

ABSTRACT

This study aims to analyze the effects of the product quality of Tabungan Bima and the service quality of Bima Mobile on customer loyalty at Bank Jateng Cabang Utama, with customer satisfaction as an intervening variable. The study is motivated by the increasing number of Tabungan Bima account closures at Bank Jateng Cabang Utama during the period 2021–2025, indicating potential issues related to customer loyalty. This research employs a quantitative approach using a survey method. Primary data were collected through the distribution of questionnaires to Tabungan Bima customers of Bank Jateng Cabang Utama who use the Bima Mobile service. The sampling technique applied was purposive sampling. Data analysis was conducted using Structural Equation Modeling–Partial Least Square (SEM-PLS) to examine both direct and indirect effects among the research variables.

The results indicate that the product quality of Tabungan Bima has a positive and significant effect on customer satisfaction. Similarly, the service quality of Bima Mobile has a positive and significant effect on customer satisfaction. The product quality of Tabungan Bima does not have a significant direct effect on customer loyalty, whereas the service quality of Bima Mobile has a significant direct effect on customer loyalty. Customer satisfaction has a positive and significant effect on customer loyalty. Furthermore, the product quality of Tabungan Bima has a positive and significant effect on customer loyalty through customer satisfaction as an intervening variable, indicating that customer satisfaction acts as a full mediation. Meanwhile, the service quality of Bima Mobile has a positive and significant effect on customer loyalty through customer satisfaction as an intervening variable, indicating that customer satisfaction acts as a partial mediation in the relationship between the service quality of Bima Mobile and customer loyalty.

The findings of this study provide theoretical implications by strengthening the role of customer satisfaction as an intervening variable in building customer loyalty in the banking sector, particularly in the context of savings products and digital services. Practically, the results are expected to serve as a consideration for the management of Bank Jateng in formulating strategies to enhance the product quality of Tabungan Bima and the service quality of Bima Mobile in order to improve customer satisfaction and loyalty.

Keywords: *product quality, service quality, customer satisfaction, customer loyalty, SEM-PLS*