

FACTORS AFFECTING CUSTOMER LOYALTY (A study of banking customers in Baganjari district)

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Abstract: This research analyzed how the main factors in banking service affect customer loyalty in banking services in Baganjari district. The research used a quantitative approach. The data were primary data, obtained in the form of questionnaires to the banking customers and the data of secondary data regarding the research instrument in the form of literature data. The research tool used statistical tools, namely SPSS 25.0 for Windows. The results of the data analysis were presented in the form of percentages and bar charts. The results of the research were presented in the form of percentages and bar charts. The results of the research were presented in the form of percentages and bar charts. The results of the research were presented in the form of percentages and bar charts.

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Keywords: bank, service quality, customer service, banking service, Baganjari

1. INTRODUCTION

In today's competitive market, loyalty has become a key factor in determining the success and failure of a business. In a business context, customer loyalty is defined as the tendency of customers to repeatedly purchase a product or service over time. In order to attract customers and retain them, companies need to focus on providing high-quality products and services. The purpose of this research is to determine the relationship of service quality, customer service, and banking service with customer

loyalty in the banking sector in Baganjari district. The research instrument used in this study is a questionnaire. The results of the research showed that the factors that affect customer loyalty in banking services in Baganjari district are service quality, customer service, and banking service. The results of the research showed that the factors that affect customer loyalty in banking services in Baganjari district are service quality, customer service, and banking service. The results of the research showed that the factors that affect customer loyalty in banking services in Baganjari district are service quality, customer service, and banking service.

equity in the housing market. The research also focuses on the need to address the inequality between the market and the public housing system.

4.1 Policy Implications

Implications of the study include the need for policy interventions to address the inequality in the housing market. These include the need for policy interventions to address the inequality in the housing market, the need for policy interventions to address the inequality in the housing market, and the need for policy interventions to address the inequality in the housing market.

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$$\frac{\partial \ln \left(\frac{Y}{X} \right)}{\partial \ln X}$$

where

Y = dependent variable

X = independent variable

\ln = natural logarithm

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4.2 Market Efficiency and Sustainability of the Housing Market

The study also highlights the need for policy interventions to address the inequality in the housing market. These include the need for policy interventions to address the inequality in the housing market, the need for policy interventions to address the inequality in the housing market, and the need for policy interventions to address the inequality in the housing market.

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4.3 Methodological Approach

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5. CONCLUSION

5.1 Summary of Findings

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Table 1: Descriptive Statistics for Variables

Variable	Mean
Y	10.5
X	5.2

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5.2 Implications for Policy Interventions

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Table 1. Descriptive Statistics of Demographic

Factor		Frequency	
		Count	Percentage
Gender	Male	113	51.1
	Female	107	48.9
	Total	220	100
	Male	113	51.1
	Female	107	48.9
Age	18-24	58	26.4
	25-34	58	26.4
	35-44	58	26.4
	45-54	58	26.4
	55-64	58	26.4
Marital Status	Married	100	45.5
	Divorced	12	5.5
	Widowed	11	5
	Single	74	33.5
	Other	23	10.5
Occupation	Self	11	5
	Unemployed	18	8.2
	Employed	191	86.8
	Retired	12	5.5
	Other	18	8.2
Education	High School	11	5
	Some College	11	5
	College	191	86.8
	Postgraduate	12	5.5
	Other	15	6.8
House Income	\$1,000 - \$1,999	18	8.2
	\$2,000 - \$2,999	11	5
	\$3,000 - \$3,999	11	5
	\$4,000 - \$4,999	11	5
	\$5,000 - \$5,999	11	5

3.3. Descriptive Statistics

Table 1 shows the demographic data of the research based on the respondents' responses.

Table 2 presents the descriptive statistics of responses.

Construct	Mean	Standard Deviation
Trust	3.28	1
Trust Repair	3.14	1
Communication	3.14	1
Service Quality	3.28	1
Customer Loyalty	3.28	1

All these variables have values lower than the maximum of the scale of the construct of which the respondents had to respond. Having a mean value equal to or above the maximum value would indicate that some quality measure

had been met and that on the scale, construct achieved maximum.

3.4. Correlation Analysis

In order to determine whether an relationship exists between dependent and independent variables, Pearson's correlation coefficient was used to explore the nature of the relationship between the variables. Pearson's coefficient of correlation measures the linear relationship between two variables on an interval or ratio scale. The table shows that $r = 0.1$. Table 2 illustrates the correlation matrix of the variables.

Table 2. Correlation Matrix of the Research Variables

	TR	TRR	C	SQ	CL
TR	1				
TRR	0.100*	1			
C	0.000**	0.000**	1		
SQ	0.000**	0.000**	0.000**	1	
CL	0.000**	0.000**	0.000**	0.000**	1

* Correlation is significant at the 0.05 level.
 ** Correlation is significant at the 0.001 level.

As depicted in the Table 2, the independent variables (Trust, Quality (SQ), Service Quality (SQ), and Customer Loyalty (CL)) have significant positive relationship with Customer Loyalty (CL). While it is confirmed by the correlation coefficient's level of significance at 0.0001 level of significance. Similarly, the correlation coefficient between the Trust Repair (TRR) and Customer Loyalty (CL) is 0.001 which is significant and it is also significant. Another table that is also significant, partially correlated with communication is customer loyalty. In fact, the correlation coefficient shows that it is also significant. Trust Repair (TRR) and Customer Loyalty (CL) is 0.001 which is significant and it is also significant. Another table that is also significant, partially correlated with communication is customer loyalty. In fact, the correlation coefficient shows that it is also significant. Trust Repair (TRR) and Customer Loyalty (CL) is 0.001 which is significant and it is also significant. Another table that is also significant, partially correlated with communication is customer loyalty. In fact, the correlation coefficient shows that it is also significant. Trust Repair (TRR) and Customer Loyalty (CL) is 0.001 which is significant and it is also significant.

3.3 Regression Analysis

In the previous section, we have seen how the regression function is used to fit a data. In this section, we will see how to estimate the regression function. The regression function is a linear function of the form $y = a + bx$, where a and b are the regression coefficients. The regression coefficients are estimated by the method of least squares. The method of least squares is a statistical method for estimating the parameters of a linear regression function. It is based on the principle of minimizing the sum of the squares of the residuals. The least squares method is described in Table 3.1.

a. Method Overview

The method overview table summarizes the steps involved in the regression analysis. It shows the process of fitting a regression line to a set of data points. The least squares method is used to estimate the regression coefficients. The regression function is then used to predict the value of y for a given value of x .

Table 3.1 Method Overview

Step	1	2	3	4	5
1	2.00	1.50	1.00	0.50	0.00

Source: Adapted from [1], p. 100.

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b. Statistical Method Overview

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Table 3.2 Regression Analysis (ANOVA)

	Sum of Squares	df	Mean Square	F	Sig.
Regression	10.000	1	10.000	10.000	.000
Residual	10.000	10	1.000		
Total	20.000	11			

c. Regression Coefficients

The table 3.3 shows the regression coefficients for the regression function. It shows the values of a and b for the regression function. The regression coefficients are estimated by the method of least squares. The method of least squares is a statistical method for estimating the parameters of a linear regression function. It is based on the principle of minimizing the sum of the squares of the residuals. The least squares method is described in Table 3.1.

Table 3.3 Regression Coefficients

Parameter	B	SE	Sig.
(Constant)	1.000	0.000	.000
X	0.000	0.000	.000
Y	0.000	0.000	.000
Z	0.000	0.000	.000

Source: Adapted from [1], p. 100.

d. Statistical Method Overview

The statistical method overview table summarizes the steps involved in the regression analysis. It shows the process of fitting a regression line to a set of data points. The least squares method is used to estimate the regression coefficients. The regression function is then used to predict the value of y for a given value of x . The regression function is a linear function of the form $y = a + bx$, where a and b are the regression coefficients. The regression coefficients are estimated by the method of least squares. The method of least squares is a statistical method for estimating the parameters of a linear regression function. It is based on the principle of minimizing the sum of the squares of the residuals. The least squares method is described in Table 3.1.

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