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Research Article

The Influence of Marketing Communication and Service Quality on Customer Loyalty Using Tabungan Simpeda Products at PT Bank Pembangunan Daerah Kalimantan Barat Main Branch Through Satisfaction as an Intervening Variable

Diki Wahyudi*, and Ananda Archie

Faculty of Economic and Business, Universitas Muhammadiyah Pontianak, Pontianak, Indonesia, 78123
*Corresponding Author: 211310180@unmuhpnk.ac.id | Phone: +62 857-5267-6960

ABSTRACT

This study aims to analyze the influence of marketing communication and service quality on customer loyalty for Tabungan Simpeda customers at PT Bank Pembangunan Daerah Kalimantan Barat Main Branch, with satisfaction as an intervening variable. This research uses an associative quantitative approach with a sample of 100 active customers selected through purposive sampling. Data were collected through observation, questionnaires, and secondary documents, then analyzed using the Partial Least Square - Structural Equation Modeling (PLS-SEM) method with SmartPLS. The direct effect test shows that marketing communication and service quality have a direct and significant effect on satisfaction and loyalty. In addition, satisfaction has a direct effect on loyalty. The F-Square test shows that the contribution of marketing communication to loyalty is 0.354 (strong category), service quality to loyalty is 0.329 (moderate), and satisfaction to loyalty is 0.211 (moderate). The indirect effect test shows that satisfaction successfully mediates the influence of marketing communication and service quality on loyalty. In conclusion, marketing communication and service quality are proven to be key factors in increasing satisfaction, which ultimately strengthens customer loyalty. The practical implication of this study highlights the importance of consistent communication strategies and excellent service quality to maintain customer loyalty and support the competitiveness of Bank Kalbar as a regional bank. Future research is recommended to add other variables such as trust or brand image and to expand the sample to make the results more generalizable.

Keywords: Marketing Communication; Service Quality; Satisfaction; Customer Loyalty

1. INTRODUCTION

Regional banks are one of the important components for a region. Besides functioning as a driver of regional economic growth, regional banks also serve as one of the sources of local original income. By focusing on the local economy, regional banks better understand the characteristics and potential within their area, which enables them to provide more personal and responsive services. The Regional Development Bank of West Kalimantan, Bank Kalimantan Barat, hereinafter referred to as Bank Kalbar, is a bank that has the most branch offices in Pontianak City. The number of Bank Kalbar branches certainly has a significant impact on various aspects, such as the number of customers.

Bank Kalbar is proof of economic growth in West Kalimantan since 1963 under Regional Regulation No. 1 of 1963 in the form of a Regional Company. Bank Kalbar is present for the community with various services and is committed to always providing excellent service. Bank Kalbar not only acts as a financial institution but also as a development partner for West Kalimantan. Along with the times, Bank Kalbar has experienced many advances, such as integration with Automated Teller Machines (ATMs), for example ATM Bersama, which allows customers from various banks in Indonesia to withdraw cash, transfer, and perform other transactions at ATMs connected within the network, Malaysian Electronic Payment System (MEPS), which is an electronic payment system in Malaysia providing ATM and financial transaction services with connected banks, and Prima, which is an ATM network in Indonesia that allows customers from various banks to transact within the member banks. With this, all Bank Kalbar customers can easily carry out transactions both within Indonesia and across to Malaysia.

In the competitive banking service industry, many factors cause changes in the loyalty of loyal customers. Tabungan Simpeda, as one of Bank Kalbar's flagship savings products, aims to empower the local community. By consistently implementing customer feedback, this will certainly enable Tabungan Simpeda to increase loyalty and reduce the attractiveness of competitor offers. This can be seen from the growth in the number of customers over the last three years in **Table 1**.

Table 1. Number of Customers Opening New Savings Accounts in 2022-2024

Year	Number of Customers
2022	48.704
2023	53.040
2024	50.135

Source: PT. Bank Pembangunan daerah Kalimantan Barat Cabang Utama, 2025

In 2022, Bank Kalbar had 48,704 or 32.07% new customers. This number increased by 34.92% or 53,040 new customers in 2023. However, in 2024 Bank Kalbar experienced a decrease of 33.01%, with only 50,135 new customers. The number of customers opening savings accounts at Bank Kalbar Main Branch is inversely proportional to the number of customers closing savings accounts. The following shows the number of customers closing savings accounts over the last three years:

Table 2. Number of Customers Closing Savings Accounts in 2022-2024

Year	Number of Customers	Percentage
2022	601	30,07%
2023	901	45,07%
2024	497	24,86%

Source: PT. Bank Pembangunan Daerah Kalimantan Barat, Cabang Utama, 2025

In the last three years, account closures have continued to fluctuate. In 2022, the number of customers closing savings accounts was 601 or 30.07%. This increased by 45.07% in 2023 to 901 customers. In the following year, it decreased again in 2024 to 497 or only 24.86%. Despite the dynamics of customer numbers fluctuating, Bank Kalbar, with its commitment to maintaining its productive assets, has continued to show positive growth. Marketing communication is one of the important efforts carried out by the bank to influence customer loyalty. According to Suyatno & Anjarsari (2023), marketing communication seeks to disseminate information and knowledge so that the target market is willing to accept, buy, and remain loyal to the product. This is reinforced by Rayhaniah (2022) and Dewi et al. (2024) who emphasize that marketing communication also aims to persuade and influence consumers both directly and indirectly. The effective implementation of marketing communication is expected to increase customers' knowledge and awareness of the advantages of the Tabungan Simpeda product, thereby impacting loyalty.

In addition to marketing communication, service quality is also a key factor in building loyalty. According to Tjiptono (2007) in Atmaja (2018), service quality is reflected in the comparison between the services received by customers and their expectations. Anggoman (2020) asserts that service quality is the level of excellence expected to meet customer desires, while Lauma & Barat (2024) state that service quality consists of activities offered by one party to another that are intangible in nature. Good service will enhance customers' positive perception of the bank. However, customer loyalty is not formed solely through marketing communication and service quality but also through customer satisfaction. According to Irawan & Wabiser (2025), customer satisfaction is an element that influences loyalty because when services meet expectations, customers will feel satisfied and tend to be loyal. Halim et al. (2021) add that satisfaction is the initial evaluation of actual service performance as perceived by the customer after consuming the service. Thus, satisfaction acts as an intervening variable that mediates the influence of marketing communication and service quality on loyalty.

Previous studies conducted by Dwijayanti (2015) showed that marketing communication and service quality variables have a positive and significant effect on customer loyalty. Research by Zakiy & Azzahroh (2017) indicated that service quality positively and significantly affects customer loyalty, with customer satisfaction successfully mediating the relationship between service quality and loyalty. However, this differs from the study by Septiana, Artiningsih & Hairudinor (2021) which showed that service quality did not significantly affect customer satisfaction, nor did it directly and significantly affect customer loyalty. Based on the observations made by the author, the author will conduct research on "The Influence of Marketing Communication and Service Quality on Customer Loyalty at the Main Branch of Bank Kalimantan Barat Through Satisfaction as an Intervening Variable.

2. RESEARCH METHOD

Type of Research

This study is an associative research, which aims to identify the relationship between two or more variables so that it can be used to build a theory explaining a particular phenomenon (Sujarweni, 2022). This research analyzes the relationship and influence of marketing communication and service quality on customer loyalty, with satisfaction as an intervening variable, among Tabungan Simpeda customers at Bank Kalbar Main Branch.

Data Collection Techniques

The data used in this study consist of primary data and secondary data. Primary data were obtained through direct field observation and by distributing questionnaires to customers of Bank Kalbar Main Branch. Observation was conducted to observe the implementation of marketing communication and service quality on site. Meanwhile, the questionnaire was used to gather respondents' perceptions related to the research variables (Sujarweni, 2022). The questionnaire in this study was given to respondents who are customers of the Bank Kalimantan Barat Main Branch. Secondary data were obtained from internal bank documents, such as data on the number of customers opening and closing savings accounts, as well as relevant literature, including books, financial reports, and institutional records.

Population and Sample

The population in this study consists of all Tabungan Simpeda customers of Bank Kalbar Main Branch. According to Sujarweni (2022), a population is the total number of elements possessing certain characteristics to be studied. The population size in this study is 299,475 customers. Since the total population is known, the sample size was determined using the Slovin formula Sujarweni (2022) with a margin of error of 10%:

$$n = \frac{299.475}{1 + 299.475(0,1)^2}$$

Therefore, the total sample is set at 100 active customers. The sampling technique applied is purposive sampling, which according to Sujarweni (2022) is a sampling technique based on certain considerations or criteria. The sample criteria in this study are: (1) at least 17 years old; (2) active Tabungan Simpeda customers at Bank Kalbar Main Branch; (3) have used the services for more than one year; and (4) not government employees.

Research Variables & Measurement Scale

This study includes independent, intervening, and dependent variables. The independent variables are Marketing Communication (X1) and Service Quality (X2). The intervening variable is Customer Satisfaction (Z). The dependent variable is Customer Loyalty (Y). The measurement uses a Likert Scale to assess respondents' perceptions with scores ranging from 1–5, from Strongly Disagree (1) to Strongly Agree (5) (Sugiyono, 2019).

Data Analysis Technique

Data were analyzed using the Partial Least Square - Structural Equation Modeling (PLS-SEM) approach with SmartPLS software. PLS was chosen because it can simultaneously analyze relationships between latent and manifest variables (Musyaffi, Khairunnisa, & Respati, 2021). Validity tests were carried out using outer loading, AVE, and discriminant validity (Yamin, 2023). Reliability tests used Composite Reliability and Cronbach's Alpha (Siregar, 2020; Yamin, 2023). The structural model was evaluated using the R-square coefficient, F-square, Goodness of Fit (GoF), direct effect, indirect effect, and P-value (Yamin, 2023).

3. RESULTS AND DISCUSSION

3.1. Convergent Validity

Convergent validity is a measure used to assess how strongly indicators within a construct are related to one another, indicating that they effectively represent the same underlying concept. This validity is tested by examining the loading factor of each indicator on the latent construct. A higher loading factor reflects a stronger relationship between the indicator and the latent variable, signifying greater consistency in measuring the same construct. In general, a loading factor above 0.70 is considered sufficient to meet the criteria for convergent validity. The results of the convergent validity test for each variable in this study are presented in **Table 3**.

Table 3. Convergent Validity Test Results

Variable	Indicators	Loading Factor	Description
Marketing Communication (X1)	X1.1	0.866	Valid
	X1.2	0.846	
	X1.3	0.831	
	X1.4	0.870	
	X1.5	0.801	
	X1.6	0.816	
	X1.7	0.858	
	X1.8	0.812	
	X1.9	0.850	
	X1.10	0.863	
	X1.11	0.803	

	X1.12	0.791	
	X1.13	0.878	
	X1.14	0.811	
	X1.15	0.858	
	X1.16	0.835	
	X1.17	0.772	
	X1.18	0.877	
	X1.19	0.894	
	X1.20	0.850	
	X1.21	0.785	
	X1.22	0.834	
	X1.23	0.738	
Service Quality (X2)	X2.1	0.877	Valid
	X2.2	0.783	
	X2.3	0.829	
	X2.4	0.830	
	X2.5	0.879	
	X2.6	0.811	
	X2.7	0.843	
	X2.8	0.876	
	X2.9	0.873	
	X2.10	0.852	
	X2.11	0.851	
	X2.12	0.788	
	X2.13	0.886	
	X2.14	0.817	
	X2.15	0.836	
	X2.16	0.881	
	X2.17	0.824	
	X2.18	0.877	
	X2.19	0.822	
	X2.20	0.840	
Satisfaction (Z)	Z.1	0.829	Valid
	Z.2	0.745	
	Z.3	0.758	
	Z.4	0.836	
	Z.5	0.736	
	Z.6	0.777	
	Z.7	0.868	
	Z.8	0.759	
	Z.9	0.819	
Customer Loyalty (Y)	Y.1	0.843	Valid
	Y.2	0.780	
	Y.3	0.761	
	Y.4	0.820	
	Y.5	0.742	
	Y.6	0.789	
	Y.7	0.851	
	Y.8	0.768	
	Y.9	0.835	
	Y.10	0.881	
	Y.11	0.777	
	Y.12	0.811	

Source: Processed Data, 2025

Based on the results of the convergent validity test presented in **Table 3**, it is known that all indicators of each variable namely Marketing Communication, Service Quality, Satisfaction, and Customer Loyalty have loading factor values in the original sample greater than 0.70. Therefore, all indicators are declared valid and can be used as appropriate measures for each corresponding latent variable.

3.2 Discriminant Validity

Discriminant validity test aims to evaluate whether each construct can be clearly distinguished from other constructs using the Fornell-Larcker criterion. A construct is considered to meet the requirement if its Fornell-Larcker value appears higher than its correlations with other latent variables. When this condition is fulfilled, it indicates that the construct demonstrates adequate discriminant validity, as its indicators tend to relate more strongly to their own construct than to others. The results of the discriminant validity test in this study appear in **Table 4**.

Tabel 4. Discriminant Validity Test Results

Variable	Satisfaction	Marketing Communication	Service Quality	Customer Loyalty
Satisfaction	0.793			
Marketing Communication	0.628	0.833		
Service Quality	0.819	0.683	0.844	
Customer Loyalty	0.727	0.626	0.643	0.806

Source: Processed Data, 2025

Based on the results of the discriminant validity test shown in **Table 4**, it can be seen that each construct has a Fornell-Larcker criterion value higher than its correlation with other constructs. This indicates that the indicators are more strongly associated with their respective constructs than with any other constructs. Therefore, it can be concluded that each construct demonstrates good discriminant validity, as it is clearly distinguishable from other constructs in the model, supported by the fact that each construct has a Fornell-Larcker value greater than 0.70.

3.3 Average Variance Extracted (AVE)

The next method to see the validity of a construct can be conducted by looking at the Average Variance Extracted (AVE). A construct is considered valid if it has an AVE value > 0.50. The AVE values in this study are presented in **Table 5**.

Table 5. Average Variance Extracted (AVE)

Construk	AVE
Marketing Communication (X1)	0.694
Service Quality (X2)	0.713
Satisfaction (Z)	0.629
Customer Loyalty (Y)	0.649

Source: Processed Data, 2025

Based on the results of the Average Variance Extracted (AVE) analysis presented in **Table 5**, all variables in this study show AVE values greater than 0.50. This indicates that each construct has met the criteria for discriminant validity. Therefore, the indicators used in this study can be considered to have satisfied the requirements for validity.

3.4 Reliability Test

The assessment of Composite Reliability in the measurement model aims to evaluate the reliability level of a construct. A construct is considered reliable if the composite reliability value exceeds 0.70, indicating a high level of internal consistency. Additionally, a Cronbach's Alpha value greater than 0.60 is also used as a supporting indicator for reliability testing. These two measures ensure that the indicators within the construct consistently measure the intended concept. The results of the reliability test in this study are presented in **Table 6**.

Tabel 6. Composite Reliability & Cronbach's Alpha

Variable	Cronbach's Alpha	Composite Reliability
Marketing Communication (X1)	0.980	0.981
Service Quality (X2)	0.979	0.980
Satisfaction (Z)	0.926	0.938
Customer Loyalty (Y)	0.951	0.957

Source: Processed Data, 2025

Based on the results of the reliability test presented in **Table 6**, it can be seen that all constructs in the analyzed model have met the reliability criteria. This is indicated by the Composite Reliability values exceeding 0.7, as well as Cronbach's Alpha values greater than 0.6 for each construct. Therefore, all items used to measure each variable can be considered reliable and appropriate to be used in this study.

3.5 Coefficient of Determination (R-Square)

In SEM-PLS analysis, the R-square (R^2) value is used to measure the extent to which the independent variables explain the variance of the dependent variable. The higher the R^2 value, the better the model's ability to predict the dependent variable. This coefficient of determination serves to assess how well the endogenous construct can be explained by the exogenous constructs in the model. The R-square values obtained from the analysis are presented in **Table 7**.

Table 7. R-Square Values

Endogenous Variable	R-Square	R-Square Adjusted
Satisfaction (Z)	0.680	0.674
Customer Loyalty (Y)	0.577	0.563

Source: Processed Data, 2025

Based on the R-Square test results presented in **Table 7**, the findings can be described as follows:

a. The Adjusted R-Square value for the Satisfaction variable (Z) is 0.674, indicating that Satisfaction is simultaneously influenced by the variables Marketing Communication (X1) and Service Quality (X2) by 67.4%, while the remaining 32.6% is influenced by other factors outside the scope of this research model. In addition, the R-Square value of 0.680 indicates that the influence of the exogenous constructs Marketing Communication (X1) and Service Quality on Satisfaction falls within the Strong category.

b. The Adjusted R-Square value for the Customer Loyalty variable (Y) is 0.563, indicating that Customer Loyalty is simultaneously influenced by the variables Marketing Communication (X1), Service Quality (X2), and Satisfaction (Z) by 56.3%, while the remaining 43.7% is influenced by other factors beyond this research model. Furthermore, the R-Square value of 0.577 indicates that the influence of the exogenous constructs Marketing Communication, Service Quality, and Satisfaction on Customer Loyalty falls within the Moderate category.

3.6 F-Square Test

In SEM-PLS analysis, the F-Square (f^2) test is used to measure the extent to which an independent construct contributes to the explanatory power of a dependent construct within the structural model. This test helps assess the specific contribution of each independent variable in explaining the dependent variable in greater detail. The F-Square values obtained from the calculation can be seen in **Table 8**.

Tabel 8. F-Square Test Results

Model	*F-Square*
Marketing Communication —> Satisfaction	1.491
Service Quality —> Satisfaction	0.263
Satisfaction —> Customer Loyalty	0.244
Marketing Communication —> Customer Loyalty	0.454
Service Quality —> Customer Loyalty	0.638

Source: Processed Data, 2025

Based on the F-Square test results presented in **Table 8**, the findings can be described as follows:

1. The F-Square value for the influence of Marketing Communication (X1) on Satisfaction (Z) is 1.491, which can be categorized as a strong influence. This is because the value is above the range of 0.35.
2. The F-Square value for the influence of Service Quality (X2) on Satisfaction (Z) is 0.263, also indicating a moderate influence due to its value falling within the 0.15 to 0.35 range.
3. The F-Square value for the influence of Satisfaction (Z) on Customer Loyalty (Y) is 0.244, which is considered a moderate influence, as the value is within the 0.15 to 0.35 interval.
4. The F-Square value for the influence of Marketing Communication (X1) on Customer Loyalty (Y) is 0.454, which is categorized as a strong influence, as it exceeds the threshold of 0.35.
5. The F-Square value for the influence of Service Quality (X2) on Customer Loyalty (Y) is 0.638, indicating a moderate influence, as it falls within the range of 0.15 to 0.35.

3.7 Goodness of Fit (GoF)

The Goodness of Fit (GoF) test in SEM-PLS analysis aims to evaluate the overall model fit, both in the structural model and the measurement model. One commonly used indicator to assess Goodness of Fit is the Standardized Root Mean Square Residual (SRMR), which reflects the average difference between the observed covariance matrix and the model-implied covariance matrix. A smaller SRMR value indicates a better overall model fit. An SRMR value below 0.08 is generally considered to represent a good fit. The results of the Goodness of Fit test based on the calculation are presented in **Table 9**.

Tabel 9. Goodness of Fit Test Results

	Model Estimasi
SRMR	0.057

Source: Processed Data, 2025

Based on the results of the Goodness of Fit test presented in **Table 9**, the SRMR value is 0.057, which falls below the threshold of 0.08. This indicates that the estimated model demonstrates a very good level of fit.

3.8 Direct Effec Test

Direct Effect is a test used to examine the direct influence of an exogenous latent construct or variable on an endogenous latent variable. This test is based on the path coefficient results from the bootstrapping output. The Direct Effect test in this study is presented in **Table 10**.

Table 10. Direct Effect Test

H	Relationship Between Variables	Original Sample Estimate	T Statistic	P Value	Description
H1	Marketing Communication —> Satisfaction	0.642	5.097	0.000	Significant
H2	Service Quality —> Satisfaction	0.361	2.577	0.010	Significant
H3	Satisfaction —> Customer Loyalty	0.731	12.988	0.000	Significant
H4	Marketing Communication —> Customer Loyalty	0.143	2.342	0.020	Significant
H5	Service Quality —> Customer Loyalty	0.148	3.022	0.003	Significant

Source: Processed Data, 2025

Based on the results of the Direct Effect test presented in **Table 10**, the following findings can be described:

1. Marketing Communication (X1) is proven to have a direct effect on Satisfaction (Z), as indicated by a T-Statistic value of 5.097, which is greater than 1.96, and a P-Value of 0.000, which is lower than the significance level of 0.05. Therefore, it can be concluded that the direct effect of Marketing Communication on Satisfaction is positive and significant.
2. Service Quality (X2) is shown to have a direct effect on Satisfaction (Z), as evidenced by a T-Statistic value of 2.577, which exceeds 1.96, and a P-Value of 0.010, which is less than the significance threshold of 0.05. Thus, it can be concluded that the direct effect of Service Quality on Satisfaction is positive and significant.
3. Satisfaction (Z) is proven to have a direct effect on Customer Loyalty (Y), with a T-Statistic value of 12.988, greater than 1.96, and a P-Value of 0.000, less than 0.05. This indicates that the direct effect of Satisfaction on Customer Loyalty is both positive and significant.
4. Marketing Communication (X1) is confirmed to have a direct effect on Customer Loyalty (Y), as shown by a T-Statistic value of 2.342, which is higher than 1.96, and a P-Value of 0.020, below the 0.05 significance level. Therefore, the direct effect of Marketing Communication on Customer Loyalty is considered positive and significant.
5. Service Quality (X2) is demonstrated to have a direct effect on Customer Loyalty (Y), with a T-Statistic value of 3.022, which is above 1.96, and a P-Value of 0.003, indicating significance below the 0.05 level. Hence, the direct effect of Service Quality on Customer Loyalty is positive and significant.

3.9 Indirect Effect Test

Indirect Effect test is used to examine the indirect influence of an exogenous latent construct on an endogenous latent variable through a mediating variable. This test helps determine whether the relationship between variables occurs not only directly but also through an intermediary. The Indirect Effect analysis is based on the specific indirect effect values obtained from the bootstrapping output. The results of the Indirect Effect test in this study are presented in **Table 11**.

Table 11. Indirect Effect Test

H	Relationship Between Variables	Original Sample Estimate	T Statistic	P Value	Description
H6	Marketing Communication —> Satisfaction —> Customer Loyalty	0.469	4.811	0.000	Significant
H7	Service Quality —> Satisfaction —> Customer Loyalty	0.264	2.390	0.017	Significant

Source: Processed Data, 2025

Based on the results of the Indirect Effect test presented in **Table 11**, the following findings can be explained:

1. Marketing Communication (X1) demonstrates a positive and significant indirect effect on Customer Loyalty (Y) through Satisfaction (Z). This is evidenced by a T-Statistic value of 4.811, which exceeds the critical value of 1.96, and a P-Value of 0.000, which is below the significance level of 0.05. Therefore, it can be concluded that Marketing Communication significantly influences Customer Loyalty through the mediating role of Satisfaction.
2. Service Quality (X2) also shows a positive and significant indirect effect on Customer Loyalty (Y) through Satisfaction (Z). This is supported by a T-Statistic value of 2.390, which is greater than 1.96, and a P-Value of 0.017, which is less than 0.05. Thus, it can be concluded that Service Quality significantly affects Customer Loyalty through the mediating role of Satisfaction.

4. CONCLUSION

Based on the analysis results, this study proves that marketing communication and service quality have a direct and significant effect on customer satisfaction and loyalty, and satisfaction is also proven to have a direct effect and to mediate the relationship between marketing communication and service quality on customer loyalty. This finding is supported by the F-Square test, which shows that the contribution of marketing communication to loyalty falls into the strong category, while service quality and satisfaction are in the moderate category. This emphasizes the importance of effective communication efforts and quality services in strengthening the loyalty of Tabungan Simpeda customers at Bank Kalbar Main Branch. Practically, the management of Tabungan Simpeda is expected to enhance education for customers and the public about the importance of saving, through seminars, workshops, and reward programs to attract new customers and retain existing ones. Providing easy service access through mobile applications and digital channels should also be improved to be more relevant to the needs of the younger generation. In addition, aspects of service security and reliability must continue to be strengthened through transparency in fund management and employee training to ensure a satisfying service experience. A friendly and responsive service environment, along with accessible feedback channels, will make customers feel heard and more loyal. Employee professionalism and friendliness are also key to supporting fast, convenient transactions and increasing the tendency for customers to continue using Tabungan Simpeda sustainably. As an academic recommendation, future research can consider adding other variables such as customer trust, brand image, or digital service innovation, and expanding the sample coverage to other branches or regions so that the results are more comprehensive and generalizable.

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