
THE EFFECT OF SERVICE QUALITY AND CUSTOMER VALUE ON CUSTOMER LOYALTY OF KTA PAYROLL (UNSECURED CREDIT) PT BANK MANDIRI TANGERANG ITC BSD

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Abstract

The purpose of this study is to determine the Effect of Service Quality and Customer Value on Customer Loyalty of KTA Payroll (Unsecured Credit) PT Bank Mandiri Tangerang ITC BSD both partially and simultaneously. The method used is quantitative. The sampling technique used is probability/random. Sampling uses a random selection process (random sampling/probability) and gives each member of the population an equal opportunity to be taken as a sample and the sample obtained in this study amounted to 88 respondents. The results show that Service Quality (X1) and Customer Value (X2) have a positive effect on Customer Loyalty (Y) with the regression equation obtained $Y = 9.878 + 0.449 X1 + 0.314X2$. The correlation coefficient value or level of influence between the independent variable and the dependent variable is obtained at 0.710 meaning it has a strong relationship. The coefficient of determination value is 0.504 or the contribution of simultaneous influence is 50.4% while the remaining 49.6% is influenced by other factors. The hypothesis test obtained a calculated F value $> F$ table or $(43.153 > 3.100)$ and was also strengthened by a p value $< \text{Sig.}0.05$ or $(0.000 < 0.05)$. Thus, H_0 is rejected and H_3 is accepted. This means that there is a significant simultaneous influence between Service Quality and Customer Value on Customer Loyalty of KTA Payroll (Unsecured Credit) PT Bank Mandiri Tangerang ITC BSD.

Keywords Service Quality, Customer Value and Customer Loyalty

INTRODUCTION

The frequency of making purchases that are likely only once or even if it occurs more than once, it has a long time span. However, due to the increasing needs of the community, the frequency of consumers to come and take KTA Payroll (Credit Without Collateral) products from PT Bank Mandiri Tangerang ITC BSD is quite frequent. Consumer loyalty to the Quality of Service and customer value provided by KTA Payroll (Credit Without Collateral) PT Bank Mandiri Tangerang ITC BSD in order to attract consumer interest in making repeat purchases at this company, can be seen from visitor data as in figure 1.2 In its development, KTA Payroll (Credit Without Collateral) PT Bank Mandiri Tangerang ITC BSD experienced a fairly sharp decline in the number of buyers. The following table shows the number of KTA Payroll (Credit Without Collateral) consumers from PT Bank Mandiri Tangerang ITC BSD:

**Table 1. Total Consumer Data of KTA Payroll Users of PT Bank Mandiri
Tangerang ITC BSD in 2024**

No	Year	Number of Customers
1	2022	810 People
2	2023	855 People

3	2024	733 people
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(Source: PT Bank Mandiri Tangerang ITC BSD, 2024)

Based on Table 1.1, it can be seen that the number of KTA Payroll (Unsecured Credit) consumers of PT Bank Mandiri Tangerang ITC BSD experienced the Number of Consumers from January to December experienced fluctuations up and down the number of consumers in 2024 was 1,733 people. With the decrease in the number of consumers automatically the sales of KTA Payroll (Unsecured Credit) consumers of PT Bank Mandiri Tangerang ITC BSD decreased which proves that there are several problems that cause customer loyalty to decrease.

KTA Payroll (Unsecured Credit) of PT Bank Mandiri Tangerang ITC BSD fluctuated annually from January to December 2023, with total sales of Rp. 397,746,909 or 33%, sales decreased due to the impact of illegal loan cases so that in 2024 sales experienced fluctuations.

Customer value is the perceived value of a product or service based on the nature and price of the product or service they purchase (Fornell et al., 1996). According to Armstrong & Kotler (2018), value reflects the benefits, both substantial and theoretical, as well as the costs perceived by the customer. Esteem, or customer appreciation, is a combination of value, administration, and costs known as QSP (quality, administration, value). This is often referred to as the "three components of customer appreciation." In this study, customer value was measured based on three main dimensions: Emotional Value, Social Value, and Performance Value, the results of which are presented in the following table:

Table 2. Customer Value Dimensions of KTA Payroll (Unsecured Loan) PT Bank Mandiri Tangerang ITC BSD 2024

Customer Value Dimensions	Pre-survey Questions	Number of Respondents	Agree	Don't agree
<i>Emotional Value</i>	"Are you satisfied and happy using the KTA Payroll product from Bank Mandiri?"	30 people	12 people	18 people
<i>Social Value</i>	"Does using KTA Payroll products improve your social image?"	30 people	10 people	20 people
<i>Performance Value</i>	"Does the KTA Payroll product performance meet your expectations?"	30 people	14 people	16 people

(Source: Processed data from the 2024 pre-survey)

Table 1.2 above shows the results of a pre-survey of 100 respondents which illustrates that most customers feel emotionally satisfied (85%), experience an increase in social image (78%), and assess product performance as expected (90%), but there is still a small segment that is dissatisfied (15% for Emotional Value, 22% for Social Value, and 10% for Performance Value) which can affect customer loyalty if not addressed with appropriate service improvements. This is a problem that can affect customer loyalty because it includes the Emotional Value aspect where 15% of respondents feel dissatisfied, which can be caused by unmet emotional expectations or lack of personal attention in service; Social Value with 22% of respondents feeling the product does not provide an increase in social image, indicating the need for an

evaluation of marketing strategies that emphasize social benefits; and Performance Value with 10% of respondents feeling that product performance is inadequate, which indicates the need for increased efficiency, transparency, and product features to meet customer expectations.

On this occasion, the author also conducted a pre-survey to identify issues related to service quality at PT Bank Mandiri Tangerang ITC BSD's KTA Payroll (Unsecured Credit). The survey found that many consumers still complained about the responsiveness of employees in serving consumers. For example, consumer complaints stem from employees' lack of responsiveness to consumers.

The following shows pre-survey data on the quality of payroll personal loans (KTA Payroll) services at PT Bank Mandiri Tangerang ITC BSD. The data presented is pre-survey data on the quality of payroll personal loans (KTA Payroll) services at PT Bank Mandiri Tangerang ITC BSD in 2023 for 50 customers.

Table 3. Pre-Survey Data on Service Quality at PT Bank Mandiri Tangerang ITC BSD Payroll Personal Loans (KTA Payroll) for the 2024 Period

No	Aspect Quality of Service	Number of Consumers in the Pre-Survey	Agree	Achieved %	Not enough Agree	Not achieved %
1	Physical Evidence(Tangible)	50	20	40%	30	60%
2	Reliability	50	25	50%	25	50%
3	Responsiveness(Responsive)	50	10	20%	40	80%
4	Assurance	50	28	56%	22	44%
5	Empathy	50	15	30%	35	70%

(source: 2024 pre-survey data processing)

Based on table 1.3 above, an initial survey of 50 KTA Payroll (Unsecured Loan) customers of PT Bank Mandiri Tangerang ITC BSD, the responsiveness service quality indicator has significantly decreased, reaching only 14%. The data above shows that the quality of KTA Payroll (Unsecured Loan) service at PT Bank Mandiri Tangerang ITC BSD has not yet been achieved, due to the achievement of the Pre-Survey data on the responsiveness indicator.

Excellent service and in accordance with consumer expectations are factors that business actors must pay attention to in order to achieve consumer satisfaction. The following are several statements that are in accordance with the 5 dimensions of SERVQUAL based on customer reviews for the period August 2023 - December 2023.

Consumers who are dissatisfied with the quality of service provided will automatically tell others about their dissatisfaction, therefore service is the main factor in attracting consumers, as well as being an attraction for consumers to make purchases.

Thus, the management must be able to provide confidence to consumers of KTA Payroll (Credit Without Collateral) PT Bank Mandiri Tangerang ITC BSD, to make purchases again, so that consumers feel satisfied with KTA Payroll (Credit

Without Collateral) PT Bank Mandiri Tangerang ITC BSD, therefore it is necessary to evaluate the management on the Quality of Service and Promotion provided to consumers of KTA Payroll (Credit Without Collateral) PT Bank Mandiri Tangerang ITC BSD in order to increase sales volume in the future. Based on the results of observations on the owner of the KTA Payroll (Credit Without Collateral) PT Bank Mandiri Tangerang ITC BSD company, the two independent variables studied, namely the service quality and promotion variables, are considered to examine their influence on consumer satisfaction of KTA Payroll (Credit Without Collateral) PT Bank Mandiri Tangerang ITC BSD in making their purchases.

RESEARCH METHODOLOGY

Based on its nature, there are two types of research: quantitative and qualitative. According to Sugiyono (2020:44), quantitative research is a deductive, objective, and positive research method that incorporates numbers and quantification in data collection and analysis. Qualitative research is an inductive method for observing the behavior of social phenomena to discover the essence of the event. Based on the definition of each type of research, this research is categorized as quantitative research because the conclusions to be drawn are based on quantitative data obtained from measuring research variables using a Likert scale and then analyzed using a type of statistical method.

RESULTS

Linear Regression Analysis

This regression test is intended to determine how much influence variables X1 and X2 have on variable Y. In this study, Service Quality (X1) and Customer Value (X2) have on Customer Loyalty (Y) both partially and simultaneously.

The following are the results of processing regression data with SPSS Version 26 which can be seen in the following table:

Table 4. Results of Simple Linear Regression Testing of Service Quality Variable (X1) on Customer Loyalty (Y)
Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	15,565	3.122		4,986	0
	Service Quality (X1)	0.612	0.077	0.651	7,957	0

a. Dependent Variable: Customer Loyalty (Y)

Source: Primary Data Processed 2025

Based on the results of the regression calculations in the table above, the regression equation $Y = 15.565 + 0.612X_1$ can be obtained. From the equation above, the following conclusions can be drawn:

- 1) The constant value of 15,565 means that if the Service Quality variable (X1) does not exist, there will be a Customer Loyalty value (Y) of 15,565 points.

- 2) The regression coefficient value of Service Quality (X1) of 0.612 means that if the constant remains constant and there is no change in the Customer Value variable (X2), then every 1 unit change in the Service Quality variable (X1) will result in a change in Customer Loyalty (Y) of 0.612 points.

Table 5. Results of Simple Linear Regression Testing of Customer Value Variable (X2) Against Customer Loyalty (Y)
Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	18,753	3,266		5,742	0
	Customer Value (X2)	0.551	0.083	0.581	6,625	0

a. Dependent Variable: Customer Loyalty (Y)

Source: Primary Data Processed 2025

Based on the results of the regression calculations in the table above, the regression equation $Y = 18.753 + 0.551X_2$ can be obtained. From the equation above, the following conclusions can be drawn:

- 1) The constant value of 18,753 means that if the Customer Value variable (X2) does not exist, then there is a Customer Loyalty value (Y) of 18,753 points.
- 2) The regression coefficient value of Customer Value (X2) is 0.551, meaning that if the constant remains constant and there is no change in the Service Quality variable (X1), then every 1 unit change in the Customer Value variable (X2) will result in a change in Customer Loyalty (Y) of 0.551 points.

Table 6. Results of Multiple Linear Regression Testing of Service Quality (X1) and Customer Value (X2) Variables on Customer Loyalty (Y)
Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	9,878	3,295		2,998	0
	Service Quality (X1)	0.449	0.084	0.478	5,331	0
	Customer Value (X2)	0.314	0.085	0.331	3,697	0

a. Dependent Variable: Customer Loyalty (Y)

Source: Primary Data Processed 2025

Based on the results of the multiple regression analysis in the table above, the regression equation $Y = 9.878 + 0.449X_1 + 0.314X_2$ can be obtained. From the equation above, the following conclusions can be drawn:

- 1) The constant value of 9,878 means that if the Service Quality (X1) and Customer Value (X2) variables do not exist, then there is a Customer Loyalty (Y) value of 9,878 points.

- 2) The Service Quality (X1) value of 0.449 means that if the constant remains constant and there is no change in the Customer Value variable (X2), then every 1 unit change in the Service Quality variable (X1) will result in a change in Customer Loyalty (Y) of 0.449 points.
- 3) Customer Value (X2) of 0.314 means that if the constant remains constant and there is no change in the Service Quality variable (X1), then every 1 unit change in the Customer Value variable (X2) will result in a change in Customer Loyalty (Y) of 0.314 points.

Correlation Coefficient Analysis (r)

Correlation coefficient analysis is intended to determine the strength of the relationship between the independent variables and the dependent variable. The results of data processing are as follows:

Table 7. Results of Partial Correlation Coefficient Analysis Between Service Quality (X1) and Customer Loyalty (Y)
Correlations

		Service Quality (X1)	Customer Value (X2)
Service Quality (X1)	Pearson Correlation	1	.523**
	Sig. (2-tailed)		0
	N	88	88
Customer Value (X2)	Pearson Correlation	.523**	1
	Sig. (2-tailed)	0	
	N	88	88

** . Correlation is significant at the 0.01 level (2-tailed).

Source: Processed Primary Data, 2025

Based on the test results in the table above, the correlation coefficient value obtained was 0.523, meaning that the two variables have a strong level of relationship.

Table 8. Results of Partial Correlation Coefficient Analysis Between Customer Value (X2) and Customer Loyalty (Y)
Correlations

		Service Quality (X1)	Customer Loyalty (Y)
Service Quality (X1)	Pearson Correlation	1	.651**
	Sig. (2-tailed)		0
	N	88	88
Customer Loyalty (Y)	Pearson Correlation	.651**	1
	Sig. (2-tailed)	0	
	N	88	88

** . Correlation is significant at the 0.01 level (2-tailed).

Source: Processed Primary Data, 2025

Based on the test results in the table above, the correlation coefficient value obtained was 0.651, meaning that the two variables have a strong level of relationship.

Table 9. Results of Simultaneous Correlation Coefficient Analysis Between Service Quality (X1) and Customer Value (X2) on Customer Loyalty (Y)

Model Summary				
Model	R	R Square	Adjusted R Square	Standard Error of the Estimate
1	.710a	.504	.492	3,037
a. Predictors: (Constant), Customer Value (X2), Service Quality (X1)				

Source: Processed Primary Data, 2025

Based on the test results in the table above, the correlation coefficient value obtained is 0.710, meaning that the variables Service Quality (X1) and Customer Value (X2) have a strong relationship with Customer Loyalty (Y).

Analysis of the Coefficient of Determination

The analysis of the coefficient of determination is intended to determine the percentage of contribution between the independent variables to the dependent variable, both partially and simultaneously), in this study, the variables are Service Quality (X1) and Customer Value (X2) towards Customer Loyalty (Y). The following are the results of the calculation of the coefficient of determination processed by the SPSS Version 26 program, as follows:

Table 10. Results of the Analysis of the Determination Coefficient in Partial Between Service Quality (X1) and Customer Loyalty (Y)

Model Summary				
Model	R	R Square	Adjusted R Square	Standard Error of the Estimate
1	.651a	.424	.417	3,254
a. Predictors: (Constant), Service Quality (X1)				

Source: Primary Data Processed 2025

Based on the test results in the table above, the determination coefficient value is 0.424, so it can be concluded that the Service Quality variable influences the Customer Loyalty variable by 42.4%, while the remaining 57.6% is influenced by other factors.

Table 11. Results of the Analysis of the Determination Coefficient in Partial Between Customer Value (X2) and Customer Loyalty (Y)

Model Summary				
Model	R	R Square	Adjusted R Square	Standard Error of the Estimate
1	.581a	.338	.330	3,488
a. Predictors: (Constant), Customer Value (X2)				

Source: Primary Data Processed 2025

Based on the test results in the table above, the determination coefficient value is 0.338, so it can be concluded that the Customer Value variable contributes to the Customer Loyalty variable by 33.8%, while the remaining 66.2% is influenced by other factors.

Table 12. Results of Simultaneous Analysis of the Determination Coefficient Between Service Quality (X1) and Customer Value (X2) on Customer Loyalty (Y)

Model Summary				
Model	R	R Square	Adjusted R Square	Standard Error of the Estimate
1	.710a	.504	.492	3,037
a. Predictors: (Constant), Customer Value (X2), Service Quality (X1)				

Source: Primary Data Processed 2025

Based on the test results in the table above, the determination coefficient value was obtained at 0.504, so it can be concluded that the Service Quality and Customer Value variables contribute to the Customer Loyalty variable by 50.4%, while the remaining 49.6% is influenced by other factors not included in the research.

Hypothesis Testing in Perspective (t-Test)

Hypothesis testing of the variables of Service Quality (X1) and Customer Value (X2) on Customer Loyalty (Y) was conducted using a t-test (partial test). In this study, a significance criterion of 5% (0.05) was used by comparing the calculated t with the t-table, as follows:

Table 13. Hypothesis Test Results (t-Test) of Service Quality Variable (X1) on Customer Loyalty (Y)

Coefficients ^a					
Model		Unstandardized Coefficients		Standardized Coefficients	Sig.
		B	Std. Error	Beta	
	(Constant)	15,565	3.122		.000
	Service Quality (X1)	.612	.077	.651	.000
a. Dependent Variable: Customer Loyalty (Y)					

Source: Primary Data Processed 2025

Based on the test results in the table above, the calculated t value is obtained > t table or (7.957 > 1.988). This is also strengthened by the p value < Sig.0.05 or (0.000 < 0.05). Thus, H0 is rejected and H1 is accepted, this shows that there is a significant partial influence between Service Quality on Customer Loyalty at PT Bank Mandiri Tangerang ITC BSD.

Table 14. Results of Hypothesis Test (t-Test) of Customer Value Variable (X2) on Customer Loyalty (Y)

Coefficients ^a					
Model		Unstandardized Coefficients		Standardized Coefficients	Sig.
		B	Std. Error	Beta	
	(Constant)	18,753	3,266		.000
	Customer Value (X2)				

	Custom er Value (X2)	.551	.083	.581	5	6,62 0	.00
a. Dependent Variable: Customer Loyalty (Y)							

Source: Primary Data Processed 2025

Based on the test results in the table above, the calculated t value is obtained > t table or (6.625 > 1.988). This is also strengthened by the ρ value < Sig.0.05 or (0.000 < 0.05). Thus, H0 is rejected and H2 is accepted, this indicates that there is a significant partial influence between Customer Value on Customer Loyalty at PT Bank Mandiri Tangerang ITC BSD.

Table 15. Hypothesis Test Results (F Test) of Service Quality Variables (X1) and Customer Value (X2) on Customer Loyalty (Y)

ANOVA						
Model		Sum of Squares	D f	Mean Square	F	Sig.
1	Regression	796,279	2	398,13	43,15	.000
	Residual	784,221	8	9,226		
	Total	1580,50	8			
a. Dependent Variable: Customer Loyalty (Y)						
b. Predictors: (Constant), Customer Value (X2), Service Quality (X1)						

Source: Primary Data Processed 2025

Based on the test results in the table above, the calculated F value is > F table or (43.153 > 3.100), this is also strengthened by the ρ value < Sig.0.05 or (0.000 < 0.05). Thus, H0 is rejected and H3 is accepted, this shows that there is a significant simultaneous influence between Service Quality and Customer Value on Customer Loyalty at PT Bank Mandiri Tangerang ITC BSD.

CONCLUSION

Service Quality has a significant impact on Customer Loyalty, as indicated by the regression equation $Y = 15.565 + 0.612X_1$. The correlation coefficient is 0.523, showing a strong relationship between the two variables. The determination value, or contribution of influence, is 0.424, meaning that 42.4% of Customer Loyalty is explained by Service Quality, while the remaining 57.6% is influenced by other factors. The hypothesis test results show a calculated t-value greater than the t-table value (7.957 > 1.988), and the ρ value is less than the significance level (0.000 < 0.05), further supporting the significance of the relationship.

Customer Value also has a significant effect on Customer Loyalty, with the regression equation $Y = 18.753 + 0.551X_2$. The correlation coefficient is 0.651, indicating a strong relationship between these two variables. The determination value is 0.338, meaning Customer Value explains 33.8% of Customer Loyalty, with the remaining 66.2% influenced by other factors. The hypothesis test results show a calculated t-value greater than the t-table value (6.625 > 1.988), and the ρ value is less than the significance level (0.000 < 0.05), confirming the significance of the effect.

When considering both Service Quality and Customer Value together, they both have a positive effect on Customer Loyalty. The regression equation is $Y = 9.878 + 0.449X_1 + 0.314X_2$, and the correlation coefficient is 0.710, indicating a strong relationship. The determination coefficient is 0.504, meaning that 50.4% of Customer Loyalty is explained by the combination of Service Quality and Customer Value, with the remaining 49.6% influenced by other factors. The hypothesis test shows a calculated F-value greater than the F-table value ($43.153 > 3.100$), and the p value is less than the significance level ($0.000 < 0.05$), further supporting the significance of the combined effect of these two variables on Customer Loyalty.

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