EXAMINES THE IMPACT OF PRODUCT AND SERVICE QUALITY ON CUSTOMER SATISFACTION AT PT. BMTP WITH PERSONAL BRANDING

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Abstract:

Background: Factors such as the bank's reputation, visualization of logo and visual identity, communication with consumers, and the unity between the brand's commitment and the customer's real-life encounter. Personal branding refers to the perception and reputation of the bank's employees or representatives as individuals. However, there has been no concrete research on the effect of all three of these factors affects customer satisfaction.

Purpose: The objective of this study is to fill the void in current research. Knowledge gap and a better understanding of the correlation between the quality of a product as well as the quality of service, and the establishment of a personal brand with customer satisfaction.

Design/methodology/approach: This study utilized quantitative research methods to perform statistical tests, namely multiple linear regression analysis, employing the Structural Equation Modeling (SEM) approach with the SmartPLS tool. This research was conducted at PT. BMTP, data collected from November to December 2023. The research sample was 120 customer respondents, Data was collected by administering a questionnaire with structure to the respondents based on the scale known as the Likert.

Findings/Result: The results of the conducted study research and hypothesis tests indicated a positive and significant direct impact on variable product quality on variable personal branding, variable quality of service on variable personal branding, and variable personal branding on customer satisfaction. Indirectly, the variable product quality positively and significantly impacts customer satisfaction through intervening variable personnel branding. The variable quality of service positively and significantly impacts customer satisfaction through the intervening variable of personal branding.

Conclusion: The study's findings also indicate that personal branding plays a mediating role in the relationship between product and service quality and customer satisfaction.

Originality/value (State of the art): Personal branding can improve customers' perceptions of the company's product and service quality, leading to increased customer satisfaction.

Keywords: business competition, banking business, customer access, customer retention, positive brands, purchasing services

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INTRODUCTION

Public service is one of the characteristics of a company that is directly related to its services. It is a company engaged in banking, better known as a bank. A bank is a company that offers financial services to all levels of society, functioning as an intermediary between people who need funds and people who have excess funds (Abror et al. 2020). The main factor of the banking business is public trust, so bank management must try to maintain public trust to gain sympathy from prospective customers. In an increasingly fierce business competition era, customer satisfaction is critical to the company's success. PT. BMTP, one of Indonesia's leading banks, must also focus on increasing customer satisfaction and maintaining its position in the market. In this context, product quality, service quality, and personal branding can significantly influence customers' satisfaction levels. Product quality affects customer satisfaction (Blasco-Arcas et al. 2022).

Product quality is defined as a form that encompasses a multifaceted satisfaction value. Customers buy services to meet their needs and will give value in proportion to the service's ability to do so. The value provided by customers is related to the benefits or benefits they receive (Muyazzin & Izzatul, 2021). Product quality is achieved by identifying and enhancing the value of products or services to align with customer expectations. With this understanding, banks can identify areas for improvement in product quality to improve overall customer satisfaction. Service quality is a very decisive factor in business success. With the advancement of service technology in the banking world, there has also been a rapid increase in product and service innovation. For this reason, every bank always pay attention to customer needs and desires, and try to meet what they expect better and more satisfyingly than competitors (Nguyen et al. 2021).

According to Prasetyo et al. (2023),various strategies can be used to win competition between banks in their marketing mix. The perceived service quality determines the accuracy of a bank's service strategy. Success can be measured through (1) The customer's service performance feels like the quality of service. This refers to the benefits customers obtain when purchasing services the bank provides (2) Service expected by customers. This means that what customers feel is under the wants and needs of the services they

buy. Multiple factors influence the quality of services offered. According to several marketing experts (Kotler & Keller, 2016), five elements determine service quality: tangible, empathetic awareness, trustworthiness, adaptability, and certainty. Based on the results of his research, two variables offer substantiating evidence for the additional theory, indicating that the tangible indicators of service quality dimensions, namely concern, responsiveness, dependability, and guarantees, significantly impact consumer satisfaction at the PT. Pegadaian Watansoppeng. Specific parameters of worry and dependability indicate this impact, while the variables of physical evidence, responsiveness, and assurance do not meet the expectations regarding acceptability or truthfulness (Bungatang & Reynel, 2021).

PT. BMPT, as one of the leading banks in Indonesia, must also focus on efforts to enhance its service quality and improve customer relations. In Palopo City, challenges arose in terms of improving service quality to cope with the high expectations of their customers as well as competition. Other financial institutions emphasize the significance of prioritizing improve service quality to increase consumer satisfaction. In the context of intense competition, banks must be able to face high expectations from customers and ensure that the services provided meet or even exceed the established standards. In actual practice, PT. BMTP can take a variety of actions to improve the quality of its services. This includes conducting regular assessments of service quality, training bank staff to improve their interpersonal communication skills, and using modern technology to facilitate customer access and transactions. Positive brands can influence the degree of profitability in banking services. Self-branding involves strategically shaping how others perceive various aspects of an individual, such as their personality, abilities, and values, to create a positive societal perception. Ultimately, it can be a valuable marketing instrument (Uldedaj & Gjeloshi, 2024).

A personal brand is an impression that four relates to skills, behavior, and achievements built by a person, intentionally or unintentionally, to display his self-image (Indrasari, 2019). A personal brand can be an identity others use to remember someone (Donthu et al. 2021). Customer satisfaction occurs when the customer's perception of the product design or service performance aligns with customer expectations. Expectations. Understanding customer needs and

preferences and providing added value that exceeds expectations is essential to create high satisfaction (Philip, 2011). Based to Sudrartono et al. (2022), customer satisfaction is closely related to loyalty, and he stated that companies should focus on increasing customer retention rates rather than just increasing sales volume. Satisfied customers tend to become fans of the brand and will remain loyal despite determined competition in the market. Understanding customer needs and providing added value, loyalty, and high-quality service are essential to customer satisfaction.

In the case of PT. BMTP prioritizes improving customer satisfaction by implementing a robust branding strategy, delivering responsive and efficient service, and increasing customer retention while providing added value. The quality of its branding will play an essential role in creating a positive perception and a favorable impression in the eyes of its customers. This encompasses factors such as the bank's reputation, the visualization of the logo and visual identity, communication with consumers, and the unity between the brand's commitment and the customer's real-life encounter. Personal branding refers to the perception and reputation of the bank's employees or representatives as individuals. However, there has been no concrete research on the impact of these three variables on customer satisfaction in PT. BMTP customers specifically. The goal of this study is to fill a gap in existing research. Knowledge gap and improved understanding of the relationship between product quality, service quality, and the development of a personal brand in terms of customer satisfaction.

METHODS

Research conducted on PT. This BMTP uses a quantitative approach method. This quantitative research uses numbers for presentation and analysis using statistical tests (Sinaga, 2022). A specific hypothesis guides quantitative study, and one of the research objectives is to test a predetermined hypothesis (Sigit & Wiwit, 2022). Location and address of PT. BMTP Jl. Andi Djemma No.129, Tompotika Village, South Wara District, Palopo City, South Sulawesi. PT. BMTP has been operating for approximately five years in Palopo and explained that the most important thing, for now, is to build partnerships with local

governments throughout Luwu Raya Regency to synergize the programs at PT. BMTP agrees with the local government/city government, which is primarily related to the welfare of retirees, with the motto PT. BMTP: "There is no pension to work." With its duties and functions as a bank that accommodates retirees, especially civil servants and the TNI/Polri, PT. BMTP provides the following service options: As a monthly salary distributor for retirees, especially for retirees, it provides free account book openings and free monthly administration fees. A business capital facility is a capital facility. The type of business we know as credit is intended for retirees with the hope that they can still work and do activities even in retirement.

Data was collected from November to December 2023. The research sample is 120 randomly selected customer respondents. The sample number is based on the opinion (Memon et al. 2020) that for research applying the Structural Equation Modelling Partial Least Square (SEM-PLS) technique, 100 to 150 respondent data is needed to calculate the error of the results due to the number of samples is small or too large. The data was collected by giving a structured questionnaire to the respondents using the Likert scale. The variations of the answers used were churned out starting from 1 to 5 with the following criteria: (1) strongly disagree, (2) disagree, (3) neutral, (4) agree, (5) strongly agree. Data analysis using SEM with the SmartPLS application, SmartPLS is a multivariate analysis method that describes simultaneous linear relationships between observation variables (Khaddapi et al. 2022).

The study employed both free variables and bound variables as its variables. Table 1 provides additional information, specifically the practical interpretation of variables. In this study, the researcher developed a clear and specific definition of the term in question to ensure a shared understanding between the researcher and the individuals involved in the research. The variables that are independently controlled comprise of product quality (X1) and quality of service (X2), while the dependent variables consist of personal branding (Z) The variables that are independent consist of: and customer satisfaction (Y). The research's conceptual framework is designed to provide a detailed flow of the study, allowing for a conceptual understanding of the link between variables, as depicted in Figure 1.

Table 1. Definition of a variable

| Variable	Description of empirical	Indicator	Measurement
Product Quality (X1)	Product quality is a form with a complex satisfaction value	Performance Feature After Sales Service	Likert Scale
Quality of Service (X2)	Service quality refers to a range of specific approaches to generating or delivering services that effectively meet the requirements and wants of community members.	Responsiveness Assurance Tangibles Empathy Reliability	Likert Scale
Personal Branding (Z)	Personal branding is the intentional effort to shape how others perceive different aspects of an individual, including their personality, skills, and values. This contributes to the overall image that the individual presents to the community.	Core Values Clarity of Message Visual Consistency Assertive Behavior Sustainability	Likert Scale
Customer Satisfaction (Y)	Customer satisfaction is an impression of having one's expectations met or exceeded.	Service Products Price Promotion Service Employees	Likert Scale
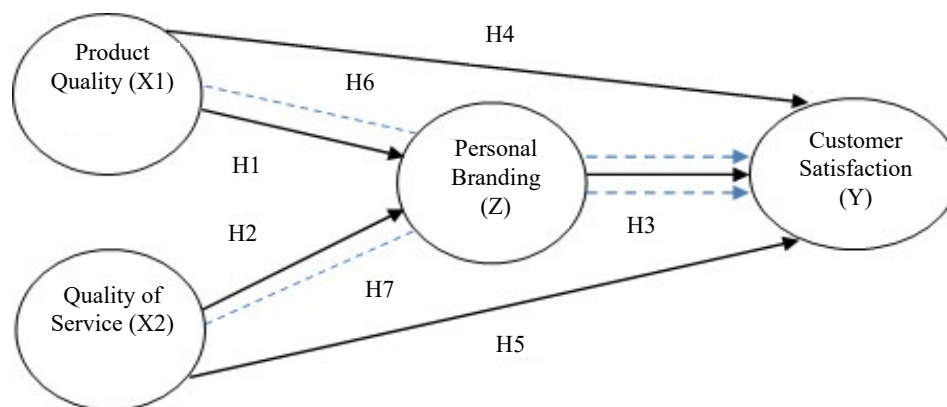
Figure 1. Conceptual framework of the research

Constructed on the framework of concepts in Figure 1, the hypothesis for the present research is as explained below:

H1: product quality has a positive and positive effect on personal branding

H2: quality of service has a positive and positive effect on personal branding

H3: branding personnel have a positive and significant effect on customer satisfaction

H4: product quality has a positive and significant effect on customer satisfaction

H5: quality of service has a positive and positive effect on customer satisfaction

H6: product quality has a positive and significant effect on customer satisfaction through personal branding

H7: quality of service has a positive and significant effect on customer satisfaction through personal branding

RESULTS

Descriptive Analysis

The analysis will describe the respondents' characteristics and the research data description. Then, accompany respondents if there are questions related to the questionnaire so that there are no errors when filling out the questionnaire. Descriptive data provides straightforward information about the respondents' state and the research object. In this study, respondents

were classified based on their gender, age, education, length of employment, and agency status.

According to Table 2, the respondents' characteristics show that the male sex is 71 people (59.1%). In comparison, the female is 49 people or 40.8%, based on the characteristics of the age of at most 51>60 years, as many as 81 people or 67.5%, and the characteristics based on the domicile of Palopo City and Luwu Regency as many as 30 people or 25%, North Luwu Regency as many as 35 people or 29.2% and East Luwu Regency 25 people or 20.8%. From the analysis of the respondents mentioned above' characteristics, they obtained an overview of gender, age, and domicile, as well as how respondents respond to research variables: product quality, service quality, personal branding, and customer satisfaction.

The data that has been collected is then examined to obtain a detailed account of the research variables, as shown in Table 3, respondents' responses to customers on the research variables are pretty good and get a good perception from respondents, with the average mean value of the research variable getting a value > 4. This indicates that respondents feel It is ensured that the variables utilized in this study are correct to measure product quality, service quality, personal branding, and customer satisfaction (Awang et al. 2015).

Validity Test

In this study, to analyze intangible statistics using SEM processing techniques using the SmartPLS application, the method is first to test the value of the Outer Model utilizing the PLS Algorithm on the application value, which is the reference value is the outer loading value if the value is > 7 then the bootstrapping technique is carried out to determine the value of influence between construction variables (Ramayah et al. 2017). A convergent validity test was used to assess the validity of the VB-SEM model. There are two approaches to evaluate the accuracy of the SEM model by employing convergent validity techniques, through the analysis of the Average Variance Extracted (AVE), Cronbach's Alpha, and Composite Reliability values. Based on the validity test, the recommended AVE = > 0.5, according to (Harahap et al. 2024).

Table 2. Description of respondent overview

Category		Frequency	Cumulate %
Gender	Man	71	59.2
	Woman	49	40.8
Age	<40 Years	4	3.3
	41-50 Years	15	12.5
	51-60 Years	81	67.5
	Over 60 years old	20	16.7
Address	Palopo	30	25
	Luwu	30	25
	Luwu Utara	35	29.2
	Luwu Timur	25	20.8

Table 3. The average value of research variable responses

Variable	N	Mean
Product Quality	120	4.436
Quality of Service	120	4.444
Personal Branding	120	4.634
Customer Satisfaction	120	4.594
Average number	120	4.526

The AVE values for this research variable are > 0.5, indicating that they have met the requirements for AVE validity, or all variables are deemed valid and can be utilized to assess the SEM model. The minimum acceptable threshold for Cronbach's Alpha to be considered reliable is > 0.6, whereas the minimum acceptable threshold for Composite Reliability is > 0.7. Therefore, based on Table 4, it is known all variables have a value of Cronbach's Alpha > 0.6 and a value of Composite Reliability > 0.7, as a result the analyzed SEM model can be considered reliable.

Hypothesis testing

Analysis of the variables in this study focuses on their impact on Product Quality (X1), Quality of Service (X2), and Personal Branding (Z) on Customer Satisfaction (Y). Analysis is employed to evaluate research hypotheses as well. The quantity of direct and indirect show in Table 5 depicts the influence of these variables.

The Influence of Product Quality on Personal Branding

Based on the findings of the conducted research and the evaluation of hypotheses, it is known that the statistical T value obtained T statistic = 4,184 > T table = 1,657 with P value = 0.000 < Cut off value = 0.05 means that the variable (X1) has a positive and significant effect on variable (Z). It can be concluded that the better the quality of the product, the better the personal branding done. This result proves that product quality positively and significantly influences personal branding. Product quality is the degree to which the product conforms to customer needs and the product's ability to meet customer expectations reliably and consistently. Good product quality will create customer trust. If the products offered meet expectations, consumers will feel confident to buy other products offered in the future. A built trust will strengthen personal branding.

The results of this investigation align with earlier research (Prasetyo et al. 2023), the research findings indicate that buying decisions are influenced by brand image and perceived value. Developing innovative product quality can improve the company's branding. Like broader research, high product quality positively influences providing quality products to customers. This can build a good reputation, gain customer trust, differentiate from competitors, expand reach through word-of-mouth, and develop long-term customer relationships. There is no text provided, based on the research findings, it can be inferred that customers who are satisfied with the product's quality are more inclined to share their positive experiences with others. Word of mouth is highly efficient in expanding reach and enhancing popularity, hence benefiting personal branding.

Table 4. Composite reliability, Cronbach's alpha values, and AVE

Variable	Cronbach's Alpha	rho-A	Composite Reliability	AVE
Product Quality (X1)	0.837	0.859	0.902	0.755
Quality of Service (X2)	0.855	0.895	0.901	0.696
Personal Branding (Z)	0.955	0.957	0.966	0.849
Customer Satisfaction (Y)	0.938	0.942	0.956	0.843

Table 5. Hypothesis testing

Variable	T Statistics	T Table	P Value	Cut off value
Product Quality (X1) → Personal Branding (Z)	4.184	1.657	0.000	0.05
Quality of Service (X2) → Personal Branding (Z)	2.850	1.657	0.005	0.05
Personal Branding (Z) → Customer Satisfaction (Y)	8.121	1.657	0.000	0.05
Product Quality (X1) → Customer Satisfaction (Y)	3.642	1.657	0.000	0.05
Quality of Service (X2) → Customer Satisfaction (Y)	3.204	1.657	0.001	0.05
Product Quality (X1) → Personal Branding (Z) → Customer Satisfaction (Y)	3.840	1.657	0.000	0.05
Quality of Service (X2) → Personal Branding (Z) → Customer Satisfaction (Y)	2.578	1.657	0.010	0.05

The Effect of Service Quality on Personal Branding

Based on the findings of the research, it is known that obtained T statistic = 2.850 > T table = 1.57 with P value = 0.005 < Cut off value = 0.05 means that variable (X2) has a positive and significant effect on variable (Z). It can be concluded that good service quality can form a positive image of personal branding. This result proves that service quality positively and significantly influences personal branding at PT. BMTP. Service quality is how service providers can meet or exceed customer expectations by providing value-added. Quality of service includes aspects such as reliability, responsiveness, accuracy, empathy, and physical appearance.

Satisfaction expresses a person's feelings of satisfaction or dissatisfaction arising by analyzing the performance comparison results of a product with the expectations believed in (Smith & Clark, 1928). Meanwhile, (Mutammam et al. 2019) define satisfaction as a person's reaction after purchasing a product or emotional state exhibited in anger, dissatisfaction, impartiality, happiness, and comfort. Customer satisfaction is the buyer's cognitive situation related to commensurate (suitability/pleasure) or incommensurability (displeasure). The findings of this study are consistent with (Khedher, 2014) research by emphasizing that good service quality can form a positive image of personal branding. When individuals or brands provide responsive, trustworthy, and value-added service, customers will see personal branding as a source of satisfaction and a reliable solution. Good service quality can strengthen personal branding by shaping customers' positive perceptions of individuals or brands. Responsive service, meeting expectations, and providing a positive customer experience can maintain the positive image of personal branding. The researchers also emphasize that superior service quality can help build a solid personal brand and differentiate yourself from competitors. Good service quality can form a positive image of personal branding, create long-term relationships that strengthen personal branding, and contribute to customer satisfaction and loyalty.

The Effect of Personal Branding on Customer Satisfaction

Based on the results of the conducted research, it is established that the T statistic = 8.121 > T table 1.657

with P value = 0.000 < Cut off Value = 0.05 means that the variable (Z) has a positive and significant impact on variable (Y). This indicates that establishing an effective personal brand can positively affect customer satisfaction. Customer satisfaction might be impacted by crucial factors such as appropriate identification, coherence, trustworthiness, differentiation, and effective communication. Strong personal branding can help customers better identify and recognize a brand or individual. Customers who perceive personal branding tend to feel more connected and satisfied with the brand or individual. Consistent personal branding can help create clear and consistent expectations for customers. Customers who know what to expect from a brand or individual based on consistent personal branding tend to feel more satisfied because they can rely on and trust that brand or individual. Unique and distinguishing personal branding can help a brand or individual differentiate themselves from competitors. Customers who see personal branding as something unique and exciting tend to feel more satisfied because they have a different and memorable experience.

The findings of this study align with prior studies conducted by (Khaddapi et al. 2022). The research topic investigates the correlation Within customer satisfaction and loyalties and the effect it has on repurchase interest. From the research results and some previous research, it can be concluded that effective personal branding can help improve customer communication. When brands or individuals have a clear and compelling personal brand, they can more easily communicate with customers and meet their needsand expectations, enhancing customer contentment.

The Effect of Product Quality on Customer Satisfaction

The research findings indicate the T statistic = 3.642 > T table 1.657 with P value = 0.000 < Cut off Value = 0.05. means that the variable (X1) has a positive and significant effect on variable (Y). These results show that a high-quality product can build customer trust. Customers who feel the product is reliable and provides consistent value will feel more satisfied with their buying experience. This result proves that product quality has a positive and significant impact on customer satisfaction at PT. BMTP. Consistent and good product quality can build a positive brand reputation. Customers tend to feel more satisfied with brands that have a good reputation in terms of product quality. Superior product

quality can also affect customer emotional satisfaction. Well-designed products, attractive aesthetics, and a positive experience can increase customer emotional satisfaction.

The study aligns with the opinion (Fatihudin & Firmansyah, 2019) in Service Quality: Theory and Application. This opinion shows high customer satisfaction, influenced by high product quality, is associated with better stock performance. Companies with higher levels of customer satisfaction tend to have higher stock prices and lower levels of riskBased on the findings of the conducted research and past studies in alignment with this research, it can be inferred that high product quality has a substantial impact on customer satisfaction. Functional and emotional satisfaction, trust, differentiation, brand reputation, and customer loyalty are factors affected by product quality. Brands or companies must consistently enhance the quality of their products to guarantee increased client happiness.

The Effect of Service Quality On Customer Satisfaction

Based on the findings of the conducted research, it is known that the T statistic = 3.204 > T table 1.657 with P value = 0.001 < Cut off Value = 0.05 means that the service quality variable (X2) has a positive and significant effect on variable (Y). The results of this study show that service quality has a considerable influence on customer satisfaction In PT. BMTP. While customers are satisfied with the service they receive, they are more loyal, give positive recommendations, and are more likely to return to the service.

The findings indicate that service quality has a favorable and substantial impact on customer satisfaction at PT. BMTP. Service quality encompasses the intentional endeavor to meet the requirements and wishes of consumers, while ensuring that the service is delivered in a manner that precisely aligns with their expectations (Gultom et al. 2020). The study findings indicate a positive correlation between elevated customer satisfaction with service quality and increased productivity and profitability within the service sector. Enhanced service quality leads to increased customer satisfaction, resulting in a greater likelihood of repurchasing, offering favorable recommendations, and displaying stronger loyalty. Based on the research findings and prior studies, there is compelling evidence indicating a robust association between superior service

quality and customer happiness. Customer pleasure is contingent upon the presence of responsiveness, reliability, empathy, assurance, and physical evidence. Enhanced customer satisfaction leads to increased client loyalty, favorable recommendations, and a greater inclination to utilize the service again. Hence, it is imperative for organizations or firms to prioritize and enhance the caliber of their services in order to fulfill client expectations and requirements. Nevertheless, it is crucial to acknowledge that the overall findings of these studies may alter depending on various circumstances and businesses. Hence, it is imperative for organizations to carry out internal research and assessment pertaining to the caliber of their services in order to gain a more accurate understanding of how service quality directly impacts client happiness within their specific circumstances.

The Effect of Product Quality on Customer Satisfaction Through Personal Branding

Based on the findings of the conducted research, it is known that the T statistic = 3.840 > T table 1.657 with P value = 0.000 < Cut off Value = 0.05 means that the variable (X1) has a positive and significant effect on (Y) through the variable (Z). Results show that customers are more satisfied with their purchase when they get a quality product. Moreover, aside from the inherent excellence of the product, personal branding also plays a significant role in influencing client contentment. This discovery illustrates that the quality of a product has a favorable and substantial influence on customer satisfaction by means of personal branding at PT. BMTP.

The findings of this study align with other prior investigations, including those carried out by (Sinaga & Hutapea, 2022), examining the influence of brand image, pricing, and product reviews on the buying choices made by Unai students in relation to Wardah Skincare. The findings indicated that the impact of personal branding on customer satisfaction was favorable and statistically significant. It may be inferred that the findings of the study, along with prior research, which align with high product quality, have a beneficial impact on consumer satisfaction. Nevertheless, personal branding has the potential to enhance that influence by establishing trust, providing additional value, and fostering an emotional bond between clients and the brand or individual linked with the product.

The Influence of Service Quality on Customer Satisfaction Through Personal Branding

Based on the research findings, it is known that the T statistic = 2.578 > T table 1.657 with P value = 0.010 < Cut off Value = 0.05 means that the variable (X2) has a positive and significant effect on variable (Y) through variable (Z). These results show that effective personal branding with good service quality positively influences customer satisfaction. The statistics indicate that service quality has a distinct and substantial influence on customer satisfaction through personal branding at PT. BMTP. Research indicates that delivering exceptional service enhances consumer happiness. Responsiveness, reliability, empathy, assurance, and physical evidence are essential in creating customer satisfaction. Customers feel valued and satisfied When they perceive responsive service and quickly respond to their needs and concerns. Consistent service reliability also gives customers confidence that the products or services they receive will meet their expectations. In addition, empathetic service, by paying attention to and understanding customer needs, can increase customer satisfaction because they feel individually treated and valued. PT. BMTP ensures the quality of its products and services, which in turn instills a sense of security and enhances client satisfaction. Physical evidence in facilities, equipment, or the environment can also affect customer satisfaction. A comfortable and clean environment and good equipment or facilities can create a positive customer experience.

This study's results align with opinions (Suryani et al. 2022), so companies need to ensure that they not only build a solid personal brand but also concentrate on enhancing the quality of their services. The research was also conducted by (Mahyardiani et al. 2020). The findings of his research demonstrate that the implementation of a successful personal branding strategy, along with high service quality, can have a favorable impact on customer happiness. Based on the research findings and consistent with prior studies, it can be inferred that personal branding will only yield positive outcomes when coupled with high service quality. Companies must prioritize the development of a strong personal brand and focus on improving the quality of their services. Although there is no direct research connecting the influence of service quality on customer satisfaction to personal branding, studying the effects of service quality can offer valuable understanding of the significance of service quality in generating customer satisfaction.

Managerial implications

This research is a comprehensive reference to improve further product quality, quality of service, personal branding, and customer satisfaction at PT. BMTP, where the study results show that all variables' influence is positive and significant. It is used as a standard operating procedure to improve customer service further. Customer satisfaction and service quality are the most essential capital factors that significantly affect the formation of customer loyalty at PT. BMTP.

CONCLUSIONS AND RECOMMENDATIONS

Conclusions

The conclusion is derived from the study's results and research data analysis. The findings of the conducted research and hypothesis tests indicated a positive and significant direct influence on variable product quality on variable personal branding, variable quality of service on variable personal branding, and variable personal branding on customer satisfaction. Indirectly, the variable product quality positively and significantly impacts customer satisfaction through intervening variable personal branding. The variable quality of service positively and significantly impacts customer satisfaction through the intervening variable of personal branding at PT. BMTP.

Recommendations

Management must maintain reputation and honesty and socialize banking services for retirement savings. Although some customers feel that they are not satisfied with the service they receive, in the future, the satisfaction displayed in the company's image will be customer satisfaction. Service quality will significantly determine the success of an excellent service. What needs to be done by the management is to prepare better retirement savings services early to ensure the old age of pensioners in Palopo City and cover the Luwu Raya area.

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