STUDY OF SERVICE SPEED AND SERVICE SCAPE AS A BASIC STRATEGY TO INCREASE LOYALTY BY EVALUATING CUSTOMER SATISFACTION AT PT. BANK MANDIRI PERSERO (SOLO BRANCH)

Pramesty Wahyu Istyaningsih[1] Siti Fatonah[2] Nani Irma Susanti[3]
estyoke123@gmail.com , siti.fatonah@stie-aub.ac.id, naniirma99@gmail.com

ABSTRACT

This study aims to determine and analyze empirically the effect of service speed and *service scape* on customer satisfaction and loyalty at PT. Bank Mandiri Persero (Solo Branch). The analysis techniques used are validity test and reliability test, linearity test, regression analysis, path analysis, t test, F test, coefficient of determination test and correlation analysis. Hypothesis Test Results: service speed has a positive and significant effect on customer satisfaction. *Service scape has* a positive and significant effect on customer satisfaction. The speed of service has a positive and significant effect on customer loyalty. *Service scape has* a positive and significant effect on Customer Loyalty. Customer satisfaction has a positive and significant effect on Customer Loyalty. The result of F in the second equation is known to be the magnitude of the value of F = 288.445 significance of 0.000<0.05, so that it can be concluded that together the free variables have a significant effect on customer loyalty in PT. Bank Mandiri Persero (Solo Branch). The result of the value of R^2 can be explained by the variables of service speed, *service scape*, and customer satisfaction as an intervening variable of 92.6% and the remaining 7.4% is explained by other variables outside the research model in the form of interest rates, service quality, and so on. The results of the path analysis show that: The indirect effect of service speed on loyalty is an effective path. The service scape's indirect influence on loyalty is an effective pathway.

Keywords: *Service speed, Service scape, Customer Satisfaction, Loyalty*

INTRODUCTION

The development and growth of the global economy today encourages quite competitive competition between service companies. To be able to win the competition and maintain its existence, the company is required to develop the right marketing strategy, namely by trying to satisfy the needs and desires of customers so that the company's goal of obtaining maximum profit can be achieved. Various marketing strategies are applied in order to achieve customer loyalty. Marketing strategies carried out by the company, including by creating long-term good relationships with customers and providing quality and fast services (Wulandari, 2017).

Kartono (2016) explained that the factors that affect customer loyalty include

service speed. Assessment of service speed using a hierarchical design-based service quality model (*Hierarchical Approch*) proposed by Brady & Cronin (2018) the model the main dimensions of service quality consist of three components, namely interaction *quality*, physical *environment quality* and quality of results (*outcome quality*). This component illustrates that the speed of service will be able to provide a sense of satisfaction to all customers Bank Mandiri Persero (Solo Branch).

The speed of professional service to customers is very important for every organization or company. With the speed of service provided by employees to customers, it will foster a sense of satisfaction for customers in general. Through the professional management of Human Resource Management, of course, it is hoped that employees in the organization can work optimally.

The results of research conducted by Hutama (2015) and Nindi (2018) explained that service speed has a significant positive effect on customer satisfaction, while Rijae and Magnadi's research, (2018) explained that service speed has an insignificant effect on customer satisfaction. This result shows that there is a *research gap* in research results, so that re-research is needed related to the relationship between service speed and customer satisfaction, in this case research is carried out in the PT Bank Mandiri Persero (Solo Branch).

The creation of good service will essentially cause satisfaction for those who receive services. Basically, satisfaction is a personal thing. Each individual will feel a different level of satisfaction according to the value system that applies to him. This is due to the presence of individual differences. Satisfactionin individuals has an important role in order to support the achievement of company goals.

PT. Bank Mandiri Persero (Solo Branch) as a service implementing organization that must increase the speed of service to customers, because in essence quality is determined only by customers. One way to increase service speed is to meet customer expectations by improving service quality with service speed, service speed and a good company image. The satisfaction of people who need the speed of service can be interpreted by comparing how the view between the service received and the expectation of expected service. Meanwhile, customer expectations can be formed based on experience and information.

Another factor that affects the customer satisfaction of PT. Bank Mandiri Persero (Solo Branch) is *a Servicescape*. *Servicesape* is an environment in which services are delivered and in which companies and their customers interact, as well as any tangible components that facilitate the appearance or communication of services according to Zeithmal and Bitner (2019: 313). In addition, PT. Bank Mandiri Persero (Solo Branch) also pays attention to *the servicescape* or physical environment. *Servicescapes* are intentionally created or created by humans as support for the services provided to customers. *Servicescape* is very important, because in essence it can provide a good image of all facilities and comfort provided by Bank Mandiri Persero (Solo Branch).

Customer loyalty has been recognized as the dominant factor influencing the success of today's business. Lcustomer oyality is a response that is closely related to a pledge or promise to uphold the commitment that underlies the continuity of the relationship, and is usually reflected in the continuous purchase of the same service provider on the basis of dedication and pragmatic constraints (Tjiptono, 2016), while according to Kotler (2018) customer loyalty is the customer's commitment to a brand, store, or supplier, based on a very positive attitude and reflected in consistent repurchases.

In creating customer satisfaction, PT. Bank Mandiri Persero (Solo Branch) must be able to increase *customer value* and product excellence. Customer value can be created through the speed of service provided by the company to its customers. The better the speed of service, the higher the customer's value to the company. Retaining all existing customers will generally be more profitable than changing customers, because the cost of attracting new customers can be five times the cost of retaining existing customers (Kotler *et al,* 2015).

Through *the servicescape* strategy, the provision of quality services is also carried out to create customer loyalty. The speed of good service is expected to be able to determine the attitude of customers in assessing, deciding and giving an impression of the services provided, because often customers who feel satisfied will tend to be more loyal to the company. The speed of the company's services is intended as

an effort to meet customer expectations, while customer expectations are not always the same. Over time, customers' expectations for the speed of service will be different and will continue to grow. Quality is a dynamic condition related to products, services, people, processes, and the environment that meet or exceed expectations (Tjiptono, 2014).

The results of research conducted by Wijaya and Kempa, (2018) and Vina, (2019) explained that the speed of service has a significant effect on loyalty. Meanwhile, research by Rijae and Magnadi, (2018) shows that the speed of service has an insignificant effect on loyalty. Based on these results, there is a *research gab* of research results between service speed and loyalty, so this study examines the relationship between service speed and customer loyalty at PT. Bank Mandiri Persero (Solo Branch).

The concept of customer satisfaction is the result of the success of service providers in meeting customer expectations definitively affecting changes in attitude and loyalty. These three things are the expected results of overall marketing activities (Webster, 2016).

PT. Bank Mandiri Persero (Solo Branch) which is engaged in services. To create customer loyalty, Pegadaian Kartosura has a vision as an integrated business solution, especially pawn-based, which has always been a market leader and fiduciary-based micro has always been the best for the lower middle class.

PT. Bank Mandiri Persero (Solo Branch) in service marketing still needs to be re-optimized this is due to the large number of banking businesses and types of companies engaged in services to meet customer needs, so as to be able to retain PT. Bank Mandiri Persero (Solo Branch) must increase the speed of service and *Servicescape* so that customers do not move to other banks.

Based on this research, it is necessary to re-examine these variables, so the author is interested in taking the title of "Service Speed and *Servicescape* as a Basis for Strategies to Increase Loyalty by Evaluating Customer Satisfaction at PT. Bank Mandiri Persero (Solo Branch)".

Method Research

This research was conducted by taking the location of the study at PT. Bank Mandiri Persero (Solo Branch). In this study, the object of this research is a customer at PT. Bank Mandiri Persero (Solo Branch) which transacted savings above IDR 100,000,000.00 in September 2020 as many as 90 respondents.

The variables used in this study consisted of independent variables consisting of service speed (X_1), *Servicescape* (X_2), while the intervening variable was customer satisfaction (X_3) and the dependent variable was customer loyalty (Y). The statistical analysis technique used in this study is path *analysis*.

Results and Discussion

Table 1. Linearity Test Results

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,018[a]	,000	-,035	,75579299

a. Predictors: (Constant), Kepuasan Nasabah, Servicescape, Kecepatan Pelayanan

Table 2. Equation 1 Path Analysis Results

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,739	1,048		-,706	,482
	Kecepatan Pelayanan	,538	,080	,505	6,741	,000
	Servicescape	,487	,081	,450	6,005	,000

a. Dependent Variable: Kepuasan Nasabah

Table 3. Equation 2 Path Analysis Results

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2,127	,636		3,343	,001
	Kecepatan Pelayanan	,222	,060	,243	3,723	,000
	Servicescape	,209	,058	,225	3,576	,001
	Kepuasan Nasabah	,460	,065	,536	7,086	,000

a. Dependent Variable: Loyalitas Nasabah

Table 4. t Test Results of Equation 1

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,739	1,048		-,706	,482
	Kecepatan Pelayanan	,538	,080	,505	6,741	,000
	Servicescape	,487	,081	,450	6,005	,000

a. Dependent Variable: Kepuasan Nasabah

Table 5. t Test Results equation 2

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2,127	,636		3,343	,001
	Kecepatan Pelayanan	,222	,060	,243	3,723	,000
	Servicescape	,209	,058	,225	3,576	,001
	Kepuasan Nasabah	,460	,065	,536	7,086	,000

a. Dependent Variable: Loyalitas Nasabah

Tabel 6. Hasil Uji F

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	494,459	3	164,820	288,445	,000^a
	Residual	49,141	86	,571		
	Total	543,600	89			

a. Predictors: (Constant), Kepuasan Nasabah, Servicescape, Kecepatan Pelayanan

b. Dependent Variable: Loyalitas Nasabah

Table 7. The Result of the Coefficient of Determination of Equation 1

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,903^a	,816	,812	1,248

a. Predictors: (Constant), Servicescape, Kecepatan Pelayanan

Table 8. Coefficient of Determination Result of Equation 2

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,954^a	,910	,906	,756

a. Predictors: (Constant), Kepuasan Nasabah, Servicescape, Kecepatan Pelayanan

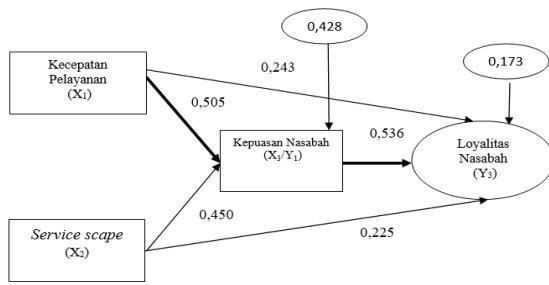## Table 9. Correlation Coefficient Analysis

Correlations

		Kecepatan Pelayanan	Servicescape	Kepuasan Nasabah	Loyalitas Nasabah
Kecepatan Pelayanan	Pearson Correlation	1	,789**	,860**	,880**
	Sig. (2-tailed)		,000	,000	,000
	N	90	90	90	90
Servicescape	Pearson Correlation	,789**	1	,848**	,870**
	Sig. (2-tailed)	,000		,000	,000
	N	90	90	90	90
Kepuasan Nasabah	Pearson Correlation	,860**	,848**	1	,935**
	Sig. (2-tailed)	,000	,000		,000
	N	90	90	90	90
Loyalitas Nasabah	Pearson Correlation	,880**	,870**	,935**	1
	Sig. (2-tailed)	,000	,000	,000	
	N	90	90	90	90

**. Correlation is significant at the 0.01 level (2-tailed).

Table 10. Path Analysis Results

Dari Variabel	Koefisien Jalur		Total Pengaruh
	PL	PTL	
Kecepatan pelayanan → Loyalitas	P_3=0,243**		
Service scape → Loyalitas	P_4=0,225**		
Kecepatan pelayanan → Kepuasan nasabah → Loyalitas	P_1x P_5= 0,505 x 0,536 = 0,271	$P_3+(P_1 x P_5)$ = 0,243+ 0,271 = 0,514	
Service scape → Kepuasan nasabah → Loyalitas	P_2x P_5= 0,450 x 0,536 = 0,241	$P_4+(P_2 x P_5)$= 0,225 + 0,241 =0,466	

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Framework

DISCUSSION

1. The effect of speed of service on loyalty

    Analysis of the line shows that the use of the intervening variable of customer satisfaction in order to increase loyalty, for the variable The speed of service is effective, since the direct influence results in a smaller influence. This means, to increase loyalty to the company. Bank Mandiri Persero (Solo Branch) should pay attention to the factors in increasing customer satisfaction at PT. Bank Mandiri Persero (Solo Branch).

    Efforts to increase customer satisfaction can be done by means of PT. Bank Mandiri Persero (Solo Branch) always provides satisfaction when transacting, PT. Bank Mandiri Persero (Solo Branch) provides good service with complete equipment and good physical condition and PT. Bank Mandiri Persero (Solo Branch) provides satisfaction with modern equipment services.

2. The effect of *service scape* on loyalty through customer satisfaction

    The use of the intervening variable of customer satisfaction in order to increase loyalty, for *the service scape* variable is effective, because indirect influences produce a greater influence than direct influences. This means, to increase Customer loyalty at PT. Bank Mandiri

Persero (Solo Branch) should pay attention to customer satisfaction variables and pay attention to factors that cause high customer satisfaction at PT. Bank Mandiri Persero (Solo Branch).

This can be done by increasing customer satisfaction can be done by pt. Bank Mandiri Persero (Solo Branch) always provides satisfaction when transacting, PT. Bank Mandiri Persero (Solo Branch) provides good service with complete equipment and good physical condition and PT. Bank Mandiri Persero (Solo Branch) provides satisfaction with modern equipment services.

CONCLUSION

1. Hypothesis Test Results
    a. The speed of service has a positive and significant effect on customer satisfaction at PT. Bank Mandiri Persero (Solo Branch).
    b. *Service scape* has a positive and significant effect on customer satisfaction at PT. Bank Mandiri Persero (Solo Branch).
    c. The speed of service has a positive and significant effect on customer loyalty at PT. Bank Mandiri Persero (Solo Branch).
    d. *Service scape* has a positive and significant effect on Customer Loyalty at PT. Bank Mandiri Persero (Solo Branch).
    e. Customer satisfaction has a positive and significant effect on Customer Loyalty at PT. Bank Mandiri Persero (Solo Branch).

2. The results of the test in unison (Test F) in the second equation are known to be the magnitude of the value of F = 288.445 significance of 0.000<0.05, so that it can be concluded that together the free variables have a significant effect on customer loyalty at PT. Bank Mandiri Persero (Solo Branch).

3. The result of a total R^2 value of 0.926 can be interpreted as a variation in customer loyalty at PT. Bank Mandiri Persero (Solo Branch) is explained by the variables of service speed, *service scape*, and customer satisfaction as intervening variables of 92.6% and the remaining 7.4% is explained by other variables outside the research model in the form of interest rates, service quality, and so on.

4. The results of the path analysis show that:

    The indirect effect of the speed of service on loyalty is an effective path.

    The indirect effect *of Service scape* on loyalty is an effective path

SUGGESTIONS AND RECOMMENDATIONS

Based on the results of the study, it is suggested as follows:

1. Customer satisfaction should be further improved, this can be done by means of PT. Bank Mandiri Persero (Solo Branch) always provides satisfaction when transacting, PT. Bank Mandiri Persero (Solo Branch) provides good service with complete equipment and good physical condition and PT. Bank Mandiri Persero (Solo Branch) provides satisfaction with modern equipment services.

2. Further research should be in different places, more respondents and add research variables to make the results even better.

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