The Influences of Service Quality, Brand Image and Interest Rates Analysis on Credit Customer Loyalty of the State Civil Apparatus of PT. Bank SulutGo Amurang Branch, South Minahasa Regency

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Annotation: Banks use various methods to retain the customers they have and even reach new customers. So competition in various aspects cannot be avoided, both from within banking itself and from outside banking, to maintain existing companies or existing banks that still have advantages compared to other banks. The purpose of this research is to analyze the influence of service quality, brand image, interest rates on credit customer loyalty for state civil servants at PT. Bank SulutGO Amurang Branch.This research methodusing the ordinary least square calculation method using three independent variables and one dependent variable where customer loyalty is the dependent variable and three independent variables are used, namely service quality, brand image and interest rates. By using primary data collection methods or by using questionnaires obtained directly from customers of the Amurang branch of Bank Sulutgo. Based on the calculations carried out, the r square result was 0.737, while the calculated t for each independent variable was also above the t table with a significance value of less than 0.05. This could mean that service quality, brand image and interest rates had a positive influence and significant impact on customer loyalty, both individually and collectively

Keywords: Customer Loyalty, Service Quality, Brand Image, Interest Rates

INTRODUCTION

Background

Banking is a very important economic sector in modern life. It is an industry that manages finances, provides financial services, and facilitates the flow of money in society. The Main Function of Banking is Storing and securing Funds. Banks provide savings accounts, checking accounts, and other savings products to help people maintain and manage their finances. Banks also provide loans to individuals, companies, and governments. This could be a personal loan, mortgage, or business loan. Banks make a profit from the interest paid by borrowers. Banks facilitate financial transactions such as fund transfers, bill payments, checks, and credit cards. Apart from that, banks also play a very big role in the economy, including Financial Intermediation, where banks act as intermediaries between borrowers and depositors. They collect funds from depositors and lend them to those in need. In this way, banks help channel funds to sectors that need financing.

With the growing development of the banking world today, both banking based on state-owned enterprises, private companies and regional banks, competition has become increasingly competitive in fighting for customers and selling the banking products they have. Each bank has their own strategy in an effort to increase and maintain their customers so they don't move to competitors using their own marketing strategies.

In gaining customer loyalty, banks must pay attention to and prioritize customers in all activities and programs carried out so that customers are the ones who always come first in the hope that they will feel satisfied, comfortable and ultimately become loyal to banking. Customer loyalty is one of the main goals of banking so that they remain faithful in using all the facilities and products owned by the bank. Banking performance in retaining its customers will be considered successful if the number of customers it has does not decrease in number and even the number of accounts increases. Banks need to know how many customers there are and how many registered accounts so that they can be maintained properly and can even continue to be increased proportionally.

Based on the background explanation above, the author is interested in researching;Analysis of the Influence of Service Quality, Brand Image and Interest Rates on Credit Customer Loyalty of State Civil Apparatus PT. Bank SulutGo Amurang Branch, South Minahasa Regency.

The aim of this research is :
1. Analyzing the Influence of Service Quality, Brand Image and Interest Rates on Customer Loyalty for State Civil Service Credit Products at Bank Sulutgo, Amurang Branch.
2. Analyzing the Effect of Service Quality on Consumer Loyalty at Bank of North Sulawesi.
3. Analyzing the Influence of Brand Image on Consumer Loyalty in Banks of North Sulawesi.
4. Analyzing the Effect of Interest Rates on Consumer Loyalty in North Sulawesi Banks.

LITERATURE REVIEWS

Marketing Management

According to Tjiptono (2015), marketing management is a comprehensive business strategy designed to estimate demand, set product prices, and distribute them to customers to meet organizational goals. According to Assauri (2018), marketing management is the process of building, securing and implementing a project carried out by a particular business in order to generate profits.According to Kotler and Keller (2016), marketing management aims to make consumers more attractive, stronger and more numerous by providing them with high-quality goods.

Customer Loyalty

Loyalty is defined as continuous repeat purchases of the same brand or in other words, it is the action of someone who buys a brand and pays attention only to a particular brand (Sondakh, 2014). Griffin (2005) believes that a customer is said to be loyal if the customer shows regular purchasing behavior or there is a condition that requires the customer to purchase at least twice within a certain time interval. The factor that determines loyalty to a particular product or service is repeat purchases. Customer loyalty is consumer loyalty which is presented in consistent purchases of products or

services over time and there is a good attitude to recommend other people to buy the product (Harahap, Soegoto and Rutinsulu, 2014).

Service quality

It is mandatory for companies to provide the best service quality so that they can survive and remain trusted by customers. Creating customer satisfaction can provide benefits, including harmonious relationships between customers and customers, customers will make repeat purchases to create customer loyalty, and form a recommendation from word of mouth that benefits the company. According to Arianto (2018) Service Quality can be defined as focusing on meeting needs and requirements, as well as on timeliness to meet customer expectations. Service Quality applies to all types of services provided by the company while the client is at the company. According to Kotler and Keller (2016) "quality is the completeness of the features of a product or service that has the ability to provide satisfaction to a need". According to Kasmir (2017) Service Quality is defined as the actions or actions of a person or organization aimed at providing satisfaction to customers or employees. Meanwhile, according to Aria and Atik (2018) service quality is an important component that must be considered in providing excellent service quality.

Brand Image

According to (Supranto, 2011) "Brand image is what customers think or feel when they hear or see the name of a brand or in essence what consumers have learned about the brand." According to (Rahman, 2010) brands can strengthen self-image and other people's perceptions of the user/owner. Understanding Brand Image according to (Kotler and Keller, 2016):
1. The assumptions about the brand that consumers reflect are held in consumer memory.
2. The way people think about a brand is abstract in their thinking, even when they think about it, they are not directly dealing with the product. Building a positive brand image can be achieved with a strong marketing program for the product, which is unique and has highlighted advantages, which differentiate it. with other products. A good combination of supporting elements (as explained previously) can create a strong brand image for consumers.

Interest rate

Interest rates are the price of using investment funds (loanable funds). The interest rate is an indicator in determining whether someone will invest or save (Boediono, 1994). If in an economy there are members of society who receive income in excess of what they need for their consumption needs, then the excess income will be allocated or used for saving. The offer of loanable funds is formed or obtained from the total amount of people's savings in a certain period. On the other hand, during the same period, community members needed funds for operations or expansion of their business(Rohman,2021)

Previous Research

Review of Previous Research Research related to the title of this research report has been carried out by other researchers before. The following is research that has been carried out previously which is the reference for this research:
1. Prahastuti(2011),Analysis of the influence of service quality and product quality on consumer satisfaction to increase Indosat consumer loyalty.The results of the analysis show that service quality and product quality have a positive and significant influence on consumer satisfaction, and consumer satisfaction also has a positive influence and both studies have similarities in the loyalty variables studied.
2. Haryono and Octavia(2014),Analysis of the influence of brand image and service quality on consumer satisfaction and its impact on consumer loyalty.The results obtained using the total path analysis method influence the Brand Image variable on Consumer Satisfaction by 21.25% and Service Quality on Consumer Satisfaction by 61%. The overall influence of the Brand Image variable on Consumer Loyalty is 30%, Service Quality on Consumer Loyalty is 54%, and

Consumer Satisfaction on Consumer Loyalty is 0.25%. Here it is clear that there are variables that influence significantly and there are also variables that are not significant. Both studies use the same variables, both independent variables and dependent variables.

3. The interest rate contains various purposes, or in other words, the interest rate contains elements that are glued together. According to Hasibuan (2011), interest rate indicators are: Economic Conditions; Government Monetary Policy; Inflation Rate; Cost Of Money; Level of Interbank Competition; International Monetary Turmoil; National and International Capital Market Situation.

4. Kumalaningrum, at al (2016) Analysis of the influence of service quality on consumer loyalty with consumer satisfaction as a moderating variable (study of CS consumers of Surakarta brewed coffee)Based on the research and data analysis that has been carried out by researchers, the following conclusions can be drawn: There is a significant influence of service quality on customer loyalty at CS Kopi Tubruk Surakarta, this is indicated by a p value of 0.023 < 0.05. There are similarities in the research methods used and the research objectives to determine consumer loyalty.

Research Model and Hypothesis

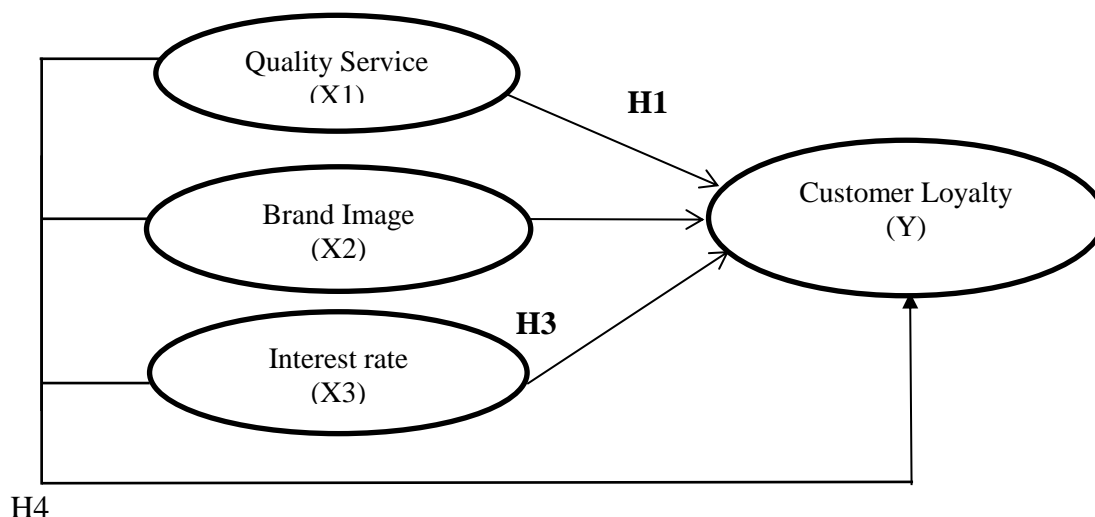Based on the background of the problem and theoretical review, the model in this research is as follows:

H4

Figure 1. Research Model
Source: Literature Reviews, 2023

Hypothesis

H1   : It is suspected that there is an influence between service quality, brand image and interest rates and customer loyalty for State Civil Service credit products

H2   : It is suspected that there is an influence between service quality and customer loyalty for State Civil Service credit products

H3   : It is suspected that there is an influence between brand image and customer loyalty for State Civil Service credit products

H4   : It is suspected that there is an influence between interest rates and customer loyalty for State Civil Service credit products.

RESEARCH METHODS

Data Types and Sources

Data is divided into primary data and secondary data. Primary data was obtained directly from original sources through interviews without intermediaries. Secondary data is data that has been collected by data collection institutions and published to the data user community. The data used in this research is primary data, namely a questionnaire distributed at the Amurang branch of Bank

SulutGo.

Method of collecting data
Data collection method is one of the methods or methods used by researchers to obtain correct and accountable information. The methods used in this research include: Primary data collection method, data was collected using the questionnaire method. This is done by collecting, recording and calculating data related to research.

Questionnaire Method
A questionnaire is a research instrument in the form of a list of questions to obtain information from a number of respondents (sources from which data was taken through a questionnaire). A questionnaire or questionnaire can be called a written interview, because the contents of the questionnaire are a series of written questions addressed to the respondent and filled in by the respondent himself.

In preparing this questionnaire, the researcher used the Likert scale method. The Likert scale is a psychological response scale mainly used in questionnaires to obtain respondents' preferences for a statement or series of reports. After the researcher completes the operational definition of the variable, the next step is to compile the items. A scale is important for measuring degrees of opinion and quantitative data means analysis is relatively easy to carry out. The Likert scale is a non-comparative and unidimensional scaling technique, meaning it only measures a single trait. Respondents were forced to indicate the level of agreement with a statement using an ordinal scale.

Population and Sample
The research population is the entire State Civil Apparatus at the Regional Financial Agency and Regional Assets of South Minahasa Regency (BKAD) where 54 State Civil Apparatus have all enjoyed State Civil Apparatus credit facilities at the SulutGO bank.

There were 54 respondents to this research, 54 questionnaires were distributed to the BKAD State Civil Apparatus, and 50 questionnaires were returned, of which 4 were damaged and were not included in the research.

RESEARCH RESULTAND DISCUSSION
Validity and Reliability Test
Table 1. Validity and Reliability Test

variable	indicator	Table r value	Calculated r value	Significance value Sig 2 tailed	
Service quality	1. Reliability	0.2787	0.388	0.005	valid
	2. Tangibles	0.2787	0.412	0.003	valid
	3. Responsiveness	0.2787	0.446	0.001	valid
	4. Guarantee	0.2787	0.570	0,000	valid
	5. Empathy	0.2787	0.611	0,000	valid
Brand image	1. Corporate image	0.2787	0.775	0,000	valid
	2. User Image	0.2787	0.514	0,000	valid
	3. Product Image	0.2787	0.447	0,000	valid
	4. Modern impression	0.2787	0.632	0,000	valid
Interest rate	1. Economic Conditions	0.2787	0.287	0.043	valid
	2. Government Monetary Policy	0.2787	0.675	0.033	valid
	3.Inflation Rate	0.2787	0.028	0.022	valid
	4. Cost of money	0.2787	0.239	0.037	valid
	5. Level of Interbank Competition	0.2787	0.572	0,000	valid
	6. International Monetary Turmoil	0.2787	0.742	0.047	valid

	7. National and International Capital Market Situation	0.2787	0.494	0.041	valid
Customer Loyalty	1. Repeat purchase	0.2787	0.323	0.022	valid
	2. Habit of using the product	0.2787	0.288	0.042	valid
	3. Always like the brand or product	0.2787	0.491	0,000	valid
	4.Keep choosing the product	0.2787	0.678	0,000	valid
	5. Believe that the brand is the best	0.2787	0.613	0,000	valid
	6. Recommend brands	0.2787	0.692	0,000	valid

Source: Data Processing, 2023

In the summary table above, it can be concluded that all indicators of the four variables that were asked about all research respondents had valid or valid results. Therefore, all of these indicators can be continued.

Table 2. Reliability Test

Variable	Cronbach's Alpha	Information
Service Quality (X1)	0.621	Reliable
Brand image (X2)	0.716	Reliable
Interest rate (X3)	0.683	Reliable
Customer Loyalty (Y)	0.662	Reliable

Source: Same as table 1

Hypothesis Test Results (f test and t test)

Table 3. Simultaneous F Test

ANOVAa

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1,392	3	,464	42,932	,000b
	Residual	,497	46	.011		
	Total	1,889	49			

a. Dependent Variable: customer loyalty

b. Predictors: (Constant), interest rates, service quality, brand image

Source: Same as table 1

It can be seen in table 3 above that the significance point f of 0.000 is below 0.05 or 5%. These results state that service quality, brand image and interest rates simultaneously have a positive effect on customer loyalty.

Partial test.

Apart from simultaneous hypothesis testing, it is also necessary to look at partial testing, or the separate influence of each independent variable on the dependent variable. The condition for accepting the partial hypothesis is to look at the significance of the T-count for each variable in the SPSS test coefficient table. The t-count significance value must be at or less than 0.05 (5% error rate).

Table 4. T Test Results

Coefficientsa

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,007	,370		,020	,984
	Service quality	,296	,099	.304	2,975	,005
	Brand Image	,162	,115	,176	1,403	,007

		,542	.134	,485		4,048	,000
	Interest rate						

Source: Same as table 1

From table 4 above, the partial t hypothesis test can be explained as follows:

1. The significance value of the t-calculated service quality variable (X1) is 0.005, which is below 0.05. These results accept the hypothesis H2 or service quality has a positive and significant effect on consumer loyalty
2. The t-calculated significance value of the brand image variable (X2) is 0.007, which is below 0.05. These results accept the hypothesis H3 or brand image has a positive and significant effect on consumer loyalty.
3. The significance value of the t-calculated interest rate variable (X3) of 0.000 is below 0.05. These results accept the hypothesis H4 or interest rates have a positive and significant effect on consumer loyalty.

Multiple Regression Test Results
Table 5. t test results

Coefficientsa

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,007	,370		,020	,984
	Service quality	,296	,099	.304	2,975	,005
	Brand Image	,162	,115	,176	1,403	,007
	Interest rate	,542	.134	,485	4,048	,000

Source: Same as table 1

Based on the results of the SPSS regression test above, a regression equation can be derived as follows:

$$Y = 0.007 + 0.296 X1 + 0.162 X2 + 0.542 x3$$

The results of this regression equation explain that:

1. The service quality variable has a beta coefficient value of 0.296, meaning that service quality has the effect of increasing customer loyalty
2. The brand image variable has a beta coefficient value of 0.162, meaning that brand image has the effect of increasing customer loyalty
3. The interest rate variable has a beta coefficient value of 0.542, meaning that interest rates have the effect of increasing customer loyalty.

The results of this regression test are of course used to support the results of the hypothesis test in the previous section. So, if combined with the results of the multiple regression test, the research results can be explained as follows:

1. Service quality influences customer loyalty and service quality can increase customer loyalty. This means that the better the quality of service provided will also have an effect on increasing customer loyalty.
2. Brand image influences customer loyalty and brand image can increase customer loyalty. This means that the better the brand image a company has, the more influence it will have on increasing customer loyalty.
3. Interest rates influence customer loyalty and interest rates can increase customer loyalty. This means that the more competitive the interest rates given will also have an effect on increasing customer loyalty.

Multiple Correlation Test Results
The results of the multiple correlation test were carried out to see how much the independent

variables, namely service quality (X1), brand image (X2) and interest rates (X3), have a relationship with customer loyalty, provided that the correlation is:

≤ 0.20 is declared negligible

0.21 -0.40 is expressed as a weak relationship

0.41 -0.70 is stated as a moderate relationship

0.71 – 1.00 can be stated as a very close relationship

The results of the multiple correlation test can be seen at the R value in table 6 below.

Table 6. R-Square

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.858 a	,737	,720	.10397

a. Predictors: (Constant), interest rates, service quality, brand image

b. Dependent Variable: customer loyalty

Source: Same as table 1

It can be seen that the R value is 0.858, meaning there is a very close relationship between the independent variables, namely service quality, brand image and interest rates, and customer loyalty, so the relationship between the independent variable and the dependent variable is very appropriate.

Hasil Determination Coefficient Test (R²)
Table 7.Coefficient of Determination (R²)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.858 a	,737	,720	.10397

a. Predictors: (Constant), interest rates, service quality, brand image

b. Dependent Variable: customer loyalty

Source: Same as table 1

The R Square value of 0.737, this result explains that the contribution of service quality variables, brand image and interest rates to customer loyalty is 73.7%. This shows that this contribution is very large, but there are 26.3 influences or contributions that are influenced by other variables that are not in the research.

Discussion
The Influence of Service Quality on Credit Customer Loyalty of State Civil Apparatus PT. Bank SulutGo Amurang Branch

The significance value of the t-calculated service quality variable (X1) of 0.005 is below 0.05. This result accepts the hypothesis H2 or that service quality has a positive and significant effect on customer loyalty.

The results of this research are in line with research conducted by Lina Prhastuti (2011) that service quality has a positive and significant effect on customer loyalty. Good service quality provides a positive experience to customers. Friendly, efficient and responsive service can increase customer satisfaction, according to calculations carried out where service quality has a positive and significant impact on customer loyalty. Customers tend to be loyal to banks that are considered reliable. Trustworthiness in handling transactions and information security is very important. The bank's ability to resolve customer problems quickly and effectively can increase customer satisfaction and loyalty.

The Influence of Brand Image on Credit Customer Loyalty of State Civil Apparatus PT. Bank SulutGo Amurang Branch

The t-calculated significance value of the brand image variable (X2) is 0.007, which is below 0.05. These results accept the hypothesis H3 or brand image has a positive and significant effect on customer loyalty.

The results of this research are in line with research conducted by Novan Haryono, Roony Octavia 2014 that brand image has a positive and significant effect on customer loyalty.

The Influence of Interest Rates on Credit Customer Loyalty of State Civil Apparatus PT. Bank SulutGo Amurang Branch

The significance value of the t-calculated interest rate variable (X3) of 0.000 is below 0.05. These results accept the hypothesis H4 or interest rates have a positive and significant effect on customer loyalty. Competitive interest rates can influence customers' decisions to choose and remain loyal to a particular bank. So there needs to be a consistent and transparent policy regarding interest rates to create customer trust. where the bank's ability to respond to changes in market interest rates can influence customer perceptions of the value of the services provided.

Often, service quality, brand image, and interest rates are interrelated. Increasing one factor can strengthen the positive influence of other factors. To understand the influence of each factor, banks need to regularly measure and analyze customer satisfaction and the factors that influence loyalty. By understanding and properly managing service quality, brand image and interest rates, banks can build long-term relationships with customers and increase loyalty levels in a competitive market. where based on the research conducted, it was found that service quality, brand image and interest rates had a positive and significant influence on customer loyalty at the Amurang branch of SulutGo Bank.

The Influence of Service Quality, Brand Image and Interest Rates on credit customer loyalty at State Civil Service PT. Bank SulutGo Amurang Branch.

The results of calculations carried out on the influence of service quality, brand image and interest rates on credit customer loyalty at State Civil Service PT. Bank Sulutgo Amurang Branch has a very positive and significant influence on Loyalty. The correlation between Service Quality (X1), Brand Image (X2) and interest rate (X3) on Customer Loyalty (Y) can be seen through the correlation coefficient. The correlation coefficient or R is 0.858, this shows that the relationship between Brand Image (X2) and interest rate (X3) is 85.8%. And the coefficient of determination value is found at an adjusted R square value of 0.737, this means that the ability of the independent variable to explain the dependent variable is 73.7%, the remaining 26.3% is explained by other variables not discussed in this research.

CLOSING
Conclusion

Based on the results of research conducted on customer loyalty which is influenced by service quality, brand image and interest rates on Bank SulutGo State Civil Service credit products, Amurang branch,

1. **Service quality has a positive and significant effect on customer loyalty.**
   The results of the T test show that the Service Quality variable (X1) has a significant value of 0.005 which is smaller than 0.05. This shows that the Service Quality variable has a positive and significant influence on Customer Loyalty. Thus H1 is accepted.
2. **Brand image has a positive and significant effect on customer loyalty**.
   The T test results show that the Brand Image variable (X2), has a significant value of 0.007 which is smaller than 0.05. This shows that the Brand Image variable has a positive and significant influence on Customer Loyalty. Thus H2 is accepted.
3. **Interest rates have a positive and significant effect on customer loyalty**.
   The T test results show that the Interest Rate variable (X3), has a significant value of 0.000 which is smaller than 0.05. This shows that the Interest Rate variable has a positive and significant influence on Customer Loyalty. Thus H3 is accepted.

4. **Service quality, brand image and interest rates have a positive and significant effect on customer loyalty.**
   The results of the F statistical test show that the variables Service Quality (X1), Brand Image (X2), and Interest Rates (X3) simultaneously influence Customer Loyalty (Y) Credit of State Civil Apparatus at PT. Bank SulutGO Amurang Branch, so H4 is accepted.

Suggestion
   Based on the research results, the author tries to provide suggestions:
1. Bank Sulutgo Amurang branch must pay more attention to the quality of service provided to customers both directly and indirectly so that customers' tendency to use or use other bank products will be smaller.
2. Continue to develop the brand image that has begun to form and gain trust from the public
3. Review and provide interest rates that are as competitive as possible.

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