quality	.391	.039	.854	10.136	<.001

a. Dependent Variable: Customer Loyalty, Source: Output SPSS 29, 2024

From Table 9, it can be concluded that Service Quality (X) has a positive and significant influence on the variable Customer Satisfaction (Z). Customer Satisfaction (Z) variable. This conclusion is based on the significance value of the equation which value of <0.001 is less than the limit of error limit of 0.05. This is also in line with the calculated t value of X which is 10.136 (more than t-table 1.685).

Table 10
Partial Test (t) Customer Satisfaction Variable Against Customer Loyalty Variable

Model	<i>Coefficients^a</i>			t	Sig.
	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta		
(Constant)	2.280	1.624		1.403	.169
Customer Satisfaction	.272	.039	.746	6.904	<.001

a. Dependent Variable: Customer Loyalty
 Source: Output SPSS 29, 2024

From Table 10, it can be concluded that Customer Satisfaction (Z) has a positive and significant influence on the Customer Loyalty variable Customer (Y) variable. This conclusion is based on the significance value of the equation whose value is <0.001 less than the error limit of 0.05. This is also in line with the calculated t-value of X which is 6.904 (more than t-table 1.685).

Table 11
Partial Test (t) Service Quality Variable Against Customer Loyalty Variable

Model	<i>Coefficients^a</i>			t	Sig.
	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta		
(Constant)	2.893	1.772		1.633	.111
Service Quality	.116	.019	.696	5.983	<.001

a. Dependent Variable: Customer Loyalty
 Source: Output SPSS 29, 2024

From Table 11, it can be concluded that Service Quality (X) has a positive and significant influence on the Customer Loyalty variable Customer Loyalty variable (Y).

This conclusion is based on the significance value of the equation whose value is <0.001 less than the error limit of 0.05. This is also in line with the t-value of X which is 5.983 (more than t-table 1.685)

Hypothesis Testing

Effect of Service Quality (X) on Customer Satisfaction (Z)

The partial test results show the value t value for the variable Quality of Service Quality (X) variable is equal to 10.136 and supported by a significant value of <0.001 which is smaller than 0.05, then there is a significant influence between the Service Quality variable employees of Regional Development Bank of Papua LLC Branch Agats (X) on Customer Satisfaction (Z).

Effect of Customer Satisfaction (Z) on Customer Loyalty (Y)

The partial test results show the value t value for the Customer Satisfaction variable Customer Satisfaction (Z) variable is equal to 6.904 and supported by a significant value of <0.001 which is smaller than 0.05, then there is a significant influence between the Customer Satisfaction variable of Regional Development Bank of Papua LLC Branch Agats (Z) on Customer Loyalty (Y).

The Effect of Service Quality (X) on Customer Loyalty (Y) Through Customer Satisfaction (Z)

The partial test results show that the t value for the Service Quality variable (X) is 5.983 and is supported by a significant value of <0.001 which is smaller than 0.05 and from the sobel test results it is obtained at 5.7252 and a significance at a one-tailed probability of 0.00. Because the p-value <0.05 , it can be concluded that Service Quality (X) has a significant effect on Customer Loyalty (Y) through Customer Satisfaction (Z), so there is a significant influence between the Service Quality variables of PT Regional Development Bank of Papua Branch Agats employees (X) on Customer Loyalty (Y) through Customer Satisfaction as an intervening variable (Z).

CONCLUSIONS AND SUGGESTIONS

Based on the results of research and analysis of the Effect of Service Quality on Customer Loyalty Service to Customer Loyalty Through Customer Satisfaction Regional Development Bank of Papua LLC Branch Agats, then conclusions can be drawn as follows: Service quality has a direct positive and significant effect on customer satisfaction. Customers of Regional Development Bank of Papua LLC Branch Agats, Customer Satisfaction has a direct influence positively and significantly on Loyalty Customers of Regional Development Bank of Papua LLC Branch Agats and service Quality indirectly positively and significantly on Customer Loyalty Customer through Customer Satisfaction Regional Development Bank of Papua LLC Branch Agats. Based on the answers to the influence of service quality, Regional Development Bank of Papua LLC branch Agats needs to pay attention to employee performance in order to maintain better service quality. With a limited number of staff, service quality can be maximized in order to increase customer satisfaction to create customer loyalty to the company.

This is a reference for the Regional Development Bank of Papua LLC branch Agats, to increase the number of employees so that employee performance does not decline due to the large workload but being required to work optimally to meet targets, on the other hand, this is not balanced with an adequate number of employees. Based on answers to the influence of customer satisfaction, the Regional Development Bank of Papua LLC branch Agats needs to pay attention to customer needs in achieving good financial

management and take a personalized approach in interactions, ensuring every customer feels valued and cared for, maintaining transparency and trust with honest communication and strict data protection. This can increase customer loyalty. Based on answers to the influence of service quality on customer loyalty, the Regional Development Bank of Papua LLC branch Agats needs to provide consistent, friendly, and professional service at all points of contact. Train staff to have in-depth knowledge and be able to provide fast and effective solutions. Providing user-friendly and safe digital services to facilitate transactions. Respond quickly to customer feedback and make continuous improvements as well as offering reward programs and personalized service based on customers' individual needs, so they feel valued and cared for.

It is hoped that suggestions from researchers will be able to provide input, including: researchers hope that Regional Development Bank of Papua LLC Branch Agats pays attention to employee performance in order to maintain better service quality. With a limited number of staff, service quality can be maximized in order to increase customer satisfaction to create customer loyalty to the company. This is a reference for Regional Development Bank of Papua LLC Branch Agats, to increase the number of employees so that employee performance does not decline due to the large workload but being required to work optimally to meet targets, on the other hand, this is not balanced with an adequate number of employees. A very important variable that needs to be explored further in this research is the quality of service to customers. Sinambela (2006), states that basically every human being needs service, in the extreme it can even be said that service cannot be separated from human life.

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