



## The Effect of Service Quality and Facilities on Loyalty Through Satisfaction in Mekaar Syariah Financing in Buton Area PT. Permodalan Nasional Madani

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**Abstract:** The aims of this study was to analyze the effect of service quality and facilities on loyalty through satisfaction with financing Mekaar Syariah Area Buton PT. Permodalan Nasional Madani. The research method is a quantitative method with survey techniques, involving distributing questionnaires through an online platform to collect data from a sample of 168 respondents. The statistical test used in this study is the SmartPLS-based Structural Equation Modeling (SEM) analysis. The results showed that there was an effect of service quality and facilities on loyalty through customer satisfaction and customer satisfaction could mediate the effect of service quality and facilities on loyalty. The better the quality of services and facilities, the higher the customer loyalty.

**Keyword:** Service Quality, Loyalty, Satisfaction, Syariah Financing

### INTRODUCTION

PT Permodalan Nasional Madani (Persero), hereinafter referred to as PNM, is a Special Financial Institution established as a realization of the government's commitment to develop, advance and maintain Micro, Small and Medium Enterprises (MSMEs). scattered throughout Indonesia. With 100% share ownership held by the government. PNM is a strategic solution for the government to develop alternative financial institution models by providing financing solutions for Micro, Small and Medium Enterprises (MSMEs). To continue the direction of sharia banking development by considering various strategic issues, opportunities and challenges faced. PT Permodalan Nasional Madani (Persero) as a BUMN in the form of a special non-bank financial institution owned by the Government also supports the direction of the development of the sharia industry through strengthening sharia financial institutions which have a role in channeling financing for MSMEs. PT. PNM's sharia financing program is carried out through the sharia Prosperous Family Economic Development Program (Mekaar) and the sharia Micro Capital Service Unit (ULaMM).

In 2020, sharia financing from the Micro Capital Service Unit (ULaMM) program reached 12.66%. Meanwhile, from the Fostering a Prosperous Family Economy (Mekaar) program it reached 47.32%. Madani National Capital is optimistic about increasing sharia financing, seeing the potential for the sharia market. Strengthened by the PT. Permodalan Nasional Madani Sharia Business Unit which has pocketed a permit based on the Financial Services Authority Decree KEP-24/NB.223/2020 dated March 20 2020 regarding the Granting of Permits for the Formation of PT. Permodalan Nasional Madani (Persero) Sharia Business Units.

As of December 2020 alone, National Civil Capital sharia financing has penetrated the Outstanding nationally of Rp. 8.179 trillion, this achievement has increased by 533% year on year (yoy). Of this amount, the Mekaar PNM program dominated with an increase of 798% while the remaining 149% was the growth of ULaMM Syariah and in December 2020 the achievement was IDR 8.179 trillion. In the same period, the number of Number of Accounts (NOA) for sharia financing increased 665% from 416,788 people in December 2018 to 2,772,007 million people in December 2019, which again increased 132% in December 2020, there were 3,645,779 customers.

**Table 1. Development of PT. PNM (Persero) Sharia Financing Number Of Account (NoA) and Outstanding Years 2019 to 2022**

Perkembangan Pembiayaan Syariah PT. PERMODALAN NASIONAL MADANI	Des 2019	Des 2020	↑ (%)	Des 2021	↑ (%)	Des 2022	↑ (%)
<b>Number Of Account (NOA)</b>	<b>2.772.007</b>	<b>3.645.779</b>	<b>132%</b>	<b>6.582.806</b>	<b>181%</b>	<b>9.946.718</b>	<b>151%</b>
Mekaar Syariah	2.764.475	3.628.158	131%	6.516.851	180%	9.869.325	151%
ULaMM Syariah	7.532	17.621	234%	65.955	374%	77.393	117%
<b>Out Standing (Rp)</b>	<b>5.769.667.182.078</b>	<b>8.179.110.832.761</b>	<b>142%</b>	<b>16.947.969.547.790</b>	<b>207%</b>	<b>27.085.720.333.473</b>	<b>160%</b>
Mekaar Syariah	5.113.563.789.367	7.282.411.562.694	142%	15.438.123.088.160	212%	25.635.584.884.199	166%
ULaMM Syariah	656.103.392.711	896.699.270.067	137%	1.509.846.459.630	168%	1.450.135.449.274	96%

Source: Sharia Business Unit Division PT. Permodalan Nasional Madani (2023)

The growth of sharia financing PT. PNM in the last three years has been very significant, especially Mekaar Syariah's portfolio, of course this momentum must be maintained by providing the best service to Mekaar Syariah's customers. Mekaar Syariah customers are customers whose existence is very important and must be maintained properly. Customer satisfaction with Mekaar Syariah products and services must be a concern in the midst of competition with other financial institutions. In order to improve the quality of Mekaar Syariah services to satisfy customers which results in customer loyalty to PT. Permodalan Nasional Madani.

Islamic financial institutions, which are service industries, must improve the quality of their services. Service quality is defined as the extent to which a company's services meet or exceed customer expectations (Parasuraman et al., 1985). Service quality is the expected level of excellence and control over that level of excellence to meet customer expectations. Good and effective service quality will increase and have an impact on consumer satisfaction and loyalty. Thus the quality of service must really be managed professionally (Lovell et al., 2001).

The purpose of service management is to achieve certain service quality which is closely related to customer satisfaction and customer loyalty. Loyalty is a situation where consumers have a positive attitude towards a product or producer and are accompanied by a consistent repurchase pattern. In this case, loyalty describes the desire of consumers to continue to subscribe for a long time, make purchases and use goods and services repeatedly and recommend the company's products to friends or family (Tjiptono, 2018).

Companies must start thinking about the importance of more mature customer service through service quality, because now it is increasingly realized that service and Service Quality

Studies and Customer Loyalty in Indonesia are vital aspects in order to stay in business and win the competition (Tjiptono & Chandra, 2008).

In previous research, service quality can be measured by the five dimensions of the SERVQUAL model, which until now has generally been widely used in service companies (Putra and Herianingrum, 2015). Adjustment of the dimensions of the service quality of Islamic financial institutions is known as CARTER (Compliance, Assurance, Reliability, Tangible, Empathy, Responsiveness). The addition of the Compliance dimension, because Islamic Financial Institutions are unique and attractive to their customers (Othman & Owen, 2001). To ensure the application of sharia principles in sharia banking and financial institutions, sharia supervision is required by the Sharia Supervisory Board (DPS). The number of DPS members is at least two people and a maximum of five people for Islamic Commercial Banks and Islamic Business Units. The government has issued two laws that strategically position the Sharia Supervisory Board to ensure compliance with sharia principles in Islamic banking and financial institutions (Muhammad, 2011).

Furthermore, the facility factor also plays an important role in realizing customer loyalty. Facilities are everything that is deliberately provided by service providers to be used and enjoyed by consumers with the aim of providing the maximum level of satisfaction. Facilities are everything that is physical equipment provided by the service seller to support consumer convenience (Kotler, 2016). Facilities are the appearance, capability of infrastructure and the condition of the surrounding environment in showing its existence to externals which includes physical facilities (buildings) equipment and tools. Facilities include tools, objects, equipment, money, workplace space (Lupiyodi, 2018), as well as types of services, perceptions formed from interactions between customers and facilities affect the quality of these services in the eyes of customers. (Tjiptono, 2018).

Apart from these two factors that also affect loyalty, namely customer satisfaction. Customer satisfaction is the level of feeling where someone states the results of a comparison of performance is where someone states the results of a comparison of the performance of service products received with what is expected (Lupiyodi, 2018). Meanwhile, according to Kottler and Keller (2016). In general, satisfaction is a person's feelings of pleasure or disappointment resulting from comparing perceived product performance (or results) with expectations (Kottler and Keller, 2016).

A number of studies have been conducted which conclude that there is an effect of service quality and facilities on loyalty through customer satisfaction (Kuntari, 2016; Zulkarnaen & Ramdansyah, 2018; Sofyan & Nugraha, 2020). However, there are also those whose results are different, such as research by Chandra (2018), whose results reveal that service quality does not directly have a significant effect on customer loyalty.

The relationship between service quality, facilities, and customer satisfaction results in different and varied conclusions. Based on some of these previous studies, the researchers re-examined the relationship between facilities, service quality on customer satisfaction and the effect on loyalty to be carried out at PT. Madani National Capital Baubau Branch, Regional Baubau Area Button with the temporary conclusion that the quality and facilities that Mekar Syariah have a positive effect on satisfaction and loyalty.

The research aims to analyze whether customer satisfaction can mediate the effect of service quality and facilities on customer loyalty in Mekar Syariah Area Buton PT. Civil National Capital.

## **LITERATURE REVIEW**

### **Customer Loyalty**

According to Irawan (2012) loyalty is a commitment to a company, brand or supplier based on a positive attitude which is reflected in the form of consistent repeated purchases.

Meanwhile, according to Subagyo (2010) customer loyalty is a consistent repeat purchase of a brand by customers. Meanwhile, according to Kotler (2016) Customer loyalty is a measure of the customer's connection to a product or service that manifests in the desire to recommend it to others customers.

According to Griffin (2017) the characteristics of loyalty are divided into four characters, namely: (1) Consumers make regular repurchases; (2) Consumers buy other products, not just one product offered by the manufacturer; (3) Consumers recommend their friends to buy the same product at the same place; and (4) Consumers do not easily switch to competing products. The process of a consumer or potential customer to become a loyal customer is formed through several stages. Each stage has special needs, by recognizing these needs, companies have a great opportunity to turn consumers or potential customers into loyal customers.

### **Customer Satisfaction**

According to Irawan (2012) customer satisfaction is the customer's response to the discrepancy that is felt between previous expectations and the actual performance of the product that is felt after use. According to Kotler (2016) suggests there are four methods that can be used to measure customer satisfaction, namely: (1) Complaint and Suggestion System. Every customer-oriented organization needs to provide easy and convenient opportunities and access for its customers to submit suggestions, criticisms, opinions and customer complaints. The media used are usually in the form of suggestion boxes placed in strategic locations that can be filled in directly or sent via post to the company, special toll-free telephone lines, websites and others; (2) Ghost Shopping. One way to get an idea of customer satisfaction is to employ several ghost shoppers to play or pretend to be potential customers of competing company products. They are asked to interact with service provider staff and use the company's products or services; (3) Lost Customer Analysis. As soon as possible the company contacts customers who have stopped buying or who have changed suppliers in order to understand why this happened and so that they can adopt a policy for further improvement or improvement; (4) Customer Satisfaction Survey. Most customer satisfaction research is carried out using survey methods, both surveys by post, telephone, email, website and direct interviews.

### **Service Quality**

The concept of service quality in an Islamic perspective is a form of cognitive evaluation from consumers on service delivery by service organizations that rely on each of their activities to moral values and according to compliance as explained by Islamic law (Othman & Owen, 2001). According to Saeed et al. (2001), there are three characteristics of marketing ethics from an Islamic perspective. First, Islamic marketing ethics is based on the Koran and leaves no room for ambiguous interpretation. Second, the main difference is the transcendental aspect of absoluteness and non-softness. Third, the Islamic approach emphasizes maximizing value in the view of goodness in society rather than pursuing personal selfishness by maximizing profits. Othman & Owen (2001) introduced six dimensions to measure service quality in financial institutions with sharia principles, namely: (1) Compliance with Islamic law (Sharia Compliance); (2) Assurance; (3) Responsiveness; (4) Shape or Shape (Tangible); (5) Empathy; and (6) Reliability.

### **Facility**

Facilities are everything that is physical equipment provided by Islamic Financial Institutions to support customer convenience (Kotler, 2016). Meanwhile, according to Lupyoadi, (2018) Facilities are appearance, capability of infrastructure facilities and the condition of the surrounding environment in showing their existence to externals which includes physical facilities (buildings) equipment and tools. Which includes facilities can be in

the form of tools, objects, equipment, money, work space. According to Tjiptono (2018) the design and layout of service facilities is closely related to the formation of customer perceptions. A number of types of services, perceptions formed from interactions between customers and facilities affect the quality of these services in the eyes of customers.

According to research conducted by Madona (2017), Bustamin (2019), Azizah (2020), and Rini (2021) which states that service quality has a positive and significant effect on customer satisfaction. Thus, if the quality of service provided by the company is good, then customer satisfaction will be high.

Based on some of the empirical research results above, the research hypothesis is as follows:

**H1: The higher the service quality, the higher the customer satisfaction.**

According to previous research conducted by Oetama & Sari (2017), Devi (2020), Rikky (2020) which states that facilities have a positive and significant effect on customer satisfaction. Thus, if the facilities provided by the company are good, customer satisfaction will be higher.

Based on some of the empirical research results above, the research hypothesis is as follows:

**H2: The better the facilities provided, the higher the customer satisfaction**

According to research conducted by Zulkarnain and Ramadansyah (2018), Ismail (2016), Miswanto (2019), Sari (2018), and Hakim (2021) which states that service quality has a positive and significant effect on customer loyalty. Thus, if the service quality provided by the company is good, then customer loyalty will be high.

Based on some of the empirical research results above, the research hypothesis is as follows:

**H3: The higher the service quality, the higher the customer loyalty**

The results of research by Kusuma (2018), Listyawati (2019), Michelle & Siagian (2019); and Zakiy & Azzahrroh (2017) stated that facilities have a positive and significant effect on loyalty. The conclusion mentioned above can be interpreted that if the facility increases or is said to be high, it will increase customer loyalty.

Based on some of the empirical research results above, the research hypothesis is as follows:

**H4: The better the facilities provided, the higher the customer loyalty**

According to research by Salim et al (2017); Aryani & Rosnita (2010) and Zakiy & Azzahrroh (2017), satisfaction has a positive and significant effect on loyalty. Thus customer satisfaction is the key in creating customer loyalty.

Based on some of the empirical research results above, the research hypothesis is as follows:

**H5: The higher the customer satisfaction, the higher the customer loyalty**

The results of the research by Salim (2018); Widnyana & Suamanayasa (2021) and Subawa & Sulistyawati (2020) state that customer satisfaction partially mediates the effect of service quality on customer loyalty. The conclusion mentioned above can be interpreted that if customer satisfaction increases or is said to be high, it will increase the effect of service quality on customer loyalty.

Based on the results of the two empirical studies above, the research hypothesis is as follows:

**H6: The higher the mediating role of customer satisfaction, the more positive the effect of service quality on customer loyalty**

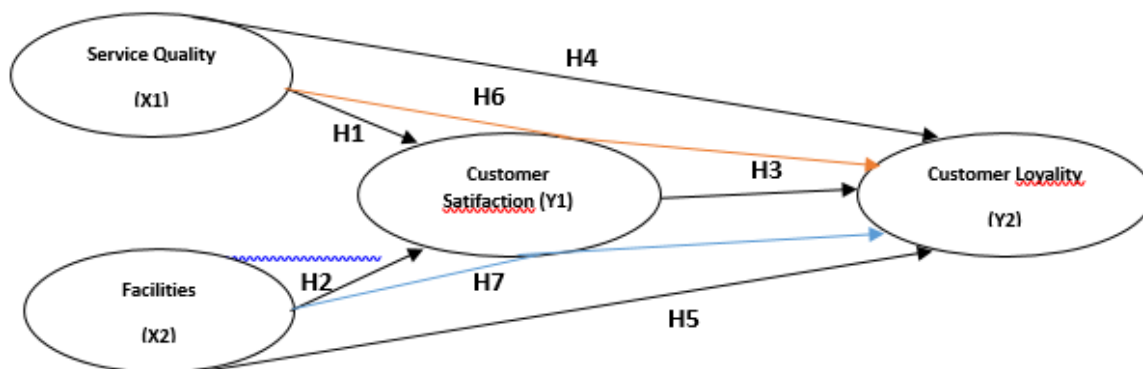
The research results of Amelia & Safitri (2021) and Michelle & Siagian (2019) state that customer satisfaction partially mediates the effect of facilities on customer loyalty. The conclusion mentioned above can be interpreted that if customer satisfaction increases or is said to be high, it will increase the effect of facilities on customer loyalty.

Based on the results of the two empirical studies above, the research hypothesis is as follows:

**H7: The higher the mediating role of customer satisfaction, the more positive the influence of facilities on customer loyalty**

According to Sugiyono (2018), a frame of mind is the basis for researchers based on scientific theories that are analyzed critically and systematically to argue about the relationship between the variables studied, the relationship between these variables used to formulate hypotheses.

Model framework thinking as follows:



**Figure 1. Research Model**

**METHODOLOGY**

This study uses a quantitative method which involves examining the relationship between variables to test several objective theories (Kusumastuti, et al. 2020). This approach is used to investigate predetermined hypotheses by analyzing populations and samples.

The aim is to identify patterns of influence or relationships between variables on a particular subject, in particular to explore the effect of the independent variables on the dependent variable. The research was conducted at the Palembang Branch Office of PT. Civil National Capital, with a duration of one month for data collection and two months for data processing.

Sugiyono (2017) defines the population as a generalized area consisting of objects/subjects that have certain qualities and characteristics determined by the researcher to be studied and then drawn conclusions. While the sample is part of the number and characteristics possessed by the population (Sugiyono, 2017). In this study, the population was all Mekaar Syariah Area Buton customers, Baubau Regional PT. Permodalan Nasional Madanai (Persero) totaling 845 with a sample of 168 customers.

The research method used in this research is survey research using a questionnaire as the main instrument. This research targets Mekaar Syariah product customers with the criteria of current customers and have received Mekaar Syariah financing for at least 6 (six) months. To answer research problems and test hypotheses, researchers used data analysis techniques as suggested by Sugiyono (2017). Smart PLS software is used for data management in this study.

According to Ghazali (2016), PLS is an alternative approach that shifts from the covariant-based Structural Equation Modeling (SEM) approach to variant-based. SEM which is based on covariance generally tests causality/theory while PLS is more of a predictive model. PLS is a powerful analysis method, it does not have to meet the requirements of the assumption of normality of the data and the sample size does not have to be large. PLS does not impose minimum sample size requirements, making it feasible for small sample studies (Ghozali, 2016).

## RESEARCH RESULT

### Outer Model Analysis Results (Model Measurement)

Outer Model analysis was carried out through a construct validity test consisting of (1) convergent validity test, and (2) discriminant test. The results of the convergent validity test using the loading factor score and the AVE value show that all indicators are stated to be able to be used to represent the latent variables built by each indicator. Furthermore, the results of the discriminant test using the Fornell-Larcker Criterion analysis show that the discriminant validity requirements of the model using the Fornell-Larcker Criteria are met.

### Results of Structural Model Analysis

The results of the structural model analysis consisting of the analysis of the Determinant Coefficient (R-Square), Analysis of Direct Effects, and Analysis of Indirect (Mediation) Effects. The R-Square value for the variable Customer Satisfaction (Y1) is 0.901 (greater than 0.75) which indicates that the model used is included in the substantial category. Thus the variable Quality of Service (X1) and Facilities (X2) in the model is 90.1% which is included in the substantial (strong) category. Furthermore, the R-Square value for the Customer Loyalty variable (Y2) is 0.935 (greater than 0.75) which indicates that the model used is included in the substantial category. Thus the variable Customer Loyalty can be explained by Customer Loyalty (Y2) which can be explained by the variable Quality of Service (X1), Facilities (X2), and Customer Satisfaction (Y1) in a model of 93.5% which is included in the substantial (strong) category. From the results of the Coefficient of Determination test, it can be seen that the model formed is robust.

The next analysis is the analysis of Direct Influence Analysis. The results of the analysis show that the overall path coefficient is positive. The highest path coefficient value is shown by the relationship between Customer Satisfaction (Y1) and Customer Loyalty (Y2) with a path coefficient value of 0.606. The lowest path coefficient value is indicated by a direct relationship between Service Quality (X1) and Customer Loyalty (Y2) of 0.190.

The results of the analysis of direct influence testing using the PLS algorithm based on the previously designed research model are as follows:

**Table 2.** Results of Direct Influence Analysis

<i>Path (Jalur)</i>	<i>Original Sample (Path)</i>	<i>T-Statistics</i>	<i>P-Values</i>	<i>Keputusan</i>
<b>KL → KN</b>	0,499	9,544	0,000	Positif
<b>F → KN</b>	0,472	8,979	0,000	Positif
<b>KL → LN</b>	0,190	3,376	0,001	Positif
<b>F → LN</b>	0,192	3,506	0,000	Positif
<b>KN → LN</b>	0,606	10,202	0,000	Positif

*Description:* KL (Quality of Service); F (Facilities); KN (Customer Satisfaction); and LN (Customer Loyalty)

The table above shows that all paths show a positive relationship. That is, the relationship between exogenous latent variables and endogenous latent variables is positive (unidirectional) and acceptable.

The next analysis is the analysis of indirect effects based on the previously designed research model as follows:

**Table 3. Results of Indirect Influence Analysis**

<i>Path (Jalur)</i>	<i>Original Sample (Path)</i>	<i>T-Statistics</i>	<i>P-Values</i>	<i>Keputusan</i>
KL → KN → LN	0,286	6,886	0,000	Positif
F → KN → LN	0,302	6,750	0,000	Positif

The results of the indirect analysis show that the indirect path shows a positive relationship. That is, the relationship between exogenous latent variables and endogenous latent variables is positive (unidirectional).

**DISCUSSION**

**Service Quality Has a Significant Positive Influence on Customer Satisfaction Mekaar Syariah Buton Area at PT. Permodalan Nasional Madani**

Service quality has a significant positive effect on customer satisfaction Mekaar Syariah Buton area at PT. Permodalan Nasional Madani obtained a t-value of 9.544 with a p-value of 0.000. The p-value is lower than the significant level of 0.05 which illustrates that there is a positive and significant effect of Service Quality on Customer Satisfaction.

The test results using the SmartPLS software show that the higher the service quality, the higher Mekaar Syariah customer satisfaction in the Buton area at PT. Permodalan Nasional Madani. This result is in line with a number of studies that have been conducted by previous researchers which concluded that there is an effect of service quality on customer satisfaction (Madona, 2017; Bustamin, 2019; Azizah, 2020; and Rini, 2021).

According to Parasuraman et al. (1985 in Zakiy & Azzahroh, 2017), the quality of service received or perceived by customers is as expected, so the quality of the service will be considered good and satisfying. Friendly service, clean facilities, conformity of services with sharia principles, as well as attractive physical appearance of employees of PT. National Capital Madani Area Buton, it will increase the company's customer satisfaction. In line with the opinion of Kotler and Keller (2016) which explains that customers who perceive good service quality will feel satisfied.

The main thing that must be prioritized by companies engaged in financial services is customer satisfaction in order to compete, survive, and dominate market share. By realizing that value is actually a synthesis of a number of things, including quality and customer service, customer satisfaction or dissatisfaction becomes an important asset for the continuity of the business. Customer satisfaction is determined by the quality of service desired by customers, so that quality assurance is a top priority for every financial services company as a measure of the company's competitive advantage. Service quality in financial service companies is very important from the customer's point of view. The customer does not only assess the results of the service, but also the process of delivering the service.

**Facilities Have a Significant Positive Influence on Customer Satisfaction Mekaar Syariah Buton Area at PT. Permodalan Nasional Madani**

Facilities have a significant positive effect on customer satisfaction Mekaar Syariah Buton area at PT. Permodalan Nasional Madani obtained a t-value of 8.979 with a p-value of 0.000. The p-value is lower than the significant level of 0.05 which illustrates that there is a positive and significant influence of the facility on customer satisfaction.



The test results using the SmartPLS software show that the better the facilities, the higher the Mekaar Syariah customer satisfaction in the Buton area at PT. Permodalan Nasional Madani. This result is in line with a number of studies that have been conducted by previous researchers which concluded that there is an effect of service quality on customer satisfaction (Oetama & Sari, 2017; Devi, 2020; and Rikky, 2020).

According to Kasali (2012), facilities must be one of the resources that must be provided by the company to be given to customers. Usually the facilities are included in the products that companies offer to their customers. All the facilities provided make customers satisfied because their needs can be met. Companies that are able to provide a pleasant atmosphere with the facilities provided will influence customers to make transactions.

This indicates that companies that are able to compete in the market are companies that can provide adequate facilities (other than products). After customers are satisfied with the products and services they receive, customers will compare the facilities provided by the company with other companies. If customers are satisfied, then they will make transactions at the same company continuously, and will not be influenced by the persuasion of other companies.

### **Service Quality Has a Significant Influence on Customer Loyalty Mekaar Syariah Buton Area at PT. Permodalan Nasional Madani**

Service quality has a significant effect on customer loyalty Mekaar Syariah Buton area at PT. Permodalan Nasional Madani obtained a t-value of 3.276 with a p-value of 0.001. The p-value is lower than the significant level of 0.05 which illustrates that there is a positive and significant effect of Service Quality on Customer Loyalty.

The test results using the SmartPLS software show that the higher the service quality, the higher the Mekaar Syariah customer loyalty in the Buton area at PT. Civil National Capital. This result is in line with a number of studies that have been conducted by previous researchers which concluded that there is an effect of service quality on customer loyalty. (Zulkarnain & Ramadansyah, 2018; Ismail, 2016; Miswanto, 2019; Sari, 2018; Hakim, 2021).

Good service is one of the conditions for success in the company. Service quality must start from customer needs and end with customer perceptions, where customer perceptions of service quality are an overall assessment of the excellence of a service. Service quality can be realized through fulfilling customer needs and desires and the accuracy of delivery to match customer expectations (Kotler, 2016).

The results of this study indicate that the use of service quality that has customer-perceived quality (customer-perceived quality) can also affect customer loyalty, because when customers feel the quality of existing products/services this can lead to a sense of loyalty to the company. Loyal customers will show behavior as regular customers who use the product continuously from time to time. For this reason, service quality is needed to keep customers loyal.

### **Facilities Have a Significant Positive Influence on Customer Loyalty Mekaar Syariah Buton Area at PT. Permodalan Nasional Madani**

Facilities have a significant effect on customer loyalty Mekaar Syariah Buton area at PT. Permodalan Nasional Madani obtained a t-value of 3.506 with a p-value of 0.000. The p-value is lower than the significant level of 0.05 which illustrates that there is a positive and significant effect of Service Quality on Customer Loyalty.

The test results using the SmartPLS software show that the better the facilities, the higher the Mekaar Syariah customer loyalty in the Buton area at PT. Permodalan Nasional Madani. This result is in line with a number of studies that have been conducted by previous researchers

which concluded that there is an influence of facilities on customer loyalty. (Kusuma, 2018; Listyawati, 2019; Michelle & Siagian, 2019; and Zakiy & Azzahrorh, 2017).

Facility factors have a role in providing satisfaction to customers. As a business engaged in the field of financial services, of course PT. Permodalan Nasional Madani prioritizes customer comfort and satisfaction, due to improved services and attractive facilities. This is in accordance with the opinion of Tjiptono (2018) which states that facilities must exist before a service is offered to customers. Therefore, existing facilities must be considered, especially those that are closely related to what customers feel directly. Perceptions obtained from customer interactions with service facilities affect customer loyalty.

### **Customer Satisfaction Has a Significant Influence on Customer Loyalty Mekaar Syariah Buton Area at PT. Permodalan Nasional Madani**

Customer satisfaction has a significant effect on customer loyalty Mekaar Syariah Buton area at PT. Permodalan Nasional Madani obtained a t-count value of 10.202 with a p-value of 0.000. The p-value is lower than the significant level of 0.05 which illustrates that there is a positive and significant influence of customer satisfaction on customer loyalty.

The test results using the SmartPLS software show that the higher the customer satisfaction, the higher the Mekaar Syariah customer loyalty in the Buton area at PT. Permodalan Nasional Madani. This result is in line with a number of studies that have been conducted by previous researchers which concluded that there is an effect of service quality on customer loyalty. (Aryani & Rosnita, 2010; and Zakiy & Azzahrorh, 2017).

The results of these tests indicate that high customer satisfaction in the company can affect customer loyalty. Customer satisfaction includes a sense of pleasure indicating the extent to which these customers are happy with their transaction experience while dealing with the company, as measured by the feelings that arise from the customer in choosing as a partner and also the suitability of expectations as measured by the customer's feelings. It is necessary to pay attention to customer satisfaction, so that financial services companies can continue to exist, where the level of competition is getting higher. Customers whose satisfaction is fulfilled will create a high level of loyalty.

### **Customer Satisfaction in Mediating the Effect of Service Quality on Customer Loyalty Mekaar Syariah Area Buton at PT. Permodalan Nasional Madani**

Customer satisfaction in mediating the effect of service quality on customer loyalty Mekaar Syariah Buton area at PT. Permodalan Nasional Madani obtained a t-value of 6.886 with a p-value of 0.000. The p-value is lower than the significant level of 0.05 which illustrates that Customer Satisfaction can mediate the effect of Service Quality on Customer Loyalty.

The test results using the SmartPLS software show that the higher the mediation role for customer satisfaction, the more positive the effect of service quality on customer loyalty Mekaar Syariah Buton area at PT. Permodalan Nasional Madani. This result is in line with a number of studies that have been conducted by previous researchers which concluded that there is an effect of customer satisfaction in mediating the effect of service quality on customer loyalty (Widnyana & Suamanayasa, 2021; Subawa & Sulistyawati, 2020).

Service quality is the main factor influencing customer loyalty because customers who are satisfied with their personal values and experience a positive mood towards service will have high loyalty to the company. Customers are often disloyal due to poor service or lower service quality than the customer expects. Building service quality and managing customer emotional responses is the basis for the formation of loyalty. Where it is proven that service quality affects customer satisfaction so that it becomes a response to customers for what has been received. Customer satisfaction is a driving force for creating customer loyalty. The

higher the quality of service provided, the higher the loyalty and the creation of positive emotional responses from customers.

### **Customer Satisfaction in Mediating the Effect of Service Quality on Customer Loyalty Mekaar Syariah Area Buton at PT. Permodalan Nasional Madani**

Customer satisfaction in mediating the effect of facilities on customer loyalty Mekaar Syariah Buton area at PT. Permodalan Nasional Madani obtained a t-value of 6.750 with a p-value of 0.000. The p-value is lower than the significant level of 0.05 which illustrates that customer satisfaction can mediate the effect of facilities on customer loyalty.

The test results using the SmartPLS software show that the higher the mediation role for customer satisfaction, the more positive the influence of the facility on customer loyalty Mekaar Syariah Buton area at PT. Permodalan Nasional Madani. This result is in line with a number of studies that have been conducted by previous researchers which concluded that there is an effect of customer satisfaction in mediating the effect of service quality on customer loyalty (Amelia & Safitri, 2021; Michelle & Siagian, 2019).

Customer loyalty cannot appear by itself without something related. One of the factors that influence customer loyalty is customer satisfaction. When a person's satisfaction is realized in accordance with what is expected, it will be profitable for a company and customer loyalty is one of the successes of customer satisfaction. By paying attention to customer satisfaction, the possibility to make customers loyal will be even greater. Meanwhile, customer satisfaction is influenced by attractive facilities. If the facilities are not sufficient, it can cause inconvenience and customer dissatisfaction. Conversely, if the customer is satisfied, then the customer will also be loyal.

### **CONCLUSIONS AND RECOMMENDATIONS**

Based on the results of the research and discussion that have been stated previously, the following conclusions are drawn from the results of the research:

- a. Service quality has a significant positive effect on customer satisfaction Mekaar Syariah Buton area at PT. Permodalan Nasional Madani. This indicates that the higher the service quality, the higher the customer satisfaction.
- b. Facilities have a significant positive effect on customer satisfaction Mekaar Syariah Buton area at PT. Permodalan Nasional Madani. This indicates that the better the facilities, the higher the customer satisfaction.
- c. Service quality has a significant effect on customer loyalty Mekaar Syariah Buton area at PT. Permodalan Nasional Madani. This indicates that the higher the service quality, the higher customer loyalty.
- d. Facilities have a significant effect on customer loyalty Mekaar Syariah Buton area at PT. Permodalan Nasional Madani. This indicates that the better the facilities, the higher the customer loyalty.
- e. Customer satisfaction has a significant effect on customer loyalty Mekaar Syariah Buton area at PT. Permodalan Nasional Madani. This indicates that the higher the customer satisfaction, the higher the customer loyalty.
- f. Customer satisfaction in mediating the effect of service quality on customer loyalty Mekaar Syariah Buton area at PT. Permodalan Nasional Madani. This indicates that the higher the mediating role of customer satisfaction, the more positive the effect of service quality on customer loyalty.
- g. Customer satisfaction in mediating the effect of facilities on customer loyalty Mekaar Syariah Buton area at PT. Permodalan Nasional Madani. This indicates that the higher the mediation role of customer satisfaction, the more positive the influence of facilities on customer loyalty.

The results of the research conclusions state that there is an influence of service quality and facilities on customer loyalty which is mediated by customer satisfaction. From a number of indicators on each of which are rated low, the suggestions that can be given are as follows:

- a. In terms of improving the quality of service for employees of PT. Permodalan Nasional Madani Area Buton, should increase knowledge in terms of services and also knowledge of the products offered. One way is to attend more training or education that is relevant to the field of work. For this reason, the company should also provide the widest possible opportunity, even if possible to provide assistance to increase employee knowledge, either facilitating training activities or providing scholarship assistance to employees to take further studies.
- b. In terms of improving the facilities offered by the company, the company should be able to establish policies and business activities that are appropriate to what customers expect/want. This can be done by conducting surveys with customers regarding what can be done to improve the facilities offered to them. In addition, employees should also communicate more intensely with customers in order to find out what facilities are expected by customers.
- c. In terms of increasing customer satisfaction, companies should pay attention to what customers want. This is because the research results found a discrepancy with customer expectations. For this reason, there needs to be better communication in order to explore what is the customer's expectation. The method is for example by conducting research or brainstorming the company with customers in each region within the scope of work of PT. Permodalan Nasional Madani Area Buton.
- d. In terms of increasing loyalty, the company should be able to increase the loyalty of its customers by providing confidence that the company can overcome and help solve customers' financial problems, as well as increase the business of its customers. The trick is to increase the role of business assistance to its customers. If this goes well, the customers will get closer and feel helped so they don't need to be asked or on their own initiative will fully refer the company to relatives, friends, and also other people to become customers of PT. Permodalan Nasional Madani.

### **ADVANCED RESEARCH**

The limitations of this research include only using three variables (service quality, customer satisfaction, and customer loyalty). In addition, there are also limitations to the research object.

As a recommendation for further research, the following suggestions can be given:

- a. This research by taking the variables studied has been carried out by many other researchers. This certainly reduces the diversity in research results, so it is necessary to develop further research to examine the influence of other factors that have not been studied on customer satisfaction and customer loyalty.
- b. The conclusions drawn are only based on the acquisition of data analysis, it is hoped that there will be further research on the effect of service quality and facilities on customer loyalty by mediating customer satisfaction using different research methods, different research instruments, and different analytical tools

Many other variables are thought to influence loyalty, and these variables are very important to study for further, more in-depth research, because they have a direct or indirect relationship and can affect company performance and can also affect the direction of company strategy and policies. In addition, it is deemed necessary to expand the scope of the research area which is not only limited to the scope of the Buton area at PT. Permodalan Nasional Madani but also national.

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