

THE EFFECT OF PICK-UP SERVICE SAVINGS ON CUSTOMER LOYALTY OF BPRS BHAKTI SUMEKAR PRAGAAN BRANCH OFFICE MODERATED CUSTOMER SATISFACTION

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Abstract: *This research is a quantitative research by using multiple linier regression analysis and interaction analysis (MRA). The method of data collection uses a questionnaire. The goal of this research is to analyze the effect of barokah savings pick-up service and customer satisfaction on customer loyalty of BPRS Bhakti Sumekar Pragaan Branch Office. It also analyzes the relation of barokah savings pick-up service on customer loyalty of BPRS Bhakti Sumekar Pragaan Branch Office moderated by customer satisfaction. The results of multiple linear regression analysis show that the p-value of the pick-up service variable is $0.111 > 0.05$, and customer satisfaction is $0.001 < 0.05$. Based on the results of the MRA test, the p-value of interaction variable between the pick-up service and customer satisfaction is $0.009 < 0.05$. These results mean that the barokah savings pick-up service has no significant effect on customer loyalty at BPRS Bhakti Sumekar, customer satisfaction has a significant influence on customer loyalty BPRS Bhakti Sumekar Pragaan Branch Office. Customer's satisfaction, however, can moderate the interaction between the savings pick-up service and customer loyalty. Thus, for increasing customer loyalty on the firm, the employees have to pay attention to the service provided and try to provide it according to what is communicated to the costumers.*

Keywords: *pick-up service; loyalty; satisfaction*

Introduction

The more existence of banking financial institutions in Indonesia, the greater the opportunity for prospective customers to choose a financial institution where they can entrust their funds to be stored and managed. Based on statistical data shown by the Financial Services Authority (OJK) in the Indonesian Islamic financial development report, 2020, there are 461 Islamic financial institutions in Indonesia.¹

This encourages every institution engaged in the economic field, especially banking or non-bank financial institutions, to try more optimally in an effort to win the competition and retain customers. One strategy that can be done to achieve this goal is providing high quality services and in accordance with customer expectations.² This statement is reinforced by the findings of research conducted by Budiyo and Sutianingsih which states that the better the

¹ Otoritas Jasa Keuangan (OJK), "Laporan Perkembangan Keuangan Syariah Indonesia 2020", in <https://www.ojk.go.id/id/kanal/syariah/data-dan-statistik/laporan-perkembangan-keuangan-syariah-indonesia/Pages/Laporan-Perkembangan-Keuangan-Syariah-Indonesia-2020.aspx>. Accessed 10 January 2022.

² Kasmir, *Manajemen Perbankan* (Jakarta: Rajawali, 2014), 249.

perceived value, the better customer loyalty.³

Islam teaches its adherents to provide quality business results to anyone who accepts it, whether it is a business in the form of goods or services. As explained in His word:

يَا أَيُّهَا الَّذِينَ آمَنُوا أَنْفِقُوا مِنْ طَيِّبَاتِ مَا كَسَبْتُمْ وَمِمَّا أَخْرَجْنَا لَكُمْ مِنَ الْأَرْضِ قَلِيًّا وَلَا تَيَمَّمُوا الْخَبِيثَ مِنْهُ تُنْفِقُونَ
وَلَسْتُمْ بِأَخْذِهِ إِلَّا أَنْ تُعْمِضُوا فِيهِ قَلِيًّا وَاعْلَمُوا أَنَّ اللَّهَ عَزِيزٌ حَمِيدٌ⁴

“O you who believe, spend some of your good works and some of what We put out for you from the earth. Do not choose what is bad for you to spend, even though you do not want to take it, except by squinting (reluctantly) towards it. Know that Allah is All-Powerful, Most Praised.”

The verse emphasizes how important it is to provide quality service to those who receive it (customers) so that Allah associates the command with the word faith. Services are activities that are offered to other people, namely customers who are invisible and do not change ownership. In its development, services can also affect the income from banking institutions, which is known as fee-based income.⁵

Profit oriented companies generally focus their activities on increasing customer loyalty. For companies that sell products to the public, providing quality service is one of the determining factors for the success or failure of the business being run, because successful service is synonymous with increasing customer loyalty to the company.⁶

Customer loyalty can be increased through customer satisfaction for the services provided, creating satisfaction in the hearts of customers is very beneficial for the growth of customer loyalty.⁷ The most important factor to create customer satisfaction is the performance of bank employees which is defined by service quality. The higher the quality of the products and services provided, the higher the perceived satisfaction. If satisfaction is higher, it can lead to repeated purchases and service usage, so that, it creates profits for the business entity.⁸ Regarding customer satisfaction, Kotler and Armstrong stated that the clever companies aim to satisfy customers by only promising what they can deliver, and then delivering more than they promise.⁹

Thus, in an effort to realize quality services, banks need to pay attention to the service standards which is expected by customers and the service standards provided by competitors as well as the service standards promised to customers. Customer satisfaction theory explains that the higher the level of customer satisfaction with the services provided, the higher the

³ Budiyo and Sutianingsih, “Peran Kepuasan Pelanggan dalam Memoderasi Pengaruh *Perceived Value* Terhadap Loyalitas Pelanggan”, *Ekuitas: Jurnal Ekonomi dan Keuangan*, Volume 5, Number 4 (December 2021), 461.

⁴ Al-Quran, 2:267.

⁵ Iqbal Rafiqi and Nor Lailina Ulfa, “Pengaruh *Fee Based Income* (FBI) Terhadap *Return on Asset* (ROA) di PT. Bank Syariah Mandiri”, *Al-Ulum: Jurnal Pemikiran dan Penelitian Keislaman*, Volume 9, Number 3 (July 2022), 336-347.

⁶ Desy Amalia, “Pengaruh Promosi dengan Layanan Jemput Bola Terhadap Minat Nasabah Bertransaksi Pembiayaan Murabahah di Baitul Maal Wa Tamwil Daarussalaam Kuala Pembuang” (Skripsi—IAIN Palangkaraya, 2020), 2.

⁷ Kasmir, *Manajemen Perbankan*, 250.

⁸ Akh. Muwafik Saleh, *Komunikasi Pelayanan Publik* (Malang: Intrans Publishing, 2021), 157.

⁹ Philip Kotler and Gary Armstrong, *Prinsip-Prinsip Pemasaran* (Jakarta: Erlangga, 2008), 16.

customer loyalty to the company.¹⁰

BPRS Bhakti Sumekar Pragaan Branch Office is one of the financial institutions engaged in banking with sharia principles. BPRS Bhakti Sumekar Pragaan Branch Office is a financial institution that was acquired from a rural bank domiciled in Sidoarjo, namely PT. BPR Dana Merapi which was later relocated to Sumenep Regency. BPRS Bhakti Sumekar received 2019 Top BPRS Award from Top BUMD 2019, and the 2021 Republika Syariah Award from the Republic of Indonesia as the Best MSME Empowerment BPRS. It has various service offerings to pamper its customers, namely BBS Mobile, Cardless ATM, and savings pick-up services. The pick-up service of savings is the most superior service among the three, because from the point of view the scope of its users is wider than other services. This service can be enjoyed by all customers of BPRS Bhakti Sumekar Pragaan Branch Office without the need for gadgets.

The pick-up service of savings is provided by BPRS Bhakti Sumekar Pragaan Branch Office to all customers as an effort to make it easier for customers to make transactions at the company. Thus, the pick-up service of savings will be a benchmark for forming consumer attitudes in assessing, deciding and giving an impression on the services provided. When the services provided have been able to create satisfaction, then, it will encourage high customer loyalty to the company.¹¹ The savings pick-up service of BPRS Bhakti Sumekar Pragaan Branch Office is carried out based on the mapping of places due to the wide spread of costumers in several areas which causes limited time for pick-up savings so that it can creates negative assumptions for customers in assessing the quality of services provided.

Research Methodology

This research is quantitative research using multiple linear analysis methods and interaction analysis (MRA).¹² The object of this research is BPRS Bhakti Sumekar Pragaan Branch Office. The population in this study were all customers of BPRS Bhakti Sumekar Pragaan Branch Office who use the Barokah savings product, 81 people. This study uses a random sampling technique by using the Yamane formula, $n = \frac{N}{1+N(e)^2}$,¹³ The results of calculations showing that 67 customers are then called respondents in this study, therefore, the sample used in this study is 67 customers.

Sources of data used in this study is a questionnaire. The hypothesis of this research is the pick-up service of Barokah savings and customer satisfaction has a significant effect on customer loyalty at BPRS Bhakti Sumekar Pratama Pragaan Branch Office and customer satisfaction can moderate the relationship between the pick-up service of Barokah savings on customer loyalty of BPRS Bhakti Sumekar Pratama Pragaan Branch Office. To test this hypothesis, the researcher used multiple linear regression analysis and moderated regression analysis (MRA).

¹⁰ Philip Kotler and Kevin Lane Keller, *Manajemen Pemasaran* (Jakarta: Erlangga, 2012), 144.

¹¹ Wirdayani Wahab, "Pengaruh Kualitas Pelayanan Terhadap Kepuasan Nasabah Industri Perbankan Syariah di Kota Pekanbaru", *Maqdis: Jurnal Kajian Ekonomi Islam*, Volume 2, Number 1 (June 2017), 51.

¹² Zaid Raya Argantara, et.al., "Pengaruh Karakteristik Bank Terhadap Profitabilitas Perbankan Syariah Melalui Good Corporate Governance (GCG) Sebagai Variabel Moderasi", *Jurnal Lentera: Kajian Keagamaan, Keilmuan, dan Teknologi*, Volume 20, Number 2 (September 2021), 276-288.

¹³ Sugiyono, *Metode Penelitian Kuantitatif, Kualitatif, dan R&D* (Bandung: ALFABETA, 2019), 38.

Pick-Up Service

Pick-up service is defined as one of the marketing methods used to serve customers by way of bank employees visiting customers or prospective customers directly so that officers can freely explain products and operational processes.¹⁴ In an effort to introduce the products offered, banks need more optimal promotion and socialization in the community. One effective way that can be used to achieve marketing targets is by taking a pick-up service approach.¹⁵ In providing services, there are two main factors that must be considered, namely expected service and perceived service. If the service received is in accordance with the customer's expectations, the customer will use the same service in the future, and vice versa, if the service received or felt is not in accordance with the customer's expectations, the customer is less likely to reuse the service.¹⁶

Pick-up service of Savings is one of the services that intermediaries customers in assessing, deciding and giving an impression on the services provided. Therefore, an employee who is given the responsibility to operate it must make every effort so that the services provided match or exceed the service standards which is communicated to customers. According to Othman and Owen, there are six dimensions that can be used to measure service quality, namely:¹⁷ compliance (fulfillment of Islamic principles and law), Assurance, reliability, tangible, empathy, responsiveness. According to their research, Imani and Iqbal stated that Islamic marketing could be a sharper spearhead in getting customers, especially in Indonesia.¹⁸

Customer Satisfaction

Kotler defines customer satisfaction as a feeling that arises after comparing performance or perceived results with their expectations.¹⁹ This means that customer satisfaction is a form of positive feelings that customers had for a result given by bank employees after being compared with what customers expect of the company. Zeithaml stated that there are several things that affect customer satisfaction, one of which is service quality.²⁰

Satisfied customers will not only repeat purchases, but they also become news customers who tell others their good experience with the service.²¹ So it would not be wrong if every company engaged in the world of financial institutions, especially banking, always tries to improve and increase the quality of its services, so that what customers want can be fulfilled and finally they are satisfied.

¹⁴ Sochi Kholilul Lutfi, "Strategi Pemasaran *Pick-up Service* pada Tabungan Pendidikan di BPRS Bina Finasia Semarang" (Skripsi--Universitas Islam Negeri Walisongo, 2019), 32.

¹⁵ Ibid., 33.

¹⁶ Arief, *Pemasaran Jasa & Kualitas Pelayanan* (Malang: Bayumedia Publishing, 2020), 121.

¹⁷ Rudy Haryanto, *Manajemen Pemasaran Bank Syariah* (Pamekasan: Duta Media Publishing, 2020), 27.

¹⁸ Imani Rusli Romadhoni and Iqbal Rafiqi, "Strategi Marketing Syariah Tabungan Gaul IB Bagi Generasi Millennial pada BPRS Bhakti Sumekar Sumenep", *Equilibrium: Jurnal Ilmu Manajemen*, Volume 1, Number 2 (April 2021), 66-71.

¹⁹ Akh. Muwafik Saleh, *Komunikasi Pelayanan Publik*, 159.

²⁰ Daryanto and Ismanto Setyobudi, *Konsumen dan Pelayanan Prima* (Yogyakarta: Gava Media, 2020), 90.

²¹ Kotler Philip and Gary Armstrong, *Prinsip-Prinsip Pemasaran*, 20.

Customer Loyalty

Customer loyalty is an impulse and behavior to make repeated purchases of a product or service produced by a business entity.²² Customer loyalty is an important element for a company that must be maintained for the sake of its business continuity. Loyal customers are those who are very satisfied with certain products and services, so they have the enthusiasm to introduce them to anyone they know, be it family, friends, or friends.²³ Jeff Bezos stated “*if you build a great experience, customers tell each other about that. Word of mouth is very powerfull*”.²⁴

Customer loyalty begins with the perception of the product or service he receives based on the expectations that have been conceptualized in his mind. These expectations arise due to the experience of products or services that have been received previously as well as word of mouth that reaches potential customers. The assessment will lead to satisfaction and dissatisfaction.²⁵ So that if customers are satisfied with the services provided by banks, it will encourage customers to use the same services consistently in the future. Indicators of customer loyalty are saying positive things, recommended friends, and continuing purchasing.

Validity and Reliability Test

The results of the validity and reliability of each variable can be seen in the following table:

Table 1.1. Validity Test

Variable	Statement Items	r Counting	r table $\mu=0,05$; N=67	Description
Pick-up service	X.1	0,683	0,235	Valid
	X.2	0,576		Valid
	X.3	0,422		Valid
	X.4	0,445		Valid
	X.5	0,429		Valid
	X.6	0,502		Valid
	X.7	0,386		Valid
	X.8	0,478		Valid
	X.9	0,396		Valid
	X.10	0,311		Valid
	X.11	0,470		Valid
	X.12	0,443		Valid
	X.13	0,353		Valid
	X.14	0,372		Valid
	X.15	0,347		Valid
	X.16	0,417		Valid

²² Akh. Muwafik Saleh, *Komunikasi Pelayanan Publik*, 160.

²³ Lusiah, *Monograf Loyalitas Pelanggan* (Yogyakarta: Deepublish, 2018), 48.

²⁴ Jazak Yus Afriansyah, *Dear Costumer, I Love You* (Jakarta: Elex Media Komputindo, 2019), 32.

²⁵ Shinta Sekar Tanjung, et.al., “Pengaruh Kualitas Pelayanan terhadap Loyalitas Mitra yang Dimoderasi oleh Kepuasan Mitra melalui Kinerja Pemasaran pada Kerja Sama Operasi (KSO) Laundry Medik”, *JIMMBA: Jurnal Ilmiah Mahasiswa Manajemen, Bisnis & Akuntansi*, Volume 3, Number 2 (May 2021), 264.

	X.17	0,433		Valid
	X.18	0,347		Valid
Customer Satisfaction	Z.1	0,808	0,235	Valid
	Z.2	0,784		Valid
Customer Loyalty	Y.1	0,634	0,235	Valid
	Y.2	0,788		Valid
	Y.3	0,759		Valid

Source: Output SPSS 22 (2022)

Table 1.2. Reliability Test

Variable	Alpha Croanbach	α (0.41)	Description
Pick-up Service (X)	0,746	0,41	Reliable
Customer Satisfaction (Z)	0,422	0,41	Reliable
Customer Loyalty (Y)	0,546	0,41	Reliabel

Source: Output SPSS 22 (2022)

The tables above show that all statement items in each research variable are valid because the value of r count $>$ r table (0.235), it means all statement items in the pick-up service, customer satisfaction and loyalty instruments are valid. From the reliability test results above, Cronbach's alpha value is 0.746 for the pick-up service variable, 0.422 for customer satisfaction, and 0.544 for the customer loyalty variable. It can be seen that the instrument variable pick-up service, customer satisfaction and loyalty used in this study are reliable. Thus, all statement items used in this research are fulfilled the research requirement.

Multiple Linear Regression Test

Multiple linear regression test was conducted to determine the effect of pick-up service and customer satisfaction as well as the interaction of pick-up service and customer satisfaction on customer loyalty, with the following model:

$$\hat{Y} = a + \beta_1 X + \beta_2 Z + e$$

Description:

- \hat{Y} (read: Y topi) = Projected dependent variable
- a = Constant
- X = *Pick-up Service*
- Z = Customer Satisfaction
- E = *Std. Error*

The following results of multiple linear regression can be seen in the table below:

Table 1.3. Multiple Linear Regression Test

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	4,808	2,724		1,765	,082
	Pick-up Service	,049	,030	,182	1,615	,111
	Customer Satisfaction	,505	,143	,397	3,533	,001
a. Dependent Variable: Customer Loyalty						

Source: Output SPSS 22 (2022)

Based on table 1.3. above, the results of the regression equation are as follows:

$$Y = 4,808 + 0,049X + 0,505Z + e$$

This equation can be explained:

1. The constant (β_0) has a value of 4.808, indicating that without a savings pick-up service (X) and customer satisfaction (Z), customer loyalty will still increase by 4.808. It is because there are many other factors apart from the pick-up service of savings and customer satisfaction that affect the customer loyalty of BPRS Bhakti Sumekar Pragaan Branch Office.
2. The pick-up service coefficient shows a value of 0.049 which means that if the quality of the pick-up service increases by 1, it causes an increase in customer loyalty by 0.049.
3. The regression coefficient value of the customer satisfaction variable (Z) is 0.505. it shows that if customer satisfaction increases by 1, it causes an increase in customer loyalty by 0.505.

Partial Test (T Test)

The t-test was conducted to determine the effect of the variable pick-up service and customer satisfaction on customer loyalty at BPRS Bhakti Sumekar Pragaan Branch Office with a significance level of 0.05.

Table 1.4. T test Results (Before Moderation)

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	4,808	2,724		1,765	,082
	Pick-up Service	,049	,030	,182	1,615	,111
	Customer satisfaction	,505	,143	,397	3,533	,001
a. Dependent Variable: Customer Loyalty						

Source: Output SPSS 22 (2022)

Based on the results of the regression test in the table above, it can be explained as follows:

1. The significance value of the pick-up service variable is 0.111, which is greater than 0.05, it indicates that the pick-up service has no significant effect on customer loyalty at the BPRS Bhakti Sumekar Pragaan Branch Office.
2. The significance value of the customer satisfaction variable is 0.001 which means it is smaller than 0.05, it shows that customer satisfaction has a significant effect on customer loyalty at the BPRS Bhakti Sumekar Pragaan Branch Office.

Coefficient of Determination (R2)

The coefficient of determination test is used to measure how far the model's ability to explain the variation of variables. To measure the interpretation of the coefficient of determination in this study, the researcher used Adjusted R Square, with the following guidelines:

Table 1.5. The Guidelines for Measuring the Interpretation of the Coefficient of Determination

Number	Proportion (Internal Coefficient)	Score
1.	0% - 19,99%	Very Low
2.	20% - 39,99%	Low
3.	40% - 59,99%	Medium
4.	60% - 79,99%	Strong

The coefficient of determination in this study was conducted to explain the amount of contribution given by the pick-up service of savings variable and customer satisfaction to the fluctuations in customer loyalty of BPRS Bhakti Sumekar Pragaan Branch Office.

Table 1.6. Coefficient of Determination Test (Before Moderation)

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,436a	,190	,165	,958
a. Predictors: (Constant), Customer Satisfaction, Pick-up Service				

Table 1.6. above shows the value of Adjusted R Square is 0.165. It shows that the pick-up service of savings and customer satisfaction variables affect customer loyalty at BPRS Bhakti Sumekar Pragaan Branch Office by 16.5% while the remaining 83.5 is influenced by other variables outside of this study. Based on this value, it can be said that the effect given by the pick-up service of savings and customer satisfaction is categorized as very low.

Moderated Regression Analysis (MRA)

Moderating variables are qualitative or quantitative variables that affect the direction and/or strength of the relationship between the independent or predictor variables and the dependent variable. In testing the moderating variable, the researcher used the MRA test with

the following model:

$$\hat{Y} = a + \beta_1X + \beta_2Z + \beta_3XZ + e$$

Description:

\hat{Y} (read: Y topi) = Projected dependent variable

a = Constant

X = Pick-up Service

Z = Customer Satisfaction

ZX = Interaction of pick-up service of savings with customer satisfaction

e = Std. Error

To find out whether the moderating variable used in this study can moderate the X variable against Y, it is necessary to know the following criteria:

Table 1.7. The Guidelines for Measuring Interpretation of Moderating Variables

No	Moderation Type	Coefficient
1	Pure moderation	b2 Not Significant b3 Significant
2	Quasi Moderation	b2 Significant b3 Significant
3	Homologiser Moderation (Not Moderation)	b2 Not Significant b3 Not Significant
4	Predictor	b2 Significant b3 Not Significant

Description:

b2: pick-up service variable

b3: interaction of pick-up service of savings with customer satisfaction

The results of the moderation regression in this study can be seen in the following table:

Table 1.8. Moderated Regression Analysis

		Coefficients ^a				
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	73,578	25,700		2,863	,006
	Pick-up Service	-,814	,322	-3,044	-2,528	,014
	Kepuasan Nasabah	-7,032	2,806	-5,533	-2,506	,015
	Pick-up Service* customer satisfaction	,095	,035	6,734	2,690	,009
a. Dependent Variable: Customer Loyalty						

Source: Output SPSS 22 (2022)

Table 1.8. above shows the coefficient value on the interaction of pick-up service and customer satisfaction is 0.095, so it shows that every 1 increase in the interaction between the pick-up service of savings and customer satisfaction causes an increase in customer loyalty of

0.095. Based on table 10.2 above, the results of the regression equation are as follows:

$$Y = 73,578 - 0,814X - 7,032Z + 0,095XZ + e$$

Partial Test (T Test)

The results of the partial test after being moderated in this study can be seen in the table belows:

Table 1.9. T Test (After Moderation)

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	73,578	25,700		2,863	,006
	Pick-up Service	-,814	,322	-3,044	-2,528	,014
	Customer Satisfaction	-7,032	2,806	-5,533	-2,506	,015
	Pick-up Service* Customer Satisfaction	,095	,035	6,734	2,690	,009
a. Dependent Variable: Customer Loyalty						

Source: Output SPSS 22 (2022)

The table above shows that the value of t-count of pick-up service is -2.528 with a significance of t-value of 0.014 (significant). The customer satisfaction variable has a t-count of -2.506 with a significance t of 0.015 (significant). The variable pick-up service*customer satisfaction has a t-value of 2.690 with a significance of 0.009 (significant). Thus, customer satisfaction is a factor that can strengthen (moderate) the relationship between pick-up service and customer loyalty. This result indicates that the moderation model shown is quasi moderation, it means that the customer satisfaction variable is not only an independent variable (predictor) but also a moderating variable.

Coefficient of Determination (R2)

The results of the coefficient of determination on the interaction of the savings pick-up service with customer satisfaction can be seen in the following table:

Table 1.10 Coefficient of Determination after Moderation

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,523a	,273	,239	,914
a. Predictors: (Constant), Pick-up Service*Customer Satisfaction, Pick-up Service, Customer Satisfaction				

Source: Output SPSS 22 (2022)

From the table above, it can be seen that there was an increase in the value of R2 from the regression model I to the regression model II by 7.4% (Adjusted R Square in the regression model I was 16.5%). The Adjusted R Square figure of 0.239 indicates that 23.9%

of customer loyalty is influenced by the interaction between the pick-up service and customer satisfaction variables, the remaining 76.1% is influenced by other factors. In other words, the interaction between the pickup service variables and customer satisfaction is low.

The Effect of Pick-Up service of Savings on Customer Loyalty

Pick-up service is one of the services provided by a company to consumers with the aim of making it easier for consumers to use the products or services traded by the company. Savings pick-up services can be a means for customers to assess, decide and give an impression on the services provided by the company.

The pick-up service of savings is one of the efforts carried out by BPRS Bhakti Sumekar Pragaan Branch Office which gives many benefits to customers or the institution itself. The benefits obtained by customers are convenience in withdrawing or depositing savings without having to queue at the bank and leaving work as well as proof of temporary deposits (strik) given by the employee (funding officer) which causes no worries of money smuggling. Meanwhile, the benefits for the BPRS Bhakti Sumekar Pragaan Branch Office are the long term benefits caused by the increasing loyalty of customers to the company due to the perceived convenience, comfort and security. Therefore, the services provided must still pay attention to quality and good quality so that they are able to achieve the initial orientation of the establishment of the company.

The first hypothesis (H_1) proposed in this study is that pick-up service has a significant effect on customer loyalty. The results of the regression test showed a significant number of 0.111 which was greater than 0.05. Thus, H_1 in this study was refused.

There are two factors that must be considered in providing services, namely expected service and perceived service. Every customer has expectations that tend to be good and unpredictable, as well as perceptions of value for the services provided by the company. Perception of value in the context of service is closely related to the word “good and bad”. If the services provided by the bank to customers are in accordance with customer expectations, customers will use the same services in the future while promising long term benefits. On the other hand, if the services provided are not in line with customer expectations, customers are less likely to reuse the service and create the possibility that they will share their bad experiences with others and turn to competitors’ services. This statement is reinforced by Budiyono and Sutianingsih in the results of their research which states that the better the perceived value, the better customer loyalty to the company.²⁶ Islam places great emphasis on its adherents to provide a quality of business results without exception for services, it is stated in the Q.S. al-Baqarah verse 267.

The results of this study indicate that the pick-up service of savings provided by the BPRS Bhakti Sumekar Pragaan Branch Office has not been as expected by customers. This happened because the pick-up was not carried out every day but based on a mapping of places caused by the wide spread of customers in several areas, causing limited time for picking up savings, considering that the funding that operates this service consists of only one person.²⁷

²⁶ Budiyono and Sutianingsih, “Peran Kepuasan Pelanggan”, 463.

²⁷ Rofik, *Interview*, Madura, 15 March 2022.

This study does not support the research conducted by Syara Aulia Febiatillah,²⁸ which analyzed the effect of Islamic service quality on customer loyalty. The results of her research stated that service quality had a positive and significant influence on customer loyalty at BPRS Bhakti Sumekar Jember Branch Office. Thus, the pick-up service of savings at BPRS Bhakti Sumekar Pragaan Branch Office is not enough to be a factor that can make customers loyal to the company.

The Effect of Customer Satisfaction on Customer Loyalty

Customer satisfaction is a positive feeling that arises as a result that match or even exceed from what they expect. The only way that can make customers feel satisfied with the product or service being traded is to promise what can be given and give more than what is promised.²⁹ The second hypothesis (H₂) proposed in this study is that customer satisfaction has a significant effect on customer loyalty. Based on the results of the regression test, it shows that customer satisfaction has a significant influence on customer loyalty, this is evidenced by the sig. value which is smaller than (0.05), 0.001.

Customer satisfaction can be created through several things, one of which is the giving of services in accordance with the quality communicated and expected by customers. Customer satisfaction has an important role for companies that are oriented towards long term profitability, so it is imperative for companies to always pay attention to customer needs and expectations and increase customer satisfaction for what the company provides. According to Zeithaml, there are several things that affect customer satisfaction, one of which is service quality.³⁰

Customer loyalty of BPRS Bhakti Sumekar Pragaan Branch Office can be influenced by customer satisfaction with the pick-up service of savings provided which is in accordance with customer expectations, given the convenience provided by the bank to customers to save and make money withdrawals that can be done without leaving work.

The results of the study were strengthened by the findings of Inggit Puspita Sari and Zakiyah Zahara,³¹ it states that customer satisfaction can affect customer loyalty to the company. And the theory of customer satisfaction which states that the higher the level of customer satisfaction with what is provided by bank employees, the higher the customer loyalty to the bank.³² The better and in accordance with the savings pick-up service provided with the customer's willingness, the higher the customer satisfaction with the services provided which causes customers to be more loyal to the company.

The Effect of Pick-up Service of Savings on Customer Loyalty Moderated Customer Satisfaction

The significance value of customer satisfaction before the pick-up service interaction

²⁸ Syara Aulia Febiatillah, "Analisis Pengaruh Kualita Pelayanan Islam terhadap Loyalitas Nasabah (Studi pada BPR Syariah Bhakti Sumekar Kabupaten Jember)", (Skripsi--Universitas Jember, 2020), 59.

²⁹ Kotler Philip and Gary Armstrong, *Prinsip-Prinsip Pemasaran*, 16.

³⁰ Daryanto and Ismanto Setyobudi, *Konsumen dan Pelayanan Prima*, 95.

³¹ Inggit Puspita Sari and Zakiyah Zahara, "Pengaruh Kepuasan dan Kepercayaan terhadap Loyalitas Nasabah Bank Mandiri Syariah Cabang Palu", *JIMUT: Jurnal Ilmu Manajemen Universitas Tadulako*, Volume 7, Number 1 (2021), 218.

³² Philip Kotler and Kevin Lane Keller, *Manajemen Pemasaran*, 147.

and customer satisfaction is 0.001 which indicates a significant influence on customer loyalty. And the results of the moderation regression show the significance value of the interaction between pick-up service and customer satisfaction is 0.009 (significantly) smaller than 0.05. These results indicate that the moderation model shown is quasi moderation, it means that the customer satisfaction variable is not only an independent variable (predictor), it is also a moderating variable, namely a variable that can improve the relationship between pick-up service and customer loyalty. Thus, the third hypothesis (H₃) proposed in this study is accepted, that is customer satisfaction able to strengthen the relationship between pick-up service and customer loyalty.

Customer loyalty is the soul of a company as well as banking, without customer loyalty a company will never exist.³³ In essence, the pick-up service of savings is not only limited to delivering or serving customers, but also understanding and feeling what customers feel. Pick-up service has a close relationship with service quality from various dimensions, considering that in its operations, which are directly face to face with customers and use a door-to-door system, maximum effort and caution is required in an effort to attract customers' interest while maintaining customers trust to always use the services at the institution. In fact, the pick-up service of savings is a service that can be felt by all customers of BPRS Bhakti Sumekar Pragaan Branch Office, considering that the customers are so diverse, with different age status, intelligence and busyness, therefore, an alternative that can be reached by all is needed.

The implication of the results of this study is that employees of Bank BPRS Bhakti Sumekar Pragaan Branch Office should always pay attention and improve customer satisfaction on the usage of savings pick-up services while still paying attention and improving the quality of their services in order to increase customer satisfaction so that it can affect customer loyalty. The higher the satisfaction caused by the quality of service provided, the more customer loyalty to the company increases.³⁴ Thus, customer satisfaction with the pick-up service of savings provided can improve the relationship between the pick-up service of savings and customer loyalty.

The results of this study are the development of research conducted by Nurmin Arianto and Fiki Kurniawan,³⁵ which analyzes The Effect of Service Quality and Promotion on Loyalty with Satisfaction as an Intervening Variable (Study of Home Industry for Screen Printing & Embroidery Products), the results of their research state that customer satisfaction can mediate the effect of service quality on customer loyalty. And the results of research conducted by Nurlaili Adkhi Rizfa Faiza³⁶, which stated that the effect of service on customer loyalty moderated by satisfaction showed a positive but not significant effect. Customer satisfaction in addition to mediating service quality in influencing customer loyalty, it also

³³ Philip Kotler and Kevin Lane Keller, *Marketing Management* (London: Prentice Hall, 2012), 123.

³⁴ Yuni Inawati, et.al., "Kepuasan Sebagai Pemoderasi Pengaruh Kualitas Layanan terhadap Loyalitas Pemustaka", *Juremi: Jurnal Riset Ekonomi*, Volume 1, Number 1 (July 2021), 93.

³⁵ Nurmin Arianto and Fiki Kurniawan, "Pengaruh Kualitas Pelayanan dan Promosi terhadap Loyalitas dengan Kepuasan sebagai Variabel Intervening (Studi Home Industri Produk Pakaian Sablon & Bordir)", *Jurnal Pemasaran Kompetitif*, Volume 4, Number 2 (2021), 254-268.

³⁶ Nurlaili Adkhi Rizfa Faiza, "Religiusitas, Kepuasan Pelayanan, dan Pengaruhnya terhadap Loyalitas Nasabah Bank Syariah di Kota Surabaya (Analisis Regresi Purposed Mediator dengan Bootstrap Matrix)", *JES: Jurnal Ekonomi Syariah*, Volume 7, Number 2 (September 2022), 117-135.

can moderate or increase the influence of service quality on customer loyalty, as resulted in this study.

Conclusion

From the results of research conducted at BPRS Bhakti Sumekar Pragaan Branch Office, regarding the effect of pick-up service of savings on customer loyalty at BPRS Bhakti Sumekar Pragaan Branch Office moderated customer satisfaction, it can be concluded that first, the pick-up service of saving has no significant effect on customer loyalty at BPRS Bhakti Sumekar Pragaan Branch Office. Second, customer satisfaction has a significant effect on customer loyalty at BPRS Bhakti Sumekar Pragaan Branch Office. Third, customer satisfaction can moderate the relationship between the pick-up service of savings and customer loyalty of BPRS Bhakti Sumekar Pragaan Branch Office.

This study highlights several contributions, but also has limitations that become weaknesses in this study, some of them are the researcher only uses the variables of pick-up service, customer satisfaction and customer loyalty and on the object of research conducted at the regional level BPRS Bhakti Sumekar Pragaan Branch. for further researchers, that research is carried out at national-standard Islamic banking financial institutions, and it is hoped that this research can be used as a reference to develop this research by considering other variables that can be other factors outside of this research such as profit sharing, financing procedures, price and rewards.

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