

Factors that Influence Customer Satisfaction and Loyalty of ULaMM At PT. serang Branch Civil National Capital

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Abstract: Micro Capital Service Unit (ULaMM) is a service from PT. Civil National Capital which was established with the intent and purpose of empowering micro and small businesses through financing and management services. This business unit operates in business-intensive locations with the intention of being able to easily provide financing to micro and small entrepreneurs. To be able to maintain and increase customers, companies must strive to create customer satisfaction and so that customer loyalty can also be created. This study aims to examine the effect of service quality, ULaMM Regular product quality on customer loyalty through customer satisfaction at PT. Serang Branch Civilian National Capital. This study uses a quantitative approach with Structural Equation Modeling (SEM) using the PLS program. The Sobel test was conducted to determine the effect of mediation or intervention. The unit of analysis used is all ULaMM regular customers of PT. Serang Branch Madani National Capital which has top up at least twice. The sample consists of 63 respondents (saturated sample). Data collection techniques were carried out using a questionnaire. It is hoped that the results of this study can prove that service quality and product quality have a positive and significant effect on customer satisfaction and loyalty.

Keywords: Customer satisfaction, Customer Loyalty, Service, Product Quality

INTRODUCTION

Based on the history of the ups and downs of the world economy and the Indonesian economy, especially starting from the 1998 Monetary Crisis and the 2020 Covid-19 Pandemic, it has proven that Micro, Small and Medium Enterprises are able to survive the storms of the Indonesian economy. This encourages the government to continue to empower Micro, Small and Medium Enterprises (MSMEs). This sector is able to absorb a large enough workforce and provide opportunities for MSMEs to develop and compete with companies that tend to use large capital (capital intensive). The existence of MSMEs cannot be doubted because they have proven to be able to survive and become the driving force for the economy, especially after the

economic crisis. MSMEs also face various problems, namely limited working capital, low human resources, and minimal mastery of science and technology (Sudaryanto and Hanim, 2002). MSMEs are income gathering, namely increasing income, with the following characteristics: they are family-owned businesses, use relatively simple technology, do not have access to capital (bankable), and there is no separation of business capital or income from daily living needs.

Madani National Capital, hereinafter referred to as PT. PNM as one of the business actors, financial institutions cannot be separated from the phenomenon of change arising from the increasingly intense competition to get customers (customers). Currently, the behavior of customers of financial institutions in Indonesia is increasingly difficult to predict. There are customers who want margins. There are also customers who want financial transactions that are fast, efficient, convenient and easily accessible, anytime and anywhere, in addition to the programs and products offered. Image (image) of financial institutions one of which can occur due to good service quality and satisfying customers which will have an impact on loyalty. Service synergy, good image of financial institutions have an impact on customer satisfaction.

Theoretically, referring to the results of previous research, customer satisfaction and customer loyalty are believed to have a positive and significant influence on the sustainability of the bank both in the short and long term (Liu & Wu, 2007; Dimitriades, 2006).

ULaMM (Micro Capital Service Unit) is a product of PT. PNM Serang Branch was chosen as the object of research because it is the branch with the highest number of UlaMM Top Up Customers among the Pratama Branch at PT. Civil National Capital in the Greater Jakarta area.

Theori of Reasoned Action (TRA)

The Theory of Reasoned Action (TRA) model is used to study human behavior. Research in the field of social psychology shows that a person's behavioral intention towards a particular behavior is a determining factor in whether a person performs the behavior or not (Ajzen and Fishbein, 1975). TRA explains that beliefs can affect attitudes and social norms that will change the shape of the desire to behave either directed or that just happens in individual behavior. This theory emphasizes the role of a person's "intention" in determining the occurrence of a behavior. TRA has two main intention constructs: (1) attitudes toward behavior and (2) subjective norms associated with this behavior.

Attitude towards behavior is that a person will think about their decision and the possible results of the action taken before making a decision to engage or not engage in the behavior. This theory shows that a person's desire to behave or not in an action is based on the person's beliefs and evaluation of the results caused by his behavior. So, someone who has the belief that the results obtained are positive, will appear positive towards the behavior, and vice versa.

Theory of Planned Behaviour (TPB)

Theory of Planned Behavior (TPB) is a development of Theory of Reasoned Action (TRA) which was developed in 1967. According to Ajzen (1991), Theory of Planned Behavior is a theory based on the assumption that humans will usually behave accordingly (behave in a reasonable way). Humans usually behave in reasonable ways, thinking about the impact of their actions before deciding to perform the behavior. This theory provides a framework for studying a person's attitude towards his behavior. Based on this theory, the most important determinant of a person's behavior is the intention to behave. Individual intention to display a behavior is a combination of attitudes to display behavior and subjective norms. Individual attitudes towards behavior include beliefs about a behavior, assessment of the results of behavior, subjective norms, normative beliefs and motivation to obey. Attitudes and subjective norms are measured with a scale (eg Likert scale/rating scale) using the phrases like/dislike,

good/bad, and agree/disagree. The intention to display a behavior depends on the results of measuring attitudes and subjective norms. A positive result indicates behavioral intention.

The main difference between TRA and TPB is the addition of a third determinant of behavioral intention, namely perceived behavioral control (PBC). PBC is determined by two factors, namely control beliefs (beliefs about the ability to control) and perceived power (perceptions about the power one has to carry out a behavior). PBC shows that a person's motivation is influenced by how he perceives the level of difficulty or ease of displaying certain behaviors. If someone has strong control beliefs about the existing factors that will facilitate a behavior, then that person has a high perception of being able to control a behavior.

Ajzen (1985) states that the Theory of Planned Behavior proves that behavioral control has a significant direct relationship to a person's interest in using counterfeit products. This is supported by Kwong and Lee (2002) who proved that behavioral control has a significant effect on purchase intention in music piracy on the internet. In his research also added that there is a positive and significant behavioral influence on purchase intention in pirating music on the internet.

Customer loyalty

Utami (2016: 58) states that consumer loyalty is consumer loyalty to shop at certain locations. Loyalty is not formed in a short time but through a learning process and based on the results of the consumer's own experience from purchases so far. If what is obtained is in accordance with expectations, the buying process continues to repeat itself. It can be said that loyalty has arisen.

Customer loyalty is the tendency of customers to buy products or use services provided by the company with a high level of consistency. Customer loyalty will be the key to success not only in the short term but also a sustainable competitive advantage. This is because customer loyalty has strategic value for the company. Loyalty rewards are long term and cumulative. So the longer the loyalty of a customer, the greater the profit the company gets from a consumer.

Tjiptono (2014: 73) says that loyalty is a condition in which a customer has a positive attitude towards a product or producer (service/product provider) and is accompanied by a consistent pattern of repeat purchases. Parasuraman (2013: 31) reveals that customer loyalty is a customer mindset that has a favorable attitude towards a company, is committed to repurchasing the company's products/services and recommends these products/services. From the above understanding, it can be concluded that loyalty is a customer's positive attitude towards a product or service or the company itself, which is accompanied by a commitment to buy the company's product or service and recommend it to other parties.

According to Oliver (in Sangadji and Sopiah, 2013) states that customer loyalty is a customer's commitment to hold deeply to re-subscribe or re-buy selected products or services consistently in the future, even though situational influences and marketing efforts have the potential to cause behavior changes. Meanwhile, according to Morais (in Sangadji and Sopiah, 2013) says that customer loyalty is a customer's commitment to a store brand, or supplier, based on a very positive attitude and is reflected in consistent repeat purchases.

Loyal customers are an important asset for the company. This can be seen from the characteristics it has. According to Griffin (2005), customer loyalty is a more reliable measure for predicting sales and financial growth. Royal customers are people who:

- a. Customers continue to use or buy products and services from the company repeatedly, even when the company increases the price of the service or product, the customer keeps buying.
- b. Using other services or products provided by the company. Loyal customers often don't just buy one type of product, they will use various services or other products provided.

- c. Refers to their counterparts. Loyal customers will be happy to recommend their friends to use the same product. At a very generous level of loyalty, customers can even explain the product's advantages in full, often in the form of testimonials from the experience they have when using the service or product.
- d. There is an anti-competitive attitude. Loyal customers will think twice about competing companies or competitors offering their services. Because loyal customers have a sense of militancy in the products used.

Customer satisfaction

Some notions of satisfaction are put forward by the following experts: Engel, Blackwell, and Miniard define satisfaction as: "a post-consumption evaluation where an alternative chosen at least meets or exceeds expectations". Mowen and Minor define satisfaction as: "all attitudes of customers towards good service after they get what they get".

So customer satisfaction is the initial expectation or it can also be called the hope of every customer to get something, be it service or product. By comparing expectations before making the purchase process or receiving service, with the situation after making the purchase process or receiving service. After being able to compare initial expectations with final expectations, conclusions will be drawn whether satisfied or dissatisfied.

Service and Product Quality

According to D. Saladin (2003), the notion of customer satisfaction is a person's feeling of pleasure or disappointment that comes from a comparison between his impression of the performance (outcome) of a product and his expectations. According to Philip Kotler and Kevin Lane Keller (2007), customer satisfaction is a person's feeling of pleasure or disappointment that arises after comparing the performance (outcome) of the product in question with the expected performance. According to Tjiptono (2012), consumer satisfaction is a condition shown by consumers when they realize that their needs and desires are as expected and well fulfilled. In short, the notion of customer satisfaction is what consumers want or need in order to fulfill their desired needs, such as goods and services. Having the highest quality product or service is the goal of the customer. Therefore, until now, customer satisfaction has become an integral part of the company's vision, mission, goals, positioning statements and many other things.

So in short the notion of customer satisfaction is something that is sought or needed by consumers to meet the needs needed such as an item or service. Having the best and quality product or service is the target customer. Because the better the quality of this product or service, it will play an important role in attracting consumers who are more inclined to believe that they need the company (loyalty). Therefore, until now customer satisfaction is an integral part of the company's vision, mission, goals, positioning statements, and various other matters which are discussed in full in the book *Customer Satisfaction, Concepts, Measurements, and Strategies*.

Research Hypothesis

The Effect of Service Quality on Customer Satisfaction

According to Ronasih (2021), the research results state that service quality has a positive and significant effect on customer satisfaction. According to the research results of Mega (2022) and Verawaty et al. (2022) stated that there is a direct and significant effect between service quality and customer satisfaction.

This means that consumer/customer satisfaction is inseparable from the quality of service to consumers/customers. Based on some of the empirical research results above, the research hypothesis is as follows:

H1: The higher the service quality, the higher the customer satisfaction

Effect of Product Quality on Customer Satisfaction

According to research conducted by Zulkarnain and Ramdanyah (2018) and Ismail (2016) states that product quality has a positive and significant effect on customer satisfaction. According to research conducted by Mahsyar and Surapati (2020), Tirtayasa (2022), Hakim (2021) states that product quality has a positive and significant effect on customer satisfaction.

Based on some of the empirical research results above, the research hypothesis is as follows:

H2: The higher the product quality, the higher the customer satisfaction.

The Effect of Customer Satisfaction on Customer Loyalty

According to Atmaja (2018), Ronasih (2021) and Magdalena (2018) the research results say that customer satisfaction has a positive and significant effect on customer loyalty.

According to Familiar and Maftukhah (2015), Sembiring, Suharyono, and Kusumawati (2022) state that satisfaction has a unidirectional relationship and has a positive and significant effect on customer loyalty. Ronasih and Widhiastuti (2021) in their research results state that consumer satisfaction has a positive and significant effect on consumer loyalty.

Based on the empirical research results above, the research hypothesis is as follows:

H3: The higher the customer satisfaction, the higher the customer loyalty

Effect of Service Quality on Customer Loyalty

According to research conducted by Zulkarnain and Ramdanyah (2018), Ismail (2016), Ulfa (2018) states that service quality has a positive and significant effect on customer loyalty.

According to Miswanto (2019), Sari (2018), and Ronasih and Widhiastuti (2021) the results of their research state that service quality has a positive and significant effect on consumer loyalty. According to Sembiring, Suharyono, and Kusumawati (2022), and Hakim (2021) the results of their research state that service quality has a positive and significant effect on customer loyalty.

Thus, if the quality of service provided by the company is good, then customer/consumer/customer loyalty will be high. Therefore, the writer has a research hypothesis, namely:

H4: The higher the service quality, the higher customer loyalty will be

Effect of Product Quality on Customer Loyalty

According to research conducted by Zulkarnain and Ramdanyah (2018), Ismail (2016), Ulfa (2018), states that product quality has a positive and significant effect on customer loyalty.

According to Miswanto (2019), Sari (2018), Mahsyar and Surapati (2020), the results of his research state that product quality has a positive and significant effect on consumer loyalty.

According to Fitrajaya and Nurmahdi (2019), and Hakim (2021) which state that product quality has a positive and significant effect on customer loyalty.

Based on some of the research results above, the authors have a research hypothesis, namely:

H5: The higher the product quality, the higher customer loyalty will be

The effect of service quality on customer loyalty is mediated by customer satisfaction

According to research conducted by Salim, A. (2018) states that customer satisfaction is able to significantly mediate the effect of service quality on customer loyalty.

According to research conducted by Ulfa (2018) it is also stated that customer satisfaction is able to mediate the relationship between Service Quality and Customer Loyalty.

Based on the two research results above, the writer has a research hypothesis, namely: H6: The higher the customer satisfaction mediated by service quality, the higher customer loyalty will be.

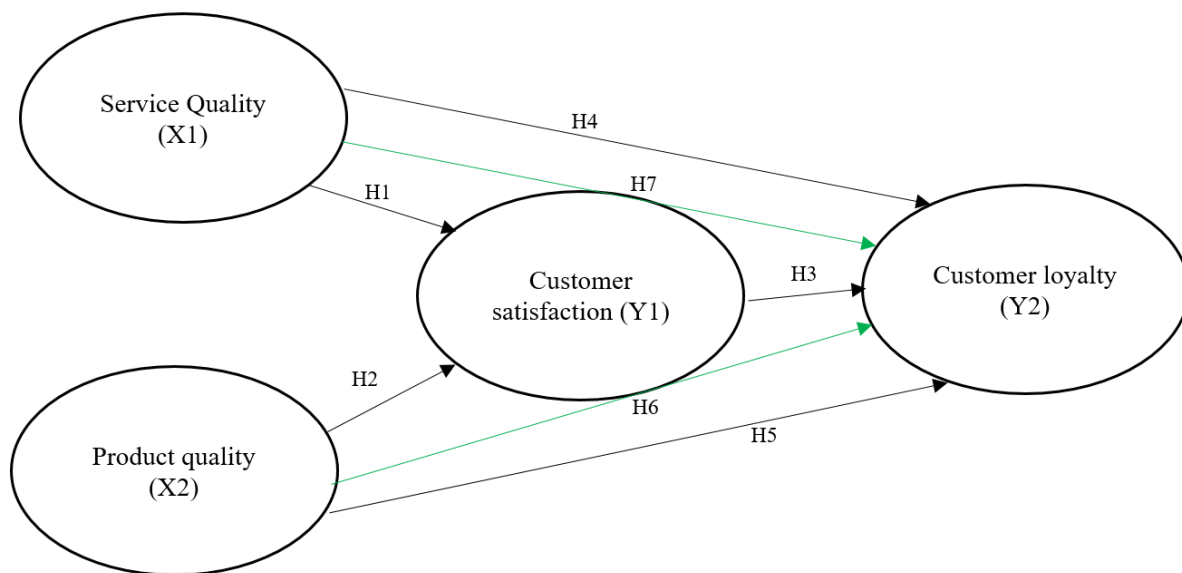
Effect of Product Quality on Customer Loyalty which is mediated by Customer Satisfaction

According to research conducted by Familiar and Maftukhah (2015) states that customer satisfaction is able to significantly mediate the effect of product quality on customer loyalty.

According to research conducted by Taufik et.al, (2022) also states that customer satisfaction is able to significantly mediate the effect of product quality on customer loyalty.

Based on the two research results above, the writer has a research hypothesis, namely: H7: The higher the customer satisfaction in mediating from product quality, the higher the customer loyalty.

Thinking Framework



Based on Figure it is known that ULaMM customer loyalty regular at PT. Serang Branch Madani National Capital is influenced by factors of service quality, product quality, and customer satisfaction. If the service quality is good, customer loyalty will increase. Likewise, if the quality of the product is getting better, it will also increase customer loyalty. Then if customer satisfaction is fulfilled then customer loyalty will also increase. Customer satisfaction can be achieved if it is supported by service quality and product quality.

RESEARCH RESULTS AND DISCUSSION

Outer Model analysis was carried out through a construct validity test consisting of (1) convergent validity test, and (2) discriminant test.

The convergent validity test used in this study is based on the loading factor value. The loading factor value must be above the rule of thumbs of 0.5. The results of calculations using the SmartPLS software obtained the Outer Loading results as follows:

Table 1. PLS Outer Loading Model

| Variable | Indicator | loading factor | Thumb Rule | Information |
|-----------------|-----------|----------------|------------|--------------------|
| Service Quality | KL-1 | 0,827 | 0,5 | Valid and Reliable |
| | KL-2 | 0,814 | 0,5 | Valid and Reliable |

| Variable | Indicator | loading factor | Thumb Rule | Information |
|-----------------------|-----------|----------------|------------|--------------------|
| Customer satisfaction | KL-3 | 0,799 | 0,5 | Valid and Reliable |
| | KL-4 | 0,753 | 0,5 | Valid and Reliable |
| | KN-1 | 0,869 | 0,5 | Valid and Reliable |
| | KN-2 | 0,804 | 0,5 | Valid and Reliable |
| Product quality | KN-3 | 0,840 | 0,5 | Valid and Reliable |
| | KP-1 | 0,798 | 0,5 | Valid and Reliable |
| | KP-2 | 0,884 | 0,5 | Valid and Reliable |
| | KP-3 | 0,796 | 0,5 | Valid and Reliable |
| | KP-4 | 0,794 | 0,5 | Valid and Reliable |
| | KP-5 | 0,812 | 0,5 | Valid and Reliable |
| Customer loyalty | KP-6 | 0,761 | 0,5 | Valid and Reliable |
| | LN-1 | 0,819 | 0,5 | Valid and Reliable |
| | LN-2 | 0,748 | 0,5 | Valid and Reliable |
| | LN-3 | 0,840 | 0,5 | Valid and Reliable |
| | LN-4 | 0,863 | 0,5 | Valid and Reliable |

Based on Table 4.5, the following results are obtained:

- The Service Quality variable with the highest outer loading was achieved by the KL-1 indicator of 0.827 while the lowest outer loading was achieved by the KL-4 indicator of 0.753.
- The highest outer loading customer satisfaction variable was achieved by the KN-1 indicator of 0.869 while the lowest outer loading was achieved by the KN-2 indicator of 0.804.
- The product quality variable with the highest outer loading was achieved by the KP-2 indicator of 0.884 while the lowest outer loading was achieved by the KP-6 indicator which was 0.761.
- The Customer Loyalty variable with the highest outer loading was achieved by the LN-4 indicator of 0.863 while the lowest outer loading was achieved by the LN-2 indicator of 0.748.

Direct Influence on the Model Path Diagram

From the test results of the Coefficient of Determination (R2) it can be seen that the model formed is robust. The results of the analysis of direct influence testing using the PLS algorithm based on the research model that has been previously designed are as follows:

Table 2. Results of Direct Influence Analysis

| Road (Track) | Original sample | T statistics | P value | Decision |
|-------------------------------------------|-----------------|--------------|---------|----------|
| Customer Satisfaction -> Customer Loyalty | 0,843 | 12.865 | 0.000 | Positive |
| Service Quality -> Customer Satisfaction | 0,510 | 4.181 | 0.000 | Positive |
| Service Quality -> Customer Loyalty | 0,027 | 0,254 | 0,008 | Positive |
| Product Quality -> Customer Satisfaction | 0,419 | 3.170 | 0,002 | Positive |
| Product Quality -> Customer Loyalty | 0,153 | 2.247 | 0,025 | Positive |

Based on the table above, all paths show a positive relationship. That is, the relationship between exogenous latent variables and endogenous latent variables is positive (unidirectional) and acceptable.

Table 3. Results of Indirect Influence Analysis

| Road (Track) | Original sample | T statistics | P value | Decision |
|--------------------------------------------------------------|-----------------|--------------|---------|----------|
| Service Quality -> Customer Satisfaction -> Customer Loyalty | 0,430 | 4.091 | 0.000 | Positive |
| Product Quality -> Customer Satisfaction -> Customer Loyalty | 0,353 | 2.964 | 0,003 | Positive |

Based on the table above, the indirect path shows a positive relationship. That is, the relationship between exogenous latent variables and endogenous latent variables is positive (unidirectional).

Discussion

The higher the service quality, the higher the customer satisfaction

The test results using the SmartPLS software show that the higher the service quality, the higher customer satisfaction at PT. PNM Attack Branch. This result is in line with several studies that have been conducted by previous researchers which concluded that there is an effect of service quality on customer satisfaction (Madona, 2017; Bustamin, 2019; Azizah, 2020; and Rini, 2021).

According to Parasuraman et al. (1985 in Zakiy and Azzahroh, 2017), the quality of service received or felt by customers is as expected, so the quality of service will be considered good and satisfying. Serious service, customers who feel safe, put their interests first, and have a neat appearance from employees of PT. PNM Serang Branch, will increase the company's customer satisfaction. In line with the opinion of Kotler and Keller (2016) which explains that customers who perceive good service quality will be satisfied.

The higher the product quality, the higher the customer satisfaction.

The test results using the SmartPLS software show that the higher the product quality, the higher customer satisfaction at PT. PNM Attack Branch. This result is in line with several studies that have been conducted by previous researchers which concluded that there is an effect of product quality on customer satisfaction (Oetama and Sari, 2017; Devi, 2020; and Rikky, 2020).

According to Kasali (2012), facilities must be one of the resources that must be provided by the company to be given to customers. Usually these facilities are included in the products offered by the company to its customers. All the facilities provided make customers satisfied because their needs can be fulfilled. Companies that are able to provide a pleasant atmosphere with the facilities provided will influence customers to make transactions.

The higher the customer satisfaction, the higher the customer loyalty

The test results using the SmartPLS software show that the higher the customer satisfaction, the higher the customer loyalty at PT.PNM Serang Branch. These results are in line with several studies that have been conducted by previous researchers which concluded that there is an influence of customer satisfaction on customer loyalty. Kotler, 2016).

According to research conducted by Zulkarnain and Ramdanyah (2018), Ismail (2016), Ulfa (2018) states that service quality has a positive and significant effect on customer loyalty. According to Sembiring, Suharyono, and Kusumawati (2022), and Hakim (2021) the results of their research state that service quality has a positive and significant effect on customer loyalty.

The higher the quality of service, the higher customer loyalty

The test results using the SmartPLS software show that the higher the service quality, the higher customer loyalty at PT. PNM Attack Branch. This result is in line with several studies that have been conducted by previous researchers which according to research conducted by Zulkarnain and Ramdansyah (2018), Ismail (2016), Ulfa (2018) state that service quality has a positive and significant effect on customer loyalty.

The higher the product quality, the higher customer loyalty will be

The test results using the SmartPLS software show that the higher the product quality, the higher customer loyalty. At PT. PNM Attack Branch. This result is in line with several studies that have been conducted by previous researchers which according to research conducted by Zulkarnain and Ramdansyah (2018), Ismail (2016), Ulfa (2018) state that product quality has a positive and significant effect on customer loyalty.

According to Miswanto (2019), Sari (2018), Mahsyar and Surapati (2020), the results of his research state that product quality has a positive and significant effect on consumer loyalty.

The higher the customer satisfaction mediated by service quality, the higher customer loyalty.

The test results using the SmartPLS software show that the higher the customer satisfaction mediated by service quality, the higher customer loyalty to PT. PNM Attack Branch. This result is in line with several studies that have been conducted by previous researchers which according to research conducted by Ulfa (2018) also states that customer satisfaction is able to mediate the relationship between Service Quality and Customer Loyalty.

The higher the customer satisfaction in mediating from product quality, the higher customer loyalty will be.

The test results using the SmartPLS software show that the higher the customer satisfaction mediated by product quality, the higher the customer loyalty to PT. PNM Attack Branch. These results are in line with several studies that have been conducted by previous researchers which according to research conducted by Taufik et.al, (2022) also state that customer satisfaction is able to mediate significantly the effect of product quality on customer loyalty.

CONCLUSION

Here are the conclusions that can be presented as follows:

1. Service quality has a significant positive effect on customer satisfaction at PT. PNM Attack Branch. This shows that the higher the service quality, the higher the customer satisfaction.
2. Product quality has a significant positive effect on customer satisfaction at PT. PNM Attack Branch. This shows that the better the product quality, the higher the customer satisfaction.
3. Customer satisfaction has a significant positive effect on customer loyalty at PT. PNM Attack Branch. This shows that the higher the satisfaction, the higher the customer loyalty.
4. Service quality has a significant positive effect on customer loyalty at PT. PNM Attack Branch. This shows that the better the service quality, the higher the customer loyalty.
5. Product quality has a significant positive effect on customer loyalty at PT. PNM Attack Branch. This shows that the higher the product quality, the higher the customer loyalty
6. The higher the customer satisfaction mediated by the quality of service, the higher the customer loyalty to PT. PNM Attack Branch. This shows that the higher customer satisfaction in mediating service quality, the higher customer loyalty.
7. The higher the customer satisfaction in mediating product quality, the higher the customer loyalty to PT. PNM Attack Branch. This shows that the higher the customer satisfaction mediated by product quality, the higher the customer loyalty.

Limitations

In the process of implementing this research, there are limitations that may affect the results of the study, namely:

1. The time factor is an aspect that becomes a limitation for researchers. Apart from that, the staff and ability factors of the researchers themselves became the limitations of the researchers in completing this thesis.
2. The distribution of questionnaires is one of the limitations that causes the research results to be less accurate. This is because researchers do not know for sure the ability of respondents to understand the statements in the questionnaire. In addition, the seriousness and honesty of the respondents in filling out the questionnaire is also a limitation in this study.
3. Research by taking the variables studied has been carried out by many other researchers. This certainly reduces the diversity of research results, so it is necessary to develop further research to examine the influence of other factors that have not been studied on customer satisfaction and customer loyalty.
4. The conclusions drawn are only based on the acquisition of data analysis, so it is hoped that there will be further research on the effect of service quality and facilities on customer loyalty by mediating customer satisfaction using different research methods, different research instruments, and different analytical tools.

Recommendation

Based on the research conclusions which state that there is an influence of service quality and facilities on customer loyalty mediated by customer satisfaction. From several indicators, each of which is considered low, the suggestions that can be given are as follows:

1. In terms of improving the quality of service for employees of PT. PNM Serang Branch, should increase knowledge in terms of service and also knowledge about the products offered. One way is to attend more training or education that is relevant to the field of work. For this reason, companies must also provide the widest possible opportunity, even if possible, provide assistance to increase employee knowledge, both facilitating training activities and providing scholarship assistance to employees to pursue further education.
2. In terms of increasing the facilities offered by the company, the company must be able to establish policies and business activities that are in accordance with what is expected/desired by the customer. This can be done by conducting surveys with customers regarding what can be done to improve the facilities offered to them. In addition, employees also have to communicate more intensely with customers in order to find out what facilities are expected by customers.
3. In terms of increasing customer satisfaction, companies must pay attention to what customers want. This is because the research results found a discrepancy with customer expectations. For this reason, there is a need for better communication in order to be able to explore what is the customer's expectation. The method includes conducting research or brainstorming the company with customers in each region within the scope of work of PT. PNM Serang Branch.
4. In terms of increasing loyalty, companies must be able to increase customer loyalty by providing confidence that the company can overcome and help solve customer financial problems, as well as improve customer business. The trick is to increase the role of business assistance to its customers. If this goes well, the customer will be closer and feel helped so that they don't need to be asked or on their own initiative will fully refer the company to relatives, friends, or other people to become customers of PT. PNM.

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