

The Effect of Product Attributes, Service Quality and Customer Satisfaction on Customer Loyalty (Case Study at Bank Mandiri KCP Palembang Km 5)

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ABSTRACT

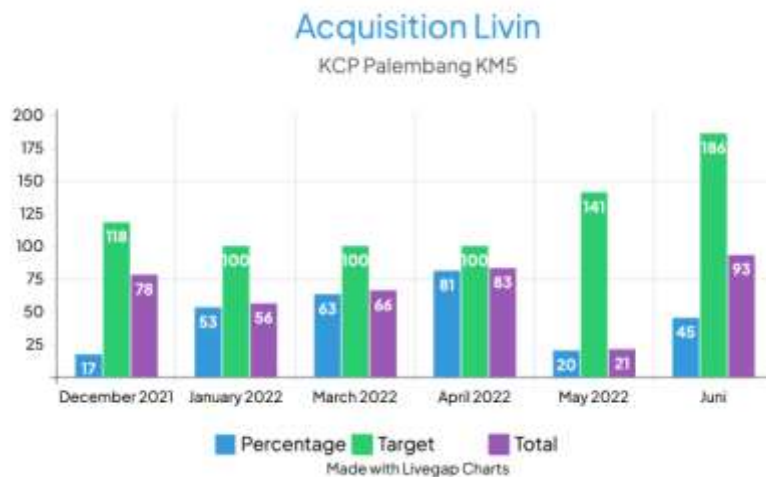
The objective of this research is to examine how customer loyalty is impacted by product attributes, service quality, and customer satisfaction. The data used primary data with the distribution of questionnaires of 100 respondents of Bank Mandiri KCP Palembang KM 5 customers using non-probability sampling techniques and purposive sampling methods. Type of associative research using quantitative with Structural Equation Modeling (SEM) Partial Least Square (PLS) method with SmartPLS 4.0 data processing tool. Customers' loyalty was positively and significantly impacted by product features, according to the results ($0.000 < 0.05$), service quality had a positive and significant effect on customer loyalty $0.000 < 0.05$, customer satisfaction had a positive and significant effect on customer loyalty $0.045 < 0.05$. Together, X1, X2, and X3 have a positive and significant effect on customer loyalty $F_{hitung} (115,742) > F_{tabel} (2,70)$

INTRODUCTION

In the current industrial era 4.0, the competition of the business world is increasingly fierce and competitive due to rapid technological developments. Competing business actors must know the influence of loyal consumers, one of which is the banking industry. Customer loyalty is influenced by various factors, including but not limited to customer satisfaction, service quality, and product attributes.

In following digital developments, Bank Mandiri launched a *mobile banking* called Livin by Mandiri which is a super app in its class. Bank Mandiri focuses on being digital in business development starting from 2021 and will continue to grow in the following year. With this digital transformation, it is able to facilitate transactions and is able to substitute branch services so that efficiency can be achieved. In addition, with the ease of transactions made, customers will feel satisfied and impact on customer loyalty itself, customer loyalty is a peak achievement in business in the banking sector.

Table 1. Acquisition of Livin KCP KM 5 Palembang 2022



Data Source : Livin Acquisition Dashboard KM 5 Branch

From the data above, it can be seen that there are ups and downs in Livin by Mandiri activation starting from December 2021 to June 2022. Product attributes have a major influence on buyers' perception of the product. According to research (Islachi, 2012) demonstrates the substantial impact that product attribute factors have on customer loyalty., in line with research (Amrie. dkk, 2021) showing product attributes that have special characteristics, high product quality and appealing product presentation lead customers to prioritize these attributes. In simpler terms, various product attributes, including price, ambiance, design, and others, have successfully met customer expectations and needs, thereby exerting a substantial impact on customer loyalty. Inversely proportional to research (Aziza, 2020) demonstrates that the negative and negligible impact of product features on customer loyalty. In line with research (Arif, 2020), demonstrates the adverse and negligible impact of product features on customer loyalty. Digital banking is an application of technology in the financial sector , digital banking is a banking service that uses technology to meet

customer banking needs. Providing the best service and satisfaction received by customers is also an important element that distinguishes Bank Mandiri from other banks in terms of retaining customers and marketing its products. The role of *frontliners* in banks such as *tellers* and customer service in *providing services that satisfy* customers to create a different *customer experience*, and good handling *compliance for customers* in the banking world, loyalty means something that requires attention, the main goal is to attract and retain existing customers. Previous research conducted (Purnama, 2022), shows that companies that prioritize service quality will get a good reputation in the eyes of customers and will have a good influence so as to create a loyal attitude of customers, in line with research (Setiawan, 2017), demonstrating that the provision of excellent service has a favorable and substantial influence on customer loyalty, that the convenience provided by banking is favored by consumers inversely proportional to the results of the study (Agiesta. dkk, 2021) showing how customer loyalty is positively and significantly impacted by service quality, that the convenience provided by banking is favored by consumers inversely proportional to the results of the study (Dhamayanti, 2019), indicates that client loyalty is not positively and significantly impacted by the quality of the service provided, demonstrating that guarantees in the form of product replacement if the order ordered by the customer is not appropriate.

Table 2. Monitoring of Bank Mandiri Saving and Deposit KM 5 Palembang Branch in 2022

Years 2022	Target		Realizatio n	Percentag e	Realizatio n	Percentag e
	Savings	DPK	Savings		DPK	
January	26.630	26.609	24.280	94,73%	24.384	91,64%
February	25.263	26.242	25.677	101,64%	25.779	98,24%
March	26.535	27.515	26.108	98,39%	26.252	95,41%
April	27.344	28.313	27.427	100,34%	27.088	95,67%
May	28.174	27.050	26.906	95,50%	27.050	92,78%
Juni	29.137	30.116	25.735	88,32%	25.869	85,90%
Juli	29.986	30.986	26.403	88,08%	26.552	85,75%
August	30.836	31.815	28.442	92.24%	28.590	89,86%
Septembe r	31.789	32.768	27.490	86,48%	27.633	84,33%
October	32.639	28.503	28.286	86,66%	28.503	84,79%
Novembe r	33.488	34.468	29.310	87,52%	29.552	85,74%
December	34.130	35.109	29.449	86,29%	29.702	84,60%

Data Source : Dashboard Monitoring Savings and DPK KM 5 Palembang Branch

Judging from the data above, in the last 1 year, the growth of savings and deposits has fluctuated every month, and at the end of 2022 in December, the percentage of funds was 86.29% and deposits were 84.60% decreased compared to the previous month. According to previous research conducted

(Lubis & Suwitho, 2017) shows that, as evidenced by the response to customer satisfaction, customer satisfaction has a major impact on customer loyalty. regarding meeting the needs received by consumers builds expectations and will have an impact on customers to compare with competitors of products they have felt. In line with (Anugrah. dkk, 2019) demonstrates that the use of JNE freight forwarding services in Palu City has a large partial impact on customer satisfaction and customer loyalty. However, the study's findings (Sukmawati & Massie, 2015) indicate that the relationship between customer loyalty and satisfaction is negligible. In line with research (Amalia, 2021) consumer loyalty is not significantly impacted negatively by customer satisfaction. Based on data and research gaps, previous research formulated the problem:

1. Do product attributes affect customer loyalty at Bank Mandiri KCP Palembang KM 5?
2. Does the quality of customer service affect customer loyalty at Bank Mandiri KCP Palembang KM 5?
3. Does customer satisfaction affect customer loyalty at Bank Mandiri KCP Palembang KM 5?
4. Do product attributes, service quality and customer satisfaction together affect customer loyalty at Bank Mandiri KCP Palembang KM 5?

LITERATURE REVIEW

Customer Loyalty

(Kotler & Keller, 2009), Loyalty can be defined as the unwavering loyalty possessed by consumers to make repeat purchases of goods or services they like in the future, even when there is marketing effort or influence from other products. Indicators of customer loyalty according to (Kotler & Keller, 2009) are: 1. Repeat purchase (commitment to recurring product purchases). 2) Retention (resilience against adverse influences concerning the company. 3) Referrals (endorsement of the overall presence of the company)

Product Attributes

According to (Yulianto & Setiadi, 2022), Product attributes are elements to develop or differentiate a product so that it provides additional value, usefulness, and becomes an important factor in the purchase decision making process. Product attribute dimension by (Kotler & Armstrong, 2014) Divided into three parts, namely: 1) Product Quality. Quality plays an important role in influencing customer perception of the product undertaking quality which has an impact on the final product result. 2) Product Features. Product features are an effective strategy to distinguish a company's products from competitors' products. 3) Product style and design. Good design starts from customer observation and an understanding of product needs and usage patterns.

Quality of Service

According to (Tjiptono, 2016) describe service quality as a form of effort to meet consumer needs and desires, and delivery accuracy as a balance between consumer expectations. According to Parasuraman. et al quoted by (Tjiptono, 2017) summarized into five main dimensions, specifically: 1) Reliability refers to

the ability to deliver the promised service promptly, accurately, and satisfactorily. 2) Responsiveness involves the eagerness of employees to aid customers and provide timely service. 3) The staff's expertise, skill, politeness, and dependability are all included in assurance; they are also free from risk, danger, and uncertainty. 4) Empathy encompasses a smooth rapport-building process, effective communication, individualised attention, and a comprehension of each client's needs. 5) Tangibles, or physical evidence, comprise things like buildings, staff gear, and communication systems.

Customer Satisfaction

In accordance with (Kotler & Keller, 2016) defining satisfaction is the result of how a person perceives the performance or results of a product with what is expected of it. Some of the indicators used to measure customer satisfaction variables are referred to from research (Selnes, 1993), (Goodman. dkk., 1995) dalam (Saha & Zhao, 2005) and (Geyskens, dkk, 1999).

These indicators are: 1) Pleasure. Pleasure indicates the extent to which customers feel happy with their transaction experience during their dealings with the bank. 2) Satisfaction with service. Customer satisfaction shows the extent to which customers are satisfied with the way and attitude of bank employees in serving their transactions. 3) Satisfaction with the system. Satisfaction with the system shows the extent to which the speed and ease of the transaction system provided by the bank is able to provide satisfaction to its customers. 4) Financial satisfaction. Financial satisfaction is the satisfaction of bank customers financially including costs incurred while using services at the bank.

Frame of Mind

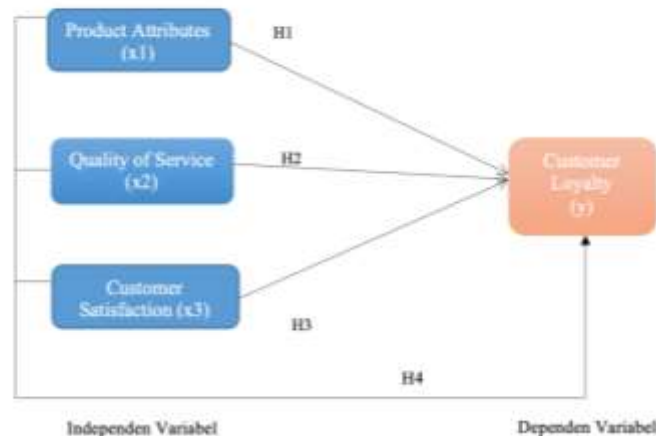


Figure 1. Frame of Mind

Hypothesis Development

H1: Product attributes are thought to have a positive effect on customer loyalty

H2: Service quality is thought to have a positive effect on customer loyalty

H3: Customer satisfaction is thought to have a positive effect on customer loyalty

H4: Product attributes, service quality, and customer satisfaction are thought to affect customer loyalty.

METHODOLOGY

Research Design

This study (Case study at Bank Mandiri KCP Palembang KM5) is to investigate the impact of customer happiness, service quality, and variable product qualities on customer loyalty. Using a survey approach, this study is quantitative in nature. Questionnaire instruments are used to collect data. This research used associative methodology, which applies hypothesis testing to explain the relationship and influence between factors, based on the degree of explanation provided by the variables. Customer loyalty is one dependent variable that the author employs in her writing, along with three independent variables: product qualities, service quality, and customer satisfaction.

Population and Sample

The population employed in this study is the total number of items or persons that meet specific criteria that researchers set out to investigate and make conclusions from (Sugiyono, 2014). The study's population of interest is Mandiri bank customers who have transacted at Mandiri KCP Palembang KM 5 bank with a total of 100 customers. The samples taken were Bank Mandiri customers. This study used a non-probability sampling technique of selected samples by purposive sampling.

Operational Variables

Table 3. Operational Variables

Variable	Variable Concept	Indicator	Scale
Customer Loyalty (Y) (LN)	Customer loyalty is the result of a customer's sustained, good purchasing behavior over an extended length of time, as well as their dedication to a particular product or service.	1. Repeat Purchase 2. Retention 3. Referalls	Likert
Product Attributes (X1) (AP)	Product attributes are elements that distinguish a product so that it provides added value and benefits and is taken into consideration in purchasing decisions. This attribute of the product has a great influence on the buyer's perception of the product	1. Product Quality 2. Product Features 3. Product Style and Design	Likert
Quality of Service (X3) (KP)	A method of making an attempt to satisfy customer wants and demands while maintaining delivery accuracy to balance their expectations	1. Reliabilitas 2. Responsif 3. Assurance 4. Empathy 5. Tangibles	Likert
Satisfaction Customer (X3) (KN)	When a person's perception of a product's performance or outcomes is compared to their expectations, they can determine whether they are satisfied or disappointed.	1. A sense of pleasure 2. Satisfaction with service 3. Emotional satisfaction	Likert

Source : Research Ideas from Various Theories

Analysis Techniques

Path analysis, a statistical analysis methodology used in quantitative investigations, is the analytical method used in this investigation. The statistical analytic approaches employed in quantitative research are cited in path analysis. In path analysis, according to (Chin, 1998) in (Ghozali, 2016) The path chart's expression of the model's parameters is connected to the correlation between the variables.1. Measurement Model (*Outer Model*) is a test carried out on measurements of each latent variable or indicator measurements of each variable. *Outer models* or measurement models themselves are used to test validity and reliability (Willy & Hartono, 2015).

The Structural Model (Inner Model) analysis entails defining the relationships between latent variables based on substantive theory. This analysis includes multiple indicators, including R Square, R Square value assessment, and Goodness of Fit (GOF) evaluation. Within the defined model, path analysis is a tool for hypothesis testing. The path coefficients indicate the extent to which the independent variable affects the dependent variable. which are then compared to the study hypothesis to determine the connection between the constructs. In this investigation, a significance level of 5% was utilized.

RESEARCH RESULTS

Characteristics of Respondents

Table 4. Description Demogradi Respondent

Characteristics	Category	Frequency	Percentage
Gender	Man	50	50%
	Woman	50	50%
Age	17-29 years old	79	79%
	30-39 years old	14	14%
	40-50 years old	7	7%
Education	SMA	37	37%
	Diploma	10	10%
	Bachelor	51	51%
	Graduate	2	2%
Work	Students	8	8%
	Merchant	4	4%
	Private Employes	45	45%
	PNS/Polri	6	6%
	Employees BUMN	27	27%
	Housewives	4	4%
	Self employed	3	3%
	Freelancer	1	1%
	Teacher PPPK	1	1%
Pastor	1	1%	
Income	< Rp 3.000.000	28	28%
	Rp 4.000.000 – Rp 5.000.000	23	23%
	> Rp 5.000.000	33	33%
	Other	16	16%

Source: Author Data (2023)

Evaluation of the Measurement Model (Outer Model)

A valid indicator is one whose loading factor value is > 0.70. All of the study's indicators are deemed legitimate because their loading factor values are > 0.70 (Karnadji, 2018).

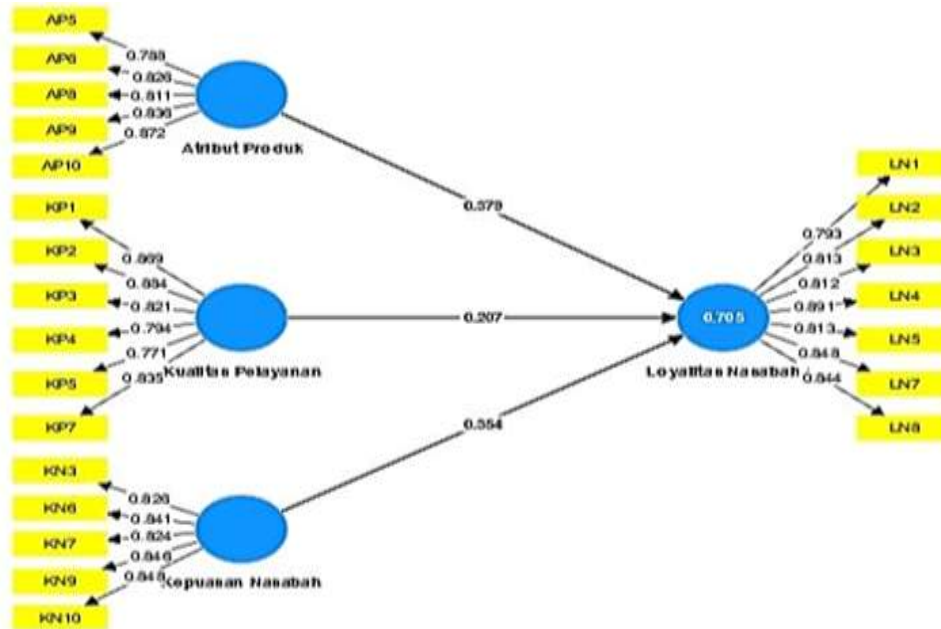


Figure 2. Loading Factor Value

Validity Test

Validity testing aims to ensure that the validity of (Karnadji, 2018) is *valid* and *reliable*. The AVE (Average Variance Extracted) number can be used to evaluate. A value greater than 0.50 indicates a good AVE value. The AVE numbers listed below are legitimate and trustworthy from this study..(Karnadji, 2018).

Tabel 5. Value AVE (Average Variance Extracted) Research Model

Variabel	AVE Value
Product Attributes (X1)	0,684
Quality of Service (X2)	0,689
Customer Satisfaction (X3)	0,701
Customer Loyalty (Y)	0,691

Source: Analysis Results Using SmartPLS 4.0 (2023)

Table 6. HTMT

	Product Attributes	Customer Satisfaction	Quality of Service	Customer Loyalty
Product Attributes				
Customer Satisfaction	0,690			
Quality of Service	0,793	0,870		
Customer Loyalty	0,815	0,813	0,802	

Source: Analysis Results Using Smartpls 4.0. (2023)

(Hair. dkk, 2017), recommend HTMT because the measure of discriminant validity is considered more sensitive or accurate in determining the validity of the discriminant. The recommended value is below 0.90. The test results showed that the HTMT value of discriminant validity was achieved.

Table 7. Fornell Lacker Criterion

	Product Attributes	Customer Satisfaction	Quality of Service	Customer Loyalty
Product Attributes	0,827			
Customer Satisfaction	0,615	0,837		
Quality of Service	0,714	0,790	0,830	
Customer Loyalty	0,745	0,751	0,757	0,831

Source: Analysis Results Using SmartPLS 4.0. (2023)

The results show that the discriminant validity of the product attribute variable is met. Likewise with the validity of service quality and customer satisfaction where the root of the *AVE* variable > the correlation between variables, meaning that the overall evaluation of *discriminant validity* is met.

Reliability Test

In the next analysis of the construct reliability outer model, the value of composite reliability and Cronbach's alpha are looked at. When the composite reliability value is > 0.70 and the Cronbach's alpha value is > 0.60, the construct is considered reliable.

Table 8. Value Composite Reliability and Cronbach's Alpha Research

Variabel	Composite Reliability	terms	Cronbach's Alpha	terms	Keterangan
Product Attributes (X1)	0,915	> 0,70	0,844	> 0,60	Reliabel
Quality of Service (X2)	0,930	> 0,70	0,910	> 0,60	Reliabel
Customer Satisfaction (X3)	0,921	> 0,70	0,893	> 0,60	Reliabel
Customer Loyalty	0,940	> 0,70	0,925	> 0,60	Reliabel

Source: Analysis Results Using SmartPLS 4.0 (2023)

Structural Model Evaluation (Inner Model)

The causality relationship that is built between latent variables using the theory's main ideas is described by the inner model, also known as the structural model. The structural model's test of significance between constructs can be performed using the dependent construct's R-Square, the path coefficient value, or the t-value of each path are used to test or evaluate the structural model, also known as the inner model in PLS. According to (Willy & Hartono, 2015) the greater the R-Square value, the more effective the predictive model proposed in the study. The R-Square value is expected to be > 0.10 (Willy & Hartono, 2015).

Table 9. Inner VIF

	VIF
Product Attributes -> Customer Loyalty	2,067
Customer Satisfaction -> Customer Loyalty	2,694
Quality of Service -> Customer Loyalty	3,416

Source: Analysis Results Using SmartPLS 4.0. (2023)

Before testing the *structural model hypothesis*, it is necessary to see whether there is a multicollinearity between variables, namely with *the statistical size of inner VIF*. From the test results of the VIF Value < 5, there is no multicollinearity between variables that affect Y1.

Table 10. R Square (R2) Value of the Research Model

construct	R-square	R-square adjusted
Customer Loyalty	0,705	0,696

Source : Analysis Results Using SmartPLS 4.0 (2023)

The extent of the impact of product attributes, service quality, and customer satisfaction on customer loyalty is included in the moderate to strong category of R-Square value is 0.705, that is, endogenous variables of customer loyalty are influenced by 70.5% by exogenous variables of product attributes, service quality, and customer satisfaction, while 29.5% are influenced by other factors outside the variables studied.

The second evaluation is the Goodness of Fit Index (GoF) test, which is used to confirm that the measurement model (outer model) and the structural model (inner model) work well together. This validation is accomplished by doing the following particular calculations:

$$\begin{aligned} \text{GoF} &= \sqrt{AVE \times R^2} \\ \text{GoF} &= \sqrt{0,691 \times 0,705} \\ \text{GoF} &= \sqrt{0,487} \\ \text{GoF} &= 0,697 \end{aligned}$$

A result of 0.697 is shown by the Goodness of Fit Index (GoF) computation. In accordance with the categorization described by (Chin, 1998) in (Ghozali & Latan, 2015), 0.1 represents a tiny GoF, 0.25 represents a medium GoF, and 0.36 represents a large GoF. Considering both the outer and inner models, it can be concluded from these results that the total performance, is satisfactory, as the Goodness of Fit Index (GoF) exceeds 0.36, indicating a large-scale GoF.

Test Importance-Performance Map Analysis (IPMA)

According to (Hair. dkk, 2017), IPMA *analysis is* assessed by considering a structural model where importance is measured from the total impact received by the construct, and performance levels are calculated from latent variable scores.

Table 11. Test Importance-Performance MAP Analysis (IPMA)

“Concentrate Here” Quadrant II	“Keep Up the Good Work” Quadrant I
“Low Priority” Quadrant III	“Possible Overkill” Quadrant IV

In the figure above, it shows an overview of the relationship between the level of importance and kineria in *the IPMA analysis* divided into 4 quadrants which are interpreted as follows: 1) Quadrant I (*"Keep Up The Good Work"*) In quadrant I, customer expectations are high, satisfaction is also high. 2) Quadrant II (*"Concentrate Here"*) In quadrant II customer expectations are higher, while satisfaction is low. 3) Quadrant III (*"Low Priority"*) Factors in this zone are considered to have low perception and actual performance, which indicates that these factors are not expected too much by customers. 4) Quadrant IV (*"Possible Overkill"*) In quadrant IV satisfaction is high while expectations from customers are less, and customers are satisfied but customers do not expect too much.



Figure 3. Importance-Performance (IPMA) Variable of All Data

Based on the *importance-performance* diagram, there are 2 variables in quadrant 1, namely product attributes and customer satisfaction, exogenous latent variables in quadrant I, in summary product attribute variables and customer satisfaction possess a great degree of importance and good performance so that the performance of both product attribute variables and customer satisfaction must be maintained to increase customer loyalty. The variables occupying quadrant II can be concluded to be of low importance, but have good performance in increasing customer loyalty and the performance felt by customers from the variable of service quality is very satisfying.

Test Hypothesis

Bootstrapping is a technique used for interconstruct hypothesis testing. The inner model research's p-values and t-statistics the way in which variables are related can be assessed by examining the values of path coefficients, p values, and t-statistics in the following ways: Calculation test the hypothesis the path coefficient value can be observed when utilizing SmartPLS 4.0.

Table 12. Path Coefficients

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
Product Attributes -> Customer Loyalty	0,379	0,362	0,107	3,555	0,000
Customer Satisfaction -> Customer Loyalty	0,354	0,366	0,092	3,838	0,000
Quality of Service -> Customer Loyalty	0,207	0,217	0,103	2,005	0,045

Source: Analysis Results Using Smartpls 4.0. (2023)

Furthermore, to determine the simultaneous influence of independent variables, such as customer happiness (X3), service quality (X2), and product attributes (X1), use the formula below to calculate F-calculate / f-statistics.:

$$F\text{-hitung} = \frac{\frac{R^2}{(K-1)}}{\frac{1 - R^2}{(n - k)}}$$

$$F\text{-hitung} = \frac{\frac{0,705}{(3-1)}}{1 - 0,705 / (100-3)}$$

$$F\text{-hitung} = 0,352 / 0,00304124$$

$$F\text{-hitung} = 115,742$$

The analysis of R2 showed that, at a significance level of 0.05, the F-hitung value in this study was 115.742, which was greater than the F-table value of 2.70. This suggests that the factors of customer satisfaction, service quality, and product attributes taken as a whole have a big impact on customer loyalty.

DISCUSSION

1. The first hypothesis tests whether product attributes positively affect customer loyalty. The *path coefficient* value between product attributes and customer loyalty is 0.379, meaning that product attributes have a positive influence on customer loyalty by 37.9%. Then the *t-statistic value* is 3.555 (> 1.96), meaning that product attributes have a significant effect on customer loyalty, and the p-value is 0.000 (< 0.05) so that the first hypothesis is accepted. These results are supported by research (Amrie dkk., 2021) which states that product attributes have a positive and significant influence on customer loyalty, which is in line with research (Ahmed dkk., 2018) There is a significant positive influence of product attributes on loyalty.

2. The second hypothesis tests whether service quality positively affects customer loyalty. The *path coefficient* value between service quality and customer loyalty is 0.207, meaning that service quality has a positive influence on customer loyalty by 20.7%. Then the t-statistic value of 2.005 (> 1.96) means that the quality of service has a significant effect on customer loyalty and the p-value of 0.045 (< 0.05) so that the second hypothesis is accepted. These results are supported by research (Setiawan, 2017) which states that service quality has a positive and significant influence on customer loyalty, which is in line with research (Nasution & Frimayasa, 2022) There is a significant positive influence of service quality on loyalty.
3. The third hypothesis investigates whether customer loyalty is positively impacted by customer satisfaction. Customer satisfaction has a positive 35.4% impact on customer loyalty, according to the path coefficient value of 0.354 between the two variables. In that case, the p-value is 0.000 (< 0.05) and the t-statistic value is 3.838 (> 1.96). Thus, the third customer satisfaction has a positive and significant impact on customer loyalty, which is consistent with research (Kristania dkk., 2022) this research supports these conclusions. Customer pleasure has a substantial beneficial impact on loyalty.
4. The fourth hypothesis investigates the relationship between customer satisfaction, service quality, and product qualities and customer loyalty. According to the findings, the study's F-hitung value was 115.742, and its F-table value at alpha 0.05 was 2.70. The combination of the variables pertaining to product qualities, service quality, and customer happiness has a noteworthy impact on customer loyalty, as indicated by the fact that F-hitung (115.742) $>$ F-table (2.70). The fourth theory was then agreed upon.

CONCLUSION

This study came to the conclusion that based on the analysis and discussion outcomes (1) Product attributes (X1) positively and significantly impact customer loyalty at PT Bank Mandiri KCP Palembang KM 5, meaning that the better a product at Bank Mandiri, the more loyal customers will be to Bank Mandiri. (2) Customer loyalty at PT Bank Mandiri KCP Palembang KM 5 is positively and significantly impacted by customer satisfaction (X2), which means that the higher the level of service that customers perceive, the higher their loyalty to Bank Mandiri.. By being able to serve, assist in providing banking solutions, look neat, provide a sense of security in transactions, and bank employees who are able to overcome obstacles or *complaints* well will increase customer loyalty, (3) At PT Bank Mandiri KCP Palembang KM 5, client loyalty is positively and significantly impacted by service quality (X3). Accordingly, the degree of client loyalty to Bank Mandiri increases with the level of customer happiness. (4) Customer loyalty at PT Bank Mandiri KCP Palembang KM 5 is significantly impacted by the variables of product attributes (X1), service quality (X2), and customer satisfaction (X3) all at the same time, with an f-hitung (115.742) $>$ f-table (2.70). Taken as a whole, these variables significantly impact customer loyalty, meaning that the higher the product attributes, service quality, and customer satisfaction provided will increase customer loyalty.

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