The Influences of Services and Promotion Quality to the Consumer Loyalty in The Group of Pilgrimage Guidance KBIH At-Taqwa Bekasi

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ABSTRACT

This study entitled The Effect of Service Quality and Promotion Against Consumer Loyalty in the At-Taqwa Bekasi Hajj Guidance Group. The factors tested in this study are service quality and promotion as independent variables. Whereas consumer loyalty is dependent. The research method used in this study is a quantitative method. The population in this study are consumers of KBIH At-Taqwa Bekasi. Sampling in this study uses the technique of Simple Random Sampling. The analysis used in this study includes the validity test, reliability test, classic assumption test, multiple linear regression analysis, and hypothesis testing which includes t test, F test, and the coefficient of determination (R^2).The results of this study indicate that the quality of service does not affect customer loyalty with a significance of $0.313 > 0.055$, promotion has a significant effect with a significance of $0.026 < 0.05$.

Keywords: Customer Loyalty, Service Quality, Promotion

RESEARCH BACKGROUND

Based on Law No.13. Th.2008 about the implementation of Hajj is the government and / or the community, so the emergence of the Hajj Guidance Group (KBIH) formed by the community, this is very ssisting the government to convey information and consultation on Hajj, as a guide for Hajj management guidance in the country for briefing Hajj candidates to the mabrur independent Hajj. KBIH was also established for business purposes or businesses that certainly have a motive to obtain profits (profit oriented), the large number of KBIH, such as in Bekasi Regency there are 21 KBIH there is intense competition to get Hajj and Umrah pilgrims. Consumer loyalty (pilgrims prospective for Hajj and Umrah), for a service business is very important, a business or business can be said to be successful if it has good achievements, especially it can be seen from the loyal attitude of consumers. The increase in the number of consumers is directly proportional to efforts to improve service quality.

KBIH At-Taqwa which was established on May 17, 2006 with an Operational Permit for the Regional Office of the Ministry of Religious Affairs of West Java Region Number: 0940 of 2014 and a Letter from the Head of the Office of the Ministry of Religious Affairs of Bekasi Regency Number: kd.10.16/4/HJ.00/2827b/2014.

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To be able to see the number of pilgrims in the last 5 years can be seen based on data as follows:

Tabel 1 Number of Member KNIH At-Taqwa 2015-2019

No	Period	Total
1	2015	122
2	2016	166
3	2017	217
4	2018	161
5	2019	184

Source: Processed by Researchers (2019)

From the table above, it can be seen that in 2015 to 2017 the number of pilgrims increased, in 2018 the number of pilgrims decreased and in 2019 the number of pilgrims increased again, this prompted the author to examine whether the increase and decrease in the number of pilgrims from 2015 to 2019 was caused or influenced by the quality of service and promotion, and whether many of these pilgrims are loyal consumers or not, the title of the study is "The Effect of Service Quality and Promotion on Consumer Loyalty in the At-Taqwa Bekasi Hajj Guidance Group (KBIH)

Problems Statements:
1. Is there any effect of service quality on customer loyalty at KBIH At-Taqwa?
2. Is there any effect of promotion on consumer loyalty at KBIH At-Taqwa?
3. Is there any influence of service quality and promotion on consumer loyalty at KBIH At-Taqwa?

Research Background
Based on the formulation of the problem above, the purpose of the research conducted is to obtain empirical evidence regarding:
1. The effect of service quality on customer loyalty at KBIH At-Taqwa.
2. The effect of promotion on consumer loyalty at KBIH At-Taqwa.

Consumer Loyalty
According to Kaur, et al., (2021)customer loyalty is a deeply held commitment to rebuy or repatronize a preferred or service consistently in the future, despite situational influences and marketing efforts having the potential to cause switching behavior. From the above expression it can be explained that Loyalty Consumer is the customer's commitment to endure deeply to resubscribe or repurchase selected products/services consistently in the future, even though the

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influence of the situation and marketing efforts have the potential to cause behavior change (Et. al., 2021).

According to Christian, et al., (2021) consumer loyalty can be defined based on buyer behavior. A loyal customer is one who makes regular repeat purchases, buys between lines of products and services, refers to others, and shows immunity to pull from competitors. According to (Gopalsamy & Gokulapadmanaban, 2021) Consumer loyalty is as people who buy, especially buying regularly and repeatedly. A consumer is someone who continuously and repeatedly comes to the same place to satisfy his desires by having a product or getting a service and paying for the product or service (Khan, Ali, & Nisar, 2021).

From this understanding, it can be explained that loyalty is a decision-making unit where a consumer is committed to making purchases of a product/service repeatedly or continuously, and not only buying, consumers have a positive attitude to recommend others to buy, and show commitment to resubscribe.

Factors Affecting Consumer Loyalty

According to Robinette in De Bruin, et al., (2021) the factors that influence customer loyalty are as follows:

1. Attention (Caring)
    The company must be able to see and overcome all needs, expectations, and problems faced by customers. More companies Showing his attention, the greater the loyalty of the customer will appear.
2. Trust
    Trust arises from a long process until both parties trust each other. If trust has been established between customers and the company, then efforts to foster it will be easier, the relationship between the company and customers is reflected in the level of trust (trust) of customers.
3. Protection (Length of Patronage)
    The company must be able to provide protection to its customers, whether in the form of product quality, service, complaints or after-sales service.
4. Overall Satisfaction
    Accumulative satisfaction is the overall assessment based on the total purchase and consumption of goods and services in a given period. Accumulative satisfaction is determined by various components such as satisfaction with the attitude of the agent (service provider) and satisfaction with the company itself.

Quality of Service

According to (Kamarudin & Kassim, 2020) service quality is a measure of how well the level of service provided is able to meet customer expectations. Based on this definition, service quality can be realized through meeting customer needs and desires as well as delivery accuracy to keep pace with customer expectations (Huseynov & Amazhanova,

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2018). While Morley, et al., (2016) stated that the quality of waiters is how far the difference between reality and customer expectations for the service they receive.

According to Haro-de-Rosario, et al., (2016) service quality is the expected level of excellence and control over these advantages to meet customer desires. In other words, there are two main factors that affect service quality: expected service and perceived service. From the explanation above, it can be concluded that service quality is an effort on the company's ability to meet the needs of consumers and the company's accuracy in delivering and balancing consumer expectations, in other words, service quality is a measure of how good the level of service provided is in accordance with customer expectations (Machogu & Okiko, 2015).

Service Quality Dimensions

According to (Seiler, & Rudolf, 2014) there are five main dimensions of service quality, namely:

1. Reliability, relating to the company's ability to provide accurate services from the first time without making any mistakes and deliver its services in accordance with the agreed time.
2. Responsiveness, relating to the willingness and ability of employees to assist customers and respond to their requests, as well as informing them that services will be provided and then providing services quickly.
3. Assurance, namely the behavior of employees is able to foster customer trust in the company and the company can create a sense of security for its customers. Assurance also means that employees are always courteous and master the knowledge and skills needed to handle any customer queries and concerns.
4. Empathy, means that the company understands the problems of its customers and acts in the interests of customers, as well as providing personal attention to customers and having comfortable operating hours.
5. Physical evidence (Tangibles), relating to the attractiveness of physical facilities, equipment, and materials used by the company, as well as the appearance of employees.

Promotion

According to Free et al., (2013) Promotion is communication by marketers that informs, persuades, and remind potential buyers of a product in order to influence an opinion or elicit a response. From the expression above, it can be explained that promotion is a form of marketing communication to inform, persuade, and remind potential buyers of a product to influence opinions and get responses (Sharma, 2013).

According to (Kaur et al., 2021) promotion is an activity aimed at influencing consumers so that they can become familiar with the products offered by the company to and then they become happy and buy the product. According to William J. Stanton in Alma (2016: 179)

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Basically, promotion is an exercise in information, persuasion and conversely, a person who is persuaded is also being informed can be interpreted that promotion is a type of communication that provides an explanation that convinces potential customers about goods and services. The purpose of promotion is to get attention, educate, remember and convince potential customers (Et. al., 2021).

According to Christian et al., (2021) promotion is One of the variables in the marketing mix that is very important is implemented by companies in marketing service products. Promotional activities don't just work As a means of communication between companies and consumers, but also as a tool to influence consumers in purchasing activities or using services according to their wants and needs (Gopalsamy & Gokulapadmanaban, 2021). This is done using promotional tools. From some of the definitions of promotion above, it can be explained that Promotion is an activity carried out by the company as a form of market communication, namely marketing activities to disseminate information, influence / persuade, convince potential buyers of the company and its products to be willing to accept, buy, and be loyal to the products offered (Christian et al., 2021).

RESEARCH METHODOLOGY

This study uses quantitative research methods with a cross-sectional survey research design, primary data is data based on the results of pilgrim surveys that are processed quantitatively and obtained from the results of questionnaires and interviews with pilgrims at KBIH At-Taqwa.

Tabel 2 Research Operational Definition

No	Variable	Definition	Indicators
1	Consumer Loyalty (Y)	A decision-making unit in which a consumer commits to make a purchase of a product/service repeatedly or continuously, and not only buys, consumers have a positive attitude to recommend others to buy, and show a deep commitment of customers to subscribe return..	a. Make repeated or continuous transactions b. Recommend products and services at KBIH At-Taqwa Ujung Harapan to others. c. Demonstrate a deep enduring subscription commitment.
2	Service Quality (X_1)	Business on the company's ability to meet the needs of consumers and the accuracy of the company in delivering and Balancing consumer expectations, in other words, service quality is a measure of how good the level of service provided is in accordance with customer expectations.	a. b. Ability to deliver services as promised by KBIH At-Taqwa. c. d. Accuracy and speed in providing services to KBIH At-Taqwa pilgrims. e. Ability to understand the needs of KBIH At-Taqwa pilgrims

Sources: Data by Author (2021)

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Research Sample

The population used in this study was pilgrims at KBIH At-Taqwa Ujung Harapan 184 pilgrims. Simple Random Sampling Technique. The number of samples in this study was determined based on the slovin formula with a confidence level of 90% (significant level 0.10). The result obtained after calculations with the slovin formula is 64.7887 with an error of 10% which is then rounded as much as 65. That way, this study used a sample of 65 respondents of KBIH At-Taqwa Hajj pilgrims in 2019.

Data Collection Techniques

Interview (interview) and questionnaire (questionnaire) with Research Instruments, using Likert scale (Soegiyono, 2011):

SS	: Very Agree	: Score 5
S	: Agree	: Score 4
R	: Neutral	: Score 3
TS	: Disagree	: Score 2
STS	: Very Disagree	: Score 1

Table 3 Reseach Instrument Tools

No	Variable	Indicator	No. Questionnaire	Amount
1	Consumer Loyalty (Y)	Repeat order transaction at KBIH At-Taqwa	1, 2 & 3	3
		Give recommendation of KBIH At-Taqwa product to others	4, 5 & 6	3
		Showing deeply commitment	7, 8, 9 & 10	4
2	Service Quality (X1)	Kemampuan memberikan pelayanan sesuai dengan yang dijanjikan KBIH At-Taqwa.	1, 2, 3,4 & 5	5
		Accuracy and speped when deliverying services to KBIH At-Taqwa customers	6,7,8,9 & 10	5

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No.	Variables	Indicators	No. of Questionaires	Amount
		Ability to understand customers needs of Jamaah KBIH At- Taqwa	11 & 12	2
3	Promotion (X2)	Information spread	1,2,3,4,5 & 6	6
		Influencing prospective customers	7,8, & 9	3
		Persuading prospective customers of good services quality KBIH At-Taqwa	10 & 11	2

Sources: Data by Author 2021

RESULTS AND DISCUSSIONS
Respondent Overview
In this study, the respondents studied amounted to 65 people taken from data on KBIH At-Taqwa Hajj pilgrims in 2019, from the total number of pilgrims of 184 people by calculating samples with the slovin formula, 65 respondents were obtained who could be studied. Respondents can be classified by gender, age, education and occupation.

Gender Respondent

Table 4. Gender Respondent

	Gender		
	Male	Female	Total
	26	39	65
Percentage	40%	60%	100%

Sources: Data by Author 2021

Respondents Ages

Table 5 Respondent Ages

		Gender		Amount	Percentage
		Male	Female		
Age	< 17 yo	0	0	0	0%
	17-30 yo	1	1	2	3%
	31-40 yo	7	16	23	35%
	41-50 yo	11	14	25	39%
	> 50 yo	7	8	15	23%
Total		26	39	65	100%

Sources: Data by Author (2021)

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Respondents Education

Table 6. Respondents Education

		Gender		Amount	Percentage
		Male	Female		
Education	SD	2	9	11	17%
	SMP	6	10	16	25%
	SMA	7	10	17	26%
	Diploma	1	1	2	3%
	S1	9	9	18	28%
	S2	1	0	1	2%
Total		26	39	65	100%

Sources: Data by Author (2021)

Respondents Occupation

Table 7. Respondents Occupation

		Gender		Jumlah	Persentase
		Male	Female		
Occupation	Government Officer	3	0	3	5%
	Private Officer	9	1	10	15%
	College Student	0	0	0	0%
	Military/Police	0	0	0	0%
	Entrepreneur	7	3	10	15%
	Others	7	35	42	65%
Total		26	39	65	100%

Sources: Data by Author (2021)

Validity Test

The results of the validity test study using the IBM SPSS program version 25 product moment correlation is that the calculated r value is greater than r table α= 0.05; n = 63 (0.248) or r calculate > r table (0.248) then the statement item is valid, here are the results of the validity test of the research instrument.

Reliability Test

Reliability tests are used to determine the consistency of measuring instruments on questionnaires, meaning whether the measuring instrument will get measurements that remain consistent if the measurements are repeated again. In this study reliability measurements were carried out with the help of IBM SPSS version 25 with Cronbach's

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Alpha method, where the questionnaire was said to be reliable if the Cronbach Alpha value was greater than 0.6.

Table 8. Reliability Test Result

No	Variable	Score *Cronbach Alpha*	Standardization Score	Remarks
1	Consumer Loyalty	0,843	0,6	Reliable
2	Service Quality	0,904	0,6	Reliable
3	Promotion	0,762	0,6	Reliable

Sources: data from SPSS 25 (2021)

Descriptive Analysis
Quality of Service
The following respondents' responses to indicators of service quality, promotion and consumer loyalty can be seen in the following tables.

Table 8. Service Quality Indicators

No	Questionnaire Statement	Measurement Scale					
		SS	S	RR	TS	STS	Total
X.1.1	Service quality done as promised	12	52	1	0	0	65
X.1.2	Clear information	11	52	1	1	0	65
X.1.3	Good services	6	58	1	0	0	65
X.1.4	Descent physical office building	8	54	1	2	0	65
X.1.5	Good service quality	5	59	1	0	0	65
X.1.6	Responsive	9	56	2	0	0	65
X.1.7	Giving new information	7	56	2	0	0	65
X.1.8	Information based on brochures	6	56	3	0	0	65
X.1.9	Time Accuracy services	6	59	0	0	0	65
X.110	Good Skill,s, knowledge and ability of Staff	8	57	0	6		65
X.1.11	Understanding specific customers needs	5	56	3	1	0	65
X.1.12	Special attention to customers	5	57	0	3	0	65
Total		88	672	13	7	0	715
AVE		7,3	56,0	1,1	0,6	0.0	
Percentage		11,3	86,2	17	0,9	0	

Sources: Data by SPSS 25 (2021)

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Promotion

Table 9. Promotion Indicators

No	Questionnaire Statements	Measurement Scale					
		SS	S	RR	TS	STS	Jml
X.2.1	Spreading promotion through banners	10	31	10	14	0	65
X.2.2	Spreading info through social media	11	31	15	8	0	65
X.2.3	Spreading info through television	6	24	21	14	0	65
X.2.4	Spreading info through brochure	9	47	7	2	0	65
X.2.5	Word of mouth from friends	12	36	3	14	0	65
X.2.6	Word of mouth from relatives	19	20	6	20	0	65
X.2.7	Promotion with discount	7	48	6	4	0	65
X.2.8	Promotion with tour package	8	54	3	0	0	65
X.2.9	Attractive promotion	7	55	3	0	0	65
X.2.10	Spreading info through mass media	4	21	34	6		65
X.2.11	Direct info to community	20	29	16	0	0	65
	Total	113	396	124	82	0	715
	Ave	10,3	36,0	11,3	7,5	0,0	
		15,8	55,4	17,3	11,5	0	

Sources from SPSS 25 (2021)

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Consumer Loyalty

Table10. Consumer Loyalty

No	Questionnaire Statemens	Measurement Scale					
		SS	S	RR	TS	STS	Total
Y.1.1	Service satisfaction	28	37	0	0	0	65
Y.1.2	Repeat order in real transaction	19	40	6	0	0	65
Y.1.3	Repeat order commitment	16	38	10	1	0	65
Y.1.4	Positive image recommendation to others	10	53	2	0	0	65
Y.1.5	Asking relatives to join	11	51	3	0	0	65
Y.1.6	Asking friens to join	4		3	0	0	65
Y.1.7	Repeat order commitment to use the services	2	42	19	2	0	65
Y.1.8	Service chosen are the best one	7	54	4	0	0	65
Y.1.9	Not interested with competitors offering	6	25	29	5	0	65
Y.1.10	Not interested with cheapers'competitors offering	6	34	23	2	0	65
	Total	109	432	99	10	0	650
	AVE	10,9	43,2	9,9	1,0	0,0	
	Percentage	16,8	66,5	15,2	1,5	0	100

Sources: from SPSS 25 (2021)

Normality Test
The normality test is used to test whether the residual value resulting from regression is normally distributed or not (Prayitno, 2017: 109). In this study, the normality test method was carried out by looking at the spread of data on diagonal sources in the Normal P-P graph

Plot of regression standardized residual
As a basis for decision making, if the point spreads around the line and follows the diagonal line then the residual is normal. The following are the results of the normality test assisted by SPSS as follows:

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Figure 2. Normality Classic Assumption Test Result

Sources: Data from SPSS 25 (2021)

Based on the figure above shows that normality testing is normally distributed. It can be seen that the line describing the actual data follows a diagonal line. This means that the distribution of data is said to be scattered around a straight line (not scattered far from a straight line), so that the requirements of data normality can be met. Thus testing on the variables of service quality, promotion and consumer loyalty is normally distributed and can be continued in further testing. In addition to using the Normal P-P Plot of regression standardized residual graph method, the data normality test was also carried out with the Kolmogorov-Smirnov One Sample test method, along with the results of the Kolmogorov-Smirnov One Sample Normality Test with SPSS.

Table 11. Normality Test One-Sample Kolmogorov-Smirnov Test

		Residual
N		65
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	3.30154137
Most Extreme	Absolute	.079
Differences	Positive	.068
	Negative	-.079
Test Statistic		.079
Asymp. Sig. (2-tailed)		.200[c,d]

a. Test distribution is Normal.
b. Calculated from data.
c. Lilliefors Significance Correction.
d. This is a lower bound of the true significance.

Sources: Data from SPSS 25 (2021)

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From the output of table above, it can be seen that the significance value (Asymp.Sig 2-tailed) is 0.200. Since the significance value is more than 0.05, the residual value is normally distributed.

Multicollinearity Test

The multicollinearity test aims to test whether the regression model found a correlation between independent variables (Ghazali, 2018: 107). A good regression model should not have correlations among independent variables. Here are the results of the multicollinearity test with SPSS:

Table 12. Multicollinearity Test

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
		B	Std. Error				Tolerance	VIF
1	(Constant)	.695	14.637		.047	.962		
	Service Quality	.647	.314	.242	2.060	.044	.968	1.033
	Promotion	.221	.086	.300	2.560	.013	.968	1.033

Sources: Data from SPSS 25 (2021)

From the table above shows that the variable of service quality and promotion is large, the Tolerance value is greater than 0.10, while the value of Variance Inflation Factor (VIF) shows a number below 10, so that the two variables, namely the variable of service quality and promotion, do not have multicollinearity problems because they have met the requirements of the tolerance threshold and VIF value.

Heteroscedasticity Test

The heteroscedasticity test aims to test whether in the regression model there is an inequality of variance from the residual of one observation to another. If the variance from the residual of one observation to another observation is fixed, then it is called Homoscedasticity and if different it is called Heteroscedasticity. A good regression model is one that Homoscedasticity or no heteroscedasticity occurs.

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In this study the Heteroscedasticity test uses the graphic method, the basis for decision making is as follows:

1. If there is a certain pattern, such as points that form a certain pattern that is regular (wavy, widened then narrowed), then heteroscedasticity occurs.
2. If there is no clear pattern, such as dots spread above and below the number 0 on the Y-axis, then heteroscedasticity does not occur.

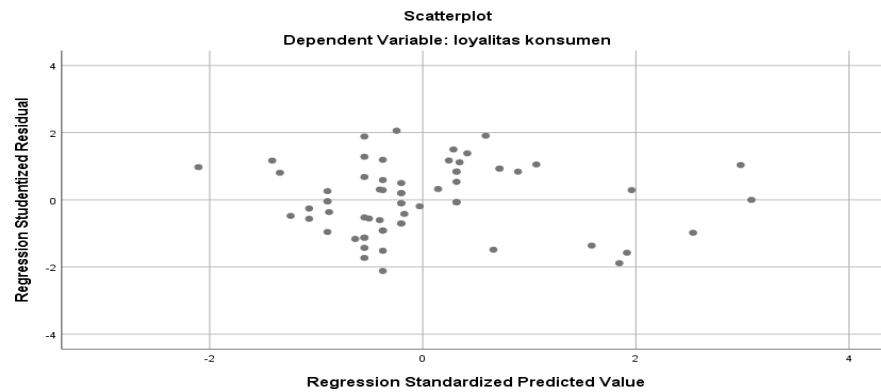Here are the results of the heteroscedasticity test with SPSS:

Figure 1 Classical Assumption Test of Heteroscedasticity

Sources: Data SPSS 25 (2021)

Autocorrelation Test

Autocorrelation test is a correlation between observation members arranged according to time and place. A good regression model should not autocorrelate occurs. The test method uses the Durbin-Watson test (DW test). Decision making on the Durbin-Watson test (DW test) is as follows (Priyatno, 2017: 133)

DU < DW < 4 – DU then H0 is accepted meaning that no autocorrelation occurs. DW < DL or DW > 4-DL then H0 is rejected meaning that autocorrelation occurs.
DL < DW < DU or 4- DU < 4 – DL, meaning there is no certainty or definite conclusion.

The DU and DL values can be obtained from Durbin Watson's statistical table, and here are the results of the autocorrelation test with SPSS.

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Table 13. Auto Correlation Test Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.418[a]	.174	.148	2.631	1.857

a. Predictors: (Constant), promosi, kualitas pelayanan

b. Dependent Variable: loyalitas konsumen

Sources: Data from SPSS 25 (2021)

From the output above, it can be known that the Durbin-Watson value is 1.857, while the DU and DL values are obtained from the Durbin statistical table
Watson. With n = 65, and K = 2 we get the values DL = 1.536 and DU = 1.662, so the values 4-DU = 2.338 and 4-DL = 2.464. Because the DW value lies between DU and 4-DU, the result is no autocorrelation.

Testing of the variable coefficient of service quality (b1)
T table in the statistical table at a significance of 0.05 with degrees of freedom df = n-k-1 or 65-2-1 = 62, the result obtained for t table is 1.999 and t count is 2.060 because the value of t calculate > t table is 2.060 >1.999 and the significance value of 0.04 < 0.05 then Ho is rejected, so it can be concluded that the quality of service partially affects consumer loyalty.

Promotion variable coefficient testing (b2)
T table in the statistical table at a significance of 0.05 with degrees of freedom df = n-k-1 or 65-2-1 = 62, the result obtained for t table is 1.999 because the value of t is calculated > t table (2.560 >1.999) and the significance value of 0.01 < 0.05 then Ho is rejected, so it can be concluded that promotion partially affects consumer loyalty.

In this study shows that the variable of partial service quality has a significant and positive influence on consumer loyalty, in data processing obtained t value calculated > t table, which is 2.060 > 1.999 with a significance of 0.04 > 0.05.
Promotion has a positive and significant influence on consumer loyalty partially in data processing obtained a significance value of 0.01 < 0.05 meaning that Ho rejected promotion affects consumer loyalty.

CONCLUSIONS AND SUGGESTIONS
Based on research to determine the effect of service quality and promotion on KBIH At-Taqwa consumer loyalty, the following conclusions can be drawn:

1. Ho rejected the results of data processing obtained the value of t count > t table which is 2.060 > 1.999 with significance 0.04 < 0.05. This means that the quality of service

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in this study shows that it partially has a significant influence on consumer loyalty, 2. Ho rejected means that the promotion has a positive and significant influence on consumer loyalty partially. In data processing, the value of t is obtained > t table which is 2.560 >1.999 and the value of significance of 0.01 < 0.05 means that Ho was denied promotion affects consumer loyalty.

2. Simultaneously, the quality of service and promotion have an influence on consumer loyalty, the result obtained for F table is 3.145. because the F value calculated > F table is 6.548 >3.145 and the significance level is 0.003 < 0.05 the percentage contribution of the influence of service quality and promotion variables on consumer loyalty is 17.4%, while the remaining 82.6% is influenced by other variables that are not studied into this model.

Suggestion

Advice given to the organizers of KBIH At-Taqwa Bekasi:

1. Because the effect of service quality and promotion on consumer loyalty is a small percentage, KBIH At-Taqwa must pay attention to other factors to increase consumer loyalty.
2. The results of the research can be used for the development of marketing management science, especially for service quality and promotion.
3. In this study, what was studied was only limited to the effect of service quality, promotion on consumer loyalty. While other factors that also affect consumer loyalty that have not been studied how much influence, hopefully in future studies that can discuss other factors that have not been studied in this study.

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