

## The Effect of Excellent Service and Product Image on Customer Loyalty Through Satisfaction as an Intervening Variable at PT. Papua Regional Development Bank Sentani Branch Office

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### ABSTRACT

*This study aims to examine the influence of service excellence and product image on customer loyalty through satisfaction as an intervening variable at PT. Bank Pembangunan Daerah Papua, Sentani Branch Office. The research was conducted at the Sentani Branch of PT. Bank Pembangunan Daerah Papua over a period of two months, from May to June 2025. The population of this study consists of customers of the Sentani Branch who have been banking with the institution for more than two years. The sample was determined using the Slovin formula, resulting in a total of 100 respondents. This research employed a survey method by distributing questionnaires to the respondents. The statistical method used to test the hypotheses was Partial Least Squares (PLS). The analysis results show that service excellence has a positive and significant effect on customer satisfaction; product image has a positive and significant effect on customer satisfaction; service excellence has a positive but not significant effect on customer loyalty; product image has a positive and significant effect on customer loyalty; customer satisfaction has a positive but not significant effect on customer loyalty; service excellence has a positive but not significant effect on customer loyalty through customer satisfaction as an intervening variable; and product image has a positive but not significant effect on customer loyalty through customer satisfaction as an intervening variable.*

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### 1. INTRODUCTION

The profit of a bank comes entirely from its customers, so this shows that banking institutions will focus on how to get more customers to increase their market share. With the development of the business world today, many banking companies use all their abilities to continue to balance competition with their competitors. This can also be associated with the characteristics of loyal customers by sticking to one product, not turning elsewhere, recommending it to others and ultimately being loyal to the bank. Reflects the overall approach of a bank employee to its customers. By providing excellent service, it is hoped that customers will remain loyal to the company.

The results of a study conducted by Ramadhan (2023) stated that excellent service has a positive and significant effect on customer loyalty, while a study conducted by Hapsari (2015) stated that excellent service

does not have a significant effect on customer loyalty. Another factor that can influence customer loyalty is product image. Product image is the impression, opinion or response that customers have towards a particular product. Product image is one way for customers to differentiate one product from another. Customers will be interested in using the product if they have a positive image of the product they are going to buy.

The existence of a positive product image provides benefits for the company, because customers will tend to recommend the product to others. Product image has the potential to form positive perceptions and customer trust in the product, which ultimately strengthens loyalty to the product. The results of a study conducted by Almira (2021) stated that product image has a positive and significant effect on consumer loyalty, while Tjiptono & Chandra (2015) stated that product image does not significantly affect customer loyalty. Customer satisfaction is also something that companies must pay attention to.

In the increasingly developing banking business world, customers have higher standards for banking services and products, which means that customers find it increasingly difficult to feel satisfied. Banks are expected to continue to develop products and maintain the services provided to customers because satisfied customers will return to buy and will tell others about their good experiences with the product or service. Satisfaction is a feeling of pleasure felt from the comparison between the results of a product or service and customer expectations. Customers will use their expectations as a standard in using products and services.

For banking companies, customer satisfaction is very necessary, especially in the context of the company's existence, so that customers will continue to use the company's products and services. The results of research conducted by Rohana (2020) state that satisfaction has an effect on customer loyalty, while research conducted by Prabowo and Nilamanda (2024) states that customer satisfaction does not have a significant effect on customer loyalty.

## **2. RESEARCH METHOD**

### **2.1 Ethical Considerations**

An ethics permit has been granted by the Research Ethics Committee of Institut Bisnis dan Keuangan (IBK) Nitro. Ethical Certificate Reference Number 275/ECE-1/IBKN/8/2024.

### **2.2 Design**

The research design used is a quantitative approach with a survey method conducted on Customers at the Papua Regional Development Bank, Sentani Branch, Papua, Indonesia. This location was chosen as the research location because it has several unique characteristics by considering local wisdom that influences the characteristics of respondents. The population of this study was all customers of the Papua Regional Development Bank, Sentani Branch who had been customers for more than 2 years. The number of customers provided by the Papua Regional Development Bank, Sentani Branch was 2,742 customers. To simplify this study, the research used the Slovin by sugiyono (2025) formula to determine the number of samples used, which was 100 respondent.

### **2.3 Data collection**

Data collection was conducted from January to March 2024. To obtain the data needed to answer the research objectives, a questionnaire was distributed through an online survey using Google Forms. The research construction was accessed on a five-point Likert scale ranging from (1) strongly disagree (STS), (2) disagree (TS), (3) sufficient (C), (4) agree (S), and (5) strongly agree (SS) (Hendra et al., 2024). The response variable used in this study is social media Service Excellent ( $X^1$ ). Product image ( $X^2$ ). The predictor variable used in the study is customer loyalty (Y). And the intervening variables are Customer Satisfaction (Z)

### **2.4 Data analysis**

The analysis used in data processing includes descriptive analysis and inferential analysis. Descriptive analysis is interpreted as data analysis to present information in the form of tables and graphs in describing the distribution of respondents' answers through the size of the mean, percentage, variance, and standard deviation. To obtain the results of the interpretation of respondents' responses to the research variables, each variable is subjected to a scoring analysis with the equation, namely class interval = (highest score - lowest score)/ number of classes =  $(5-1)/5 = 0.8$ .

Thus, a categorization is arranged which includes (a) very low in the interval  $> 1.00 - 1.80$ ; (b) low in the interval  $> 1.80 - 2.60$ ; (c) sufficient in the interval  $> 2.60 - 3.40$ ; (d) high in the interval  $> 3.40 - 4.20$ ; and (e) very high in the interval  $> 4.20 - 5.00$ . Meanwhile, inferential statistical analysis was conducted using structural equation model (SEM) analysis with Partial Least Square (SEM-PLS) with the help of Smart PLS software. This analysis aims to determine the effect of various response variables on predictor variables both partially and simultaneously.

### 3. RESULTS AND DISCUSSIONS

#### 3.1 Respondent Descriptive

Respondent characteristics described in this section include age, gender, and occupation. According to Table 1, 100 customers of the Papua Regional Development Bank, Sentani Branch, aged 17 to 23 years, 9 customers or 9% of the total respondents, aged 24 to 30 years, 12 customers or 12% of the total respondents, aged 31 to 40 years, 57 customers or 57% of the total respondents, aged 41 to 50 years, 14 customers or 14% of the total respondents, and aged equal to or above 51 years, 8 customers or 8% of the total respondents.

**Table 1.** Respondent Description

Respondent Description	Presentase %	Total
Age (years)		
17 – 23	9	100
>24 – 30	12	
>31 – 40	57	
>41 – 50	14	
> 51	8	
Gender		
Male	36	100
Female	64	
Type of work		
ASN/Employees	46	100
Entrepreneur	32	
Students	13	
Other	9	

#### 3.2 Variable Description

Based on the data collected from the questionnaire regarding the variables used in this study, it shows that the frequency distribution of each variable is as shown in Table 2 below.

**Table 2.** Variable Description

Variable	Indicator Items	Alternative Answers					Average	Total Average
		STS	TS	C	S	SS		
Customer Loyalty	Y1	1	2	4	57	36	4.25	4.16
	Y2	0	1	7	49	51	4.32	
	Y3	0	17	20	53	47	4.67	
	Y4	1	5	10	41	59	4.20	
Service Exelent	Y5	1	4	7	48	40	4.22	4.38
	Y6	1	1	7	49	42	4.30	
	X1.1	1	1	7	49	42	4.30	
	X1.2	1	2	6	46	45	4.32	
	X1.3	1	0	3	40	56	4.50	
	X1.4	1	1	5	50	43	4.33	
	X1.5	1	0	8	46	45	4.34	
Brand Image	X1.6	1	0	2	38	59	4.54	4.21
	X2.1	1	0	16	51	32	4.13	
	X2.2	1	0	5	53	41	4.66	
	X2.3	1	1	6	56	36	4.25	
Customer Satisfaction	X2.4	1	0	7	56	36	4.26	4.24
	X2.5	1	1	8	46	37	4.24	
	X2.6	1	2	18	45	34	4.09	

Variable	Indicator Items	Alternative Answers					Average	Total Average
		STS	TS	C	S	SS		
	Z1	1	0	16	51	32	4.13	4.21
	Z2	1	0	5	53	41	4.33	
	Z3	1	1	6	56	36	4.25	
	Z4	1	0	56	56	36	4.26	
	Z5	1	1	8	46	37	4.24	
	Z6	1	2	18	45	34	4.09	

Table 2 explains that the average respondent chose the answer alternatives agree and strongly agree. Meanwhile, the answer alternatives strongly disagree, disagree, and quite no respondents chose. This result is very interesting to be a finding that shows that the variable aspects submitted to respondents show very good answers and show that Service Excellent, brand image, Customer satisfaction, and customer loyalty are very much in accordance with consumer desires. This is very visible in the total average value of each variable with a value > 4.16, thus the value is in the very high category (between 4.16 - 5.00).

### 3.3 Factor and reliability analysis

The measurement model in this study consists of a reflective measurement model which is carried out through an evaluation of the reflective measurement model consisting of a loading factor  $\geq 0.70$ , composite reliability  $\geq 0.70$  and Average Variance Extracted (AVE)  $\geq 0.50$  as well as an evaluation of discriminant validity, namely the Fornell and Lacker criteria and Heterotrait Monotrait Ratio (HTMT) below  $\leq 0.90$  (Hair et al., 2019).

**Table 3. Validity**

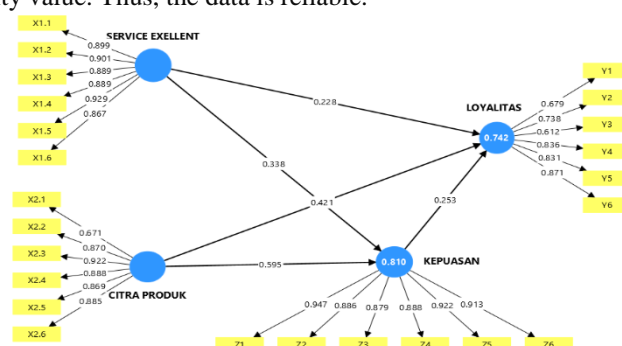
Variabel	Average Variance Extracted (AVE)	Keterangan
Customer Loyalty	0.588	Valid
Service Excellent	0.803	Valid
Brand Image	0.731	Valid
Customer Satisfaction	0.821	Valid

From the table It can be seen that the customer loyalty, excellent service, product image and customer satisfaction questionnaires are declared valid because they have an average variance extracted (AVE) value with an AVE value above 0.5, meaning that all variables used as indicators are appropriate to be used as questionnaires.

**Table 4. Reliability**

Variabel	Cronbach's Alpha	Keterangan
Customer Loyalty	0.857	Reability
Service Excellent	0.951	Reability
Brand Image	0.924	Reability
Customer Satisfaction	0.956	Reability

The results of the reliability test calculations for all variables can be seen in full in the table below. From the table it can be seen that the variables of customer loyalty, excellent service, product image and customer satisfaction are declared valid because they have a Cronbach alpha value > 0.7 so that it can be concluded that all variables have a high reliability value. Thus, the data is reliable.



### 3.4 Structural model

The results of the collinearity analysis of the R-square (R<sup>2</sup>) values of 0.810, 0.806 and 0.742 in Figure 1, show that the interpretation value of R square qualitatively shows a high influence above 50% (Hair et al., 2019). The results of the hypothesis testing are as shown in Table 5.

**Table 5. Path Coefficient**

	<b>Original Sample (O)</b>	<b>Sample Mean (M)</b>	<b>Standard Deviation (STDEV)</b>	<b>T Statistics ( O/STDEV )</b>	<b>P Values</b>
<b>Service Excellent -&gt; Customer Satisfaction</b>	0.338	0.330	0.106	3.197	<b>0.001</b>
<b>Brand Image -&gt; Customer Satisfaction</b>	0.595	0.598	0.101	5.864	<b>0.000</b>
<b>Service Excellent -&gt; Customer Loyalty</b>	0.228	0.231	0.138	1.649	<b>0.099</b>
<b>Brand Image -&gt; Customer Loyalty</b>	0.421	0.418	0.149	2.821	<b>0.005</b>
Customer Satisfaction -> Customer Loyalty	0.253	0.257	0.170	1.490	<b>0.136</b>

According to Table 5 The first hypothesis (H1) states that excellent service has a positive and significant effect on customer satisfaction. The results of hypothesis testing using PLS show that the original sample value/path coefficient on excellent service on customer satisfaction is 0.338 and the p-value is 0.001 less than 0.05 so that it can be interpreted that excellent service has a positive and significant effect on customer satisfaction so hypothesis 1 is accepted.

The second hypothesis (H2) states that product image has a positive and significant effect on customer satisfaction. The results of hypothesis testing using PLS show that the original sample value/path coefficient on product image on customer satisfaction is 0.595 and the p-value is 0.000 less than 0.05 so that it can be interpreted that product image has a positive and significant effect on customer satisfaction so hypothesis 2 is accepted.

The third hypothesis (H3) states that excellent service has a positive and significant effect on customer loyalty. The results of hypothesis testing using PLS show that the original sample value/path coefficient on excellent service on customer loyalty is 0.228 and the p-value is 0.099 more than 0.05 so it can be interpreted that excellent service has a positive and insignificant effect on customer loyalty so hypothesis 3 is rejected.

The fourth hypothesis (H4) states that product image has a positive and significant effect on customer loyalty. The results of hypothesis testing using PLS show that the original sample value/path coefficient on product image on customer loyalty is 0.421 and the p-value is 0.005 less than 0.05 so it can be interpreted that product image has a positive and significant effect on customer loyalty so hypothesis 4 is accepted.

The fifth hypothesis (H5) states that customer satisfaction has a positive and significant effect on customer loyalty. The results of hypothesis testing using PLS show that the original sample value/path coefficient on customer satisfaction on customer loyalty is 0.253 and the p-value is 0.136 more than 0.05 so that it can be interpreted that customer satisfaction has a positive and insignificant effect on customer loyalty, so hypothesis 5 is rejected.

Table 6 The testing of the mediation effect hypothesis through customer compliance as an intervening variable using PLS. The test results can be seen in the following table.

**Table.6 Results of the Mediation Effect Hypothesis Test.**

	<b>Original Sample (O)</b>	<b>Sample Mean (M)</b>	<b>Standard Deviation (STDEV)</b>	<b>T Statistics ( O/STDEV )</b>	<b>P Values</b>
Service Excellent -> Customer Satisfaction-> Customer Loyalty	0.086	0.083	0.062	1.373	<b>0.170</b>
Brand Image -> Customer Satisfaction -> Customer Loyalty	0.151	0.156	0.112	1.345	<b>0.179</b>

The sixth hypothesis (H6) states that excellent service has a positive and significant effect on customer loyalty through customer satisfaction as an intervening variable. The results of hypothesis testing using PLS show that the original sample value/path coefficient on the relationship between excellent service, customer loyalty and customer satisfaction is 0.086 and the p-value is 0.170 more than 0.05 so that it can be interpreted that excellent

service has a positive and insignificant effect on customer loyalty through customer satisfaction as an intervening variable, so hypothesis 6 is rejected

The seventh hypothesis (H7) states that product image has a positive and significant effect on customer loyalty through customer satisfaction as an intervening variable. The results of hypothesis testing using PLS show that the original sample value/path coefficient on the relationship between product image, customer loyalty and customer satisfaction is 0.151 and the p-value is 0.179 more than 0.05 so that it can be interpreted that product image has a positive and insignificant effect on customer loyalty through customer satisfaction as an intervening variable, so hypothesis 7 is rejected.

### **3.5 The Influence of Excellent Service on Customer Satisfaction at Bank Papua Sentani Branch**

The results of the hypothesis test of the excellent service variable on customer satisfaction obtained a value of 0.338 with a significant value of  $0.001 < 0.05$ , which states that the excellent service variable has a positive and significant influence on customer satisfaction at Bank Papua, Sentani Branch. This means that the excellent service factor is very significant in increasing customer satisfaction at Bank Papua, Sentani Branch. This result is in line with the first hypothesis in this study which states that excellent service has a positive and significant influence on customer satisfaction at Bank Papua, Sentani Branch. The results of this study are in line with research conducted by Ramadhan (2023) which explains that excellent service has a positive and significant effect on customer satisfaction.

### **3.6 The Influence of Product Image on Customer Satisfaction at Bank Papua Sentani Branch.**

The results of the hypothesis test of the product image variable on customer satisfaction obtained a value of 0.595 with a significant value of  $0.000 < 0.05$ , which states that the product image variable has a positive and significant effect on customer satisfaction at Bank Papua, Sentani Branch. This means that the product image factor is very significant in increasing customer satisfaction at Bank Papua, Sentani Branch. This result is in line with the second hypothesis in this study which states that product image has a positive and significant effect on customer satisfaction at Bank Papua, Sentani Branch.

The relationship between product image factors and customer satisfaction has a unidirectional and strong relationship. This is because there are indicators in the product image that provide perceptions and values for customer satisfaction at Bank Papua, Sentani Branch. So it is hoped that Bank Papua, Sentani Branch, will maintain the product image it has so that customers will always feel satisfied with using Bank Papua, Sentani Branch products. The results of this study are in line with research conducted by Harahap et al. (2022) simultaneously, product image has a positive and significant effect on customer satisfaction.

### **3.7 The Influence of Service Excellent on Customer Loyalty at Bank Papua, Sentani Branch.**

The results of the hypothesis test of the Service Excellent variable on customer loyalty obtained a value of 0.228 with a significant value of  $0.099 > 0.05$  which states that the Service Excellent variable has a positive and insignificant influence on Customer Loyalty at Bank Papua, Sentani Branch. This means that the Service Excellent factor is less significant in increasing Customer Loyalty at Bank Papua, Sentani Branch. This result is not in line with the third hypothesis in this study which states that Service Excellent has a positive and significant influence on Customer Loyalty at Bank Papua, Sentani Branch.

The relationship between the Service Excellent factor and Customer Loyalty has a unidirectional relationship but is not strong enough. This is because there is an indicator in Service Excellent that provides a weak perception and value for Customer Loyalty of Bank Papua Sentani Branch customers, where the better the Service Excellent enjoyed by customers, the higher the customer loyalty at Bank Papua Sentani Branch but the results are not significant. The results of this study are in line with research conducted by Hapsari (2015) which shows that excellent service has a significant effect on customer satisfaction, but does not have a significant effect on customer loyalty.

### **3.8 The Influence of Product Image on Customer Loyalty at Bank Papua, Sentani Branch**

The results of the hypothesis test of the product image variable on customer loyalty obtained a value of 0.421 with a significant value of  $0.005 < 0.05$  which states that the product image variable has a positive and significant effect on customer loyalty at Bank Papua, Sentani Branch. This means that the better the digitalization of a bank's product image, the greater its influence on customer loyalty. These results are in line with the fourth hypothesis in this study which states that product image has a positive and significant effect on customer loyalty at Bank Papua, Sentani Branch. The effect of social media marketing on brand awareness.

The relationship between product image factors and customer loyalty has a very strong and unidirectional relationship. This is because there are indicators in the product image that provide perceptions and values for customer loyalty at Bank Papua, Sentani Branch. The results of this study are in line with research conducted by



Almira (2021) which states that Product Image has a Positive and Significant Effect on Consumer Loyalty.

### **3.9 The Influence of Product Image on Customer Loyalty at Bank Papua, Sentani Branch.**

The results of the hypothesis test of the product image variable on customer loyalty obtained a value of 0.421 with a significant value of  $0.005 < 0.05$  which states that the product image variable has a positive and significant effect on customer loyalty at Bank Papua, Sentani Branch. This means that the better the digitalization of a bank's product image, the greater its influence on customer loyalty. These results are in line with the fourth hypothesis in this study which states that product image has a positive and significant effect on customer loyalty at Bank Papua, Sentani Branch.

The relationship between product image factors and customer loyalty has a very strong and unidirectional relationship. This is because there are indicators in the product image that provide perceptions and values for customer loyalty at Bank Papua Sentani Branch. The results of this study are in line with research conducted by Almira (2021) which states that Product Image has a Positive and Significant Effect on Consumer Loyalty. The effect of brand awareness on customer loyalty

### **3.10 The Influence of Service Excellent on Customer Loyalty Through Customer Satisfaction as an Intervening Variable at Bank Papua, Sentani Branch**

The relationship between the factors Service Excellent, Customer Satisfaction and Customer Loyalty has a weak and unidirectional relationship. This means that customers who are satisfied with the services of Bank Papua, Sentani Branch will transform their feelings into loyalty which is indicated by consistent repurchases and recommending others to buy products and services from Bank Papua, Sentani Branch. Customers who are satisfied with the value provided by the product or service are likely to be loyal for a long time. The results of this study are in line with research conducted by Munfaqiroh et al. (2023) The effect of social media marketing on customer loyalty through brand image. states that indirectly service quality through customer satisfaction does not have a significant influence on customer loyalty.

### **3.11 The Influence of Product Image on Customer Loyalty Through Customer Satisfaction as an Intervening Variable at Bank Papua, Sentani Branch**

The results of the hypothesis test of the relationship between the variables Product Image, Customer Satisfaction and Customer Loyalty obtained a value of 0.151 with a significant value of  $0.179 > 0.05$  which states that the Product Image variable mediated by Customer Satisfaction has a positive and insignificant influence on Customer Loyalty at Bank Papua, Sentani Branch. This result is not in line with the sixth hypothesis in this study which states that product image has a positive and significant effect on customer loyalty through customer satisfaction as an intervening variable at Bank Papua, Sentani Branch

The relationship between the factors Product Image, Customer Satisfaction and Customer Loyalty has a weak and unidirectional relationship. This means that the better the product image owned by Bank Papua, Sentani Branch and felt by customers, the more it will provide satisfaction to customers who if customers continue to feel satisfied in using Bank Papua, Sentani Branch products which ultimately fosters customer loyalty. The results of this study are in line with research conducted by Qomarsyah (2023) which states that the influence of product quality on customer loyalty through customer satisfaction as an intervening variable is stated to have no significant effect. The effect of social media marketing on customer loyalty through brand awareness.

## **4. CONCLUSIONS**

Based on the results of the study from the discussion, the following conclusions can be drawn:

1. Service Excellent has a positive and significant effect on Customer Satisfaction at Bank Papua, Sentani Branch
2. Product Image has a positive and significant effect on Customer Satisfaction at Bank Papua, Sentani Branch
3. Service Excellent has a positive and insignificant effect on Customer Loyalty at Bank Papua, Sentani Branch
4. Product Image has a positive and significant effect on Customer Loyalty at Bank Papua, Sentani Branch
5. Customer Satisfaction has a positive and insignificant effect on Customer Loyalty at Bank Papua, Sentani Branch
6. Service Excellent has a positive and insignificant effect on Customer Loyalty through Customer Satisfaction as an intervening variable at Bank Papua, Sentani Branch
7. Product Image has a positive and insignificant effect on Customer Loyalty through Customer Satisfaction as an intervening variable at Bank Papua, Sentani Branch

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