THE EFFECT OF SERVICE QUALITY AND PROMOTION MEDIATED BY CONSUMER SATISFACTION ON CUSTOMER LOYALTY AT CV. ANANDA LINK

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Abstraction

The increasingly tight competition in the service industry demands companies to be able to retain customers by increasing loyalty. Customer loyalty is not only influenced by service quality and promotion, but also by the level of customer satisfaction as a mediating factor. This study aims to analyze the effect of service quality and promotion on customer loyalty with customer satisfaction as a mediating variable at CV. Ananda Link Sukabumi. This study uses a quantitative approach with a causal design. Data were obtained by distributing questionnaires to 175 active customers of CV. Ananda Link selected using the Krejcie and Morgan technique. Data analysis was performed using Structural Equation Modeling (SEM) with the help of AMOS 26.00 software. The results showed that service quality has a positive and significant effect on customer satisfaction (estimate = 0.654; $p < 0.001$) and customer loyalty (estimate = 0.438; $p < 0.001$). Promotion also has a positive and significant effect on customer satisfaction (estimate = 0.231; $p = 0.025$) and customer loyalty (estimate = 0.271; $p = 0.004$). Furthermore, customer satisfaction has been shown to have a positive and significant effect on customer loyalty (estimate = 0.234; $p = 0.012$). These findings indicate that customer satisfaction acts as a partial mediating variable in the relationship between service quality and promotion on customer loyalty

Keywords: Service Quality, Promotion, Customer Satisfaction, Customer Loyalty

INTRODUCTION

Globalization and rapid technological developments have brought significant transformations to the financial sector, including banking services. As a result of the public's need for banking services, both in the form of goods and services, competition continues to increase. Therefore, bank managers are expected to contribute by offering new, smarter and more creative business opportunities, such as attracting new customers and retaining existing ones to prevent them from switching to other banks (Raharjo, 2021). The banking services industry in Indonesia is a vital sector of the economy, serving as a key driver in providing financial access to the public and supporting economic growth. With a variety of products and services, such as savings, loans, and investments, banking is one of the services capable of meeting the increasingly diverse needs of customers. Along with technological developments, many banks are adopting digital services to increase efficiency and accessibility, including mobile banking and internet banking. Fierce competition among domestic and foreign banks is driving innovation and service quality to attract and retain customers (Raharjo, 2021).

Banking services have now spread throughout Indonesia, including Sukabumi. CV. Ananda Link, one of the banking service providers in Sukabumi, provides banking transaction services aimed at providing convenience to the public. CV. Ananda Link continues to improve the reach and quality of its services through various innovations, one of which is the Ananda Link service. Ananda Link is designed to expand banking services, enabling people, especially those in remote areas, to access various banking services without having to visit a bank branch. According to Kotler and Keller (2021:430), the main factor influencing service quality is consumer perception of the service provided, ensuring it aligns with consumer expectations. Improving service quality is a crucial strategy for service providers to create a sense of satisfaction among consumers, which can then build loyalty to the service they use. According toChriswardana, (2018)Promotion is the function of informing, persuading, and influencing consumer decisions. Promotion is an important component of the marketing mix that companies can use to increase product sales and generate profits. Sales promotion is a direct incentive aimed at consumers to make purchases. According toChriswardana, (2018)Consumer satisfaction is a person's perception of the performance of a product or service

relative to customer expectations. Consumer satisfaction contributes to many important outcomes, such as fostering customer loyalty, enhancing a company's reputation, reducing price elasticity, reducing future transaction costs, and increasing employee productivity and efficiency (Irawan 2020).   According to Kotler and Keller (2021:153), customer loyalty is a commitment held firmly by customers to repurchase or support desired services or products in the future despite marketing efforts and situational influences that have the potential to trigger consumers to switch. Meanwhile, according to (Priansa, 2022), customer loyalty is a long-term consumer commitment demonstrated in the form of loyal attitudes and behaviors towards products and companies, by repeatedly and regularly consuming them, so that the products and companies become a vital part of the consumer's consumption process, which will affect the company's existence. Ananda Link's rapid growth over time has led to a major challenge for CV. Ananda Link, which is maintaining and increasing customer loyalty to the services it provides. In this context, service quality and promotions are two key factors that can potentially influence customer loyalty.
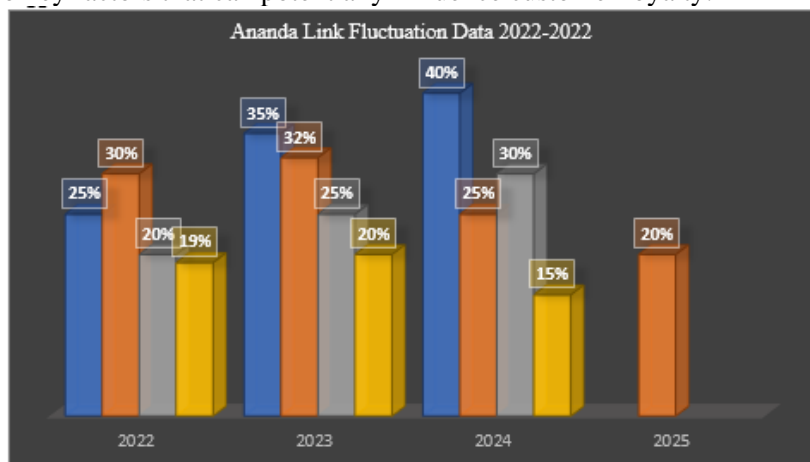

Figure 1. Ananda Link Fluctuation Data 2022-2025
Source: CV. Ananda Link fluctuation data

Based on the Ananda Link fluctuation graph from 2022 to 2025, significant changes are evident from year to year. In 2022, the highest number of participants was recorded at 30 people and the lowest at 19 people, indicating a relatively balanced distribution between categories. Entering 2023, there was a significant increase in several categories, particularly the blue and orange categories, which reached 35 and 32 people, respectively. This indicates positive growth in certain sectors within Ananda Link. However, in 2024, although the blue category peaked at 40 people, several other categories experienced declines, such as the orange category, which dropped to 25 people and the yellow category, which reached its lowest point at 15 people. The year 2025 shows a quite striking trend, with only two categories shown: yellow and orange, each with 20 people. The absence of data for other categories this year indicates a decrease in activity or contribution in certain sectors. Overall, these fluctuations reflect the dynamics of Ananda Link's performance, which experienced an increase in the middle of the period but showed a downward trend at the end of the observation year, so further evaluation of the factors influencing this decline is necessary. This research has been conducted extensively, but the results vary. Some say it has an effect, while others say it doesn't. A more complete explanation is shown in the following table:

Table 1. Research Gap

Variable Relationship	Title	Researchers	Findings	Research Gap
Service Quality (X1) on Customer Loyalty	The Impact of Service Quality on Customer Loyalty	(Zeithaml et al., 2020)	Significant:	There is a contradictory difference between Service Quality and Consumer Satisfaction
	The Impact of Service Quality Mediated by Customer Satisfaction and Customer Trust on Customer Loyalty	(Sukmawati, 2020)	Not Significant:	
Promotion (X2) on Customer Loyalty	The Role of Promotion in Customer Acquisition and Retention	(Kumar et al., 2022)	Significant	There is a contradictory difference between Promotion and Consumer Satisfaction
	Promotional Strategies and Their Effectiveness in	(Carter et al., 2021)	Not significant	

Variable Relationship	Title	Researchers	Findings	Research Gap
	Banking			
Customer satisfaction (Z) Towards Customer Loyalty	Consumer Satisfaction and Loyalty in the Service Industry	Anderson & Sullivan (2021)	Significant	There is a contradictory difference between Customer Satisfaction and Customer Loyalty
	Customer Satisfaction as a Mediator in Service Quality	Chang & Chen (2020)	Not Significant	

Source: Data processed by the author

FORMULATION OF THE PROBLEM
In this problem formulation, the research questions are as follows:
1. How does service quality affect customer satisfaction at Ananda Link Sukabumi?
2. How does promotion influence consumer satisfaction at Ananda Link Sukabumi?
3. How does consumer satisfaction influence customer loyalty at Ananda Link Sukabumi?
4. How does service quality affect customer loyalty at Ananda Link Sukabumi?
5. How Promotion Influences Customer Loyalty at Ananda Link Sukabumi.

LITERATURE REVIEW
The Influence Between Research Variables
The Influence of Service Quality on Consumer Satisfaction
Arsyaf (2019) emphasized that customer satisfaction is influenced not only by product quality but also by the quality of the accompanying service. They argued that companies capable of providing high-quality service are more likely to achieve higher levels of customer satisfaction. This suggests that good service quality can create added value for consumers, which in turn will increase their satisfaction. Customer satisfaction is an important indicator in assessing a company's success in meeting customer needs and expectations. One factor that plays a significant role in shaping customer satisfaction is the quality of service provided (Aripin, 2020). Therefore, the hypothesis to be developed in this study is:

H1: There is an influence of service quality on consumer satisfaction.

The Influence of Promotion on Consumer Satisfaction
Arsyaf (2019) stated that effective promotions can increase consumer perceived value. When consumers perceive they are getting more value from a promoted product, they are more likely to be satisfied. Attractive and relevant promotions can also increase consumer engagement, contributing to increased satisfaction with the product or service. Miftah (2021) stated that consumer satisfaction is determined by comparing the expectations formed by the promotion with the actual performance of the product or service received. If the promotion successfully creates realistic expectations and the product's performance meets or exceeds those expectations, consumer satisfaction will increase. Conversely, if the product's performance does not meet the expectations established through the promotion, consumer satisfaction may decline.

H2: There is an influence of promotion on consumer satisfaction.

The Influence of Consumer Satisfaction on Customer Loyalty
Arsyaf (2019) stated that consumer satisfaction is the result of comparing expectations with the actual performance of a product or service received. When consumers are satisfied, they are more likely to reuse that product or service, indicating a positive relationship between satisfaction and loyalty. This aligns with research conducted by Miftah (2021), which states that satisfaction is one of the main predictors of customer loyalty. When customers are satisfied with their experience, they are more likely to remain loyal to a particular brand or company.

H3: There is an influence of consumer satisfaction on customer loyalty.

The Influence of Service Quality on Customer Loyalty
This suggests that high service quality has the potential to create deeply positive experiences for customers. The customer relationship theory proposed by Silalahi (2023) also provides an additional perspective on the influence of service quality on loyalty. Customer loyalty is a crucial aspect in the business world, as loyal customers tend to make

repeat purchases and recommend products or services to others. One factor that significantly contributes to customer loyalty is the quality of service provided by the company (Aripin, 2020).

H4: There is an Influence of Service Quality on Customer Loyalty.

The Influence of Promotion on Customer Loyalty

Khanifa (2020) explains that effective promotions can build strong relationships between brands and consumers. Well-designed promotions not only provide product information but also create positive experiences that can increase customers' emotional attachment to the brand. When customers feel a stronger connection with a brand, they tend to demonstrate higher loyalty. Yunandar (2021) shows that promotions that build customer trust and satisfaction can contribute to brand loyalty. Transparent and honest promotions can increase customer trust in a brand, which in turn strengthens their loyalty.

H5: There is an Influence of Promotion on Customer Loyalty.

Theoretical Framework

Based on several references from the literature review, the following is the research framework below..
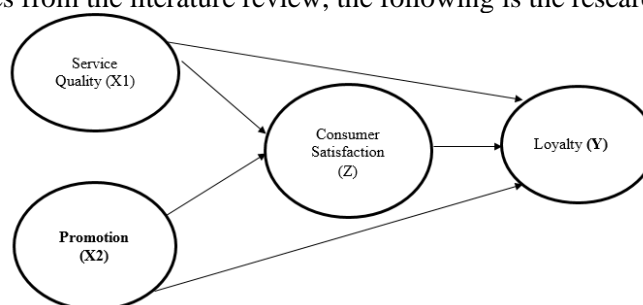

Figure 2. Framework of Thought

RESEARCH METHODOLOGY
Types and Sources of Research Data
Data Types

This study uses a quantitative approach with a causal design, to test pThe influence of service quality and promotion mediated by consumer satisfaction on customer loyalty. This research method uses a quantitative method because the data to be processed is numerical data resulting from the distribution of questionnaires.

Data source
Primary Data

Primary data was obtained directly from respondents through a survey method using a questionnaire distributed to Ananda Link customers via Google Forms. This data reflects perceptions of service, promotions, satisfaction, and loyalty.

Secondary Data

Secondary data is obtained from various sources, such as collecting customer records per month, the number of transactions made and the type of customer transactions.

Population and Sample
Population

The population of this study is customers who use Ananda Link services. Specifically, the population includes customers who have actively used Ananda Link services for one year. This population encompasses various demographics and locations who use various types of services offered by Ananda Link, with a population of 320.

Sample

In this study, the researcher used the Krejcie and Morgan sampling method. The Krejcie and Morgan table indicates that the sample size used was 175 respondents.

Data Analysis Techniques

The analysis was conducted using Structural Equation Modeling (SEM) with the help of AMOS 26.00 software to test the influence of service quality and promotion mediated by consumer satisfaction on customer loyalty in the study at CV Ananda Link.

DATA ANALYSIS RESULTS AND DISCUSSION
Brief Profile of Research Site

This research was conducted at CV. Ananda Link, a company located in Cibeureum Legok Village, RW 005, Sukaraja Village, Sukabumi. CV. Ananda Link was founded between 2023 and 2025 and operates in the banking transaction services sector. The company is affiliated with BRILINK and is committed to providing innovative and easily accessible financial services to the public. Through safe, efficient services supported by the latest technology, CV. Ananda Link serves as a trusted partner in supporting the community's daily financial transaction needs.

Data Analysis Results
Confirmatory Factor Analysis (CFA) Test
Exogenous CFA

In the context of this research, exogenous variables such as service quality and promotion are as follows.
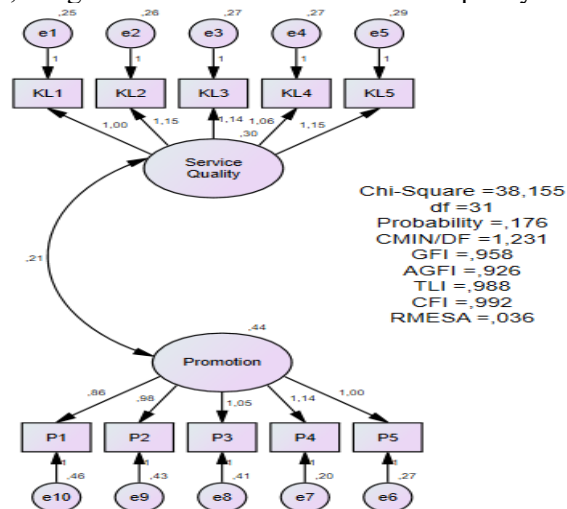

Figure 3. Exogenous Confirmatory Analysis (CFA) Test
Source: Processed by Researchers, 2026

The results of the goodness of fit test can be seen as follows:

Table 2. Goodness of Fit

Goodness of Fit Index	Cut-off Value	Analysis Results	Information
Chi-Square	p > 0.05	38,155	Fit
CMIN/DF	< 2.00	1,231	Fit
Probability	> 0.05	0.176	Fit
GFI (Goodness of Fit Index)	> 0.90	0.958	Fit
AGFI (Adjusted GFI)	> 0.90	0.926	Fit
TLI (Tucker-Lewis Index)	> 0.90	0.988	Fit
CFI (Comparative Fit Index)	> 0.95	0.992	Fit
RMSEA	< 0.08	0.036	Fit

Source: Processed by Researchers, 2026

Table 3. Standardized Regression Weight

			Estimate
KL1	<---	Quality of service	0.738
KL2	<---	Quality of service	0.775
KL3	<---	Quality of service	0.77
KL4	<---	Quality of service	0.746
KL5	<---	Quality of service	0.762
P5	<---	promotion	0.786
P4	<---	promotion	0.861
P3	<---	promotion	0.734
P2	<---	promotion	0.704
P1	<---	promotion	0.741

Source: Processed by Researchers, 2026

It can be seen that the p-value marked *** means that the value is close to zero, significant <0.05 and the factor loading value or estimate is above 0.5 so that all indicators of the exogenous variables can be used to measure the construct.

Endogenous Confirmatory Factor Analysis (CFA) Test

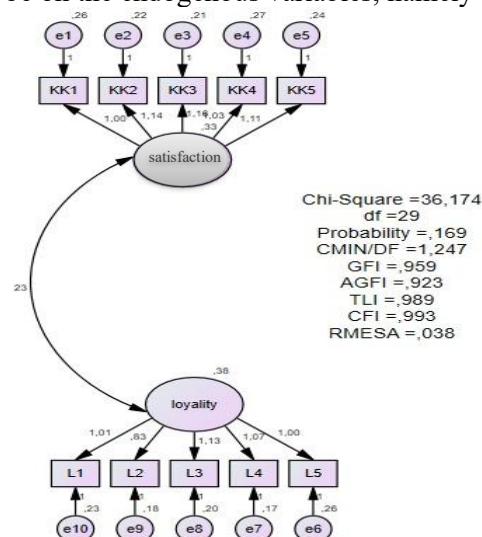The results of this CFA test will be on the endogenous variables, namely satisfaction and loyality below.

Figure 4. Endogenous Confirmatory Analysis (CFA) Test
Source: Processed by Researchers, 2026

Table 4. Goodness of Fit

Goodness of Fit Index	Cut-off Value	Analysis Results	Information
Chi-Square	p > 0.05	36,174	Fit
CMIN/DF	< 2.00	1,247	Fit
Probability	> 0.05	0.169	Fit
GFI (Goodness of Fit Index)	> 0.90	0.959	Fit
AGFI (Adjusted GFI)	> 0.90	0.923	Fit
TLI (Tucker-Lewis Index)	> 0.90	0.989	Fit
CFI (Comparative Fit Index)	> 0.95	0.993	Fit
RMSEA	< 0.08	0.038	Fit

Source: Processed by Researchers, 2026

Table 5 Standardized Regression Weights

			Estimate
KK1	<---	Customer Satisfaction	0.75
KK2	<---	Customer Satisfaction	0.814
KK3	<---	Customer Satisfaction	0.823
KK4	<---	Customer Satisfaction	0.751
KK5	<---	Customer Satisfaction	0.791
L5	<---	Loyalty	0.772
L4	<---	Loyalty	0.846
L3	<---	Loyalty	0.845
L2	<---	Loyalty	0.775
KK1	<---	Customer Satisfaction	0.75

Source: Processed by Researchers, 2026

It can be seen that the factor loading value or estimate is above 0.5 so that all indicators of the endogenous variables can be used to measure the research construct.

Structural Equation Modeling (SEM) Statistical Assumption Test

Assumption testing in Structural Equation Modeling (SEM) is an important step to ensure that the model is valid and can be interpreted well. By fulfilling all these assumptions, SEM analysis can provide more valid and reliable results in decision making (Hair et al., 2018). The following is a full Structural Equation Modeling (SEM) test.
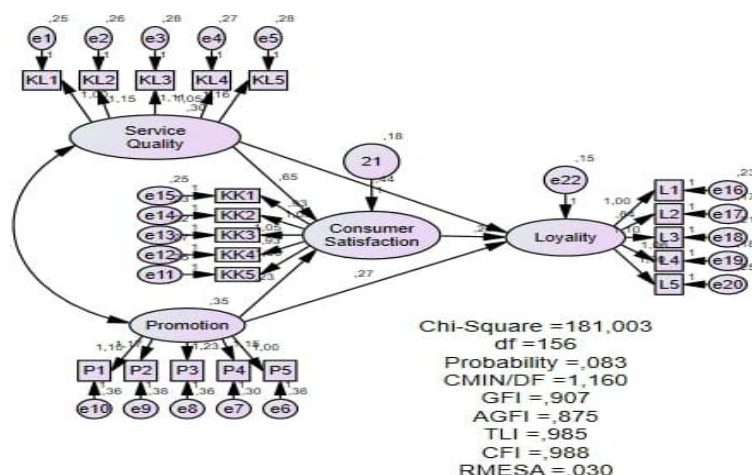

Figure 5. Full Model TestStructural Equation Modeling (SEM)
Source: Processed by Researchers, 2026

Table 6. Goodness of Fit

Goodness of Fit Index	Cut-off Value	Analysis Results	Information
Chi-Square	p > 0.05	181,003	Fit
CMIN/DF	< 2.00	1,160	Fit
Probability	> 0.05	0.083	Fit
GFI (Goodness of Fit Index)	> 0.90	0.907	Fit
AGFI (Adjusted GFI)	> 0.90	0.875	Marginal
TLI (Tucker-Lewis Index)	> 0.90	0.985	Fit
CFI (Comparative Fit Index)	> 0.95	0.988	Fit
RMSEA	< 0.08	0.030	Fit

Source: Processed by Researchers, 2026

Normality Test

The normality test is used to determine whether the data distribution of each variable is normal. Data normality is measured by looking at the critical ratio skewness value of ± 2.58. In the Assessment of Normality table, the critical ratio (skewness) value is seen in both univariate and multivariate analysis in the range of ± 2.58 (Ghozali, 2018), so it can be concluded that the data used is normally distributed.

Table 7. Assessment of normality

Variable	min	max	skew	cr	kurtosis	cr
L5	1	5	-0.145	-0.784	-0.153	-0.414
L4	2	5	-0.024	-0.129	-0.658	-1,777
L3	2	5	-0.32	-1,729	-0.417	-1.125
L2	2	5	0.094	0.51	-0.429	-1.159
L1	2	5	0.103	0.556	-0.849	-2,292
KK1	2	5	-0.07	-0.378	-0.714	-1,928
KK2	2	5	-0.269	-1.455	-0.571	-1,543
KK3	2	5	-0.118	-0.635	-0.761	-2,054
KK4	2	5	0.045	0.244	-0.788	-2.128
KK5	2	5	0.021	0.114	-0.744	-2.009
P1	1	5	-0.311	-1,681	-0.15	-0.404
P2	2	5	-0.359	-1,938	-0.89	-2,404
P3	1	5	-0.295	-1,593	-0.642	-1,732
P4	1	5	-0.304	-1.64	-0.445	-1.201
P5	2	5	-0.14	-0.755	-0.662	-1,788
KL5	2	5	-0.209	-1.129	-0.715	-1,931
KL4	2	5	-0.289	-1,558	-0.397	-1,073
KL3	2	5	-0.16	-0.865	-0.595	-1.606
KL2	2	5	-0.298	-1.611	-0.49	-1,322
KL1	2	5	-0.322	-1,737	-0.131	-0.354
Multivariate					5.83	1,300

Source: Processed by Researchers, 2026

Hypothesis Testing Results (Path Coefficient Estimation)

To determine whether it is significant or not, look at the t-table at alpha 0.05 (5%) = 1.96. Then the t-table is compared with the calculated t-statistic.

Table 8. Regression Weights

			Estimate	SE	CR	P
Customer Satisfaction	<---	Quality of Service	0.654	0.123	5.31	***
Customer Satisfaction	<---	Promotion	0.231	0.103	2,241	0.025
Loyalty	<---	Customer Satisfaction	0.234	0.093	2,507	0.012
Loyalty	<---	Quality of Service	0.438	0.122	3,593	***
Loyalty	<---	Promotion	0.271	0.095	2,858	0.004

Source: Processed by Researchers, 2026

DISCUSSION

The Influence of Service Quality on Consumer Satisfaction

The results of the study indicate that service quality has a positive and significant effect on consumer satisfaction at CV Ananda Link Sukabumi, with a p-value of 0.000 and an estimate of 0.654, which indicates that the better the quality of service provided by the company, the level of consumer satisfaction will also increase. The quality of service in question includes aspects of reliability, responsiveness, assurance, empathy, and physical evidence in the service process to consumers. Consumers tend to feel satisfied if the service they receive is able to meet or even exceed expectations, both in terms of speed of service, employee friendliness, clarity of information, and the company's ability to handle complaints. In addition, according to (Aziz, 2024) Service quality is also a performance that can be offered by someone to others.

The Influence of Promotion on Consumer Satisfaction

The results of the study indicate that promotions have a positive and significant effect on consumer satisfaction at CV Ananda Link, with a p-value of 0.025 and an estimate of 0.231. This means that the more attractive and relevant the promotions carried out by CV. Ananda Link, the higher the level of satisfaction felt by consumers. This finding is in line with the theory of integrated marketing communications (IMC), which states that good promotions not only convey product information but also build consumer expectations and influence positive perceptions (Kumar et al., 2022). Research (Arsyaf (2019) also shows that effective promotional activities in online retail significantly increase customer satisfaction. In the context of Ananda Link, promotional programs such as transaction fee discounts or additional service bonuses are able to attract consumer attention and provide a sense of satisfaction after using the service. This promotion also helps consumers learn more about the service and encourages the perception that they are getting more value than what they pay for.

The Influence of Consumer Satisfaction on Loyalty

The results of the study indicate that customer satisfaction has a positive and significant effect on customer loyalty at CV Ananda Link, with a p-value of 0.012 and an estimate of 0.234. This means that the higher the satisfaction felt by consumers after using CV Ananda Link services, the greater the likelihood of consumers remaining loyal. These results align with Oliver's (2021) disconfirmation theory, which states that loyalty is a consequence of satisfaction obtained when service performance meets or exceeds customer expectations. Research by Anderson & Sullivan (2021) also shows that customer satisfaction has a direct influence on long-term loyalty. Research according to (Aziz, 2023) states that the hope of all companies is to satisfy customers by providing the best products and services, a subject studied in the world of marketing. Customer satisfaction is a psychological reaction to product performance and the results of customer expectations.

The Influence of Service Quality on Loyalty

The results of the study indicate that service quality has a positive and significant effect on customer loyalty at CV Ananda Link, with a p-value of 0.000 and an estimate value of 0.438. This means that the quality of service provided by CV. Ananda Link is able to directly influence customer loyalty. In other words, the higher the quality of service perceived by customers, the more likely they are to remain loyal to the service. In the context of CV. Ananda Link, customers who experience fast, friendly, and easily accessible service will tend to feel valued and trust the service provider. This trust then drives long-term commitment in the form of loyalty, such as making repeat transactions, not easily switching to other services, and even recommending the service to others.

The Influence of Promotion on Loyalty

The results of the study indicate that price does not have a significant effect on consumer loyalty of CV Ananda Link, as indicated by a p-value of 0.004 and an estimate of 0.271. This means that promotions carried out by CV. Ananda Link are able to build customer loyalty directly. In the context of CV. Ananda Link, customers tend to view promotions as short-term benefits, rather than reasons to remain loyal to the service. This shows that loyalty cannot be built only through promotions, but must be supported by quality services and ongoing emotional satisfaction.

Conclusion

Based on the research results and discussion regarding the influence of service quality and promotion on customer satisfaction and its impact on customer loyalty at CV. Ananda Link Sukabumi, the following conclusions can be drawn:

1. The research results show that service quality has a positive and significant impact on customer satisfaction. This means that the better the service quality provided by CV. Ananda Link, the higher the level of customer satisfaction. Dimensions such as reliability, rapid response, and staff friendliness have been shown to enhance positive customer experiences.
2. Promotions also have a positive and significant impact on customer satisfaction. This suggests that company promotional strategies, such as discounts or loyalty programs, can create greater value in the eyes of consumers and provide both emotional and functional satisfaction.
3. This study also shows that customer satisfaction has a positive and significant impact on customer loyalty. Satisfied customers are more likely to make repeat purchases, are less likely to switch to competitors, and even recommend CV. Ananda Link's services to others.
4. Statistical analysis also shows that service quality has a positive and significant impact on customer loyalty. This

means that service quality not only creates satisfaction but can also directly strengthen loyalty if consumers
perceive consistent value in the service provided.

5. This study also shows that promotions significantly influence customer loyalty. This suggests that long-term
    promotions are sufficient to create long-term engagement if accompanied by deep satisfaction or service quality.

Future Research Suggestions

Based on the research results and limitations that still exist in this research, the researcher provides several
suggestions for further research.

1. Further research is recommended to add other variables such as brand image, consumer trust, or perceived value
    to enrich the research results.
2. Research can be conducted on different objects and business sectors so that research results can be compared
    and generalized more widely.
3. Further research is expected to use longer methods and observation periods to observe changes in consumer
    behavior dynamically.

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