

The Effect of Product Quality on Customer Satisfaction Implications on Customer Loyalty in the Era Covid-19

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ABSTRACT

Customer satisfaction is the level of customer satisfaction after comparing the services or products received under what is expected. consumer satisfaction is the feeling of disappointment or pleasure for each individual after comparing the performance of the product that is thought of according to the expected product performance. Customer satisfaction is the goal of every company for the survival of every company. Paying attention to and increasing the level of customer satisfaction is very useful in the world of business competition. Companies with a high level of customer satisfaction tend to be superior to other competitors. Not only improving, but the company must also be able to maintain the stability of customer satisfaction levels to remain high. The function of customer satisfaction is very important in running a service and product business. By paying attention to customer satisfaction, entrepreneurs and business owners can find out about complaints and feedback from customers who receive services or products. From complaints and suggestions, the company can improve and improve the quality of customer service and products offered to compete and outperform competitors. A good company provides a means by which consumers can submit input and complaints so that consumers feel their voice heard. The research survey was conducted on 150 functional units at regional banks in Indonesia. The results showed that product quality affected customer quality and customer quality affected customer loyalty.

Keywords: Product Quality, Customer Satisfaction, Customer Loyalty.

INTRODUCTION

Globalization provides enormous opportunities for the development of the business world around the world. The development of the world's open business market has been impacted by restrictions on activities during the Covid-19 era due to the spread of the Covid-19 outbreak that has hit the world so that the digital banking business is affected by the service system to customers. The service system to customers is very much needed for society today, which is maximum service so that the economic sector is not significantly affected so that people continue to carry out activities and opportunities to find opportunities so that product quality becomes wider, but on the contrary, competition becomes smaller. This condition requires each bank to create a competitive advantage in its business to be able to compete sustainably with other banks in the same field. Banks that want to develop and gain competitive advantage must be able to provide products in the form of quality goods or services and good service to customers, so that satisfaction will emerge in the minds of customers and are expected to have a positive impact on the Bank. (Ali & Baruna, 2015: Azwar, Syaifuddin, 2007: Bhatt, 2016).

Banks continue to serve customers where ATMs can still join switching companies. Meanwhile, digital has not been able to co-brand with other banks until now. During the current

conditions of the spread of the coronavirus, banks cannot be aggressive in channeling loans and pay more attention to cash flow conditions. The restructuring process has been running for about 30 percent, seen from the cash flow, which is important to cover operations. How profitability exceeds the cost, capital can be eroded. In providing credit restructuring to customers, the Bank applies a prudent principle. Credit restructuring has a negative side, namely camouflaging customers who are unable to pay, but their status remains smooth. The company also continues to strive for normal backup formation. His party chose to help provide provisions for debtors who were in trouble rather than bringing problems forward. (Bhatt, et. al, 2016: Chamidah, 2016: Christina, et, al 2014: Febriana). Tightening liquidity is one of the risks looming over the banking sector amid the Covid-19 pandemic. This is because affected customers need to postpone paying installments through a restructuring program. Liquidity risk, it is not impossible that banks can get around their liquidity conditions, especially since not all debtors need credit relief. Banks only need operational needs prepared and at this point, the bank will not expand. Before Covid-19, banks experienced liquidity problems, so short liquidity could occur. Apart from liquidity pressure, it can also occur if banks use a lot of bonds as a source of maturing funds or big customers withdraw their funds. However, if banks can convince large customers not to withdraw and entrust their funds during a pandemic, then liquidity pressure will not occur. The problem of lending bank rights, want to reduce or stop when liquidity decreases. Banks can control, not release bad credit during a pandemic and when liquidity is lacking (Griffin, 2005: Gunawardane, 2015: Gerry, 2004: Kotler, Philip 2008: Hertati, Safkaur, Simanjuntak, 2019).

Consumer satisfaction is the level of consumer feelings after comparing what they receive and what they expect (Hertati, et, al, 2019). If a customer is satisfied with the value provided by a product or service, he will likely be a customer for a long time. Philip Kotler and Kevin Lane Keller quoted from the book Marketing Management said that Customer Satisfaction is a feeling of pleasure or disappointment for someone who appears after comparing the performance (results) of the product thought against the expected performance. Satisfying consumer needs is the desire of every company. Apart from being an important factor for the company's survival, satisfying the needs of consumers can increase its advantage over the competition. Consumers who are satisfied with products and services tend to buy back products and reuse services when the same needs reappear at a later date. This means that satisfaction is a key factor for consumers in making repeat purchases, which is the largest portion of the company's sales volume (Hertati & Syafarudin, 2018: Iskandar, Dibyo, 2007: James and Sasser, 2013).

Banks serve various kinds of community needs in financial needs, from investments, savings, or savings to loan products. Some of the Bank's products are Savings Plus, Child Savings, Business Savings, Youth Savings, Smart Savings, Tapenas, Savings dollars, Hajj savings, and Emerald savings. Emerald Savings Savings is Premium Savings with various special and exclusive facilities provided to individuals who have funds in the Bank. is a customer. Customer satisfaction is someone's expression in providing value or optimizing the value that someone feels and expects about a product or service concerning trust (Junoy, & Torres, 2010: Kaplan, Robert & Dennis, 1993: Kincaid, 2013). The phenomenon states that poor customer product quality is not satisfied so that customers are not loyal so they move to other banks, as revealed by Rustam (2020), the fact shows that the presence of COVID-19 19 in Indonesia also greatly affects bank operations. Operational risk management must be carried out properly to improve the performance of bank services to customers in this competitive and competitive era.

The facts show that the presence of COVID-19 19 has changed the work patterns of many banks in Indonesia. The presence of COVID-19 19 can change the current pattern of bank operations in Indonesia. Try to pay attention to some of the changes that have occurred. Closure of bank operational units. Many unit offices such as cash offices and sub-branch offices have been closed by the head office considering the high risk of the COVID-19 19 virus. Many services have been moved to branch offices to avoid many bank operational risks. Bank operating hours. Many banks have imposed limited operating hours to reduce operational risk due to the spread of COVID-19 19. The application of bank operating hours varies depending on the policies of the bank's head office, both conventional and sharia. The average bank operates only 6 hours in 1 day. Split operation. Many banks have implemented an attendance that is arranged in such a way as to provide opportunities for some employees at home to reduce operational risk and minimize the risk of spreading COVID-19 19. Most banks have implemented a 50% split operation. This means that 50% of employees are sent home and the rest work as usual. The number of holidays also varies, there are 2 days off, even 5 days off.

Increased bank operating costs. To prevent the spread of COVID-19 19, banks must be able to customize services for customers by providing hand sanitizers, disinfectants, and changing masks, not only for customers but also for employees. Finding masks and hand sanitizers is very difficult. The increase in operating costs has increased significantly because banks also have to spend a budget to treat employees infected with the COVID-19 19 virus. Expenditures like this only happened in 2020. The effect of COVID-19 19 on bank operational costs. Operational costs are increasing with the efforts of the Bank's Human Resource Management division which must continue to disseminate the dangers of COVID-19 19 and make changes to systems and procedures to anticipate risks that occur. Operational risk has also increased in line with the absence of face-to-face training for all of the bank's human resources. Problems related to operational risk management at a bank of a financial institution such as bank operational risk cannot be avoided. Operational risk is the risk of loss caused by failure or inadequacy of internal processes, people, and systems or from external events. In the Covid-19 problem, we see the two most dominant elements, namely external events and the human element. The effect of the previous two elements also affects internal processes and the bank system. Human or employees at the bank are a vital aspect of bank operations which greatly affect performance. Operational risks related to humans are of course related to bank employees as the main actors in bank operations. The fact shows that currently doing split operations in many banks in Indonesia due to COVID-19 19 can pose several risks of human error.

These factors are internal fraud, poor management practices, and too much dependence on certain employees. The factors that are monitored in minimizing operational risks related to the human aspect are also possible due to naughty traders, poor employee training, and high employee turnover or employee conflicts. Implementing a split operation can pose operational risks. How weak control is, the absence of a clear division of tasks and responsibilities can result in operational risk. Review, mitigation, and improvement of internal processes are essential to monitoring the extent to which banks can anticipate operational risk events caused by transaction errors, weak controls, and inappropriate documentation. In 2020 the occurrence of operational risk has had an impact on all bank businesses in Indonesia. Why? Because this risk is inherent in the day-to-day activities of all banks.

This trust is very important to build because the bank does not have enough cash to pay obligations to all its customers. To ensure long-term business continuity and retain customers, good service is needed in facing the increasingly competitive banking industry. High-quality banking services can determine customer satisfaction. Hertati, et, al, (2020) stated that service quality is one of the factors that can determine customer satisfaction. If the quality of service received or felt is as expected, then consumers will feel satisfied. Conversely, if the quality of service received is lower than expected, the consumer will be dissatisfied. Therefore, good service quality has an important role in shaping consumer satisfaction (Manyi Agbor, 2011: Munisih & Soliha, 2015: Ogbuji & Sylva, 2014: Par, 2015). Rizan, Mohamad (2010) explained that the quality of the product is quite attractive to customer satisfaction.

So that customers will find it difficult to leave products that are already attached to the brands they know. Syafarudin, et, al (2016) conducted a study that found that product quality affected customer satisfaction, which they had experienced good benefits. The results of the research by Hertati & Sumantri (216) show that the results are under several theories and research that product quality has great benefits for customers so that it is difficult to switch to other similar products. It means that the hypothesis which states that product quality has a significant effect on customer satisfaction is acceptable. Zeithaml, Valarie A., & Bitner, (2013) found the same results that customer satisfaction affects customer loyalty because brands that have a good impact on their eyes are difficult to ignore and multiply to other similar products. Previous research conducted by Zabeen, (2019) also states that when customers are satisfied, they will be loyal to the company and customer satisfaction can be used as the basis for the realization of loyal or loyal customers. (Syafarudin. 2016: Sheth, & Mittal, Banwari, 2014: Schiffman, & Kanuk, 2014: Rosdiana, 2011).

Lovelock & Wright (2015) argues that service quality is the following: Service quality is the level of excellence expected and control over that level of excellence is to fulfill customer desires. Zeithaml and Bitner (2013) define service quality as the delivery of service that is good or very good when compared to customer expectations. Kotler and Keller (2012) state that service quality is the totality of features and characteristics of a product or service that bears on its ability to satisfy stated or implied needs (Hertati & Safkaur, 2020: Khan, et, al, 2016: Pramudana & Satria, 2017: Sari, NP, Heny, 2018). The measurement of service quality consists of 5 dimensions: (1) Reliability is the ability of a company to provide services as promised accurately and reliably; (2) Responsiveness is the company's ability to assist and provide fast and precise service to customers, by delivering clear information; (3) Assurance and certainty, namely knowledge, the ability of company employees to foster customer trust in the company; and (4) Empathy, Give sincere and individual attention to customers by trying to understand the desires of customers. Customer Satisfaction Understanding Customer Satisfaction.

Satisfaction is a way to make customers not disappointed and can buy back the products we market. In this case, the company must be able to recognize, fulfill, and provide quality service and satisfy customer needs properly, **which** is a company strategy to increase sales. Tjiptono, (2015) defines that customer satisfaction is a central concept in business and management discourse. The consequences of customer satisfaction are very crucial for business, government, and consumers, of course. For business people, satisfaction is seen as a dimension of market performance. Increased customer satisfaction has the potential to lead to long-term and short-term sales growth, as well as market share as a result of repeat purchases. Kotler and

Keller (2013) state that customers are satisfied if their expectations are met or **under** what the customer wants are exceeded. (Krishna Naik, 2010: Lestari & Hertati., 2020: Lomendra & Ettall, 2019: Looy, A., Dierdonck, 2018: Lovelock, et, al, 2012).) There are 5 main factors of customer satisfaction, which can be seen from internal and external companies. As:

1. Quality of Products or Services Business owners do not just create a business or business entity, but must also be able to maintain and improve the quality of the products or services offered to consumers so that consumers become regular customers.
2. Quality Customer Service The quality of service to customer needs is also a measure of customer satisfaction. Consumers will be happy if they get service quality that is responsive to consumer needs and friendly.
3. Price The price of the product or service provided is under the value of the product or service being offered. Consumers are also happy with relatively cheap prices for goods or services. Especially if the company implements a promotional strategy that attracts consumers to buy products or services owned by the company.
4. Easy Accessibility It is easy for consumers to find services or products without additional costs and additional effort. So it is practical and easy to get. That way, it can increase the degree of 'need' because it is easy to get without having to bother.

Judith & Kincaid, (2013) stated that consumer loyalty is based on building and managing close relationships with consumers and providing positive experiences to consumers. Loyal consumers will buy a company's products or services continuously. However, if companies stop providing positive experiences, either tangible or intangible, to consumers, their loyalty will be lost and they will not come back. Zabeen, (2019) states that: Consumer loyalty is consumer behavior which is described as a positive pattern of purchases over a long period (measured by average repurchases, frequency of purchases, wallet shares, or other indicators) and driven by positive attitudes towards the company and products/services Zeithaml, Valarie & Bitner, 2013).

Consumer loyalty is characterized by consumer behavior (measured by repeated purchases, frequency of purchases, spending money, or other indicators) and driven by a positive attitude towards the company and the company's products or services. Judith W Kincaid, (2013) states that customer loyalty is a behavior, built on positive experiences and values. This behavior is buying our product, even though it may not be the most rational decision. Then Hertati & Sumantri (2026) stated that customer loyalty is a behavior that is built through positive experiences and values. This behavior is buying a company's product, even though this does not appear to be a rational decision. Loyal customers are important assets for the company, this can be seen from the characteristics they have. Hermawan Kartajaya (2013) and Griffin (2010) state that loyal customers have characteristics which are also dimensions of loyalty as follows: (1) Make repeated purchases regularly. Customers who are loyal to the products or services they buy will repeat these purchases more than twice at the same company regularly; (2) Buying interline products and services. Furthermore, these loyal customers will expand their loyalty to other products or services made by the same manufacturer. In the end, they are loyal customers to the company forever; (3) Referring to others. Loyal customers will show an attitude of rejection of other products or services because they have trusted and feel part of the company; and (4) Shows immunity to pull from competitors. Loyal customers will not be interested in promotions or offers from other companies.

Good relationships with customers are the key to winning the competition and maintaining good relationships with customers because customers are the parties who directly use the products offered by the company (Kotler, 2003). Customer satisfaction is the result that the buyer feels of the performance of companies that meet their expectations for One important step is to order make customers loyal to the products offered. In building product loyalty, bank customers must provide expectations to be fulfilled and happy to buy more customers, less sensitive to the products offered and will provide good comments to the Bank (Abdullah, 2014).

Customers are very important assets that must be maintained and maintained to achieve the success of the company. Therefore, whatever the customer requests, how are the attitudes and behavior of customers, serve customers well, and always think positively. Improving the quality or service standards is very important for the company because it will have a deep impact increase in the company's operational efficiency, where the increase occurred in product sales, increased production, and expanded marketing networks. The food industry is an industry the most prospective in Indonesia, especially in Batam because of the main characteristics that are closely related to daily needs. This makes the food industry one of the most thriving businesses. The rapid pace of the food industry continues to excite entrepreneurs to work on the food business (Daud, Denny 2012: Kotler, & Kevin Keller, 2009: Eirlangga, et, al, 2015: Lupiyoadi Rambat. 2001: Hertati, 2015: Kondoy, et, al, 2016: Kotler, P., & Armstrong, 2014).

METHODS

The sample (sample) is a part of the population consisting of many members who are selected from the population, wherein this research, who will be sampled is 141 (one hundred and forty-one) apheresis machine users/respondents. This study uses the Slovin formula because, in sampling, the amount must be representative so that the research results can be generalized and the calculation does not require a sample size table but can be done with simple formulas and calculations. The Slovin formula for determining the sample is as follows: (Arikunto, Suharsimi, 2008: Ghozali, 2014: Nazir, 2019: Sugiyono, 2015: Supranto, 2010: Uyanto, 2016).

$$n = \frac{N}{1+N(e)^2}$$

Information:

n = sample size / number of respondents

N = Population size

E = tolerable percentage of allowance for accuracy of sampling error;

e = 0.1. In the Slovin formula with the provisions as Value e = 0.05 (5%) for a large population.

The value of e = 0.1 (10%) for a small population.

The sample range that can be drawn from the Slovin technique is between 5% of the study population. The total population in this study was 150 people, so the number of respondents used was 100 respondents so that the leeway percentage used was 5% and the calculation results could be rounded up to achieve conformity. The following is a picture of the research framework:



RESULTS AND DISCUSSION

An indicator is said to have good validity if it has a loading factor value greater than 0.70. While the loading factor of 0.50 to 0.60 can still be maintained for models that are still in the development stage.

Table 1.
 The Outer Model Evaluation Loading Factor Values Diagram

Dimension	Indicator	Product Quality	Customer Satisfaction	Customer Loyalty
Reliability	X1		0,807	0,827
	X2	0,803		
Responsiveness	X3	0,803	0,807	0,827
	X4			
Assurance,	X5	0,803	0,807	0,827
	X6			
Empathy	X7	0,803	0,807	0,827
	X8			
Quality of Products or Services	X9	0,803	0,807	0,827
	X10			
Quality Customer Service	X11	0,803	0,807	0,827
	X12			
Price	X13	0,803	0,807	0,827
	X14			
Easy Accessibility	X15	0,803	0,807	0,827
	X16			
Make repeated purchases on a regular basis	X17	0,803	0,807	0,827
	X18			
Buy cross-line products and services	X19	0,803	0,807	0,827
	X20			
Referring to others	X21	0,803	0,807	0,827
	X22			
Shows immunity to pull from competitors	X23	0,803	0,807	0,827
	X24			

Source: Data Processed Results, 2020

Table 2.

Value of Cronbach's Alpha, Composite Reliability, and Average Variance Extracted (AVE)

Variable	Cronbach's Alpha	Square Root Of (AVE)	Composite Reliability	Average Voidance Extracted (AVE)
Product Quality	0,816	0,826	0,826	0,846
Customer Satisfaction	0,812	0,856	0,846	0,866
Customer Loyalty	0,817	0,876	0,876	0,876

Source: Data Processed Results, 2020

Table 3.
 Value Path Coefficients dan Nilai R Square

Parameter	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STERR)	P Values	R Square
X-> Y	0,244	0,243	0,075	2,746	0,006	0,844
Y-> Z	-0,031	-0,023	0,069	0,303	0,782	

Source: Data Processed Results, 2020

Based on the picture above, it appears that all loading factors have a value above 0.50. Thus it can be concluded that the construct has good convergent validity. The value of cross-loadings presented in the table above also shows good discriminant validity, where the correlation value of the indicator with its construct is higher than the correlation value of the indicator with other constructs. The next stage assesses Cronbach's Alpha, Composite Reliability, and Average Variance Extracted (AVE) criteria. Each construct is said to be reliable if it has Cronbach's Alpha and Composite Reliability that is greater than 0.70, while the AVE value is expected to be greater than 0.50. All constructs have Cronbach's Alpha and Composite Reliability values greater than 0.70. The same thing is seen in the AVE value, all constructs have AVE values that are greater than 0.50. Thus it can be concluded that all exogenous and endogenous measurement constructs are reliable. Inner model evaluation is an analysis of the results of the relationship between constructs. The relationship between constructs can be said to be significant if it has a T-Statistics value greater than 1.96. It can be seen that the Service Quality variable contributes simultaneously to influencing the customer satisfaction variable by 0.408 or 40.8%. Service Quality variable has a simultaneous effect on customer loyalty variable of 0.408 or 40.8%, while the remaining 59.2% is influenced by other variables not observed in this study with the following details:

Hypothesis 1:

The effect of product quality on customer satisfaction has a path coefficient of 0.277 with a statistical value of t that is greater than the critical value ($2.091 > 1.96$). Thus H_0 is rejected and H_1 is accepted, meaning that Service Quality affects Customer Satisfaction.

Hypothesis 2:

The effect of customer satisfaction has a path coefficient of 0.396 with a statistical value of t that is greater than the critical value ($3.021 > 1.96$). Thus H_0 is rejected and H_1 is accepted, meaning that customer satisfaction affects customer loyalty.

Banks can build relationships with customers who have used products or services for a long time with promotions so that customers are encouraged to use the services or products they have so that customer loyalty is created. The bank must be able to provide good service so that the customer concerned can establish a personal relationship with the bank and can anticipate changes in the expectations or needs of the majority of customers. Banks can encourage staff to meet customer expectations and build relationships to make it easier to know consumer needs in depth. In addition to knowing the needs of consumers to be more personal, the Bank will be provided with information about competitors and competitors who have the same type of product or service as the company that owns the business. (Sefiani &, Fauzi, 2015: Syarifin, 2014: Safkaur. & Hertati. 2020: Yana & Yanti, 2015: Hertati & Safkaur, 2020: Hertati, Zarkasy., Adam, Umar, Suharman, 2020).

By knowing the competitors' strategies, the Bank can create a more mature strategy to outperform competitors on its products. Another method is to increase the number of employees in customer care to make it easier for customers to submit complaints and suggestions. Making it easier for consumers to submit suggestions and complaints will bring staff and business owners closer to consumers. Some types of operational risk such as fraud and processing errors may occur more frequently. This incident may have had little effect. But for

that, banks usually manage this operational risk with routine daily procedures and policies. (Yasin, 2012: Syafarudin Saluy, Masyhudzulkhak, 2020: Syafarudin, Masyhdzulkhak, Badawi, 2020: Syafarudin. Mulyana, 2019: Hertati, Fery, Safkaur, 2020).

The year 2020 proves how important learning about the presence of Covid-19 is that many factors can trigger the high risk of bank operations in 2020. In addition to the dangers of Covid-19, which has successfully changed many things, namely the existence of automation and increasing dependence on technology is one of the risk triggers. bank operations this year. With that implementation error, dependence on technology accuracy is predicted to also have the risk of affecting increasing bank losses. Many cases of operational risk will befall banks in 2020 and considering the influence of COVID-19 at this time we can see that the banking business is very vulnerable. We hope that the occurrence of Covid-19 will not trigger the risk of operational failure in the banking industry in Indonesia. Hopefully. (Syaparudin & Hertati. 2020: Oskooii, Ebrahim Albonaemi, 2017: Oskooil, 2017: Khan, et, al, 2016: Hertati, Syafarudin, Safkaur, Fery, 2020: Hussein, 2017: Hertati & Safkaur 2019: Syaparudin & Hertati, 2020).).

CONCLUSION

Customer loyalty will have an impact on customer decisions much easier than before knowing about the importance of customer satisfaction. Banks that place human resources who are friendly, polite, and energetic, and professional will observe and listen to customer needs to maintain the survival of the bank. Over time, the needs of customers often change information technology which was popular and needed at that time. The bank also pays attention to trends and needs that are being discussed by its customers. Customer satisfaction is an important element in business life and business development. As a business actor, the thing that is often overlooked is the bookkeeping process, even though bookkeeping is one way to monitor the overall financial health of a business and to find out the advantages or disadvantages experienced in the business. If you think that doing bookkeeping is difficult and time-consuming, Accurate Online as a business accounting software, the bookkeeping process becomes easier and can be done anytime and anywhere

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