

Impact Analysis of Service Performance through Satisfaction with Customer Loyalty

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I. Introduction

1.1 Background

Along with the development of the economy in Indonesia today, also the influence of technological developments that cause companies in its development are required to be more creative and innovative, so as to make competition more intense in the business world, with increasing levels of competition. The goals expected by the company will be achieved, because marketing is the main pillar that is important in the survival of the company.

PT. Bank Central Asia, Tbk. is one of the private banks in Indonesia. The longer the existence and development of the BCA bank received appreciation from the public. BCA Bank always provides innovative and satisfying products and services. BCA's top priority is to maintain BCA's position as one of the leading providers of transaction and payment services in Indonesia. Convenient, safe and reliable banking services are important factors in building relationships with customers.

Bank BCA believes that an effective business solution is not merely fulfilling customer desires, but by understanding the needs and getting to know the customer's business conditions well can provide the best solution for customers. And the marketing function for BCA is to get customer loyalty.

One of the contributors used in measuring service quality is SERVPERF (service performance) developed by Cronin and Taylor in 1992 and 1994. This scale states that service size is the performance of services received by consumers. Consumers can only assess the quality of the service they really feel and if they are satisfied with the service received, they will be loyal to the producer (Cronin and Taylor, 2002).

Customer satisfaction is always influenced by the quality of interactions between customers and employees who make service contacts (service encounters) that occur when customers interact with the organization to obtain the services they buy. Customer satisfaction in the banking service industry according to Naumann and Giell (2005) can be measured by indicators: perceptions of customer feelings developed from the dimensions of service performance, cost, company image, and the decision to use bank services. Customers will not hesitate to become spreaders of the good news that always spreads the good about banking products that they consume. They have high credibility, because they are not paid by any party to recommend the banking product or brand. Maintaining loyal customers does have to get the highest priority rather than getting new customers, because to recruit or get new customers is not easy because it will require a lot of money, so it is very lossful if the company just releases loyal customers.

Based on the description above, the author is interested in conducting more research with the title "Impact Analysis of Service Performance through Satisfaction with Customer Loyalty".

1.2 Limitation of Problems

Normatively there are variables that influence customer loyalty including service performance, satisfaction, trust, relationship marketing, etc. But in order to simplify this research and the limitations of time, references and abilities that the authors have, this study focuses only on analyzing service performance and satisfaction as a moderating variable and its influence on customer loyalty which is very strong. Other variables that affect company value and time that are not included in the study period are not discussed exclusively in this study.

1.3 Problem Formulation

Based on the background description and restrictions above the data specifically can be formulated in the form of problem formulation. Based on the description, the research question consists of:

1. Is there any influence between service performance on customer satisfaction at PT. Bank Central Asia, Tbk.?

2. Is there any influence between service performance on customer loyalty of PT. Bank Central Asia, Tbk.?
3. Is there an influence between satisfaction with customer loyalty at PT. Bank Central Asia, Tbk.?
4. Is there an influence between service performance through satisfaction with customer loyalty at PT. Bank Central Asia, Tbk.?

1.4 Research Objectives

Based on the background and problems that have been formulated, the objectives of this study are as follows:

1. To analyze the influence of service performance on customer satisfaction at PT. Bank Central Asia, Tbk.
2. To analyze the effect of service performance on customer loyalty at PT. Bank Central Asia, Tbk.
3. In order to analyze the influence of satisfaction on customer loyalty at PT. Bank Central Asia, Tbk.
4. To analyze the influence of service performance through satisfaction with customer loyalty at PT. Bank Central Asia, Tbk.

1.5 Benefits of Research

With the achievement of research objectives from the data above, this study is expected to be useful for:

1. For Author

As this research is expected to be able to add insight into the author in applying the knowledge obtained during college time, especially the marketing management department, which is adjusted to the application of theories obtained in the field.

2. For Readers

As input for knowledge for readers, especially about marketing management studies, as well as additional material or reference materials in subsequent research related to service performance, satisfaction, and customer loyalty to banking companies.

3. For Companies

This research is expected to be able to give a view to the management of PT. Bank Central Asia, Tbk. To achieve its goals in an effort to increase customer loyalty through service performance and satisfaction as a moderating variable.

1.6 Systematics of Writing

To facilitate the discussion and obtain an overview of this thesis, the discussion is organized into five chapters as follows:

Chapter I Introduction

This chapter will present the background of the problem, the formulation of the problem, the limitation of the problem, the purpose and benefits of the research and the systematics of writing.

Chapter II: Theoretical Foundation

This chapter presents the theoretical foundations which contain theories about marketing management, service performance, satisfaction, and customer loyalty and operations. This chapter also discusses temporary conceptual and answer frameworks in the form of hypotheses.

Chapter III: Research Methodology

In this chapter, it discusses research design, location objects and research time, variables and measurements, population and samples, data collection methods, data processing methods, and data analysis techniques.

Chapter IV: Research Results and Discussion

In this chapter, we will disclose the general description of the company which consists of a description of the object of the research (company history and organizational structure). In this chapter an analysis of research case studies and the results of the analysis in the form of problems and research objectives will also be carried out.

Chapter V: Conclusions and Suggestions

This chapter contains conclusions drawn from the results of research and based on these conclusions, suggestions will also be included which would be useful for all parties involved.

II. Theoretical Basis

2.1 Literature review

Relevant variables into a specific discussion focused marketing management, service performance, customer satisfaction and loyalty in the conception can be described as follows:

2.1.1 Marketing Management

1. Definition of Marketing

In some past decade, the company's approach to the market has undergone significant changes. Where once they used the concept of production, in which a company only produce goods without regard to consumer aspects. But now has changed, the concept of production has long been abandoned replaced by the concept of marketing.

Below is an understanding of marketing of some experts, by Philip Kotler and Armstrong (2001) of marketing is as a social and managerial process that makes individuals and groups obtain what they need and want through creating and exchanging products and value reciprocity with others.

Then, Keegan (2005: 4) to give an opinion on marketing management, which is a collection of concepts, advice, theories, habits dam producers, as well as experience. Together all of these elements compose a framework of knowledge that can be taught and can be learned. Although marketing is universal, marketing habits of course vary from one country to another.

Meanwhile, according to Jolson (Soekartawi, 2003: 35) marketing is an activity that is not only one of the activities of companies that are related to the activities of the company that has designed, developed, promoted and disseminated to all parties to satisfy consumers for products, services and ideas that are marketed.

2. Marketing Objectives

The volume of profitable sales is the marketing objective, meaning that profits can be obtained through consumer gratification. Profit can make the company grow and develop, use a greater capability to consumers and to strengthen the overall economic conditions. Profit is the common purpose of the enterprise. The aim of marketing is a form of planned purposeful plan in the field of marketing to achieve an optimal result.

3. Marketing Strategy

The marketing strategy is a strategy to serve markets or market segments in the target made by the company. Definition of marketing strategy is as follows: "The marketing strategy is a marketing logic used by the company with the hope that the business unit to achieve its goals" (Kotler, 2001: 76). Designing a competitive marketing strategy begins by analyzing the competitor. Company comparing the value and customer satisfaction with the value provided by the product, price, promotion and distribution (marketing mix) against competitors nearby. According Radiosunu (2001: 27), the marketing strategy is based on five concepts the following strategies:

- a. *The market segmentation*
Each market consists of various buyers who have needs, buying habits and the different reactions. Companies can not possibly meet the needs of all buyers. Therefore, companies must mengelompok-heterogeneous market grouped into units that are homogeneous market.
- b. *Market positioning*
The Company may not be able to master the whole market. Then the principle of the marketing strategy is to choose a specific pattern of market concentration that will provide maximum opportunity for companies to gain a strong foothold. In other words, the company must choose a market segment that can generate sales and profit the most.
- c. *Targeting*
Targeting is a strategy to enter the market segment targeted sales.
- d. *Marketing mix strategy*
Set of variables that can be used by companies to influence consumer responses. The variables that can affect the buyers are variables that are associated with the product, place, promotion and price (4P).
- e. *Timing strategy*
Determining the right time in marketing the product is to be considered. Although the company saw an opportunity either. Must first be made good preparation for production.

4. Marketing Mix

Marketing mix the variables used by companies as a means to satisfy or serve the needs and desires of consumers. The variables contained therein are product, price, distribution, and promotion. These four elements determine the direction of the company's marketing strategy. The strategy is a long-term plan that will guide the activities of marketing personnel.

1. Product Definition

Product is everything that is offered to a market to satisfy a want or need. Everything is included in it are tangible goods, services, events, places, organizations, ideas, or a combination of the things just mentioned.

The product according to Kotler and Armstrong (2006: 274) is everything that is offered to the market to get some attention, purchased, used, and which can satisfy the desires and needs of consumers. According to Stanton, (2006: 222) is a collection of attributes that are tangible and intangible, including the packaging, color, price, quality and brand reputation coupled with service and sales. According Tjiptono (2009: 95) is conceptually the product is the subjective understanding of the top manufacturers something to offer as an attempt to achieve organizational goals through fulfilling the needs and desires of consumers, in accordance with the competence and organizational capacity and purchasing power.

2. Product Depth

In the discussion of the level of the product according to Kotler (2003: 408) there are five levels of products, namely:

1. *Core benefits* namely the basic benefits of a product offered to consumers.
2. *Basic product* that is the basic form of a product that can be perceived by the senses.
3. *expected product* namely a set of product attributes and conditions which are expected by the buyer when purchasing a product.
4. *Augmented product* that is something which differentiates between the products offered by a business entity with products offered by competitors.
5. *potential product* ie all the arguments and deformations experienced by a product in the future.

3. Product Classification

According to Kotler (2002: 451) product can be classified into several categories, namely:

- 1) Based on the form, the product can be classified into two main groups:
 - (A) Goods are physical tangible product, so it can be seen, touched or touched, felt, held, stored, transported, and other physical treatments.
 - (B) Services are activities, benefits or satisfaction offered for sale (consumed by the other party).
- 2) Based on the durability aspect of products can be grouped into two, namely:
 - (A) non-durable goods are tangible goods that normally consumed in one or several of usage.
 - (B) Durable goods are tangible goods that normally survive long with a lot of usage.
- 3) Based on the purpose of consumption, can be classified into two, namely:
 - (A) consumer goods is a product that can be consumed directly without going through further processing to obtain the benefits of the product.
 - (B) industrial goods is a type of product that still require further processing to obtain a certain benefit.

4. Product Attributes

According to Kotler and Armstrong (2004: 347) attributes of the product is the development of a product or service involves determining the benefits to be provided. According FandyTjiptono (2001: 103) product attribute is a product element considered important by consumers and serve as a basis for decision making. Include branding, packaging, warranty (warranty), service. Meanwhile, according to Kotler (2004: 329) product attributes are characteristics that complement the basic functions of the product. The elements of product attributes as follows:

- a) Quality of products

When a product has been able to perform the function - the function can be regarded as the products are of good quality.

- b) Product features

Kotler and Armstrong a product is offered with a wide variety of features. Companies can create a model with a higher level by adding several features.

- c) Design product

According to Kotler and Armstrong are other ways to add value to the consumer is by design or product design that is different from the others.

2.1.2 Service Performance

1. Definition of Service Performance

Service performance is the performance of services received by consumers themselves and assess the quality of the services they really feel (Cronin and Taylor, 2004). According to Kotler in Lieu (2008) is any action or activity can Yanga offered by one party to another, which is essentially intangible and does not result in any ownership.

While Grönroos in Tjiptono (2005) states that service performance is a process consisting of a series of activities intangible commonly (but not always) occur in the interaction between customers and employees, services and resources, physical or goods, and systems providers, which provided as solutions to customer problems. Held firm commitment to repurchase or repatronize a selection of product / service consistently in the future, causing the same brand or same repetitive brand set purchasing, despite situational influences and marketing efforts have the potential to cause switching behavior (Oliver, 2002).

2. Elements of Service Performance

Performance is the most commonly rated activities in an organization, which is how he did everything related to a job, position or role within the organization. A crucial element in the performance of work are:

1. Functional tasks

Relates to how well an employee resolve the intricacies of the work, including the completion of aspects - technical aspects of the job.

2. Task behavior

In connection with how well the employee handles inter charm activities with other members of the organization, including to resolve conflicts, manage time, empowering others, work in a group, and to work independently.

According to Gilbert (2003) performance is basically the product of time and leisure. "Opportunities without the time to pursue these opportunities are nothing. And time, we do not have, which does not allow them, even have less value "(In Mangkunagara, 2006: 47). Gilbert outlook on the performance in the context of the vitality of the work in an organization, the performance is very consistent with what we think is important to empower workers. To work capably, workers make the interpretation that has value to the organization while reducing costs to achieve the goal.

3. Dimensions of Service Quality

Quality consists of a number of product features, which meet the needs of customers, thus giving satisfaction on the use of the product. Means quality must meet the standards it as been suggested by Gaspersz in Lieu of ISO 8402 (2008), "That quality is the totality of a characteristic services according to the requirements or standards".

For companies that are engaged in the service, satisfying customer needs to a company's quality of service (service quality) to customers. According to Lewis and Booms in Tjiptono and Chandra (2005) defines "quality of service as a measure of how well a given level of service able to match the customer's expectations".

Based on this definition, the quality of services can be realized through the fulfillment of customer needs and desires as well as the accuracy of delivery separately offset the customer's expectations. Meanwhile, according to Parasuraman in Tjiptono and Chandra (2005) states two major factors that affect the quality of service, the expected service (expected service) and perceived service / perceived (perceived service). If the perceived service in accordance with the expected service, then the quality of those services will be perceived good or positive. If the perceived service exceeds the expected service, then the quality of service perceived as an ideal quality. Conversely, if the perceived service is worse than expected service, the quality of service perceived as negative or bad.

Based on these definitions it can be concluded that the quality of service is the level of service excellence to meet the desires of consumers / customers, by an organization. So that the service quality and provide satisfaction to customers, the company must pay attention to the various dimensions that can create and enhance service quality.

Many experts reveal the dimensions of service quality, but in research Zeithaml in Tjiptono and Chandra (2005) states overlapping among multiple dimensions. Therefore, the researchers simplify the ten dimensions into five dimensions called SERVQUAL dimensions, namely:

1. Physical evidence (tangibles)

With regard to the power of physical facilities, equipment, and materials used by the company, as well as employee performance.

2. Reliability (reability)

In connection with the company's ability to provide accurate service since it first without making any mistakes and deliver the service in accordance with the agreed time.

3. Responsiveness (responsiveness)

With regard to the willingness and ability of employees to assist customers and responding to their requests, and informing the services will be provided and then provide services quickly.

4. Warranty (assurance)

That is the behavior of the employees are able to grow the customers' confidence in companies and ordinary companies create a sense of security for customers. Assurance also means that employees are always polite and master the knowledge and skills required to handle each question or customer problems.

5. Empathy (empathy)

The company understands the problems of its customers and acting on behalf of the customer, and provide personal attention to our customers and have convenient hours of operation.

4. Performance Measurement Service

Performance measurement is a step that must be done to boost the performance of the organization. Through this measure, the level of achievement of the performance can be seen. Measurement is an attempt to compare the real condition of an object and measuring tools. Performance measurement is one that has been achieved by the organization in a certain period of time, both associated with the inputs, processes, outputs, outcomes, benefits and impact. Young (2002) defines performance measurement as follows:

The performance measurements are measurements taken action against a variety of activities in the value chain that existed at the company. The measurement results are used as feedback to provide information about the achievements, the implementation of a plan and what is required of companies in the adjustment and control (In Mangkunagara, 2006: 42).

Performance measurement is used to assess the success and failure of the implementation of activities in accordance with the goals and objectives that have been established in order to realize the vision and mission of the company. Performance measurement is the result of systematic research. In accordance with a predetermined plan in the adjustment and control. Arkinson (2003) suggests the characteristics of performance measurement as follows:

1. It is an aspect of our corporate strategy.
2. Setting a performance measure by measure communication mechanisms between levels of management.
3. Evaluating the results of the performance continuously for the improvement of performance measurement at the next opportunity. (In Mangkunagara, 2006: 42).

Within the framework of performance measurement are government strategies for dispensing, performance data collection, evaluation and measurement of performance.

2.1.3 Satisfaction customer

1. Definition of Customer Satisfaction

Customer satisfaction is the extent to which the benefits of a product is felt (perceived) in accordance with what is expected of customers (Amir, 2005). Kotler (2000) say that customer satisfaction is the level of one's feelings after comparing the performance of the products that he felt with his expectations. Customer satisfaction is a response to the evaluation or disconfirmation perceived discrepancy between prior expectations and actual performance product that is felt after use (Tse and Wilson Nasution, 2004).

Consumer satisfaction itself is not easily defined. There are different kinds of insights provided by experts. Oliver (in Peter and Olson, 2006) found that customer satisfaction is a summary of the psychological condition resulting when the emotion that surrounds the expectations are not matched and multiplied by feeling the feelings that formed on the eating experience. Westbrook and Reilly (in Tjiptono, 2005) suggests that consumer satisfaction is an emotional response to the experience related to products or services purchased.

Customer satisfaction is the feeling of someone who is satisfied or otherwise after comparing between reality and expectations received from a product or service (Kotler, 2000: 36).

According to (Kotler, 2000: 57) that every customer is very satisfied:

- Stay loyal longer
- Buy more when the company introduced new products and updating of products - products that are
- Talking about things - good things about the company and products -produknya
- Give less attention to the brand - the brand and advertising - ads from competitors and is less sensitive to price
- Offer ideas of services or products to the company
- Costs for His ministry is less than the cost of a new customer service for more routine transactions

Thus a company would be wise to measure customer satisfaction on a regular basis. Strive to exceed customer expectations, not just meet them. Some companies think that they get a sense of customer satisfaction by calculate the emergence of customer complaints. However, 95% of dissatisfied customers do not submit complaints, many customers are simply silent then stopped to buy or subscribe.

The best thing to do is to facilitate the company's customers to submit complaints. Forms advice and toll-free company telephone number with e-mail address used to serve that purpose. Because loyal customers generate a large amount of profit participating companies, a company should not take the risk of ignoring

complaints or arguing about things - trifles with customers. Beyond that customer perceived satisfaction also depends on the quality of goods, services and care that is given by the company.

Customer satisfaction can only be achieved by providing a quality service to its customers. Good service is often judged by the consumer directly from the employee as a person who serves or also known as producers of services, because it takes effort to improve the quality of service provided in order to fulfill the wishes and improve customer satisfaction. So the quality of service is an important thing to be considered by the company in order to achieve customer satisfaction. Quality of service has a close relationship with the customer satisfaction. Quality provides an impetus to consumers to establish a strong relationship with the company.

2. Type Satisfaction

Until now, the definition of customer satisfaction is debatable, at least two domain types. On the one hand, customer satisfaction is viewed as the outcome or the results obtained from the experience of the specific consumption of goods or services (outcome-oriented approach). On the other hand, customer satisfaction is also often seen as a process (process-oriented approach). Nevertheless, these days more dominant process-oriented approach. Cause, orientation programs are seen as more able to reveal the overall consumption experience than results-oriented. Emphasize the perceptual process orientation, evaluative, and psychological that contribute to the realization of satisfaction or dissatisfaction of customers, so that each significant component can be explored in more specific (Dadang, 2010: 38).

3. Benefits Satisfaction

As for some of the benefits of satisfaction according to (Irine, 2009: 61-62) as follows:

- 1) Customer satisfaction is a means to face the competition in future.
- 2) Customer satisfaction is the best promotion.
- 3) Customer satisfaction is the most important company asset.
- 4) customer satisfaction guarantee growth and development of the company.
- 5) Customers increasingly critical in selecting products.
- 6) Customers will come back satisfied.
- 7) A satisfied customer is a reference.

4. Method of Measuring Satisfaction

According to Kotler (2000: 41) there are four methods that can be used for measures a consumer's satisfaction, namely:

1. The system of complaints and suggestions

Companies that provide full opportunity for customers to express their opinions or even complaints, a consumer-oriented company (customer oriented).

2. The customer satisfaction survey

Every now and then companies need to conduct a customer satisfaction survey on the quality of the company's services or products. This survey can be done by distributing questionnaires by employees of the company to its customers. Through the survey, the company can know the weaknesses and strengths of the company's products or services so that companies can make improvements on things that are considered less by the customer. According Tjiptono (2006: 18) measurement of consumer satisfaction with the survey can be done in several ways, among others:

- a. Directly reported satisfaction

Measurements carried out directly, through the questions with the following scale: very dissatisfied, dissatisfied, neutral, satisfied, very satisfied.

- b. Derived dissatisfaction

The questions asked about the two main things, namely the amount of customer expectations for certain attributes and the magnitude they feel.

- c. Problem analysis

Customers who were used as respondents were asked to reveal two main things. First, the problems they face are related to the offerings of the company. Second, suggestions for improvement.

- d. Importance-performance analysis

In this technique, respondents are asked to rank various elements (attributes) of the offer based on the importance of each element. In addition, respondents were also asked to rank how well the company's performance in each element (attribute).

3. Ghost Shopping

This method is implemented by employing some of the companies (Ghost Shopper) to act as a customer in the company's competitors, with the purpose of the Ghost Shopper it can determine the quality of service the company's competitors so it can serve as a corrective to the quality of service the company itself.

4. Analysis of customers lost

This method is done by the company by calling back customers who had long visit or purchase again in the company because it has been moved to a competitor. In addition, the company may ask the causes customers to a competitor's move.

2.1.4 Customer loyalty

1. Definition of Customer Loyalty

Lovelock (2005: 133) Customer loyalty is the customer's decision to voluntarily continue to subscribe to a particular company in the long term. Response behavior / purchasing are biased and revealed continuously by decision makers to pay attention to one or more alternative brands from a number of similar brand and is a function of psychological processes. However, it should be emphasized that it is different from the purchasing behavior, customer loyalty include aspects of feeling in it (Dharmmesta, 2009).

According FandyTjiptono (2000: 108) customer loyalty is customer loyal to a particular brand that tends to bond to the brand and would buy the same product again though there are plenty of other alternatives. Loyalty or fidelity is defined as a strongly held commitment unyuk purchase or subscribe to a particular product or service again in the future even though there is the influence of the situation and the marketing efforts that could potentially lead to changes in behavior (Kotler and Keller, 2007: 175). Customers who are considered loyal to subscribe or make repeat purchases over a certain period. Loyal customers is very meaningful for enterprises because of the cost to get new customers is more expensive than maintaining existing customers (Peter and Olson, 2002: 45).

Customers who are considered loyal to subscribe or make repeat purchases over a certain period. Loyal customers is very meaningful for enterprises because of the cost to get new customers is more expensive than maintaining existing customers (Peter and Olson, 2002: 45). According to Jill Griffin (2005: 31), loyalty can be defined by the behavior of buying someone who is accustomed to buying. Habits are formed through the purchase and frequent interaction during a specific time period. Customer loyalty grows through several phases:

1) *suspect*

The suspect (suspect) is a person who might buy products or services. So called because we believe or think they are going to buy, but we are still not sure.

2) *prospect*

prospectare people who need your products or services and have the ability to buy. Although prospects may not buy he had heard, read, and know the products or services.

3) Prospects disqualification

Adalahprospek disqualification prospects who have learned enough to know that they do not need, or do not have the ability to buy a product or service.

4) Customer first

Customer first is the person who has purchased the product one time.

5) Repeat customers

Repeat customers are those who have purchased a product or service twice or more.

6) Client

Clients are people who buy regularly, have a strong and continuing relationship that makes immune to the pull of competitors.

7) Advocate

Advocate is a person who buys regularly, encouraging others to buy, and discuss the positive things to others.

8) Lost customers or clients. Customer or client that was missing was someone who had been a customer or client but has not bought back a product or service.

2. Factors Influencing Customer Loyalty

The Customer Loyalty factors that are influenced by several factors, namely:

1) Customer trust

Customer confidence is all the knowledge possessed by the customer and all the conclusions made about the customer objects, attributes, and benefits (John C. Mowen, 2002: 312).

2) Customer satisfaction

Customer satisfaction is feeling happy or disappointed someone who comes from a comparison between the impression of the performance (yield) of a product and expectations. (Kotler, 2002: 33).

- 3) Commitment
Commitment is an element of behavior in order to maintain and keep a long-term relationship of both parties in order to more meaningful relationships (Fandy, 2000: 19)
- 4) Customer attitudes
According to Handoko (2000: 95), the attitude is a learned tendency to react to the product offering in matters of good or less good consistently. This attitude made customers based on his views on banking activity, product excellence and the learning process both from experience or more can be a positive attitude or tend not to care about the company's activities.
- 5) Banking image
Banking image is on the overall customer response to offerings provided a bank and is defined as a number of beliefs, ideas, and impress customers at a banking organization (Kotler, 2002: 22).
- 6) Quality of Service and Banking Products
The quality of the service or product is the expected level of excellence and control of excellence to meet customer expectations (Fandy, 2000: 22). Good service will increase customer satisfaction so that it is willing to make transactions repeatedly.

3. Indicators of Customer Loyalty

According to Jill Griffin (2005: 31), Customer Loyalty indicators are as follows:

- 1) Make purchases repeatedly and showed resistance to the pull of competitors
- 2) Refer to others
- 3) Talking about the positive things to others
- 4) Show immunity to pull out of the competition.

Palilati (2004) in Marisa (2008) suggested that the Customer Loyalty can be measured through the five indicator variables, namely:

- 1) Transaction repeatedly
- 2) Recommendation
- 3) Increase the number of savings
- 4) Telling the positive
- 5) Willingness to accept a low interest or fees are high.

According to Foster and Cadogan (2000: 40) Customer Loyalty will bear behavior and customer actions such as:

- 1) Customer will perform regular transaction activity and commitment to the product not to switch to products of competitors.
- 2) Behavior of customers who are giving recommendations to invite others to make a purchase or use the product.
- 3) Behavior of customers to talk about things that are positive for banking products to others.

Some ways to strengthen customer retention is to set up a high switching barrier. Customers are more reluctant to switch to another company if it involves high capital costs, high collection costs, loss of rebates and so on. A better approach to provide high customer satisfaction. It is difficult for a competitor to tear down barriers switch by simply offering a lower price or incentive to make the switch (Kotler, 2000: 59).

2.2 Research Accomplished

ErnaniHadiyati 2010 "Analysis of Effect on Quality of Service and Customer Loyalty (Case Study at PT. Pos Indonesia (Persero) Lawang Post Office)".The results of the analysis states the following conclusion. First, the variable quality of service that includes direct evidence (tangibles), reliability (reliability), response (responsiveness), assurance (assurance) and attention (empathy), proved to have a significant effect, either simultaneously or partially, on customer loyalty in PT. Pos Indonesia (Persero) Lawang Post Office. Second, the variable reliability (reliability) of the quality of service has the greatest influence on customer loyalty in the research object.

Hatane Samuel 2012 "Customer Relationship Marketing Influence on National Banking Trust and Loyalty", Based on the research that has been described, then obtained some conclusions, namely:

1. Commitment of online consumer bank in serving the national bank has shown good quality so it has a positive influence on the relationship of consumer confidence.
2. Handling complaints against national bank online consumers have been effectively made, so that it has a positive impact on customer confidence.
3. National bank online consumer trust can constitute a powerful mediation between the bank's commitment in serving and handling of consumer complaints in influencing consumer loyalty.

DwiAryani and FebrinaRosinta 2010 "Effect of Service Quality on Customer Satisfaction in Shaping Customer Loyalty".The results showed that the five dimensions of service quality shaper proven effect

significantly to the quality of service. Dimensions of the strongest in explaining consecutive service quality is reliability, responsiveness, assurance, empathy, and tangibility. In addition, the results showed a strong and positive influence between the variables of service quality to customer satisfaction KFC on Social UI students. This is evident from the results of studies showing that amounted to 72.9% variable customer satisfaction can be explained by the variable quality of service, while the remaining 27.1% influenced by other factors outside of the variable quality of service. From this research it is known that there is no influence between service quality on customer loyalty in the Social UI students. Results of other studies indicate that there is a strong and positive influence between KFC service quality on customer loyalty in the Social UI students. This is demonstrated by the 91% variable customer loyalty can be explained by the variable quality of service, while the remaining 9% is influenced by other variables outside of the quality of service.

The study authors with previous researchers have tested the difference variables that previous researchers Ernani Hadiyati 2010 menganalisis only two variables: Quality of Service and Customer Loyalty, while the author menganalisis 3 variables: Service Performance, Satisfaction and Customer Loyalty. While his equations to analyze on Customer Loyalty.

The previous study that the authors described above are presented in the recapitulation as follows:

Table II.1

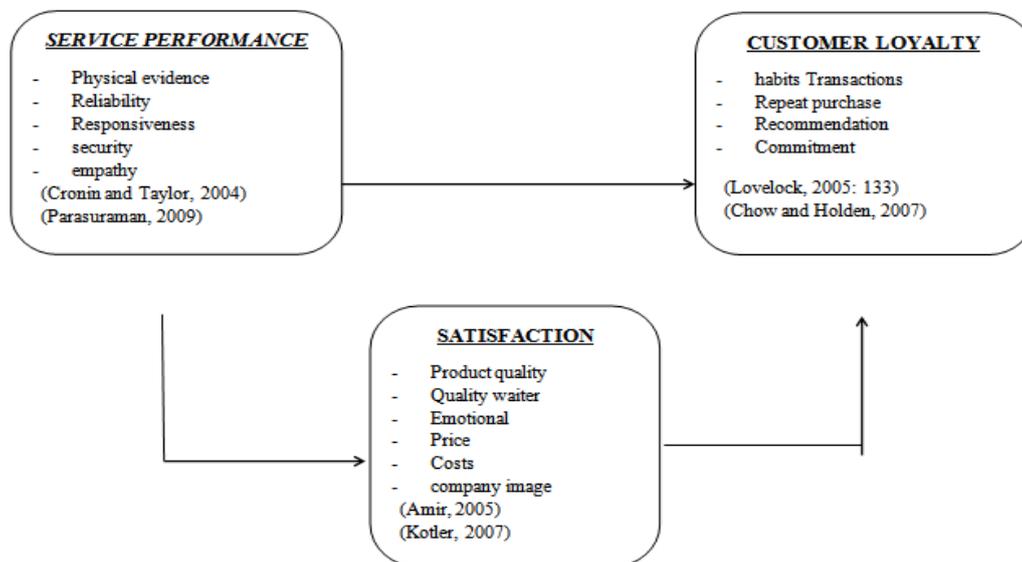
No.	Name	Year	Title	variables	Conclusion
1.	Ernani Hadiyati	2010	Analysis Effect on Quality of Service and Customer Loyalty (Case Study at PT. Pos Indonesia (Persero) Lawang Post Office)	Service quality Customer loyalty	Service Quality variable proved significant effect, either simultaneously or partially, on customer loyalty in PT. Pos Indonesia Lawang Post Office
2.	Hatane Samuel	2012	Customer Relationship Marketing Influence on National Banking Trust and Loyalty	Customer Relationship Marketing National Banking Loyalty	Handling complaints against national bank online consumers have been effectively made, so that it has a positive impact on customer confidence.
3.	Dwi Aryani and Febrina Rosinta	2010	Effect of Service Quality on Customer Satisfaction in Shaping Customer Loyalty	Quality of Service Satisfaction Customer loyalty	The results showed that the five dimensions of service quality shaper proven effect significantly to the quality of service

Source: Adapted back in 2014.

2.3 conceptual framework

In an effort to provide a comprehensive picture of the variables that become the focus of discussion, it can be arranged framework as it is presented as below:

Picture 1



Based on the conceptual framework of the above it can be explained that the service performance, customer satisfaction and loyalty intertwined with each other. With influenced some indicators namely service performance (physical evidence, reliability, responsiveness, assurance, empathy), satisfaction (product quality, service quality, emotional, prices, costs, corporate image) and loyalty (customs transactions, repurchase, recommendation, commitment).

2.4 Hypothesis

As a temporary answer (tentative) for the formulation of a problem that has been presented in the previous section, the hypotheses that can be submitted as follows:

1. Allegedly there is influence between service performance on customer satisfaction at PT. Bank Central Asia Tbk.
2. Allegedly there is influence between service performance on customer loyalty to the PT. Bank Central Asia Tbk.
3. Allegedly there is influence between satisfaction on customer loyalty at PT. Bank Central Asia Tbk.
4. Allegedly there is influence between service performance on customer loyalty through satisfaction at PT. Bank Central Asia Tbk.

III. Research Methodology

3.1 Research design

Design of research undertaken by the author of the design of causality. Design of causality is a design study designed to examine the possibility of a causal relationship between the variables.

3.2 Object Location dan Time Research

Unit investigator on the study being carried out is PT. Bank Central Asia Tbk. the branch office on Jl. Matraman Raya 14-16 Jakarta Timur with headquarters located at Jl. Jend. Sudirman Kav 22-23, Jakarta 12920, Wisma BCA. The planned study period between April and July 2015.

3.3 Variables and Measurement

In order to make the perception of variables that become the focus of discussion of the conceptual and indicators used can be described as follows:

1. Service Performance

service performance is the performance of services received by consumers themselves and assess the quality of service that customers really feel.

2. Customer satisfaction

Customer satisfaction is a response to the evaluation or disconfirmation perceived discrepancy between prior expectations and actual performance product that is felt after application.

3. Customer loyalty

Customer loyalty is the customer's decision to voluntarily continue to subscribe to a particular company in the long term.

Measurement variables in this study by using a measurement scale interval. In more detail, the operational definition of the variables are as follows:

Table III.2

No.	variables	Definition	Indicator	Scale
1.	<i>service Performance</i> (X1)	The performance of the services received by consumers themselves and assess the quality of the services they really feel.	Physical evidence Reliability Responsiveness security empathy	interval
2.	Satisfaction (X2)	The response to the evaluation or disconfirmation perceived discrepancy between prior expectations and actual performance product that is felt after application.	Product quality Quality Waiter Emotional Price Costs Company image	interval
3.	Customer loyalty (Y)	The customer's decision to voluntarily continue to subscribe to a particular company in the long term.	habits Transactions Repeat purchase Recommendation Commitment	interval

Source: Adapted back in 2014.

3.4 Population and Sample

The population is a collection of individuals or objects of research that has defined characteristics or traits (Cooper and Emory, 2005) the population used in this study are customers of PT. Bank Central Asia Tbk. Matraman branch, where a study conducted in May 2014 for one month. Writers meet as many customers 116 customers at once in this study as a population. Whereas in the interests of the discussion and analysis of the authors used a sample basis, with the help of slovin formulation obtained a sample of 90 on the following basis:

Where :

$$n = \frac{N}{1 + Ne^2}$$

n = the sample size
N = population size
e = process leeway inaccuracy due to sampling error can still be tolerated is equal to 0.05.

The samples are part of the population that have similar characteristics and are considered representative of the population. Based on the above formulation Slovin, a predetermined number of samples as the object of observation and the total number considered representative or represent the population. For descriptive study.

3.5 Method of collecting data

Data collection techniques used in this study was done by observation, interviews, and questionnaires (Indrianto and Supomo, 2002). To gauge the opinion used a five-point scale, ie from number 1 to the opinion does not agree (TS) through 5 for strongly agree opinion (SS).

a. Secondary Data

Data obtained through the materials or literature and other reading materials related to the issues discussed.

b. Primary data

In this study, data collection techniques using primary data. Primary data is a source of data obtained directly from the original source (not through an intermediary medium).

The field study through the three data collection techniques commonly used in primary data research, namely:

1. Observation

Observation is a technique of collecting data by direct observation to PT. Bank Central Asia Tbk. in order to match the data obtained from questionnaires and interviews.

2. Interview

The interview is a technique of data collection is done by way of question and answer directly to the respondent, Respondents' answers were recorded and summarized by researcher.

3. questionnaires

The questionnaire is a technique of data collection is done by providing a sheet of questions to respondents. The list of questions is given to customers who are identified as samples. The value of the answers given system using a scale score of five (Likert). That is, if the answer strongly agree, by a score of 5; answers agree, given the score of 4; neutral answer, given a score of 3; answer does not agree, by a score of 2; and the answers do not agree, given a score of 1.

3.6 Data Processing Method

3.6.1 Validity test

In general, it is to measure what should be measured. Validity comes from the word that has meaning the extent of provision and accuracy of an instrument (gauges) measuring (test) in doing the measuring function (Anwar, 2001).

Before instrument / measurement tool used to collect research data, it is necessary to test the questionnaires to seek validity and reliability of the instruments. Test the validity useful to know if the measuring instrument is valid, valid means to measure the accuracy of the gauge or appropriate to measure a variable to be measured.

A validity test is used to determine the feasibility of grains questions in a list (construct) a question of defining a variable. a list of questions. This is generally in favor of a particular variable groups. According to Masrum cited by Sugiyono (2001) states that usually the minimum requirement to be considered valid is $r = 0.30$, so that the instrument is declared invalid. Validity test is done by looking at the correlation between the score of each item questions with a total score.

3.6.2 Test Reliability

Reliability is a measure of the stability and consistency of a respondent in answering matters related to constructs question is a variable dimension and arranged in a form of a questionnaire. Having tested the validity, it must be continued by using the reliability test data. Reliable measurement tool must consist of items valid measurement tool. Thus, any reliable certainly valid, but any valid not necessarily reliable. According to Sekaran (2006) reliability test can be performed simultaneously on all the questions.

If the value of Cronbach's Alpha > 0.60 then reliable

If the value of Cronbach's Alpha < 0.60 then not reliable

Measurement reliability can basically be done by:

1. *Repeated Measure* or measuring again. Here a person will be given the same questions at different times, and then see whether he remains consistent with the answer.
2. *One shot* just once. Here measurement only once and then the results were compared with the results of other questions.

3.7 Data analysis technique

A study requires data analysis and interpretation aimed at answering the research questions in order to reveal certain social phenomena. The data in this study by using path analysis to analyze the data. Path used as deemed better able to test a series of hypotheses that have been formulated together where there is more than one dependent variable interrelated and test the feasibility of the model of the research data. The ability to test the hypothesis that has been formulated together is very important in this research, because the model in this study is a model of a relationship that requires simultaneous testing. Is also expected to conclude the feasibility of the proposed research model in this study.

Trimming method is a method used to correct a structural model of path analysis by removing the exogenous variables were not significant path coefficients in the model. Use of the trimming method requires recalculation of the path coefficients without exogenous variables include track insignificant coefficient.

Framework empirical causal relationship between X1 and X2 to Y can be made through structural equation as follows:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + e$$

$$X_2 = A + \beta_1 X_1 + e$$

Information:

Y = Customer Loyalty

X1 = *service Performance*

X2 = Satisfaction

α = constant

β = Regression Coefficients

e = *Error of term* or confounding variable

Source: Schumacker and Lomax (2006: 44)

In one study, the possibility of the emergence of problems in the regression analysis is quite often in the match prediction models into a model that is inserted into a series of data. The study tested with several statistical tests consist of testing the assumptions of classical and statistical test for hypothesis testing.

4.7.1 Classic assumption test

In the classic assumption test, researchers used the normality test, linearity, multicollinearity test, autocorrelation test, heteroscedasticity test using SPSS.

1. Normality test

Testing to test the assumptions of normality of data independent variable (X) and the dependent variable (Y) on the resulting regression equation, whether the normal distribution or distribution is not normal. If the data were normally distributed, then the data analysis and hypothesis testing used parametric statistics.

2. linearity test

This test aims to determine whether the two variables have a linear relationship or not significant. This test is usually used as a prerequisite in the analysis of correlation or linear regression. Tests in SPSS by using the Test for Linearity with the significance level of 0.05. Two variables are said to have a linear relationship when significance (Linearity) is less than 0.05.

3. Multicollinearity test

This classic assumption test is used to measure the level of association (closeness) relationship / influence between these independent variables through the magnitude of the correlation coefficient (r). Multicollinearity occurs if the correlation coefficient between independent variables is greater than 0.60 (other

opinions: 0.50 and 0.90). It is said that there is no multicollinearity if the correlation coefficient between independent variables is smaller or equal to 0.60 ($r < 0.60$). In other ways to determine multicollinearity, namely by:

1. The value of the level of fault tolerance is statistically justified (a).
2. The variance inflation factor (VIF) is the standard deviation of inflation factor squared.

4. Autocorrelation test

A good regression equation is not having a problem of autocorrelation. If autocorrelation the equation becomes whether or not proper to use the prediction. Size in determining whether there is a problem with the test autocorrelation Durbin-Watson (DW), with the following provisions:

- (a) Positive autocorrelation if DW below -2 ($DW < -2$).
- (B) Not autocorrelation if DW is between -2 and +2 or $-2 < DW < +2$.

5. Heteroskedasticity test

In the multiple regression equation, it is necessary to examine the same or not the variance of the residuals from one observation with the other observations. If the residual has the same variance, it is called homoskedasticity. and if the variance is not the same it is called heteroscedasticity. A good regression equation if there is no heteroscedasticity..

3.7.2 Hypothesis testing

1. Significant Simultaneous Test (Test Statistic F)

F test is used to determine the effect of independent variables together (simultaneously) on the dependent variable. Significant means that the relations can apply to the population.

Use of the level of significance vary, depending on the desire of researchers, namely 0.01 (1%); 0.05 (5%) and 0.10 (10%). F test results seen in the ANOVA table in the column sig. For example, we use a 5% significance level (0.05), if the probability value < 0.05 , it can be said there is significant influence jointly between the independent variables on the dependent variable. However, if the significance value > 0.05 , no significant difference jointly between the independent variables on the dependent variable.

2. Partial regression test (t test)

The t-test was used to test the partial each variable. T test results can be seen in the table of coefficients in the column sig (significant). If the t value or significance probability < 0.05 , it can be said that there is the influence of independent variables on the dependent variable partially.

However, if the probability value or significance $t > 0.05$, it can be said that there is no significant influence of each independent variable on the dependent variable.

IV. Discussion And Analysis

4.1 Research Object Description

PT BCA Finance was established in 1981 under the name of PT Central Sari Metropolitan Leasing Corporation (CSML). At its inception, the Company's shareholders are PT Bank Central Asia and Japan Leasing Corporation. At that time the Company business still focusing on commercial financing, such as the financing of production machinery, heavy equipment and transportation.

Based on the Decree of the Minister of Finance of the Republic of Indonesia No. 441 / KMK.017 / 1995 14 September 1995 and the Decree of the Minister of Finance of the Republic of Indonesia No. KEP-034 / KM.5 / 2006 dated February 20, 2006, the Company obtained the renewal of the operating license in the business of financial institutions so that the Company can conduct business as a financial institution which include consumer finance, leasing activities, factoring, and business cards credit.

Subsequently in 2001, PT Central Sari Metropolitan Leasing changed its name to PT Central Sari Finance (CSF), followed by a change of ownership, where PT Bank Central Asia Tbk (BCA) became the majority shareholder, as well as changes in business focus into auto financing, especially four or more wheels. Lastly, in accordance with the Decree of the Minister of Justice and Human Rights of the Republic of Indonesia No. C-08 091 HT.01.04.TH.2005, then per 28 March 2005 PT Central Sari Finance has changed its name to PT BCA Finance.

Along with the name change, the growth of BCA Finance also increasingly sharp shot. This is reflected in the continuing increase in the release of new financing and total assets under management significantly. This achievement is inseparable from the full support provided by our parent company, PT. Bank Central Asia Tbk.

In the area of financing, up to this time the Company remains focused on car financing sector. From time to time BCA Finance strives continuously to improve the Company's market share, either by the application of appropriate strategies, to expand the opening of new branches and by continuing to provide the

best service to paracustomernya. The company has had a relatively broad business network spread across various major cities throughout Indonesia.

4.2 Research result

4.2.1 Feasibility Testing Instrument Research

This chapter is the chapter that describes the analysis and discussion based on the results of study on the variables which became the focus of discussion. The study was conducted in an effort to answer the problems, achieve the purpose of research and prove the hypothesis on research that has been presented in the previous chapter.

In the first part will be presented the results of research that contains the identity of respondents. Furthermore, the authors tried to integrate the issues and hypotheses put forward, namely the description of service performance pattern factor, factor of customer satisfaction and customer loyalty in the PT. Bank Central Asia, Tbk branch Matraman and whether there is influence of service performance and customer satisfaction on customer loyalty in PT. Bank Central Asia Tbk.

Through the help of SPSS version 17 it can be seen that all this research instrument is valid and reliable, so that the questionnaire can be declared unfit for use. In more detail the results of validity and reliability can be presented tables IV.1 and IV.2 table as follows:

1. Validity test

A validity test is used to determine the feasibility of grains questions in a list (construct) a question of defining a variable. The list of questions generally support a particular variable groups. According Masrum cited by Sugiyono (2001) states that usually the minimum requirement to be considered valid is $r = 0.30$, so that the instrument is declared invalid. Validity test is done by looking at the correlation between the score of each item questions with a total score.

From the results of the calculation of the correlation coefficient score of each item statement of 90 respondents instrument, the overall number of variables statement 31 statement with a total score of each respondent and the results obtained is presented in table IV.1 as follows:

Table IV.3

Information	questionnaires	R arithmetic	R critical	Conclusion
service performance	Instrument # 1	0.35	0.30	valid
	Instruments 2	0.72	0.30	valid
	Instrument # 3	0.70	0.30	valid
	Instruments 4	0.80	0.30	valid
	Instrument # 5	0.35	0.30	valid
	Instruments 6	0.82	0.30	valid
	Instrument 7	0.85	0.30	valid
	Instruments 8	0.82	0.30	valid
	Instrument 9	0.85	0.30	valid
	Instrument 10	0.40	0.30	valid
Satisfaction customer	Instrument # 1	0.51	0.30	valid
	Instruments 2	0.45	0.30	valid
	Instrument # 3	0.80	0.30	valid
	Instruments 4	0.76	0.30	valid
	Instrument # 5	0.79	0.30	valid
	Instruments 6	0.48	0.30	valid
	Instrument 7	0.69	0.30	valid
	Instruments 8	0.74	0.30	valid
	Instrument 9	0.71	0.30	valid
	Instrument 10	0.82	0.30	valid
	Instrument 11	0.43	0.30	valid
Loyalty customer	Instrument # 1	0.79	0.30	valid
	Instruments 2	0.76	0.30	valid
	Instrument # 3	0.76	0.30	valid
	Instruments 4	0.47	0.30	valid
	Instrument # 5	0.84	0.30	valid
	Instruments 6	0.79	0.30	valid
	Instrument 7	0.75	0.30	valid

	Instruments 8	0.75	0:30	valid
	Instrument 9	0.80	0:30	valid
	Instrument 10	0.78	0:30	valid

Sources: Primary data and reprocessed, 2014.

According to the table IV.1 above, it can be seen that from the 31 point statement of variable service performance, satisfaction, and loyalty result is invalid (details can be seen in appendix).

2. Reliability test

Having tested the validity, it must be continued by using the reliability test data. Reliable measurement tool must consist of items valid measurement tool. Thus, any reliable certainly valid, but any valid not necessarily reliable. According to Sekaran (2006) reliability test can be performed simultaneously on all the questions. In the following table the test results known that all variables have alpha above 0.60, which means that all variables in this study can be relied upon.

From the results of the data through SPSS version 17 can be seen from the number of all variables statement 31 statement with a total score of each respondent and the results obtained is presented in table IV.2 as follows:

Table IV.4

Information	Coefficient Alpha (α)	Standard	Conclusion
service Performance	0.90	0.60	reliable
Customer satisfaction	0.90	0.60	reliable
Customer loyalty	0.93	0.60	reliable

Sources: Primary data and reprocessed, 2014.

IV.2 According to the table above, it can be seen that from the 31 point statement of variable service performance, satisfaction, and customer loyalty is a reliable result that is > 0.60 (details can be seen in appendix).

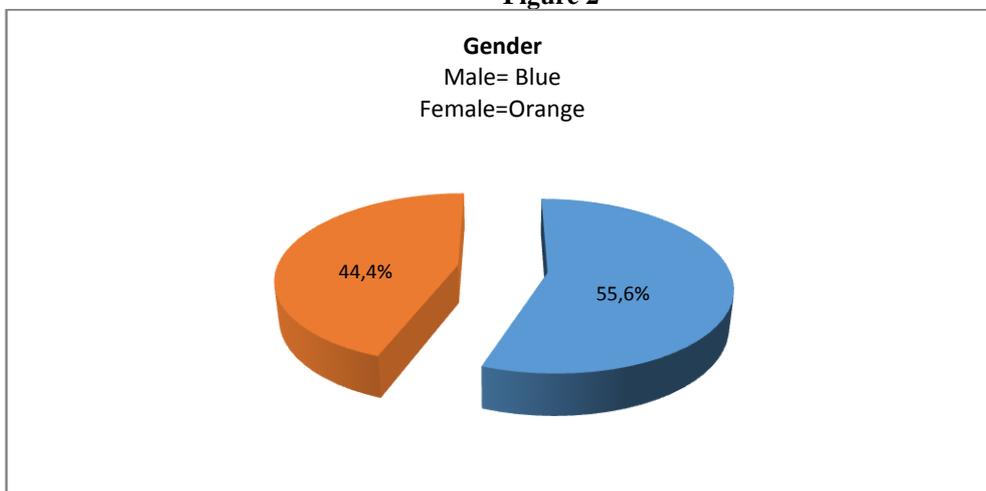
4.2.2 Respondents identity

Respondents who have provided answers to the questionnaire that was distributed amounting to 90 clients at Bank BCA branch Matraman, this corresponds to the expected sample in this study. In the following sections will be presented first a general overview of respondents who becomes the object of research, related to gender, age, and occupation.

1. Gender

Based on Figure 4, obtained composition by gender, which is dominated by customers with male gender, ie 50 respondents, or 55.6% of total respondents who made the object of this research, and female clients as much as 40 or 44, 4%.

Figure 2



Sources: Primary data and reprocessed, 2014.

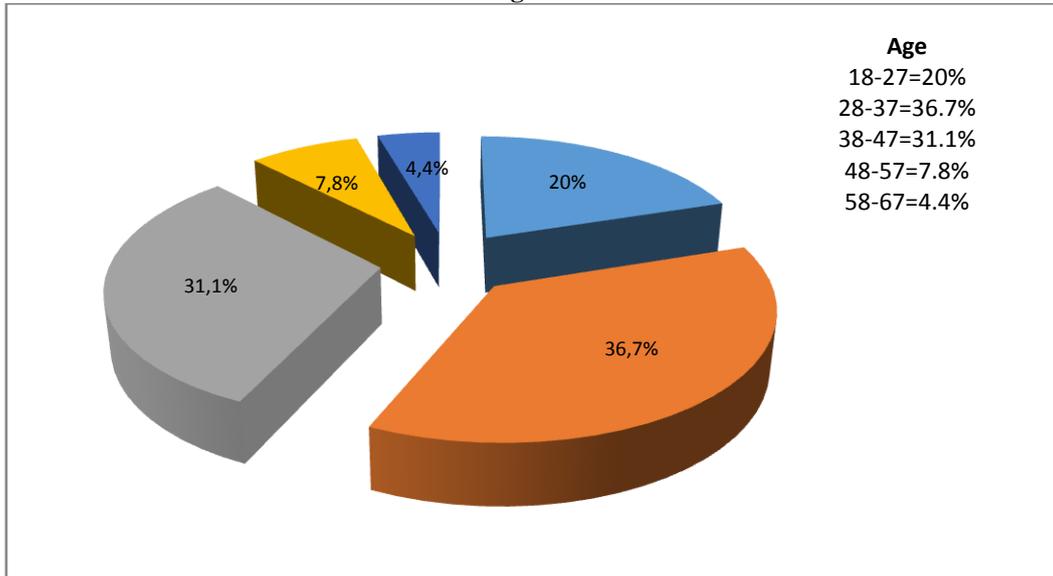
2. Age

Respondents in Matraman branch of Bank BCA can be concluded that the largest percentage of respondents age is the age group of 28-37 years is 33 people or 36.7%, partly aged 38-47 years as many as 28

people or 31.1%, and the age of 18 - 27 years as many as 18 people or 20% while those aged 48-57 years as many as 7 people 7.8%, and customers aged 58-67 years as many as 4 people or 4.4%.

Based on the age composition of the customer (the respondent) shows that the general age of the customer respondents in Matraman branch of Bank BCA is still largely in the productive age. In detail can be seen in Figure 3.

Figure 3

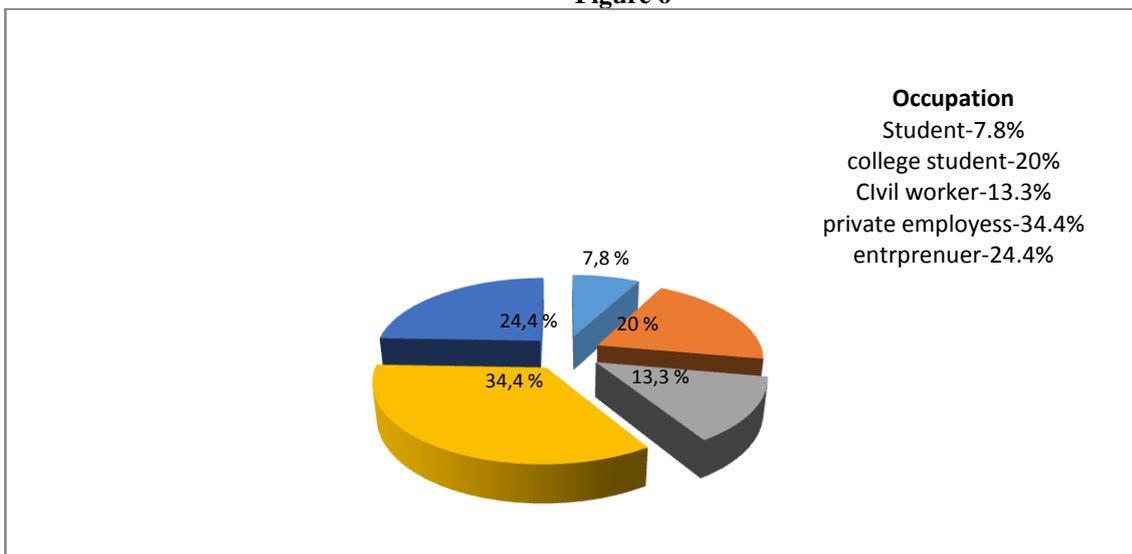


Sources: Primary data and reprocessed, 2014

3. Work

In Figure 6 can be seen on the job, most respondents are respondents with a background in private sector employees work as many as 31 people or 34.4%, and a job as self-employed as many as 22 people or 24.4%. The students work as many as 18 people or 20%, while civil servants work as many as 12 people or 13.3%, and work with an educational background which is students as many as 7 people or 7.8%.

Figure 6



Sources: Primary data and reprocessed, 2014.

4.2.3 Description *service Performance*

Variable service performance in accordance with the definition conceptually proposed that the performance of services received by consumers themselves and assess the quality of service that customers really feel, measured by the dimensions of the physical evidence, reliability, responsiveness, assurance, and empathy. The results of the respondent's answers that the authors received can be described as follows.

Table IV.5

variables	Respondents identity										X̄
	SS (5)		S (4)		N (3)		KS (2)		TS (1)		
	F	%	F	%	F	%	F	%	F	%	
X1.1	20	22.2	65	72.2	5	5.6	0	0	0	0	4.17
X1.2	40	44.4	30	33.3	20	22.2	0	0	0	0	4.22
X1.3	38	42.2	20	22.2	32	35.6	0	0	0	0	4.07
X1.4	4	4.4	65	72.2	21	23.3	0	0	0	0	3.81
x1.5	13	14.4	71	78.9	6	6.7	0	0	0	0	4.08
X1.6	19	21.1	51	56.7	20	22.2	0	0	0	0	3.99
X1.7	34	37.8	35	38.9	21	23.3	0	0	0	0	4.14
X1.8	33	36.7	35	38.9	22	24.4	0	0	0	0	4.12
X1.9	3	3.3	67	74.4	20	22.2	0	0	0	0	3.81
X1.10	30	33.3	46	51.1	14	15.6	0	0	0	0	4.18
grean MeanX̄											4.17

Sources: Primary data and reprocessed, 2014.

According to the table IV.1 above can be drawn in detail, as shown below.

item 1 statement stating that "Bank BCA always promote the product "Tabunganku or My Savings" to customers "responded strongly agree by 20 respondents (22.2%) and who had agreed as many as 65 respondents (72.2%). While respondents expressed a neutral to that statement as much as 5 people or 5.6% of total respondents in the study.

item 2 statement declaring that the "Bank BCA has a strategic building" responded strongly agree by 40 respondents (44.4%) and who agree as much as 30 respondents (33.3%). While respondents expressed a neutral to the statement of 20 people or 22.2% of total respondents in the study.

item 3 a statement which states that "Employees of Bank BCA always to provide services at the right time to customers" responded strongly agree by 38 respondents (42.2%) and who agree as much as 20 respondents (22.2%). While respondents expressed a neutral to that statement many as 32 people or 35.6% of total respondents in the study.

item 4 a statement which states that "Employees of Bank BCA always provide timely service to customers" responded strongly agree by 4 respondents (4.4%) and who had agreed as many as 65 respondents (72.2%). While respondents expressed a neutral to that statement many as 21 people or 23.3% of total respondents in the study.

item 5 a statement which states that "Employees of Bank BCA will be confirmed timely after service was performed" strongly agree addressed by 13 respondents (14.4%) and who had agreed as many as 71 respondents (78.9%). While respondents expressed a neutral to that statement as much as 6 people or 6.7% of total respondents in the study.

item 6 a statement which states that "Employees of Bank BCA does not show an impression busy in welcoming customers" responded strongly agree by 19 respondents (21.1%) and who had agreed by 51 respondents (56.7%). While respondents expressed a neutral to the statement of 20 people or 22.2% of total respondents in the study.

item 7 statement stating that "Customers feel secure with the transactions they do at Bank BCA "responded strongly agree by 34 respondents (37.8%) and who had agreed were 35 respondents (38.9%). While respondents expressed a neutral to that statement many as 21 people or 23.3% of total respondents in the study.

item 8 statement stating that "Customers get a motor vehicle parking security at Bank BCA" responded strongly agree by 33 respondents (36.7%) and who had agreed were 35 respondents (38.9%). While respondents expressed a neutral to that statement many as 22 people or 24.4% of total respondents in the study.

item 9 statement stating that "BCA will know the interest and willingness of customers" responded strongly agreed by the three respondents (3.3%) and who agree as much as 67 respondents (74.4%). While respondents expressed a neutral to the statement of 20 people or 22.2% of total respondents in the study.

Item 10 statement which states that "Bank BCA responding to customer complaints" Responded strongly agree by 30 respondents (33.3%) and who had agreed as many as 46 respondents (51.1%). While respondents expressed a neutral to that statement many as 14 people or 15.6% of the respondents in the study.

4.2.4 Description Satisfaction

Variable satisfaction in accordance with the conceptual definition proposed that the response to evaluation or disconfirmation perceived discrepancy between prior expectations and actual performance product that is felt after use, measured in terms of the dimensions of quality of products, quality waiter, emotional, prices, costs, corporate image. The results were authors thank respondents can be described as follows.

Table IV.6

variables	Respondents identity										\bar{X}
	SS (5)		S (4)		N (3)		KS (2)		TS (1)		
	F	%	F	%	F	%	F	%	F	%	
X2.1	6	6.7	64	71.1	20	22.2	0	0	0	0	3.84
X2.2	17	18.9	62	68.9	11	12.2	0	0	0	0	4.07
X2.3	34	37.8	27	30	29	32.2	0	0	0	0	4.06
X2.4	33	36.7	30	33.3	27	30	0	0	0	0	4.07
X2.5	3	3.3	62	68.9	25	27.8	0	0	0	0	3.76
X2.6	20	22.2	54	60	16	17.8	0	0	0	0	4.04
X2.7	24	26.7	41	45.6	25	27.8	0	0	0	0	3.99
X2.8	36	40	29	32.2	25	27.8	0	0	0	0	4.12
X2.9	36	40	11	12.2	42	46.7	1	1.1	0	0	3.91
X2.10	6	6.7	50	55.6	34	37.8	0	0	0	0	3.69
X2.11	15	16.7	67	74.4	8	8.9	0	0	0	0	4.08
gmean Mean\bar{X}											3.97

Sources: Primary data and reprocessed, 2014.

According to the table IV.2 above can be drawn in detail, as shown below.

item 1 statement stating that "I was satisfied with the services BCA bank teller "strongly agree addressed by six respondents (6.7%) and who had agreed as many as 64 respondents (71.1%). While respondents expressed a neutral to the statement of 20 people or 22.2% of total respondents in the study.

item 2 statement stating that "I was satisfied with the speed and precision of the BCA bank teller "responded strongly agreed by the 17 respondents (18.9%) and who had agreed as many as 62 respondents (68.9%). While respondents expressed a neutral to the statement of 11 people or 12.2% of total respondents in the study.

item 3 statement stating that "I was satisfied with the explanation of the information provided by the customer service BCA "responded strongly agree by 34 respondents (37.8%) and who had agreed by 27 respondents (30%). While respondents expressed a neutral to that statement many as 29 people or 32.2% of total respondents in the study.

item 4 statement stating that "I am satisfied with the process of the queue at Bank BCA "responded strongly agree by 33 respondents (36.7%) and who agree as much as 30 respondents (33.3%). While respondents expressed a neutral to that statement as many as 27 people or 30% of total respondents in the study.

item 5 statement stating that "BCA employees are always friendly and courteous to customers "responded strongly agreed by the three respondents (3.3%) and who had agreed as many as 62 respondents (68.9%). While respondents expressed a neutral to the statement of 25 people or 27.8% of total respondents in the study.

item 6 statement stating that "BCA employees always greet customers coming in, "responded strongly agree by 20 respondents (22.2%) and who agree as much as 54 respondents (60%). While respondents expressed a neutral to that statement many as 16 people or 17.8% of total respondents in the study.

item 7 statement stating that "The cheap price of each open a savings account at Bank BCA "responded strongly agree by 24 respondents (26.7%) and who had agreed as many as 41 respondents (45.6%). While respondents expressed a neutral to the statement of 25 people or 27.8% of total respondents in the study.

item 8 statement stating that "The cost per month for savings at Bank BCA is relatively cheap"Responded strongly agree by 36 respondents (40%) and who agree as much as 29 respondents (32.2%). While respondents expressed a neutral to the statement of 25 people or 27.8% of total respondents in the study.

item 9 statement stating that "Their interest cost each borrowing money to Bank BCA"Responded strongly agree by 36 respondents (40%) and who had agreed as many as 11 respondents (12.2%). While respondents expressed a neutral to that statement as many as 42 people or 46.7% and respondents expressed less agreed as much as 1 or 1.1% of total respondents in the study.

item 10 statement stating that "I feel comfortable when saving in Bank BCA"Strongly agree addressed by six respondents (6.7%) and who agree as much as 50 respondents (55.6%). While respondents expressed a neutral to that statement as many as 34 people or 37.8% of total respondents in the study.

item 11 statement stating that "I am proud to be a customer of Bank BCA. Because the BCA is one of the best Bank in Indonesia"Responded strongly agree by 15 respondents (16.7%) and who agree as much as 67 respondents (74.4%). While respondents expressed a neutral to the statement of 8 people or 8.9% of total respondents in the study.

4.2.5 Description Customer Loyalty

Variable customer loyalty according to conceptually proposed definition which is customer decisions to voluntarily continue to subscribe to a particular company in the long term, measured based on the dimensions of custom transactions, repurchase, recommendations and commitments. The results were authors thank respondents can be described as follows.

Table IV.7

variables	Respondents identity										\bar{X}
	SS (5)		S (4)		N (3)		KS (2)		TS (1)		
	F	%	F	%	F	%	F	%	F	%	
Y1	36	40	29	32.2	25	27.8	0	0	0	0	4.12
Y2	36	40	11	12.2	43	47.8	0	0	0	0	3.92
Y3	6	6.7	50	55.6	34	37.8	0	0	0	0	3.69
Y4	15	16.7	67	74.4	8	8.9	0	0	0	0	4.08
Y5	32	35.6	31	34.4	27	30	0	0	0	0	4.06
Y6	33	36.7	17	18.9	40	44.4	0	0	0	0	3.92
Y7	9	10	44	48.9	37	41.1	0	0	0	0	3.69
Y8	14	15.6	47	52.2	29	32.2	0	0	0	0	3.83
Y9	29	32.2	29	32.2	32	35.6	0	0	0	0	3.97
Y10	10	11.1	48	53.3	32	35.6	0	0	0	0	3.76
greaan Mean\bar{X}											3.90

Sources: Primary data and reprocessed, 2014.

Based IV.3 above table can be drawn in detail, as shown below.

item 1 statement stating that "I'm used to trade in Bank BCA "responded strongly agree by 36 respondents (40%) and who agree as much as 29 respondents (32.2%). While respondents expressed a neutral to the statement of 25 people or 27.8% of total respondents in the study.

item 2 statement stating that "I'm used to trade in Bank BCA "responded strongly agree by 36 respondents (40%) and who had agreed as many as 11 respondents (12.2%). While respondents expressed a neutral to that statement many as 43 people or 47.8% of total respondents in the study.

item 3 statement stating that "I feel more comfortable transacting at Bank BCA "strongly agree addressed by six respondents (6.7%) and who agree as much as 50 respondents (55.6%). While respondents expressed a neutral to that statement as many as 34 people or 37.8% of total respondents in the study.

item 4 statement stating that "I'm used to making savings account at Bank BCA "responded strongly agree by 15 respondents (16.7%) and who agree as much as 67 respondents (74.4%). While respondents expressed a neutral to the statement of 8 people or 8.9% of total respondents in the study.

item 5 statement stating that "I would always save in BCA "responded strongly agree by 32 respondents (35.6%) and who had agreed as many as 31 respondents (34.4%). While respondents expressed a neutral to that statement as many as 27 people or 30% of total respondents in the study.

item 6 statement stating that "I would recommend the BCA to peer "responded strongly agree by 33 respondents (36.7%) and who had agreed were 17 respondents (18.9%). While respondents expressed a neutral to the statement of 40 people or 44.4% of total respondents in the study.

item 7 statement stating that "I would recommend the BCA to relatives and family "strongly agree addressed by nine respondents (10%) and who had agreed as many as 44 respondents (48.9%). While respondents expressed a neutral to that statement as many as 37 people or 41.1% of total respondents in the study.

item 8 statement stating that "I will continue to use the services of Bank BCA"Responded strongly agree by 14 respondents (15.6%) and who had agreed that 47 respondents (52.2%). While respondents expressed a neutral to that statement many as 29 people or 32.2% of total respondents in the study.

item 9 statement stating that "I do not want to move to another bank other than BCA, whatever its conditions"Responded strongly agree by 29 respondents (32.2%) and who agree as much as 29 respondents (32.2%). While respondents expressed a neutral to that statement many as 32 people or 35.6% of total respondents in the study.

Item 10 statement declaring that "I will always use the facilities at Bank BCA"Responded strongly agree by 10 respondents (11.1%) and who had agreed as many as 48 respondents (53.3%). While respondents expressed a neutral to that statement many as 32 people or 35.6% of total respondents in the study.

4.2.6 Test Assumptions

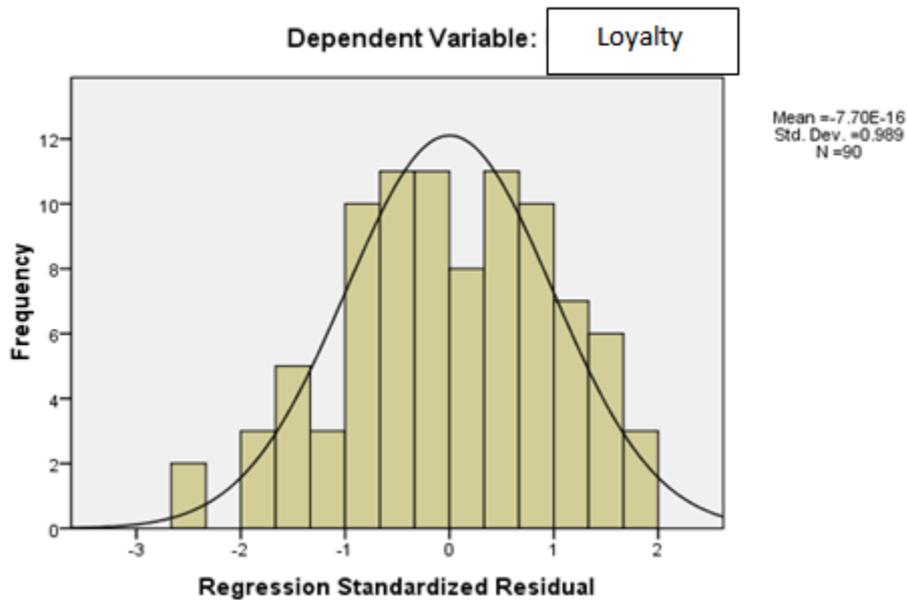
The data processing aims to analyze the influence of the variables of the study. In this section will be presented with the basic assumption test and classical assumption.

1. Test of Basic Assumptions

a. Normality test

Normality test can be done in two ways, namely by the histogram analysis of regression residuals. Display histogram graph shown in Figure below gives a normal distribution pattern for evenly spread either to the left or to the right.

Figure 5 (graph Histogram Simultaneous relationship X1, X2, → Y)



In normal plot graph below shows that the dots spread around the diagonal line, and the distribution follows the direction of the diagonal line. From the second graph above it can be concluded that the regression model to meet the assumptions of normality.

Figure 6

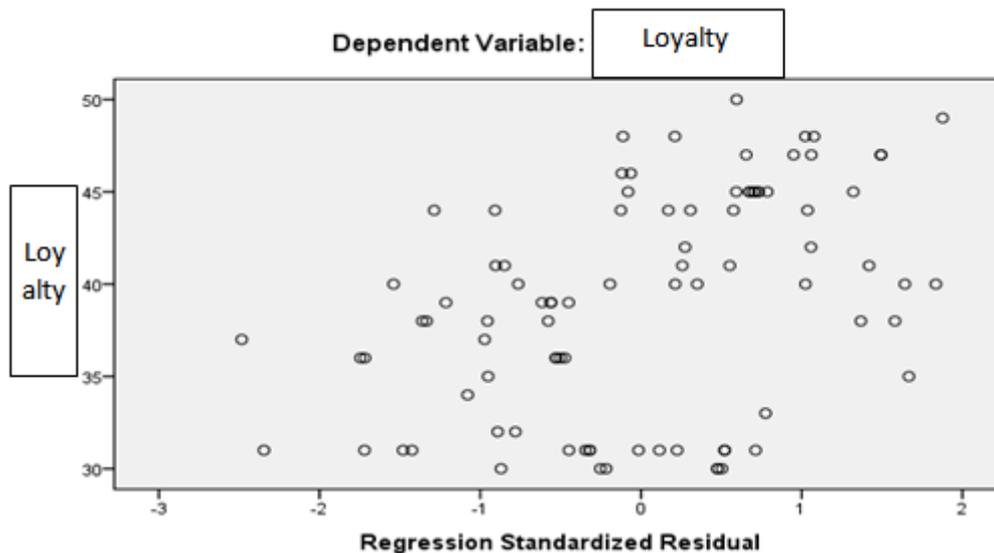


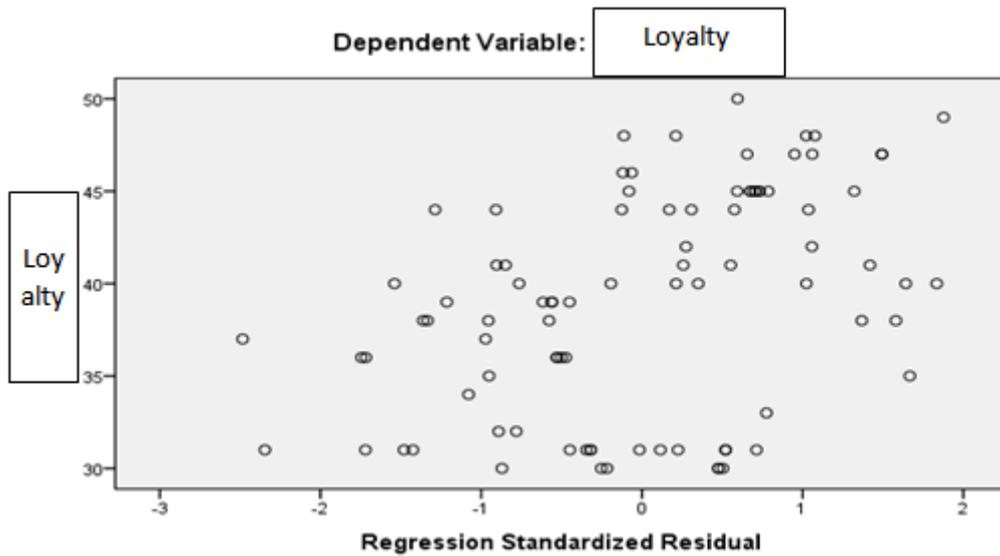
Figure 6 (Data is reprocessed SPSS version 17, 2014)

Based on the image that decomposes above it can be concluded that the model has a normal distribution, it is shown by the shape of the curve that has a bell (bell shaped). And when seen in the normal diagram standardized regression residuals, where points are around the line as well as viewing spots on the scatter plot appears scattered dots spreads, this shows that the normal distribution model.

b. Linearity test

Linearity test used to determine whether the relationship between independent variables and the dependent variable is linear or not. In the normal graph plots the picture below shows that the dots spread around the diagonal line, and the distribution follows the direction of the diagonal line. From the graph below it can be concluded that the regression model meet the assumption of linearity.

Figure 7



Based on the image above it can be fulfilled with linearity assumption if the plot between residual value standardized to standardized predicted values do not form a particular pattern (random or spread), then the data in the image above is said to be a linear distribution.

2. Classical Assumption Test

Classic assumption test is performed to determine whether the regression created can be used as a good predictor. Classic assumption test to be performed is a test multicollinearity, heteroscedasticity test, and test for normality.

a. Multicollinearity test

Multicollinearity is a problem that arises because of the linear relationship between the independent variable indicated by the presence of a high degree of collinearity. A good regression model should not happen correlation between the independent variables. For more details can be seen in Table IV. VIF with the following results:

Table IV.8
Coefficients

Model		collinearity Statistics	
		tolerance	VIF
1	service Performance	.538	1,860
	Satisfaction	.538	1,860

a. Dependent Variable: Loyalty

Source: Data reprocessed Ver17 SPSS, 2014

From the information contained in the table above it can be concluded that the model there is no multicollinearity between the independent variables for VIF respectively by 1,860 the independent variables <10, because in the regression should not happen multicollinearities, that should not happen a perfect relationship or close perfect between the independent variables that make up the equation.

b. Heteroskedasticity test

One of the key assumptions of the classical linear regression model is that the variance of the residuals that appear in the regression function is homoscedastic, which occurs in common variance of the residuals of the observations of the other observation (Gujarati, 2005). To detect the presence or absence of heteroscedasticity test Glacier by looking at the significance of the results of the regression residuals absolute value as the dependent variable with variable characteristics. A good regression model is that heteroskedasticity or not happen heteroskedasticity (Ghozali, 2005). Detection of the presence or absence of heteroscedasticity can also be done narrowed graph plots (scatterplot) between the predicted value related variables (ZPRED) with residual (SRESID).

Table IV.9
Glacier Test Results
Coefficients

Model	Coefficients unstandardized		standardized Coefficients	t	Sig.
	B	Std. Error	beta		
1 (Constant)	-1.895E-15	2,398		.000	1,000
Satisfaction	.000	.066	.000	.000	1,000
service Performance	.000	.075	.000	.000	1,000

a. Dependent Variable: abresid

Source: Data is reprocessed SPSS version 17, 2014

From processing the data in the table above it can be concluded that the probability or significance level of each variable is worth 1,000 so it can be ascertained that model no symptoms heteroskedasticities, in other words, the correlation of each variable with a value of residual resulted in a higher value of alpha, because a model can be said to be experiencing symptoms of heteroscedasticity if the probability value or significance greater than 0.05.

b. autocorrelation test

Autocorrelation occurs when the value of interference within a certain period related to the previous nuisance value. Autocorrelation simplest is to use the Durbin-Watson test (DW). As a rule of thumb DW count value approaching 2 is shown that the limited model of autocorrelation (Gujarati, 2003). The limitations imposed by using the guidelines if DW is a great observation. Therefore, use trial and error of the regression is done by performing a regression inters thus found the value of DW is reversed from that model.

Table IV.10
Model Summaryb

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.908a	.825	.821	2,532	2,152

a. Predictors: (Constant), Satisfaction, Service Performance

b. Dependent Variable: Loyalty

Source: Data processed back through SPSS 17, 2014

In simple terms it can be concluded that a model can be expressed no symptoms of autocorrelation, if the probability value of the Durbin-Watson > 0.05. In the above table the probability value of the Durbin-Watson is a 2152 > 0.05, it can be ascertained that this model does not have symptoms of autocorrelation.

4.3 Discussion

1. Derivation coefficient (R²)

Multiple linear analysis is basically a technical analysis pattern and substance similar to the simple linear regression analysis. These analyzes have differences in the number of independent variables are the explanatory variables of more than one fruit. The explanatory variables were more than one fruit is then to be analyzed as variables that have relationships with and on the variables described or independent variables. Here the author will present the results of multiple regression testing as follows:

Table IV.11
Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.908a	.825	.821	2,532

a. Predictors: (Constant), Satisfaction, Service Performance

Source: Data is reprocessed SPSS version 17, 2014

Based on the table above explains that for R is the correlation coefficient, which is a value to measure close relationship with the dependent variable response or predictor variables or independent variables. Rated R = 0.908 means that the variable service performance and satisfaction has a very strong relationship on customer

loyalty, this relationship has a positive direction. As for Rsquare called the coefficient of determination, the value of which is used to see how far the models created to explain the condition of the actual value. This value is a measure of the accuracy / suitability of the regression line obtained from the observation data estimation or detail. Value can be interpreted as the percentage of these that explain the value of Y, while the rest is explained by other variables not examined. Value = 0.825 means a 82.5 percent customer loyalty can be explained by variables X1 and X2, while the remaining 17.5 percent is explained other variables not detail. R^2 R^2

Table IV.12
ANOVA^b

Model		Sum of Squares	Df	mean Square	F	Sig.
1	Regression	2627.257	2	1313.628	204.944	.000a
	residual	557.643	87	6.410		
	Total	3184.900	89			

a. Predictors: (Constant), Satisfaction, Service Performance

b. Dependent Variable: Loyalty

Source: Data is reprocessed SPSS version 17, 2014

Based on the table above IV.12 explained that the value of F arithmetic compared with F table value, the assessment criteria using this method is if the value of F count larger than F table, $F_{count} > F_{table}$ then the research hypothesis is accepted and on the contrary, in the above table F count value 204.94,

table IV.13

Coefficients

Model		Coefficients unstandardized		standardized Coefficients	t	Sig.
		B	Std. Error	beta		
1	(Constant)	-2923	2,398		-1219	.226
	service Performance	-.070	.075	-.057	-.928	.356
	Satisfaction	1,027	.066	.946	15.459	.000

a. Dependent Variable: Loyalty

Source: Data is reprocessed SPSS version 17, 2014

IV.13 In the table above is the table to see whether the independent variables affect the dependent variable (customer loyalty). This is a simple regression coefficient test. Koeffisien regression, regression coefficient (B) of variable X1 = -0.70 and X2 = 1.027, set the changes in the value of the performance of the employee if the value of the independent variable changed one unit.

t is the level of significance of test results obtained coefficient of the regression coefficient divided by the default error. By looking at the results in the table above it can be concluded that the independent variables are X1 = 0.928 X2 = 15.459 have a significant effect terhadap variable customer loyalty.

4.3.1 Analysis of the influence of service performance on customer satisfaction

The results of data processing using SPSS 17 prove, that turned out to be a synergy variable service performance on customer satisfaction can partially contribute relatively strong, positive and significant impact on customer loyalty.

Of partial regression equation above can be seen toward relationships resulting from the independent variable on the dependent variable, assuming other variables constant that is equal to 12.379 and the value of the X_1 Coefficients unstandardized Beta is equal to 0.680.

X1 variable regression coefficient is positive indicates a positive relationship of variable service performance which led to a significant increase of 12.379 and to prob sig 0,000 (Significant for α 0001) on customer satisfaction. Through this estimate can be drawn, that the service performance provides an indication of a positive effect. The partial effect, predicted to probe Constanta is positive at 12.379 with probability sig (0000) for $\alpha = 0.001$. That is partially the predictor variables volatile linear impact on customer satisfaction with the excellent level of significance. that service performance has a positive effect on customer satisfaction. More can be explained, that in partial service performance is able to predict a positive and significant influence on α 0001 (Note Prob Sig, 0000), and is able to make a contribution to customer satisfaction, which (R-Square = 0462 and the estimated residual explained Residual or equal 4.063). This condition is also able to explain the partial service performance impact on customer satisfaction.

4.3.2 Analysis of the influence of service performance on customer loyalty

The results of data processing using SPSS 17 prove, that turned out to be a synergy variable service performance on customer satisfaction can partially contribute relatively strong, positive and significant impact on customer loyalty.

Of partial regression equation above can be seen toward relationships resulting from the independent variable on the dependent variable, assuming other variables constant that is equal to 9.787 and the value of the X_1 Coefficients unstandardized Beta is equal to 0586.

X_1 variable regression coefficient is positive indicates a positive relationship of variable service performance which led to a significant increase of 9.645 and 0.000 for prob sig (Significant for α 0026) on customer loyalty. Through this estimate can be drawn, that the service performance provides an indication of a positive effect. The partial effect, predicted to probe Constanta was positive amounting to 9.787 with sig probability (0.000) for $\alpha = 0.026$. That is partially the predictor variables volatile linear impact on customer loyalty with an excellent level of significance. that service performance has a positive effect on customer loyalty. More can be explained, that in partial leadership were able to predict a positive and significant influence on α 0026 (Note Prob Sig, 0000), and is able to make a contribution to customer loyalty, which (R-Square = 0344 and the estimated residual explained Residual or equal 4.873). This condition is also able to explain the partial service performance impact on customer loyalty.

4.3.3 Analysis of the influence of satisfaction on customer loyalty

The results of data processing using SPSS 17 prove, that turned out to be a synergy variable service performance on customer satisfaction can partially contribute relatively strong, positive and significant impact on customer loyalty.

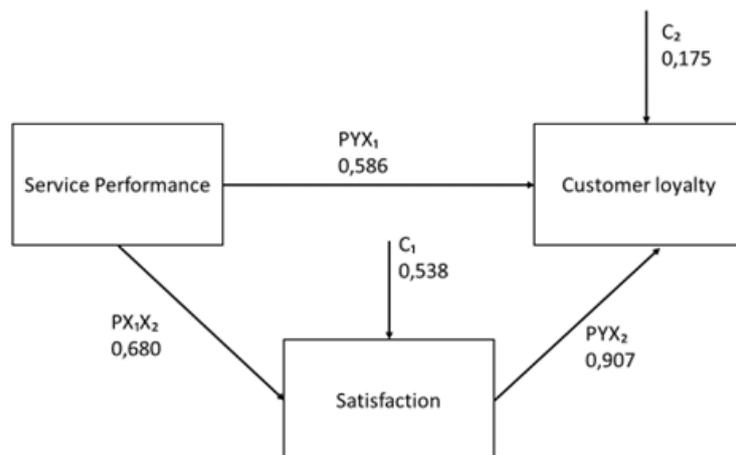
Of partial regression equation above can be seen toward relationships resulting from the independent variable on the dependent variable, assuming other variables constant that is equal to 3,927 and the value of the X_1 Coefficients unstandardized Beta is equal to 0907.

X_1 variable regression coefficient is positive indicates a positive relationship of satisfaction variables that cause a significant increase of 9.645 and 0.000 for prob sig (Significant for α 0.070) on customer loyalty. Through this estimate can be drawn, that the satisfaction of giving an indication of a positive effect. The partial effect, predicted to probe Constanta is positive at 3,927 with probability sig (0000) for $\alpha = 0.070$. That is partially the predictor variables volatile linear impact on customer loyalty with an excellent level of significance. that satisfaction has a positive effect on customer loyalty. More can be explained, that in partial satisfaction were able to predict a positive and significant influence on α 0070 (Note Prob Sig, 0000), and is able to make a contribution to customer loyalty, which (R-Square = 0823 and the estimated residual explained Residual or by 2,530). This condition is also able to explain the partial satisfaction influence on customer loyalty.

4.3.4 Analysis of the influence of service performance through customer satisfaction on customer loyalty

The data in this study by using path analysis to analyze the data. Path used as deemed better able to test a series of hypotheses that have been formulated together where there is more than one dependent variable interrelated and test the feasibility of the model of the research data.

Figure 8



To prove the analysis to four can be made by comparing the value of each parameter exogenous variables on endogenous variables directly (direct effect) with the value of the total effect (total effect).

Below is presented the value of direct influence, indirect influence and the influence of the total of each variable as follows:

1. Direct Impact (Direct Effect or DE)
 - ✓ $X1 \rightarrow X2$ = 0.680
 - ✓ $X1 \rightarrow Y$ = 0.586
 - ✓ $X2 \rightarrow Y$ = 0.907
 2. Indirect Influence (Indirect Effect or IE)
 - ✓ $X1 \rightarrow X2 \rightarrow Y$ = (0.680 x 0.907) = 0.61676
 3. Effect of Total (Total Effect or TE)
 - ✓ $X1 \rightarrow X2 \rightarrow Y$ = (0.680 + 0.907) = 1,587
 - ✓ $X1 \rightarrow Y$ = 0.586
 - ✓ $X1 \rightarrow X2$ = 0.680
- Structural equations for the model are:
Sub structure 1: $X2 = 0.680 X1 + \epsilon 1$
Substructures 2: $Y = 0.586 X1 + 0.907 X2 + \epsilon 2$

Based on the calculation of the direct effect (direct effect) above, the value of the direct effect of service performance variable is equal to 0.680. This value is stated that the service performance variables contribute directly to the formation of consumer satisfaction is equal to 0.680 units. While the contribution of service performance on customer loyalty is equal to 0.586, in accordance with a standardized beta coefficient variable customer satisfaction. Next one customer satisfaction provides direct influence on customer loyalty is equal to 0.907.

Meanwhile, in order to identify the indirect effect (indirect effect) above, in this way with variable service performance on customer loyalty through satisfaction by shifting to a standardized beta coefficient where appropriate calculation of $X1$ to Y via $X2$ is equal to 0.586.

Furthermore, in order to identify the effect of the total (total effect) above, it states that the variable value service performance contributed a total influence on the formation of customer loyalty through customer satisfaction is equal to 1.587. unit value of the variable direct influence service performance is equal to 0.680. While the contribution of service performance on customer loyalty is equal to 0.586, and the value of the total effect of service performance variable is equal to 0.680.

Other authors based on testing done to analyze service performance on customer loyalty through satisfaction produced findings that satisfaction factors could contribute to or be used as an intervening factor that mediates between the service performance on customer loyalty.

These conditions meant that BCA Bank branch in Matraman, factors able to influence service performance on customer loyalty. In other words, in order to enhance the contribution of variable service performance on customer loyalty can increase customer satisfaction first way earlier.

V. Conclusions And Recommendations

5.1 Conclusion

Based on the analysis and discussion contained in chapter IV, shows that there is a significant effect of service performance on customer loyalty through satisfaction at PT. Bank Central Asia Tbk. Based on research that has been done by a few conclusions as follows:

1. From the analysis of the partial, it can be seen that the variable service performance has a close relationship to the satisfaction, it is supported by the results of testing using $T = 8701$ where the value of P prob 0,000 less than the 0:05, the test results is also strengthened by the value of R^2 relatively strong enough for 0,462 (46.2%). Based on the partial test service performance factors have a close relationship and a significant impact on customer satisfaction.
2. From the analysis of the partial, it can be seen that the variable service performance has a close relationship on customer loyalty, it is supported by the results of testing using $T = 6792$ where the value of P prob 0,000 less than the 0:05, the test results is also strengthened by the value of R^2 are relatively strongly at 0.344 (34.4%). Based on the partial test service performance factors have a close relationship and a significant impact on customer loyalty.
3. From the analysis of the partial, it can be seen that the variable has a close relationship satisfaction on customer loyalty, it is supported by the results of testing using $T = 20\ 240$ where the value of P prob 0,000 less than the 0:05, the test results is also strengthened by the value of R^2 are relatively strongly at 0.823

(82.3%). Based on the partial test satisfaction factors have a close relationship and a significant impact on customer loyalty.

4. Based on hypothesis testing, variable service performance significantly influence customer loyalty through customer satisfaction. Where variable customer satisfaction an intervening variable because the total effect (1.587) greater than the direct effect (0.586). Thus, customer satisfaction variables able to participate or to mediate between service performance on customer loyalty.

5.2 Suggestion

Based on the above research conclusion, the suggestions put forward in this study are as follows:

1. To PT. Bank Central Asia Tbk.
To improve service performance should be the PT. Bank Central Asia Tbk. more attention to the satisfaction of transparency, good communication and honest, in order to create customer loyalty, this is because in this study found that the service performance can increase customer loyalty through customer satisfaction.
2. To PT. Bank Central Asia Tbk. in order to pay attention to the clients' rights such as the presence of customer satisfaction in finding information about BCA (that in seeking information to improve service performance and impact on customer loyalty through customer satisfaction.
3. For further research to conduct similar research taking into account other variables that influence customer loyalty, for example, variable physical evidence, reliability, responsiveness, assurance and empathy, then consider the satisfaction variables that have proven effect on customer loyalty.

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