SERVICE QUALITY DYNIAMICS AND BANK CUSTOMER LOYALTY : STUDY OF PT BANK CENTRAL ASIA Tbk BINTARO

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ABSTRACT

This research aims to prove that the quality of service activities, the more performance of a bank exists. This study uses qualitative and quantitative analysis, where analysis is to determine the performance of bank services, qualitative analysis is to determine service quality, the relationship with customer loyalty, while quantitative analysis aims to determine the effect of service quality, will form perceived value which then affects satisfaction and loyalty. BCA customers in the future. Through the questionnaire data source using AMOS software.

Based on the results of research that has been carried out, that PT Bank BCA Tbk in Bintaro, namely the quality of services provided to customers has a very large influence in achieving customer loyalty. This does not just happen because of the model that has been studied. The variable of service quality in achieving loyalty, was influenced by other variables. Then the variables that influence are the value perception variable and the image variable. The need to build good relationships with customers in addition to providing good service quality, so that other variables can be created.

Keywords: *Loyalty, Service Quality, Perceived Value, Image, BCA Bank, Structural Equation Modeling*

INTRODUCTION

In this era of globalization, the competition in the banking business is increasing, this proves the increasing importance of improving service quality. Service quality is the key to banking performance, because their survival depends on the quality of service to their customers. Currently, awareness of customer rights to services is increasing. The demands of change and competition urgently require constant progress in the quality of services from the bank in order to keep customers loyal. This study aims to test whether bank customers are satisfied with the bank services provided to them, which in turn can form customer loyalty.

Referring to Portela & Thanassolis (2006), the relationship between service quality and customer loyalty in the banking system is very limited, in addition, studies on bank branch efficiency generally do not take into account changes in the role of bank branches. Service quality is very important in analyzing the performance of bank branches, because their survival depends on the quality of their services (Portela & Thanassolis, 2006).

The dynamic of the financial system is creating the need to focus more on the customer rather than just the product in order to be more competitive. This sector has been characterized by the emergence of new forms of banking services such as internet banking, Automated Teller Machines (ATM), phone banking, and so on. Financial market conditions and global competition have forced bankers to explore the importance of customer loyalty and maintaining good relationships with customers. Therefore, bank management needs to develop strategies that can create a competitive advantage. Competitive advantage can be created through high service quality where service quality has been proven to lead to customer loyalty

The increasing awareness of bank customers to the rights of customers, especially to the demands of change and competition that requires continuous improvement in the quality of bank services for customers to remain loyal makes the quality of service delivered a major determinant of overall satisfaction, which in turn leads to customer retention. (Ennew and Binks 1999). The quality of transactions between service providers and customers can improve bank customer relationships to be long-term, closer and trustworthy.

Perceived value is the perception of the interpretation results received into a meaningful and complete picture in the minds of consumers of a product. In this case, customer value can be categorized into four dimensions, namely functional value, social value, emotional value, and sacrifice value (Wang et al, 2004: 117). Customer perceived value is a useful framework to be applied in many situations and generates a broad view.

Image is the way customers perceive a company or its products. The identity is the various ways that are directed by the company to identify itself and position itself or its products. The company designs an identity or positioning to form a public image (public perception) of the company or its products. The image is influenced by external stimuli (information) and also elements of human feelings or emotions. A company that has a good image (reputation) is a very important factor because it will provide various benefits. Companies that have a good image or reputation will encourage consumers to buy the products offered, improve competitiveness, encourage employee morale, and increase customer loyalty (Istijanto, 2005;185). Referring to Heerden and Puth (in Istijanto, 2005;198), there are four dimensions that can be used in measuring customer perceptions of the image of a bank, namely: 1) bank dynamics factor, 2) bank stability and credibility factor, 3) bank identity factor in general. visual, 4) Bank service factor.

Oliver (1993) defines loyalty as a deeply held commitment to buy or re-buy a preferred product or service in the future despite situational influences and marketing efforts having the potential to cause customers to switch. The characteristics of loyal customers include (1) making regular purchases, (2) buying outside the product and service line, (3) rejecting other products and being immune to the attractiveness of competitors, and (4) attracting customers. new to the company.

PT Bank BCA Tbk is the largest national private bank that must be ready to face competition with foreign banks and private banks that have been owned in order to maintain business continuity. In terms of savings products, Bank Central Asia (BCA) excels, while in terms of brand awareness and customer perceptions with various experiences, the Tahapan BCA savings product has become top of mind in the market. The long queues that are often seen at the door of the automated teller machine (ATM) do not make customers feel bored and look at other ATMs or banks. In the 2010 Customer Loyalty Index survey results from Markplus Insight, PT Bank BCA Tbk was placed as the bank with the most loyal savers for six consecutive years. The qualitative dimension is not contradictory because quantitatively PT Bank BCA Tbk is indeed very successful in

terms of its savings performance. PT Bank BCA Tbk continues to be the largest bank in terms of savings, beating two other giant banks with larger assets.

This achievement that has been successfully maintained is BCA's effort to maintain and improve its reputation in front of stakeholders. As a service company, reputation and service are spearheads to attract and retain customers. Therefore, BCA continues to make various efforts to continue to maintain its reputation and improve services to loyal BCA customers.

Customer interest is still in banks that offer ease of transaction, which has an impact on the seizure of third party funds. Maintaining customer loyalty is a powerful way to cultivate low-cost funds. It's no wonder that banks spend billions of rupiah every year in pursuit of customer loyalty.

In this study the author will examine the level of quality of services provided by banks that can lead to customer loyalty. Therefore, in order to explain the purpose of banking, the description of the variables that affect customer loyalty is described in detail in order to create superiority or competitiveness among banking companies, especially in the increasingly sharp bank competition. So in this context the authors present variables such as the influence of service quality, perceived value and image to be tested, on customer loyalty.

LITERATURE REVIEW

Service Quality

Service quality is one of the important factors for the success of the bank as a service company. Because today the problem of customer satisfaction and loyalty through service has become a commitment for banks in running their business. If the service provided to customers is the best service and is able to provide optimal satisfaction for customers, then this will have a positive effect on business performance. If customer satisfaction increases, it will increase customer confidence to continue to repeat transactions at the same bank so that loyalty will be realized.

Zeithaml (in Chang & Chen, 1998) where in his research shows that service quality has a very strong impact on consumer behavior such as loyalty to company products, willingness to pay more and reluctance to switch to other products. Thus, it means that service quality makes the company achieve better performance.

Value Perception

Customer perceived value or customer perceived value is the difference between the prospective customer's evaluation of all the benefits and all costs of a particular offer and other alternatives considered. Total customer value is the perceived monetary value of the set of economic, functional and psychological benefits that customers expect from a particular market offer. Meanwhile, total customer costs or total customer costs are a set of costs that must be incurred by customers to evaluate, obtain, use and dispose of certain market offerings, including monetary, time, energy, and psychological costs (Kotler, 2005). Thus, the value that the customer thinks is based on the difference between what the customer gets and what he or she provides for the various possible options. The customer gets the benefit and assumes the cost. Marketers can increase the value of a customer's offer by a combination of increasing functional or emotional benefits or reducing one or more types of costs.

Company Image

Corporate image can be used as a competitive tool that is very influential in purchasing decisions, therefore companies must conduct research on consumers to find out the image embedded in the minds of each consumer.

A bad image can lead to a perception that the product is not of high quality, so that customers are easily angry for every small mistake because their needs and desires are not met, so that customers will feel dissatisfied and move to other companies. A good image raises the perception of quality products, so that customers can take advantage of a mistake, although not for subsequent mistakes and their needs and desires are met so that customers will feel satisfied and loyal to the company.

Loyalty

Literally loyal means loyal, or loyalty can be interpreted as a loyalty. This loyalty arises without coercion, but arises from self-awareness in the past. Efforts made to create customer satisfaction are more likely to influence customer attitudes. While the concept of customer loyalty emphasizes more on buying behavior.

The term loyalty is often used by marketing experts and business practitioners, loyalty is a concept that seems easy to talk about in everyday contexts, but becomes more difficult when analyzed.

Customer loyalty is one of the core goals pursued in modern marketing. This is because with loyalty, it is expected that the company will get long-term benefits from the mutualism relationship that exists within a certain period of time.

Boulding (in Ali Hasan, 2008:83) suggests that the occurrence of brand loyalty to customers is caused by the influence of satisfaction and dissatisfaction with the brand which accumulates continuously in addition to the perception of product quality.

Based on the explanation above, conclusions can be drawn for the submission of hypotheses with this research model as follows:
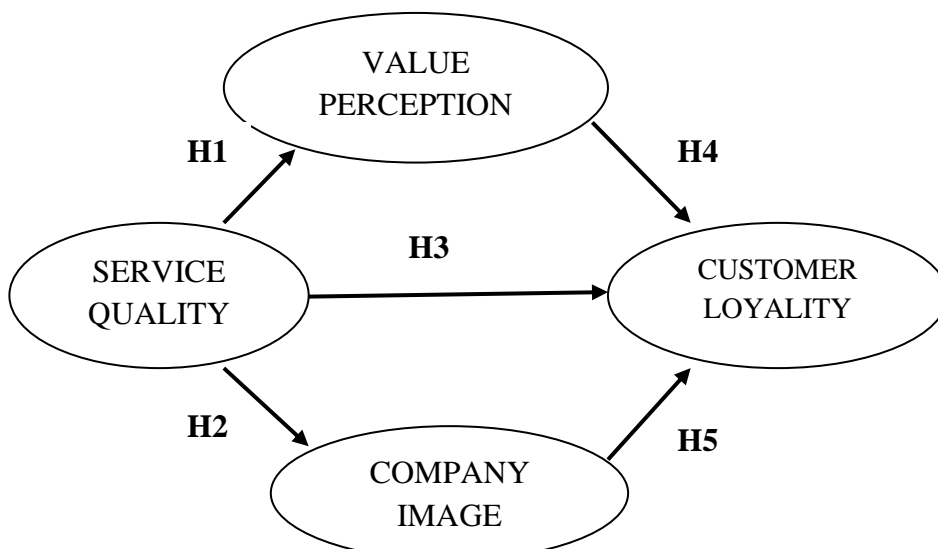
RESEARCH METHOD

This study uses the Structural Equation Model (SEM) analysis technique which is operated using the AMOS program. Structural Equation Modeling (SEM) some call it the Analysis of Moment Structures (AMOS). SEM is an integrated approach between Factor Analysis, Structural Model and Path Analysis. On the other hand, SEM and AMOS are also an integrated approach between data analysis and concept construction. With SEM, three activities can be carried out simultaneously, namely checking the validity and reliability of the instrument (equivalent to confirmatory factor analysis), testing the relationship model between latent variables (equivalent to Path Analysis) and obtaining useful models for forecasting or forecasting (equivalent to Structural Models). or Regression Analysis). SEM is useful as a very useful statistical tool and becomes a "must" for non-experimental research, where methods for theory testing have not been developed thoroughly (Bentler, 1980). Software that offers SEM include; LISREL (Joreskog and Sorbom, 1996), AMOS (Arbuckle, 1997), EQS (Bentler, 1995), ROMANO (Browne, Mels and Coward, 1994), SEPATH (Steiger, 1990), and LISCOM (Muthen, 1988).

Sampling

The population in this study were customers of the BCA Bintaro Cash office, totaling 11,330 customers (March 2021) based on the results of interviews with the management of the BCA Bintaro Cash Office.

Independent Variable (X)

The independent variable (free) / Predictor (forecaster) is the variable used to estimate (J. Supranto, 156:2003). Research variables that will be discussed in this study include the dimensions of service quality, perceived value and image, where the overall impression received by consumers is based on services and products which are measured based on the results actually received by consumers using indicators.

Dependent Variable (Y)

The dependent variable (dependent) / dependent variable is a variable whose value will be estimated/predicted (J. Supranto, p. 156, 2003). The dependent variable in this study is customer loyalty, where customer loyalty is the level of a person's feelings after comparing the results he feels with his expectations.

Source and Method of Determining Data/Information

The data used in this study consisted of two types, namely primary data and secondary data. Primary data, namely data obtained from the customers of PT Bank BCA Tbk Bintaro by referring to the questionnaire that has been prepared, with respondents representing the population. The questionnaire was prepared using an ordinal scale based on the Likert Summated Rating. Primary data is obtained by taking samples from part of the population. Secondary data is obtained from library research or literature from various books, internet magazines, journals, previous research and articles related to research after being processed first.

Data Collection and Analysis Techniques

Questionnaire

Data Collection Techniques using a questionnaire which is a number of questions or written statements about factual data or opinions related to the respondent's self. The questionnaire aims to obtain information data with a high level of reliability from the respondents to be measured and analyzed that are relevant to the research objectives. The answers from the respondents were answered by themselves without any influence from the researcher and the questions asked to the respondents must be clear. This research data is interval data, which is expressed in numbers that regulate the position of an object in such a way that the distance of the same number will represent the same distance from the nature of the object being measured. The type of data used in this research is quantitative data in the form of tabulated data from questionnaires, while qualitative data is in the form of interviews with respondents. The measurement scale used in this study is a Likert scale which uses a scale of 1-5 to express the level of agreement of the respondents for each question.

Analysis Design

This study uses two types of analysis, namely:

1. Qualitative Analysis

Qualitative analysis is a description of the state of a company. A definition that can be interpreted in general terms because this model is described by a sentence that can represent the quality of an object under study.

2. Quantitative Analysis

Quantitative analysis uses numbers with statistical methods, namely by distributing questionnaires to respondents using the Linkert Scale.

Hypothesis testing

According to Ghozali (2008) Structural Equation Modeling (SEM) is an evolution of the multiple equation model developed from econometric principles and combined with regulatory principles from psychology and sociology, SEM has emerged as an integral part of academic managerial research.

SEM consists of two parts, namely the latent variable model and the measurement model (Ghozali, 2008). The first part is the latent variable model adapting the simultaneous equation model in econometrics. If in econometrics all the variables are measured/observed variables, then in this model several variables are latent variables (latent variables that are not directly measured). While the second part is known as the measurement model. describe several indicators or several measurable variables as effects or reflections of the latent variables.

The two parts of this model are answers to the two basic problems of making scientific conclusions in the social and behavioral sciences. The first problem related to measurement problems can be answered with a measurement model, while the second problem related to causal relationships can be answered using a latent variable model. Unlike other analytical techniques that can only measure unidirectional causal relationships, SEM also allows analyzing two-way relationships. which appears frequently in the social and behavioral sciences. SEM belongs to the family of multivariate statistics dependencies that allow analysis of one or more independent variables involved, which may be in the form of continuous or discrete variables, in the form of latent or

observed variables. In practice, SEM is a combination of two separate statistical methods that involve factor analysis.) developed in psychology and psychometry and simultaneous equation modeling was developed in econometrics.

RESULTS AND DISCUSSION

Data Collection Results

In this study, data collection was carried out for approximately 1 (one) week. Data was collected through the distribution of questionnaires. The method used in sampling in this study is the convenience sampling method. The distribution of the questionnaires was carried out online or by providing a hardcopy at the BCA Bintaro Cash Office. The number of respondents in this study were 100 respondents. In this study, the respondents' demographic data measured were gender, age, occupation, education, and monthly expenses. It was intended to determine the characteristics of the respondents who became the research sample.
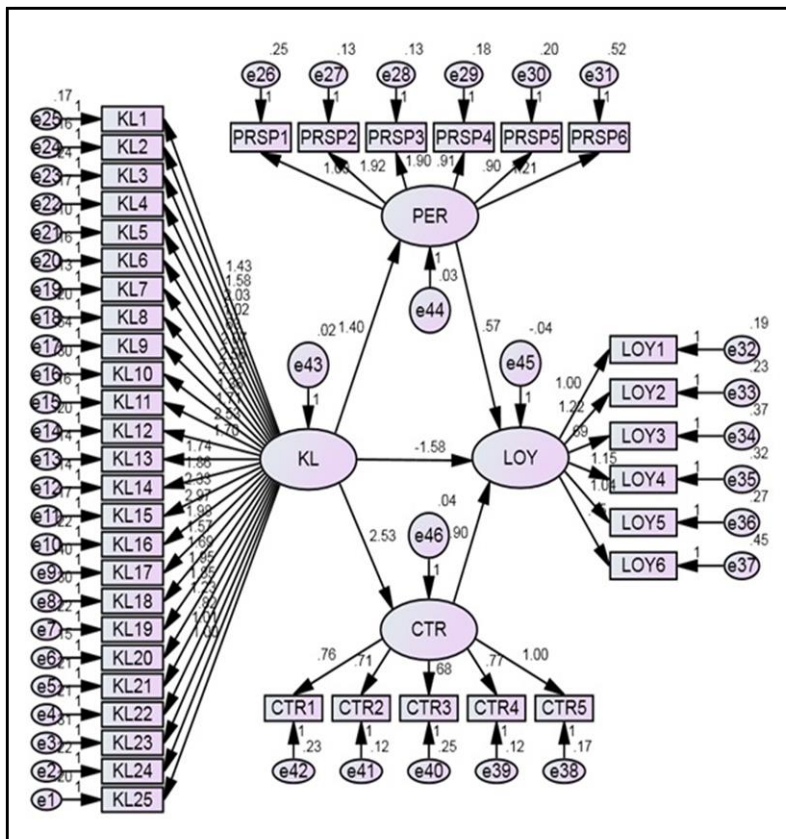
Structural Equation Model

Table 1 Research Model Fit Test

Dependent Variable (Y)	Independent variable (X)	Determination koef.(R^2)
Loyality	Service Quality	0.406
	Value Perception	0.366
	Image	0.228

Source : Primer data,

Based on the results of the determination index test above, the following is the explanation.

1. Based on the results of the determination index test (R2), it is known that the Service Quality variable can explain the Loyalty variable of 0.406. This shows that Service Quality can explain Loyalty by 40.6% and the rest is influenced by other variables.

2. Based on the results of the determination index test (R2), it is known that the Value Perception variable can explain the Loyalty variable of 0.366. This shows that perceived value can explain loyalty by 36.6% and the rest is influenced by other variables.

3. Based on the results of the coefficient of determination (R2), it is known that the Image variable can explain the Loyalty variable of 0.228. This shows that image can explain loyalty by 22.8% and the rest is influenced by other variables.

The Influence of Service Quality on Perception

Based on the results of the study, it is known that service quality has a positive and significant effect on perceptions. This happens because service quality has an important role in influencing perceptions. Based on the experience gained, customers have a tendency to build certain expected values. This expectation value will have an impact on customers to make comparisons with competitors from what they have experienced. This assessment will directly affect the customer's views and assessments of competitors. Therefore, good service quality needs to be built continuously. According to (Brown and Dacin, 1997) The reputation of a bank is very important from the customer's point of view to provide an overview of the quality of service produced. The higher the service quality perceived by the customer, the higher the customer's perception of the perceived value so that the customer is willing to make transactions (Chapman and Wahlers, 1999). With customer satisfaction with service, customers who are truly satisfied will appear a desire to continue to establish partnership relationships and an interest in repurchasing. In addition, good customer care must be maintained so that customers can be committed and there will be no transfer to another bank

The Influence of Service Quality on Image

Based on the results of the study, it is known that service quality has a positive and significant effect on image. This is because the image has a big influence on the quality of service that was felt before. According to Cempakasari and Yoestini (2003), company image is a public view of a company that is considered good or not, which is viewed globally for things such as openness, quality and others so that it can be said as a view of the company's movements. Image is something that was formed by PT Bank BCA in the face of competition and can face negative influences on PT Bank BCA so as to maintain the quality of services provided to its customers. Because the company's image affects customer satisfaction, PT Bank BCA must maintain the company's image in the eyes of the public by always improving communication with customers both directly and indirectly.

The Influence of Perception on Loyalty

Based on the results of the study, it is known that perception has a positive and significant effect on loyalty. This is because the perception has a relationship that can create customer loyalty. According to (Paliati, 2007) that the customer's perception of the value for the quality offered is relatively higher than competitors, it will affect the level of customer loyalty, the higher the perceived value perceived by the customer, the greater the possibility of a relationship (transaction). So PT Bank BCA maintains and builds relationships with customers, so that what they feel they want can be fulfilled. The customer will have a perception of what he feels, so it is less likely that the customer will switch to another bank.

The Effect of Image on Loyalty

Based on the results of the study, it is known that the image has a positive and significant effect on loyalty. This is because the image has a relationship that can create customer loyalty. Customer loyalty is influenced by the image, then the image is a trigger for the formation of loyalty. According to Selnes (1993) image is expected to be an important factor of loyalty, direct experience has a strong influence on image. So the image itself is an award obtained by the bank because of the advantages that exist in the bank, such as the capabilities it has. so that the bank will continue to be able to develop itself to continue to be able to create new things again to meet customer needs. PT Bank BCA always maintains their image, because of the excellence and capabilities they have achieved so far, making customers believe in the credibility of Bank BCA. This will influence customers to be loyal to Bank BCA.

The Influence of Service Quality on Loyalty

Based on the results of the study, it is known that Service Quality has a negative and insignificant effect on Loyalty. The results of this study contradict the hypotheses previously proposed. This insignificant value indicates that the better quality of services provided by PT Bank BCA TBK Bintaro Cash Office may not necessarily make customers loyal to Bank BCA Bintaro Cash Office.

Indirectly influenced by other variables, namely perception and image. This shows that the BCA Bintaro Cash Office, according to the author, is still a small-scale sub-branch office, so the services provided have not been maximized. Overall perception and image of BCA Bintaro Cash Office is very good in increasing Loyalty

Competition for bank customers is very tight. With a large number of banks and branch offices and various products offered by banks, service quality is very important for banks to retain customers or acquire new customers. However, even though the service quality of a bank is considered quality, its customers are not necessarily loyal. Customer loyalty to the services of a bank is not always in line with the quality of the bank's services. The public as customers targeted by the banking industry have various considerations in choosing the banking service business they will use, this can be seen from the interest rate factor and the types of products offered by banks, the level of comfort felt by the community in terms of saving money in banks, as well as regarding the ease of obtaining a loan. According to Susanto (2008:65) that there are other factors that affect customer loyalty besides service quality. And according to Setiawan and Ukudi (2007:225) also said that service quality does not directly affect customer loyalty. This shows that to create customer loyalty cannot be directly achieved through service quality. Hidayat (2009: 69) says that improving service quality marked by better service quality is only able to increase customer satisfaction but does not necessarily automatically make customers loyal.

CONCLUSION

Based on the results of data analysis in this study related to the analysis of the influence of service quality, perceived value and corporate image on customer loyalty at PT bank Central Asia Tbk, KCP Bintaro, it can be concluded as follows:

a. The results of this study indicate that service quality in terms of tangibles, reliability, responsiveness, assurance and empathy has an effect on customer value perceptions of PT. Bank Central Asia KCP Bintaro. The better the quality of services provided by PT. Bank Central Asia KCP Bintaro to customers, the better the customer's perception of PT. Bank Central Asia KCP Bintaro. A good perception of value affects customer loyalty, thus making customers loyal. Customers will feel happy to use the services of PT. Bank Central Asia KCP Bintaro. Customer satisfaction can be achieved because of good service from the staff and management of PT. Bank Central Asia. Tbk.

b. The results of this study indicate that there is an influence between service quality in terms of tangibles, reliability, responsiveness, assurance and empathy dimensions with the corporate image of PT. Bank Central Asia KCP Bintaro. These results indicate that if the company is able to provide the best service to its customers, then the customer's trust in the bank's reputation will be better so that it has an impact on increasing customer satisfaction in using products at PT. Bank Central Asia KCP Bintaro, this also has an impact on customer loyalty. With good service, it will increase the level of customer confidence to guarantee all their assets at PT. Bank Central Asia KCP Bintaro even entrusts to the bank all its business financial operations through the customer's account at PT. Bank Central Asia KCP Bintaro, so that the trust from customers in the bank will increase the Company's image in the eyes of customers. This will continue to customer loyalty.

c. The results of this study indicate that there is an influence between service quality in terms of tangibles, reliability, responsiveness, assurance and empathy dimensions with PT. Bank Central Asia KCP Bintaro. Service quality indirectly affects loyalty. However, research proves service quality does not significantly affect loyalty, it is necessary to have other variables that support it to make customers loyal. Then PT. Bank Central Asia KCP Bintaro needs to build relationships and serve its customers and fulfill their needs as expected.

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