Research Paper

The Influence of Service Quality on Clients' Satisfaction and Its Effect on Their Loyalty at PT Bank Aceh, Medan Branch

Budi Irwansyah[1], Endang Sulistya Rini[2], Beby Karina Fawzee Sembiring[2]

[1]Postgraduate Students, [2]Postgraduate Lecturer,
Department of Management, Faculty of Economics and Business at University of North Sumatera, Indonesia

Corresponding Author: Budi Irwansyah

ABSTRACT

PT. Bank Aceh, Medan Branch, undergoes the decrease in its clients' loyalty which indicated by the increase in non-active clients in the period of 2011-2015. The objective of this research was to find out and analyze the influence of Service Quality on Clients' satisfaction and its effect on their loyalty at PT. Bank Aceh, Medan Branch. The data were gathered by conducting descriptive quantitative survey and distributing questionnaires to 94 respondents and analyzed by using path analysis. The result of the research showed that, simultaneously, tangibles, reliability, responsiveness, assurance, and empathy had positive and significant influence on clients' loyalty. Partially, tangibles had positive and significant influence on clients' loyalty, reliability had positive and significant influence on clients' loyalty, responsiveness had positive and significant influence on clients' loyalty, assurance did not have any positive and significant influence on clients' loyalty, and empathy had positive and significant influence on clients' loyalty at PT. Bank Aceh, Medan Branch. Clients' satisfaction had positive and significant influence on clients' loyalty at PT. Bank Aceh, Medan Branch. Tangibles, reliability, responsiveness, assurance, and empathy directly and indirectly had positive influence on clients' loyalty through clients' satisfaction at PT. Bank Aceh, Medan Branch.

Keywords: Tangibles, Reliability, Responsiveness, Assurance, Empathy, Satisfaction, Loyalty

INTRODUCTION

In maintaining customer loyalty it is quite interesting to be revealed and traced, because making customers as loyal or loyal customers is not easy. Customer loyalty is often a concern for banks in carrying out activities in marketing their products. This is because banks need to build loyalty through communication among customers.

Customer loyalty is the peak achievement of banking business people. Satisfied and loyal customers will not hesitate to become good news spreaders who always spread the good about banking products that they consume, to maintain loyal customers must indeed get the highest priority rather than getting new customers, because to recruit or get new customers is not a matter which is easy because it will require a lot of money, it is a loss if the company releases customers who have been loyal for granted.

Growing customer loyalty must begin with the bank, for which the bank strives for loyal employees to work and is responsible for the success of the bank. The existence of loyal customers will get continuous long-term benefits because customers will continue to make repeated transactions using the product and give voluntary recommendations to other people to use the product so that they will be able to increase profits at the bank, because

customers feel satisfaction in using the product.

The bank's main goal is how to make customers loyal / loyal to the bank, the most important and the mechanism to achieve customer loyalty. to realize customer loyalty needed by banks is to create customer satisfaction as a basis for creating loyalty. The concept of loyalty is a basic concept in understanding the relationship of marketing, because in essence loyalty is related to internal factors in each bank. For banks, the importance of loyalty is a positive moral manifestation of the bank (Calik and Balta 2006). Loyalty can be influenced by satisfaction by seeing that the customer's desire has been achieved or not.

Customer satisfaction is a feeling of pleasure or disappointment that arises after comparing the perceptions or impressions of the performance (results) of a product produced by the bank. Customer satisfaction as a post-consumption evaluation that an alternative chosen at least meets or exceeds customer expectations. Customers contribute to a number of crucial aspects, such as the creation of customer loyalty, increased corporate reputation, reduced price elasticity, reduced future transaction costs and increased customer efficiency and productivity. Customer satisfaction can be seen in the services provided by the bank in accordance with the customer's wishes.

Basically banking is a form of service business where as a service industry, every banking entrepreneur will try to provide maximum product or service services for its customers, which can be done through the dimensions of service quality (reliability, responsiveness, assurance, empathy and tangible). Quality of service must begin with customer needs that end with customer satisfaction. Customer satisfaction is very important for every organization, but several studies show that satisfying customers is not enough because there is no assurance that satisfied customers will become loyal customers. This is also what can be used as a guideline by the company so that consumers can trust the products offered and re-purchase the company.

Customer Service Officers are required to always connect with customers and keep the relationship good. This of course must be done because maintaining a good relationship with customers also means maintaining the bank's image so that the bank's image can continue to increase in the eyes of customers. Customer Service Officers must have the ability to serve customers appropriately and quickly and have good communication skills. A good Customer Service Officer must be followed by the availability of facilities and infrastructure that support the speed, accuracy and accuracy of the work. In addition, Customer Service Officers are required to provide excellent service to their customers, so that the services provided can satisfy customers.

As a regional government-owned company, Bank Aceh is a Regional Development Bank that is committed to strengthening itself as a leading bank in the area. Bank Aceh, through competitive services with an extensive network and professionally managed in order to encourage regional economic growth, is expected to become a leading bank in Aceh. The Regional Champion Bank will continue to be a transformation of the BPD Bank throughout Indonesia which is expected to be a champion in its own region, so that Bank Aceh can become a Leading Regional Bank in the Aceh region.

To support the achievement of the Bank BPD transformation target as Regional Champion, in each stage to implement and refer to the three pillars namely, Strong Resilience, Capability as Agent of Regional Development and the ability to serve the needs of the community. In 2014, Bank Aceh was 41 years old. A trace of a fairly short journey, the growth and development of Bank Aceh in providing services to customers, business partners, shareholders, and serving the people of Aceh and the city of Medan.

Bank Aceh by prioritizing the quality of service by serving more proactively to move towards a new era, making efforts to change, a transformation towards sustainable long-term growth, becoming a Bank Regional Champion and giving meaning to its presence in the community. In 2014-2015, in line with the corporate plan established by the Bank Leading Regional year, the growth and acceleration of Bank Aceh's business grew significantly in all segments. In line with the changing management and ongoing transformation process, Bank Aceh is determined to take advantage of this momentum to become a Regional Bank Champion and re-lead banking in the region.

PT Bank Aceh Cabang Medan provides services referring to excellent service patterns (excellent service), which are fast, precise, easy, cheap and transparent. The assessment of the quality of excellent service that gets much attention is known as the five dimensions of service quality proposed by Parasuraman et al. (In Lupiyoadi, 2008) which identifies a complete set of service attributes that are used as criteria for assessing service performance. To assess service quality consisting of tangible, reliability, responsiveness, assurance, and empathy.

PT Bank Aceh Medan Branch as one of the business actors in the banking industry can not be separated from the phenomenon of changes that arise from the intensity of competition to get the hearts of customers. Currently, customer behavior is not easy to predict, there are customers who want low interest rates (eg loans) or high interest rates (eg savings, current accounts and deposits), low administrative costs and there are also customers who want fast financial transactions, efficient, comfortable and easy to access, anytime and anywhere.

The quality of public services of PT Bank Aceh Cabang Medan is still in poor condition. This can be proven by the suggestion box on the quality of service that is submitted directly to the service unit and its apparatus. Customers feel they have encountered obstacles in the service process provided by the bank. The number of customer complaints from 2011 to 2015 has increased considerably. This can be seen in Table 1.1

Table 1.1 Fill in the Suggestion Box for 2011-2015

No	Type of Content Suggestion Box	Tahun				
		2011 (person)	2012 (person)	2013 (person)	2014 (person)	2015 (person)
1	Slow employee performance	60	70	80	100	120
2	Not friendly	30	50	60	80	100
3	Slow delivery of information	40	45	35	60	60
4	Office conditions and service are less comfortable	30	36	44	60	65
5	Inadequate facilities	18	19	31	52	46
6	Waiting too long	46	42	40	57	78

Source: PT Bank Aceh Medan Branch, 2016

In Table 1.1, it is clear that there are still many customers who feel less attention from employees so that the number of problems in the content of the suggestion box increases every year. This concerns or relates to the performance of employees who are slow, unfriendly, inaccurate information, wait too long, office conditions and services are less comfortable, facilities are inadequate, etc. that cause complaints, which make customers reluctant to return. For this reason, improvements need to be made at the Medan branch of PT Bank Aceh because the services provided have not shown positive results.

Services provided by PT Bank Aceh Medan Branch are some customers who say they are not satisfied with the services provided by employees when making transactions such as employees who are less friendly in answering customer questions, service hours that are not on time so customers must wait for employees who are not present and service time which is considered to have taken a long time. This form of dissatisfaction is seen by many customers who have been inactive in using

savings. The number of customers who are no longer active using savings can be seen in Table 1.2:

Table 1.2 Data on Number of Inactive Customers

Year	Customer (Person)	Customers Not Reporting (People)	Percentage of Non-Reporting Customers (%)
2011	1690	672	17.43
2012	1770	545	19.28
2013	1820	453	19.83
2014	1900	703	20.70
2015	2090	853	22.77

Source: Annual Report of the Services of PT Bank Aceh Medan Branch, 2016

In Table 1.2 shows the number of customers who were not active in using savings for the past 5 (five) years namely in 2011 to 2015 there were still many customers who were not active in using savings. In 2011 the number of customers who were not active in using savings reached 17.43% and experienced an increase in 2012 of 19.28%, then increased in 2013, 2014 and 2015, the number of customers who were not active in using savings continued to increase. In 2013 it increased with a percentage of 19.83%, in 2014 amounting to 20.70% and in 2015 amounting to 22.77. This is certainly not in line with the expectations of banks that want all active customers to conduct savings transactions.

Service quality is impossible to achieve without quality in the process, excellent service quality can provide satisfaction to the customers. Each customer has his own assessment of the satisfaction he wants so that the success of a service provider is determined by the satisfaction that can be given to consumers. Information about the level of service satisfaction becomes feedback (feedback) for management to make improvements (improvement for progress) services offered to customers.

The service professionalism of service providers is understood to create customer satisfaction. Therefore efforts to increase professionalism must continue to be carried out in order to achieve customer satisfaction. The level of service professionalism can be seen from the customer's assessment of the quality of service received compared to the expected quality of service or the comparison between the performance of service quality and the quality of services considered important by the customer. Through the service unit, customers can assess how the performance of the employees of PT Bank Aceh Medan Branch in serving customers is good or not. The quality of public services is also a leading indicator for customers to assess the extent to which employee performance is getting better.

Hypothesis
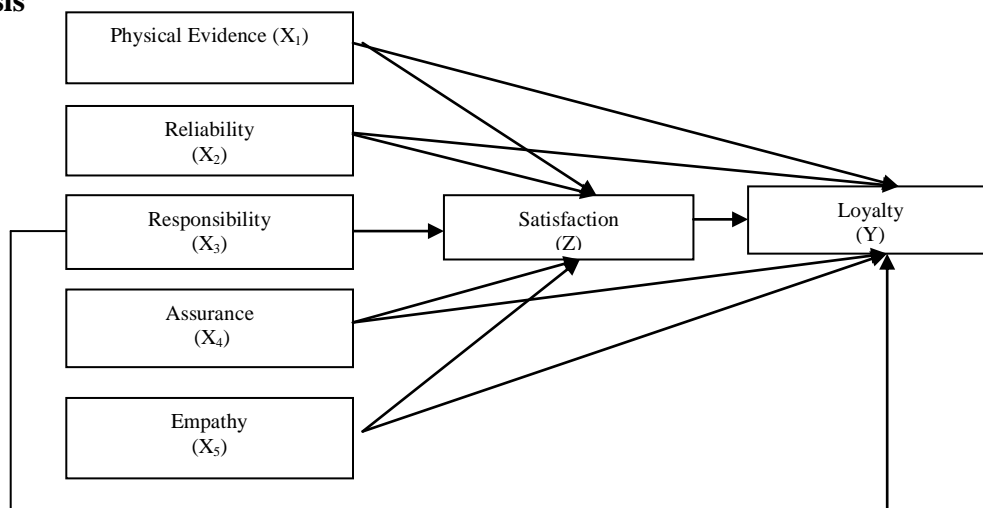
Based on the background of the previous problem, the hypothesis of this study are:

1. Physical evidence directly influences Customer Satisfaction at PT Bank Aceh Medan Branch?
2. Reliability directly influences Customer Satisfaction at PT Bank Aceh Medan Branch?
3. Responsibility directly affects Customer Satisfaction at PT Bank Aceh Medan Branch?
4. Assurance directly influences Customer Satisfaction at PT Bank Aceh Medan Branch?
5. Empathy directly affects Customer Satisfaction at PT Bank Aceh Medan Branch?
6. Physical evidence directly influences customer loyalty to PT Bank Aceh Medan Branch?
7. Reliability directly affects customer loyalty to the PT Bank Aceh Medan Branch?
8. Responsibility directly affects customer loyalty to the PT Bank Aceh Medan Branch?
9. Assurance directly affects customer loyalty to the PT Bank Aceh Medan Branch?
10. Empathy has a direct influence on customer loyalty at PT Bank Aceh Medan Branch?
11. Customer Satisfaction directly affects customer loyalty to the PT Bank Aceh Medan Branch?
12. Physical evidence, reliability, responsiveness, assurance and empathy indirectly affect customer loyalty through customer satisfaction at the PT Bank Aceh Medan Branch?

MATERIALS AND METHODS
Method of Collecting Data
This type of research uses quantitative descriptive, namely to measure the strength of the relationship between two variables or more in the activity of collecting as much data as possible about the facts that are supporting the research.

The nature of research with explanatory research. Sugiyono (2011) states that, explanatory research is a study that intends to explain the position of the variable under study as well as the relationship between one variable and another.

The populations in this study are customers who have registered at PT Bank Aceh Medan Branch from 2014 to 2015 with 1,500 people. In determining the sample needed if the population size is known, the researcher uses the Slovin formula as follows:

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

Information:
n = Number of Samples
N = Total Population
e = Error Rate (percent leeway inaccuracy due to withdrawal errors sample).

The population (N) is 1,500 people and the error rate (e) is 10%, the sample size is: n = = 93,75 ≈ 94.

So the number of samples used in this study after rounding results is 94 people. The characteristics of the respondents who were sampled in this study were:

Has been a customer for 1 year.

Make consecutive transactions for 3 months The sampling technique in the study used accidental sampling. The sampling technique was carried out to respondents who happened to be in the place (object) to be studied.

RESULTS AND DISCUSSION
Normality Test
The normality test is used to find out whether a regression has normal distribution or not. The normality test of this data can be known by using scatter diagrams and the Kolmogorov-Smirnov test. In the analysis of scatter chart results from SPSS data with the conclusion that if the data spreads around the diagonal line and follows the direction of the diagonal line, then the model meets the normality assumption and vice versa if

the data spread far from the diagonal line then the model does not meet the normality assumption. The results of normality testing can be seen in Figure 4.1 as follows:
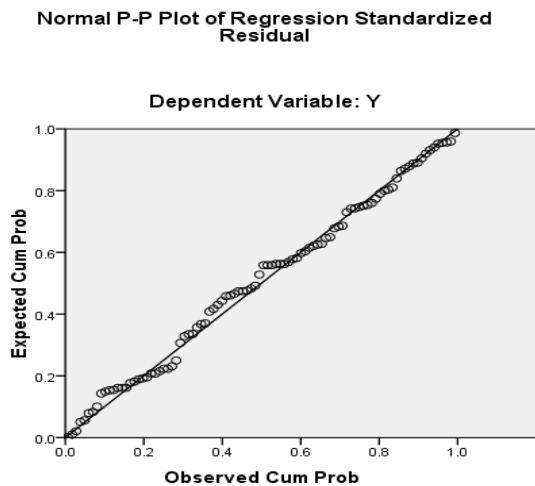

Figure 4.1 SPSS Results Scatter Diagram
Source: Research Results, 2017 (data processed)

In Figure 4.1 shows the data spread around the diagonal line. This explains that the regression data in this study are normally distributed.

To find out the results of the Kolmogorov-Smirnov normal distribution test can be seen in Table 4.13 below:

Based on Table 4.13 above, it can be seen that the value of Asym.Sign (2 Tailed) or the significance value of 0.887 is greater than the significance value of α 0.05, it can be concluded that the data is normally distributed.

Table 4.13 Test for the Normality of Data Kolmogorov-Smirnov

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		94
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	.85498914
Most Extreme Differences	Absolute	.060
	Positive	.052
	Negative	-.060
Kolmogorov-Smirnov Z		.582
Asymp. Sig. (2-tailed)		.887
a. Test distribution is Normal.		
b. Calculated from data.		

Source: Research Results, 2017 (data processed)

Multicollinearity Test

Multicollinearity test is a situation where between independent variables influence each other strongly. A good multiple regression equation is an equation that is free from multicollinearity, the presence or absence of multicollinearity problems in a regression model can be detected by VIF (Variance Inflation Factor) and tolerance value (tolerance). A regression model is said to be free of multicollinearity problems if it has a VIF value of <10 and has a tolerance value above 0.1. The results of multicollinearity testing can be seen in Table 4.14:

Table 4.14 Multicollinearity Test Results

Model		95.0% Confidence Interval for B		Collinearity Statistics	
		Lower Bound	Upper Bound	Tolerance	VIF
1	(Constant)	-1.095	1.153		
	Physical Evidence	.010	.259	.244	4.092
	Reliability	.034	.368	.166	6.019
	Responsiveness	.012	.297	.256	3.914
	Assurance	.001	.219	.321	3.113
	Empathy	.002	.332	.285	3.513
a. Dependent Variable: Customer Loyalty					

Source: Research Results, 2017 (data processed)

In Table 4.14 shows the VIF value and tolerance of all variables in this study did not experience multicollinearity. This is indicated by the three variables which have VIF values smaller than 10 and tolerance values above 0.1. The test results show that in this regression model all independent variables do not occur multicollinearity.
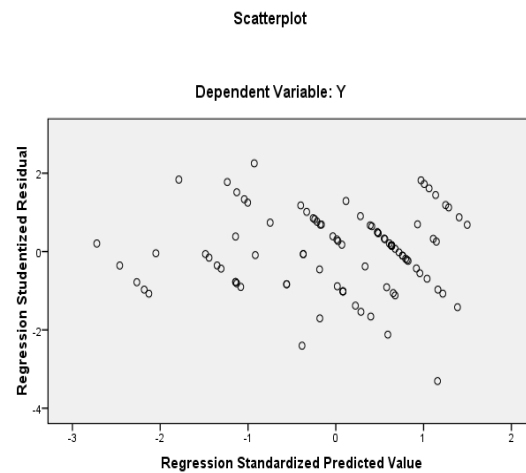
Heteroscedasticity Test

Heteroscedasticity test aims to test in a regression model there is an inequality of variance from residuals from one observation to another. Heteroscedasticity tests can be known through scatterplot diagrams and Glejser tests. In heteroscedasticity tests using scatterplot

diagrams the detection of the presence or absence of heteroscedasticity problems in a regression model can be done by looking at patterns of points on a scatterplot graph with the basis of decision making i.e. if there are certain patterns such as dots forming a regular pattern then it has happened heteroscedasticity. If there is no clear pattern and irregular spreading points there is no heteroscedasticity. The results of heteroscedasticity testing can be seen in Figure 4.2:

Heteroscedasticity test aims to test in a regression model there is an inequality of variance from residuals from one observation to another. Heteroscedasticity tests can be known through scatterplot diagrams and Glejser tests. In heteroscedasticity tests using scatterplot diagrams the detection of the presence or absence of heteroscedasticity problems in a regression model can be done by looking at patterns of points on a scatterplot graph with the basis of decision making i.e. if there are certain patterns such as dots forming a regular pattern then it has happened heteroscedasticity. If there is no clear pattern and irregular spreading points there is no heteroscedasticity. The results of

heteroscedasticity testing can be seen in Figure 4.2:

Figure 4.2 Heteroscedasticity Test
Source: Research Results, 2017 (data processed)

In Figure 4.2 shows the points that spread do not form certain patterns and are spread well above number 0 on the axis of the Regression Studentized Residual (Y). The results of this test show that this regression model is free from heteroscedasticity problems so that a decent regression model is used to predict variable customer loyalty based on independent variables. The Glejser test can be seen in Table 4.15

Table 4.15 Glejser Test

Coefficients[a]						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-1,19115	,566		,000	1,000
	X1	,000	,063	,000	,000	1,000
	X2	,000	,084	,000	,000	1,000
	X3	,000	,072	,000	,000	1,000
	X4	,000	,055	,000	,000	1,000
	X5	,000	,083	,000	,000	1,000
a. Dependent Variable: RES_2						

Source: Research Results, 2017 (data processed)

In Table 4.15 above, it can be seen that all independent variables such as physical evidence variables (X1), reliability (X2), responsiveness (X3), assurance (X4), and empathy (X5) have a significance value of 1.00 greater than the value α significance of 0.05. This shows that this regression model is free from heteroscedasticity problems or the existing data does not experience heteroscedasticity.

Analysis of Multiple Regression Equations First Substructure
The Effect of Physical Evidence, Reliability, Responsiveness, Assurance and Empathy on Customer Loyalty at PT Bank Aceh Medan Branch

Based on the results of multiple regression equations the effect of physical evidence, reliability, responsiveness, assurance and empathy on customer loyalty results are obtained as in Table 4.16

Table 4.16 Regression Test Results Physical Evidence, Reliability, Responsiveness, Assurance and Empathy, and Partial Tests

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	T	Sig.
1	(Constant)	.029	.566		.051	.960
	Physical Evidence	.134	.063	.198	2.140	.035
	Reliability	.201	.084	.269	2.395	.019
	Responsiveness	.155	.072	.195	2.151	.034
	Assurance	.110	.055	.162	2.002	.048
	Empathy	.167	.083	.173	2.017	.047
a. Dependent Variable: Customer Loyalty						

Source: Research Results, 2017 (data processed)

Based on Table 4.16, the multiple regression equation in this study are:

Y = 0,029 + 0,134X1 + 0,201X2 + 0,155X3 + 0,110X4 + 0,167X5

Regression coefficient X1 for physical evidence variables positive value 0.134 means that the effect of physical evidence is in line with the increase in customer loyalty. This shows that physical evidence has greatly influenced the loyalty of Bank Aceh customers. This means that physical evidence can provide consideration for customers in saving.

Regression coefficient X2 for reliability is positive 0.201 means that the influence Reliability has a very large and direct influence with increasing customer loyalty, where this reliability indicates that employees at Bank Aceh Medan Branch must be quick and responsive in serving customer complaints, and employees must be able explain well about Bank Aceh's products and services to customers. The faster and more responsive in serving nasbaha, it will increase customer loyalty.

Regression coefficient X3 for responsiveness is positive 0.155 means the effect of responsiveness is in line with increasing customer loyalty. This shows that responsiveness is increasingly attractive so it will increase customer loyalty.

X4 regression coefficient for assurance positive value 0.110 means that the effect of the assurance is in line with the increase in customer loyalty. This shows that assurance made by employees can increase customer loyalty.

The regression coefficient X5 for empathy is positive 0.167 means the influence of empathy is in line with the increase in customer loyalty. This shows empathy can increase customer loyalty.

Coefficient of Determination (R²)

This coefficient of determination is used to measure how much physical evidence, reliability, responsiveness, assurance and empathy in explaining customer loyalty. The coefficient of determination is determined by the value of Adjusted R Square can be seen in Table 4.17:

Table 4.17 Determination Coefficient Value (R square)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.903[a]	.816	.805	.87894
a. Predictors: (Constant), X5, X4, X3, X1, X2				
b. Dependent Variable: Customer Loyalty				

Source: Research Results, 2017 (data processed)

In Table 4.17, the Adjusted R Square coefficient is 0.805, which means that physical evidence, reliability, responsiveness, assurance and empathy can explain the variation of customer loyalty by 80.5% and the remaining 19.5% is influenced by other variables outside of the variables studied such as service quality.

Test of Significance of Simultaneous Influence (Test F)

Simultaneous test / F test was conducted to determine the level of significance with alpha <0.05 from physical evidence, reliability, responsiveness, assurance and empathy simultaneously to customer loyalty. The results of the F test in this study can be seen in Table 4.18:

Table 4.18 Simultaneous Hypothesis Testing Results

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	300.825	5	60.165	77.879	.000[a]
	Residual	67.984	88	.773		
	Total	368.809	93			
a. Predictors: (Constant), X5, X4, X3, X1, X2						
b. Dependent Variable: Customer Loyalty						

Source: Research Results, 2017 (data processed)

In Table 4.18, the result of Fcount is 77.879 while Ftable at α = 0.05 with numerator degree 5 and the denominator degree 88 is obtained by Ftable of 1.99 so that from this result it is known Fcount> Ftable, and significance 0,000 or smaller than α = 0, 05. Thus it can be concluded that H1 is accepted which means physical evidence, reliability, responsiveness, assurance and together have a significant effect on customer loyalty. Physical evidence, reliability, responsiveness, assurance and empathy show significant results so this will have an impact on increasing customer loyalty, whereas if physical evidence, reliability, responsiveness, assurance and empathy do not show significant results, it will have an impact on decreasing customer loyalty.

Analysis of Multiple Regression Equations Second Substructure
The Effect of physical evidence, reliability, responsiveness, assurance and empathy on customer satisfaction at PT Bank Aceh Medan Branch

Based on the results of the multiple regression equation the effect of physical evidence, reliability, responsiveness, assurance and empathy results are obtained as in Table 4.19:

Table 4.19 Regression Test Results Physical Evidence, Reliability, Responsiveness, Assurance and Empathy, and Partial Tests

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	-.414	.671		-.618	.538
	Physical Evidence	.185	.074	.254	2.491	.015
	Reliability	.216	.100	.268	2.167	.033
	Responsiveness	.194	.085	.227	2.277	.025
	Assurance	.005	.065	.008	.085	.933
	Empathy	.216	.098	.207	2.197	.031
a. Dependent Variable: Customer Satisfaction						

Source: Research Results, 2017 (data processed)

Based on Table 4.19, the multiple regression equation in this study are:

$$Z = -0{,}414 + 0{,}185X1 + 0{,}216X2 + 0{,}194X3 + 0{,}005X2 + 0{,}216X5$$

Regression coefficient X1 for the physical evidence variable is positive 0.185 means that the effect of physical evidence is in line with the increase in customer satisfaction. This shows that physical evidence is influential in increasing customer satisfaction. This means that physical evidence in the minds of customers influences customer satisfaction.

The regression coefficient X2 for the reliability variable is positive 0,216 which means that the influence of reliability is in line with the increase in customer satisfaction. This shows that reliability has an influence in increasing customer satisfaction. This means that the reliability that is appropriate with the customer provides an increase in customer satisfaction.

The regression coefficient X3 for responsiveness is positive 0.194 means that the effect of responsiveness is in line with customer satisfaction. This shows that responsiveness has a positive effect on customer satisfaction.

The regression coefficient X4 for the assurance variable is positive 0.005, meaning the effect of the assurance is in line with customer satisfaction. This shows that assurances are influential in increasing customer satisfaction. This means that assurance provide an increase in customer satisfaction.

Regression coefficient X5 for empathy has a positive value of 0.216, meaning the influence of empathy is in line with customer satisfaction. This shows that empathy has a positive effect on customer satisfaction.

Coefficient of Determination (R²)

This coefficient of determination is used to measure how much physical evidence, reliability, responsiveness, assurance and empathy in explaining customer satisfaction. The coefficient of determination is determined by the value of Adjusted R Square can be seen in Table 4.20:

Table 4.20 Determination Coefficient Value (R square)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.881[a]	.777	.764	1.04188
Predictors: (Constant), X5, X4, X3, X1, X2				
Dependent Variable: Customer Satisfaction				

Source: Research Results, 2017 (data processed)

Table 4.20, the value of Adjusted R Square is 0.764 which means that physical evidence, reliability, responsiveness, assurance and empathy can explain variations in customer satisfaction by 76.4% and the remaining 23.6% is influenced by other variables outside of the variables studied such as service quality.

Test of Significance of Simultaneous Influence (Test F)

Simultaneous test / F test was conducted to determine the level of significance of physical evidence, reliability, responsiveness, assurance and empathy for customer satisfaction. The results of the F test in this study can be seen in Table 4.21:

Table 4.21 Simultaneous Hypothesis Testing Results

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	332.614	5	66.523	61.283	.000[a]
	Residual	95.524	88	1.086		
	Total	428.138	93			
a. Predictors: (Constant), X5, X4, X3, X1, X2						
b. Dependent Variable: Customer Satisfaction						

Source: Research Results, 2017 (data processed)

In Table 4.21, the result of Fcount is 61.283 while Ftable at $\alpha = 0.05$ with numerator degree 5 and the denominator degree 88 is obtained by F table of 1.99 so that from this result it is known Fcount> Ftable, and significance 0,000 or smaller than $\alpha = 0, 05$. Thus it can be concluded that H1 is accepted which means that physical evidence, reliability, responsiveness, assurance and empathy together have a significant effect on customer satisfaction. Physical evidence, reliability, responsiveness, assurance and empathy together show significant results so this has an impact on increasing customer satisfaction, conversely if physical evidence, reliability, responsiveness, assurance and empathy together do not show significant results it will has an impact on reducing customer satisfaction.

Analysis of the First and Second Substructure Regression Equations

Based on the results of a simple regression equation the effect of customer satisfaction on customer loyalty results as in Table 4.22:

Table 4.22 Customer Satisfaction Regression Test Results, and Partial Tests

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.102	.563		3.733	.000
	Kepuasan nasabah Z	.791	.051	.852	15.601	.000
a. Dependent Variable: Customer Loyalty						

Source: Research Results, 2017 (data processed)

Based on Table 4.22, the simple regression equation in this study are:

Y = 2.102 + 0.791Z

Z regression coefficient for customer satisfaction variable is positive 0.791, which means the effect of customer satisfaction is

in line with the increase in customer loyalty. This shows that customer satisfaction has an influence in increasing customer loyalty. This means that the existence of customer satisfaction gives myata influence in increasing customer loyalty.

In addition, the results of partial hypothesis testing to determine the level of significance with alpha <0.05 of customer satisfaction with customer loyalty can be seen in Table 4.22, where in Table 4.22 the partial test results are obtained as follows: The value of tcount for customer satisfaction (15.601) is greater than the value of t table (1.98), or the value of tig for customer satisfaction (0,000) is smaller than alpha (0.05). Based on the results obtained, reject H0 and accept H1 for customer satisfaction. Thus, partially customer satisfaction has a significant effect on customer loyalty, meaning that customer satisfaction has a significant effect on increasing customer loyalty.

Coefficient of Determination (R²)

This coefficient of determination is used to measure how much the ability of customer satisfaction in explaining customer loyalty. The coefficient of determination is determined by the value of R square can be seen in Table 4.23:

Table 4.23 Determination Coefficient Value (R square)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.852[a]	.726	.723	1.04862
a. Predictors: (Constant) : Customer Satisfaction				

Source: Research Results, 2017 (data processed)

In Table 4.23, the value of the coefficient of determination (R square) is 0.758, which means that customer satisfaction (Z) can explain the variation of customer loyalty by 72.3% and the remaining 27.7% is influenced by other variables outside of the variables studied, namely service quality.

The effect of physical evidence, reliability, responsiveness, assurance and empathy on customer loyalty with customer satisfaction as an intervening variable at PT Bank Aceh Medan Branch

Based on the results of the partial test (t test) the first substructure and the second substructure, namely the influence of physical evidence, reliability, responsiveness, assurance and empathy for customer loyalty with customer satisfaction as an intervening variable in the PT Bank Aceh Medan Branch. The SPSS output results obtained a regression equation, namely

$$Y = 0{,}134X_1 + 0{,}201X_2 + 0{,}155X_3 + 0{,}110X_4 + 0{,}167X_5$$ with a coefficient of determination $R^2 = 0{,}805$

$$Z = 0{,}185X_1 + 0{,}216X_2 + 0{,}194X_3 + 0{,}005X_2 + 0{,}216X_5$$ with a coefficient of determination $R^2 = 0{,}764$

$$Y = 2{,}102 + 0{,}791Z$$ with a coefficient of determination $R^2 = 0{,}723$

$e1=\sqrt{1-0{,}805}$ $\quad = 0{,}441$
$e2=\sqrt{1-0{,}764}$ $\quad = 0{,}485$
$e2=\sqrt{1-0{,}723}$ $\quad = 0{,}526$

The interpretation of the results of path analysis can be done as follows:

The total effect of physical evidence, reliability, responsiveness, assurance and empathy on customer loyalty with customer satisfaction as an intervening variable in PT Bank Aceh Medan Branch can be seen in Table 4.24:

Table 4.24 Summary of Research Results Direct Influence

No	Relationship between Variables	Value of Direct Influence	Information
1	Effect of physical evidence on customer satisfaction	0,185	H0 rejected
2	Effect of reliability on customer satisfaction	0,216	H0 rejected
3	Effect of responsiveness to customer satisfaction	0,194	H0 rejected
4	Effect of assurance on customer satisfaction	0,005	H0 rejected
5	The influence of empathy on customer satisfaction	0,216	H0 rejected
6	Effect of physical evidence on customer loyalty	0,134	H0 rejected
7	Effect of reliability on customer loyalty	0,201	H0 rejected
8	Effect of responsiveness on customer loyalty	0,155	H0 rejected
9	Effect of assurance on customer loyalty	0,110	H0 accepted
10	The influence of empathy on customer loyalty	0,167	H0 rejected
11	Effect of customer satisfaction on customer loyalty	0,791	H0 rejected

Source: Research Results, 2017 (data processed)

The effect of physical evidence on customer loyalty through customer satisfaction as an intervening variable = 0.185 x 0.134 x 0.791 = 0.019 so the results of the study show the effect of physical evidence on customer loyalty through customer satisfaction as an intervening variable is Y = 0.019 + 0.791 = 0.829.

The effect of reliability on customer loyalty through customer satisfaction as an intervening variable = 0.216 x 0.201 x 0.791 = 0.034 so the results of the study show the effect of reliability on customer loyalty through customer satisfaction as an intervening variable is Y = 0.034 + 0.791 = 0.825

The effect of responsiveness on customer loyalty through customer satisfaction as an intervening variable = 0.194 x 0.155 x 0.791 = 0.023 so the results of the study show the effect of responsiveness to customer loyalty through customer satisfaction as an intervening variable is Y = 0.023 + 0.791 = 0.848.

The effect of assurance on customer loyalty through customer satisfaction as an intervening variable = 0.005 x 0.110 x 0.791 = 0.0004 so the results of the study show the effect of collateral on customer loyalty through customer satisfaction as an intervening variable is Y = 0.0004 + 0.791 = 0.791.
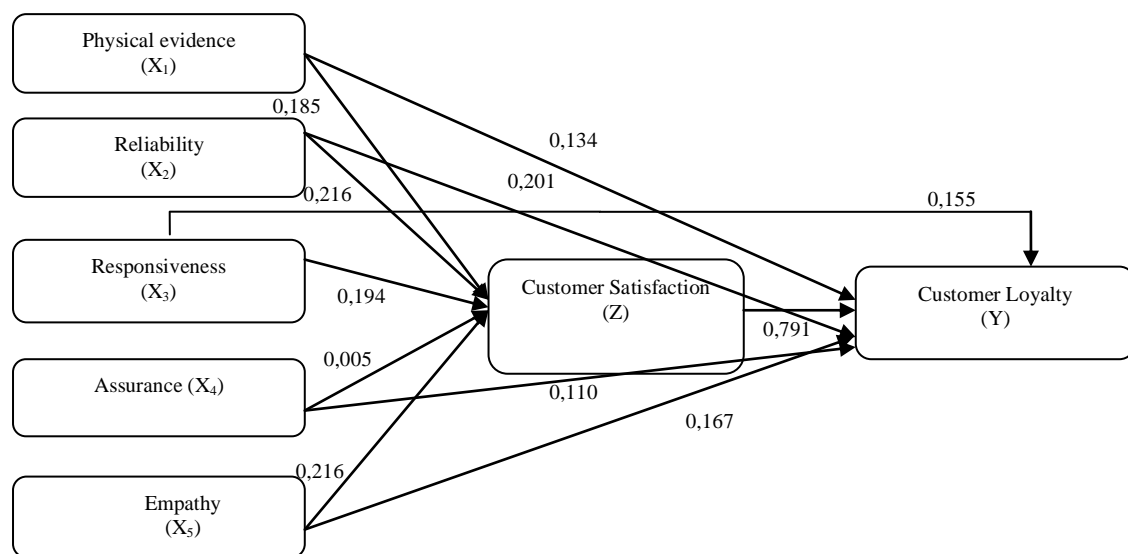
The effect of empathy on customer loyalty through customer satisfaction as an intervening variable = 0.216 x 0.167 x 0.791 = 0.028 so the results of the study show the influence of empathy on customer loyalty through customer satisfaction as an intervening variable is Y = 0.028 + 0.791 = 0.819.

Summary of Research Results Indirect Influence of the influence of service quality on customer loyalty with customer satisfaction as an intervening variable can be seen in Table 4.25:

Table 4.25 Summary of Research Results Indirect Effects

No	Relationship between Variables	Indirect Influence Value	Information
1	Effect of physical evidence on customer satisfaction and its impact on customer loyalty	0,829	H_0 rejected
2	Effect of Reliability on customer satisfaction and its impact on customer loyalty	0,825	H_0 rejected
3	The effect of responsiveness on customer satisfaction and its impact on customer loyalty	0,848	H_0 rejected
4	The effect of assurance on customer satisfaction and its impact on customer loyalty	0,791	H_0 rejected
5	The effect of empathy on customer satisfaction and its impact on customer loyalty	0,819	H_0 rejected

To find out more clearly the value of the relationship between variables can be seen in Figure 4.3

Figure 4.3 Value of Relations between Variables

Then it was concluded that the effect of physical evidence, reliability, responsiveness, assurance and empathy on customer satisfaction and its impact on customer loyalty is positive, the results of the research are as follows:

1. Physical evidence, reliability, responsiveness, assurance and empathy directly influence customer satisfaction.
2. Physical evidence, reliability, responsiveness, assurance and empathy directly influence customer loyalty.
3. Customer satisfaction has a direct effect on customer loyalty.

The results of the study indicate that there is an indirect effect of physical evidence, reliability, responsiveness, assurance and empathy for customer loyalty. This means that increasing physical evidence, reliability, responsiveness, assurance and empathy can be seen from the direct and indirect effects of physical evidence, reliability, responsiveness, assurance and empathy for customer loyalty through customer satisfaction.

DISCUSSION
Effect of physical evidence, reliability, responsiveness, assurance and empathy for customer loyalty

The results showed that simultaneous physical evidence, reliability, responsiveness, assurance and empathy had a positive and significant effect on customer loyalty, then partially each physical evidence variable, reliability, responsiveness, assurance and empathy had a significant effect on customer loyalty.

Service Quality is a level of excellence to fulfill customer desires. Service quality is assessed based on consumer perceptions that compare expectations to receive services and actual experience of services received. According to Kotler (2009) Quality is the totality of features and characteristics of a product or service that depends on its ability to satisfy expressed or implied needs.

According to Supranto (2006), service is an appearance performance, intangible and quickly lost, more can be felt than owned, and consumers are more able to actively participate in the process of consuming these services. Kotler and Keller (2009) state that service / service is all actions or performance that can be offered by one party to another party which is essentially intangible and does not produce any ownership, where good service will be able to increase customer / customer loyalty.

Loyalty can also mean consumer preferences for buying a particular brand from a product category. This happens because consumers feel that a brand is able to offer product features, product images or the level of product quality in accordance with the price. Basically, the first time consumers will experiment with a product, after they try the product and feel satisfied, they will make it a habit and will continue to buy the same product because they feel the product is safer and known.

The results of this study are in line with previous studies, namely Hafeez (2012). The results of the study show that service quality, customer satisfaction, loyalty programs have a positive and significant effect on loyalty to bank customers in Ethiopia. Research conducted by Behjati (2012) The results of the study show that service quality has a positive and significant effect on customer satisfaction and customer satisfaction has a positive and significant effect on customer loyalty. Research conducted by Raj (2010) The results show that customer satisfaction has a positive and significant effect on loyalty to bank customers in Malaysia.

The answer results of the majority respondents answered agree and strongly agree to the statement Physical evidence in general the majority of respondents answered strongly agree and agree namely physical evidence that is available ATMs around the Office of PT Bank Aceh Medan Branch for purposes, PT Bank Aceh Medan Branch has a comfortable waiting room, PT

The Medan branch of Aceh Bank always shows the condition of the room that is clean and the employees of PT Bank Aceh Medan Branch always show neat appearance at the time of meeting, with the number of respondents who agree and strongly agree as much as 65%.

Statements of reliability in general, the majority of respondents answered strongly agree and agreed, namely employees of PT Bank Aceh Medan Branch reliably in handling troubled transactions, employees of PT Bank Aceh Medan Branch have reliability preparing documents, employees of PT Bank Aceh Medan Branch reliably in resolving complaints and PT employees Medan branch of Aceh Bank is able to provide an explanation of things that are unclear which is unknown to the customer above as many as 65 people or 65%.

The statement of responsiveness in general the majority of respondents answered strongly agree and agreed, namely employees of PT Bank Aceh Medan Branch always responsive to prepare the necessary administration, employees of PT Bank Aceh Cabang Medan responsive in helping difficulties, employees of PT Bank Aceh Medan Branch immediately provided the needed and employees always swift in meeting needs when suddenly need it with the number of respondents who answered agree and strongly agree above 65%.

The assurance statement in general, the majority of respondents answered strongly agree and agreed, namely the Bank assuranced that all services offered to customers would not be detrimental, employees assuranced the security of transactions in conducting various services, Bank services, assuranceing no errors in handling transactions and assuranceing ATMs. used by customers is safe above 60%.

Statement of empathy in general the majority of respondents answered strongly agree and agreed, namely employees of PT Bank Aceh Medan Branch understand the needs of customers, employees give individual attention to the problems of customers of PT Bank Aceh Medan Branch and the seriousness shown by employees in providing services to customers above 60 %.

Statement of loyalty in general, the majority of respondents answered strongly agree and agree, namely, will always recommend PT Bank Aceh Medan Branch as a place to conduct financial transactions to my relations not persuaded by other banks because Bank Aceh Medan Branch is an option and will continue to be a Bank Aceh Branch customer Field.

Effect of physical evidence, reliability, responsiveness, assurance and empathy for customer satisfaction

The results showed simultaneously physical evidence, reliability, responsiveness, assurance and empathy had a significant effect on customer satisfaction, then partially each physical evidence had a positive and significant effect on customer satisfaction, reliability had a significant effect on customer satisfaction, responsiveness had a positive and significant effect on customer satisfaction, collateral does not have a significant effect on customer satisfaction and empathy has a positive and significant effect on customer satisfaction.

If the perceived service is in line with expectations (expectation), the service quality is perceived as good and satisfying, if the service received exceeds customer expectations, the quality of service is perceived as the ideal quality, conversely if the service received is lower than expected then the quality of service is perceived poorly. Thus, whether or not the quality of service depends on the ability of service providers to fulfill the expectations of their customers as consistently and sustainably.

The level of service quality cannot be assessed based on an organization's perspective, but must be seen from the customer's needs or desires. Therefore, in formulating strategies and service programs, organizations must be oriented to the

interests of the customer and pay close attention to the quality dimension.

The creation of consumer satisfaction can provide several benefits, including the relationship between companies and consumers to be harmonious, provide a good basis for repurchasing and creating consumer loyalty, and form a word of mouth recommendation that benefits the company. The gap between consumer expectations and product performance is at the core of consumer satisfaction, consumer expectations, especially the marketing mix provided by the company, become an important factor in the process of customer satisfaction. Satisfying consumers is something that can make consumers, survive, consumers come back again or your customers bring their friends. Or vice versa, if consumers are disappointed, chances are that they will not inform other consumers.

Customer satisfaction is very valuable for banks, by giving recommendations or notifying them of their pleasant experiences, meaning that these customers will quickly provide information to other customers and potentially add new customers. A good level of satisfaction will actively continue to promote and recommend to family and friends to make the best choice and not even easy to move in saving to other banks.

So it is clear that customer satisfaction is a function of the impression of performance in this case the quality of service and expectations, if the service performance is below expectations, consumers will be dissatisfied or even disappointed. But if the performance (service) is the same as expectations or even exceeds the expectations of consumers, consumers will feel satisfied and even very satisfied.

The results of this study are in line with the previous research of Hafeez (2012). The results of the study show that service quality, customer satisfaction, loyalty programs have a positive and significant effect on loyalty to bank customers in Ethiopia.

Research conducted by Behjati (2012). The results showed that service quality had a positive and significant effect on customer satisfaction, and customer satisfaction had a positive and significant effect on customer loyalty.

Research conducted by Sivesan (2012): The results of the study indicate that service quality has a positive and significant effect on satisfaction with bank customers in Sri Lanka. Research conducted by Raj (2010): The results show that customer satisfaction has a positive and significant effect on loyalty to bank customers in Malaysia.

The answer results of the majority respondents answered agree and strongly agree to the statement Physical evidence in general the majority of respondents answered strongly agree and agree namely physical evidence that is available ATMs around the Office of PT Bank Aceh Medan Branch for purposes, PT Bank Aceh Medan Branch has a comfortable waiting room, PT The Medan branch of Aceh Bank always shows the condition of the room that is clean and the employees of PT Bank Aceh Medan Branch always show neat appearance at the time of meeting, with the number of respondents who agree and strongly agree as much as 65%.

Statements of reliability in general, the majority of respondents answered strongly agree and agreed, namely employees of PT Bank Aceh Medan Branch reliably in handling troubled transactions, employees of PT Bank Aceh Medan Branch have reliability preparing documents, employees of PT Bank Aceh Medan Branch reliably in resolving complaints and PT employees Medan branch of Aceh Bank is able to provide an explanation of things that are unclear which is unknown to the customer above as many as 65 people or 65%.

The statement of responsiveness in general the majority of respondents answered strongly agree and agreed, namely employees of PT Bank Aceh Medan Branch

always responsive to prepare the necessary administration, employees of PT Bank Aceh Cabang Medan responsive in helping difficulties, employees of PT Bank Aceh Medan Branch immediately provided the needed and employees always swift in meeting needs when suddenly need it with the number of respondents who answered agree and strongly agree above 65%.

The assurance statement in general, the majority of respondents answered strongly agree and agreed, namely the Bank assuranced that all services offered to customers would not be detrimental, employees assuranced the security of transactions in conducting various services, Bank services, assuranceing no errors in handling transactions and assuranceing ATMs. used by customers is safe above 60%.

Statement of empathy in general the majority of respondents answered strongly agree and agreed, namely employees of PT Bank Aceh Medan Branch understand the needs of customers, employees give individual attention to the problems of customers of PT Bank Aceh Medan Branch and the seriousness shown by employees in providing services to customers above 60 %.

The statement of customer satisfaction in general, the majority of respondents answered strongly agree and agreed, namely satisfied bank services because according to needs, transaction services provided by PT Bank Aceh Medan Branch were able to meet the expectations and banking transaction facilities provided by PT Bank Aceh Medan Branch fulfilled expectations above 73%.

Effect of customer satisfaction on customer loyalty

The results show that customer satisfaction has a positive and significant effect on customer loyalty.

Consumer satisfaction and consumer loyalty are interconnected. This can be caused because in this condition many companies offer services so that consumers have many choices of services to be less meaningful to consumers. The relationship between consumer satisfaction and consumer loyalty can be described as a straight line and unidirectional, which means that if the company increases satisfaction with consumers then consumer loyalty will also increase as well as vice versa if the company decreases customer satisfaction automatically consumer loyalty will also decrease. So in this case customer satisfaction is the cause of consumer loyalty so that customer satisfaction greatly affects consumer loyalty. To increase company loyalty must increase customer satisfaction and maintain the level of satisfaction in the long run. Companies must increase satisfaction and add value that can make consumers feel satisfied, so that it will lead to recommending to others.

The answer results of the majority respondents answered agree and strongly agree to the statement of customer satisfaction in general the majority of respondents answered strongly agree and agree that satisfied bank services because according to needs, transaction services provided by PT Bank Aceh Medan Branch were able to meet expectations and banking transaction facilities provided by PT Bank Aceh Medan Branch has met expectations above 73%.

Statement of loyalty in general, the majority of respondents answered strongly agree and agree, namely, will always recommend PT Bank Aceh Medan Branch as a place to conduct financial transactions to my relations not persuaded by other banks because Bank Aceh Medan Branch is an option and will continue to be a Bank Aceh Branch Field.

Effect of physical evidence, reliability, responsiveness, assurance and empathy with customer satisfaction as an intervening variable at PT Bank Aceh Medan Branch

The results of the study indicate that there is an indirect effect of physical evidence, reliability, responsiveness,

assurance and empathy for customer loyalty. This means that increasing physical evidence, reliability, responsiveness, assurance and empathy can be seen from the direct and indirect effects of physical evidence, reliability, responsiveness, assurance and empathy for customer loyalty through customer satisfaction.

The answer results of the majority respondents answered agree and strongly agree to the statement Physical evidence in general the majority of respondents answered strongly agree and agree namely physical evidence that is available ATMs around the Office of PT Bank Aceh Medan Branch for purposes, PT Bank Aceh Medan Branch has a comfortable waiting room, PT The Medan branch of Aceh Bank always shows the condition of the room that is clean and the employees of PT Bank Aceh Medan Branch always show neat appearance at the time of meeting, with the number of respondents who agree and strongly agree as much as 65%.

Statements of reliability in general, the majority of respondents answered strongly agree and agreed, namely employees of PT Bank Aceh Medan Branch reliably in handling troubled transactions, employees of PT Bank Aceh Medan Branch have reliability preparing documents, employees of PT Bank Aceh Medan Branch reliably in resolving complaints and PT employees Medan branch of Aceh Bank is able to provide an explanation of things that are unclear which is unknown to the customer above as many as 65 people or 65%.

The statement of responsiveness in general the majority of respondents answered strongly agree and agreed, namely employees of PT Bank Aceh Medan Branch always responsive to prepare the necessary administration, employees of PT Bank Aceh Cabang Medan responsive in helping difficulties, employees of PT Bank Aceh Medan Branch immediately provided the needed and employees always swift in meeting needs when suddenly need it with

the number of respondents who answered agree and strongly agree above 65%.

The assurance statement in general, the majority of respondents answered strongly agree and agreed, namely the Bank assuranced that all services offered to customers would not be detrimental, employees assuranced the security of transactions in conducting various services, Bank services, assuranceing no errors in handling transactions and assuranceing ATMs. used by customers is safe above 60%.

Statement of empathy in general the majority of respondents answered strongly agree and agreed, namely employees of PT Bank Aceh Medan Branch understand the needs of customers, employees give individual attention to the problems of customers of PT Bank Aceh Medan Branch and the seriousness shown by employees in providing services to customers above 60 %.

The statement of customer satisfaction in general, the majority of respondents answered strongly agree and agreed, namely satisfied bank services because according to needs, transaction services provided by PT Bank Aceh Medan Branch were able to meet the expectations and banking transaction facilities provided by PT Bank Aceh Medan Branch fulfilled expectations above 73%.

Statement of loyalty in general, the majority of respondents answered strongly agree and agree, namely, will always recommend PT Bank Aceh Medan Branch as a place to conduct financial transactions to my relations not persuaded by other banks because Bank Aceh Medan Branch is an option and will continue to be a Bank Aceh Branch Field.

CONCLUSION

Based on the results of the research and discussion in the previous chapter, it can be concluded as follows:

1. Test results simultaneously show evidence of physical, reliability, responsiveness, assurance and empathy

together have a positive and significant effect on customer loyalty at the PT Bank Aceh Medan Branch. Besides physical evidence, reliability, responsiveness, assurance and empathy have a significant effect on customer satisfaction at PT Bank Aceh Medan Branch, as well as physical evidence, reliability, responsiveness, empathy and direct and indirect positive influence on customer loyalty through customer satisfaction at PT. Bank Aceh Medan Branch.

2. Partially physical evidence has a positive and significant effect on customer satisfaction, reliability has a positive and significant effect on customer satisfaction, responsiveness has a positive and significant effect on customer satisfaction, collateral does not have a positive and significant effect on customer satisfaction and empathy has a positive and significant effect on customer satisfaction at PT Bank Aceh Medan Branch.

3. Customer satisfaction has a positive and significant effect on customer loyalty at PT Bank Aceh Medan Branch.

Recommendation

The suggestions that will be put forward in this study are as follows:

1. It is expected that PT Bank Aceh Medan Branch must be able to improve service quality through improvements regarding physical evidence because physical evidence has an effect on increasing customer satisfaction and loyalty. To improve physical evidence, it is necessary to maintain a clean room condition. The room is dirty and every employee must show a neat appearance when meeting with customers, this can be done by always keeping the appearance of employees still enthusiastic.

2. It is expected that PT Bank Aceh Medan Branch must be able to improve service quality through improvements regarding reliability due to influential reliability in increasing customer satisfaction and loyalty. The way to do that is employees must always be reliable in resolving customer complaints, meaning that the employees have the ability able to find the best solution when the customer orders help regarding customer transactions and employees must be able to provide explanations about things that are not clear that is unknown to the customer with all the capabilities possessed by the employee.

3. It is expected that PT Bank Aceh Medan Branch must be able to improve service quality through improvements related to responsiveness, this can be done by means of employees must be responsive in helping the difficulties experienced by customers, employees must prioritize the interests of customers who experience problems about transactions and respond to problem solving the customer, then the employee is always swift in fulfilling the needs when suddenly the customer orders assistance to the problems that the customer has.

4. It is expected that PT Bank Aceh Medan Branch must be able to improve the quality of service through improvements regarding assurances, this can be done by means of employees must be able to assurance no errors in handling transactions, because problems like this are always a picture of less trusting customers to save, therefore employees must be able to provide solutions or answers about assurance whether customers save their money, employees must ensure that ATMs in various places used by customers are always safe by notifying the security that the bank has in accordance with the standards.

5. It is expected that PT Bank Aceh Medan Branch must be able to improve service quality through improvements concerning empathy. This can be done by giving individual attention to the problems of customers of PT Bank Aceh Medan Branch, that there is a solution provided by the bank by giving confidence that the customer's problems can be resolved and the sincerity shown by employees in providing services to customers must be truly done with sincere and full of feeling together.

6. It is expected that PT Bank Aceh Medan Branch must be able to increase customer satisfaction through banking transaction facilities that have been provided by the Medan branch of PT Bank Aceh to meet expectations.

7. It is expected that the next researcher can add other variables that are thought to have a major influence on customer loyalty.

REFERENCES

- Arifin, Muhammad. 2011. Pengaruh Kualitas Layanan dan Relationship Marketing terhadap Kepuasan Pelanggan di PT Cahya Persada Motor Surabaya. *Jurnal. Fakultas Ekonomi Universitas Pembangunan Nasional* "Veteran" Jawa Timur.
- Behjati,*et al.*2012. Interrelation between E-service Quality and E-satisfaction and Loyalty. *Journal European Journal of Business and Management* Vol 4, No.9. PP.152.

- Christopher. 2011. An empirical Analysis of New Zealand Bank customers' Satisfaction. *Journal of Banks and Bank Systems. Volume VI, Issue 3.*
- Ghozali, Imam. 2008. *Aplikai Analisis Multivarite dengan SPSS*, Cetakan. Keempat, Badan Penerbit Universitas Diponegoro. Semarang.
- Griffin, 2009. *Customer Loyalty :Loyalty is defined as non random purchase expressed overtime by some decision making unit.*
- Hafeez *et al. 2012.*The Impact Of Service Quality, Customer Satisfaction and Loyalty Programs on Customer's Loyalty: Evidence from Banking Sector of Pakistan, *International Journal of Business and Social Science Vol. 3 No 34 Hal 9.*
- Hainz, Christa; Wiegand, Manuel. 2013. How Does Relationship Banking Influence Credit Financing? Evidence From The Financial Crisis. How does relationship banking influence credit financing? *Evidence from the financial crisis, Ifo Working Paper, No. 157.*
- Kotler, K.L.Keller. 2009. *Manajemen Pemasaran*. Jakarta: Penerbit Erlangga.
- Kuncoro Mudrajad. 2003. *Metode Riset untuk Bisnis dan Ekonomi: Bagaimana Meneliti dan Menulis Tesis?*, Penerbit: Erlangga, Jakarta.
- Lupiyoandi, Rambat. dan A.Hamdani. 2009. *Manajemen Pemasaran Jasa*. Edisi Kedua. Jakarta: Salemba Empat.
- Mesay.2012. Bank Service Quality, Customer Satisfaction and Loyalty in Ethiopian Banking Sector/ *Journal of Business Administration and Management Sciences Research. Vol. 1(1), pp. 001-009.*
- Omboi dan Wangai. 2011. Factors that Influence the Demand for Credit for Credit Among Small-Scale Investors: a case study of Meru Central District, Kenya. *Research Journal of Finance and Accounting. ISSN 2222-1697 (Paper). Vol 2, No 2,*
- Raj.2010. The Impact Of Customer Satisfaction On Customer Loyalty And Intentions To Switch In The Banking Sector In Malaysia. *The Journal of Commerce, Hailey College of Commerce, University of the Punjab, Pakistan, Vol. 5, No 34.*
- Saidu, 2013. Direct Effect of Service Quality Dimensions on Customer Satisfaction and Customer Loyalty in Nigerian Islamic Bank, *Journal Management2013, 3 (1): 6-11 DOI: 10.5923/j.mm.20130301.02.*
- Schiffman, Leon G. dan Lesli Lazar Kanuk. 2000. *Consumer Behavior*, 7th Edition. Prentice Hall Inc, New Jersey: Upper Saddle River.
- Sivesan. 2012. Service Quality and Customer Satisfaction: A Case Ctudy - Banking Sectors in Jaffna District, Sri lanka. *International Journal of Marketing, Financial Services & Management Research. Vol.1 Issue 10, Hal 39.*
- Soegoto. 2010. Pengaruh Nilai dan Kepercayaan terhadap Loyalitas Nasabah Prioritas. *Jurnal Fakultas Ekonomi Universitas Diponegor Semarang.*
- Sugiyono. 2006. *Metode Penelitian Bisnis*. Cetakan Keenam. Bandung: Alfabeta.
- Sulastiyono, Agus. 2008. *Manajemen Penyelenggaraan Hotel.* Bandung: Alfabeta.
- Stanton.2002. *Pengantar Bisnis*. Bandung: Alfabeta.
- Suryana. 2001. *Kewirausahaan*. Salemba Empat, Jakarta.
- Suwitho.2010.Pengaruh Pemasaran Relasional Dan Kualitas Pelayanan Terhadap Kepuasan dan Loyalitas Konsumen Pada Ritel Tradisional Jawa Timur". *Disertasi* Program Doktor Ilmu Manajemen Pascasarjana Fakultas Ekonomi Universitas Brawijaya Malang.
- Thorik, Hardiono. 2006. *Marketing*. Takbir Publishing House, Bandung.
- Tjiptono, Fandy dan Anastasia Diana. 2008. Edisi Ke-lima. *Total Quality Management* (TQM). Yogyakarta : ANDI.
- Wiloejo, Wijono. 2005. Mengungkap Sumber-sumber Pertumbuhan Ekonomi Indonesia dalam Lima Tahun Terakhir. *Jurnal Manajemen dan Fiskal.*

******