The Impact Of Service Quality And Product Quality On Customer Loyalty And Its Impact On Repeats Order At Astra Credit Companies Makassar Branch

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A R T I C L E I N F O	ABSTRACT
	This research aims to find out the influence of service quality, product quality on customer loyalty and repeat orders, the influence of customer loyalty on repeat orders and the influence of service quality, product quality on repeat orders through customer loyalty. The research background was based on inconsistencies in the results of previous research on the influence of service quality and product quality on customer loyalty which has impact on increasing repeat orders. The application of quantitative approach with data collection techniques through online questionnaires on 386 customers ACC Makassar Branch. Hypothesis testing deployed path analysis with the assistance of WarpPLS7 software. Test results showed that service quality, product quality has a significant impacton customer loyalty and repeat orders, service quality has a significant impact on repeat orders through customer loyalty, product quality has a significant positive impact on repeat orders. Through customer loyalty and customer loyalty has a significant impact on repeat orders . The test results showed that service quality is the most dominant variable impacting repeat orders in ACC Makassar Branch. *This is an open access article under the CC BY-NC license.*

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INTRODUCTION

Competition between companies is getting tighter both in the domestic market and the international market. Companies that want to grow or at least survive must be able to provide quality goods or services at competitive prices, faster delivery, and better service to customers than their competitors (Mappatompo & Nasrullah, 2022). The company must meet the needs and desires of its customers, able to compete with *competitors* to retain customers (Mappatompo & Nasrullah, 2022). For this reason, a good strategy is needed to provide satisfaction to customers. Although, customer satisfaction alone does not guarantee customers will be loyal, every year, 15 percent to 40 percent of initially satisfied customers then switch to a competitor company (Klein, 2007). Thus, the company must lead its customers to be loyal.

The customer can be said to be loyal if the customer demonstrates *regular repeat order* behavior, or there are conditions that require the customer to buy at least twice the time interval which is a

reliable measure to predict sales growth and purchase behavior consistently (Griffin, 2005). Loyalty programs can be used as one of the tools to maintain customers (Kheng dkk., 2010) to get *repeat orders* that are a motivational level of a consumer to repeat buying behavior on a product. One of them is indicated by the continued use of the brand of a product (Puspitasari & Ferdinand, 2011).

Many benefits will be gained if customer loyalty is already established. Thomas & Tobe, (2012) emphasize that the cost of getting new customers is much greater than retaining existing customers, therefore customer loyalty is more profitable. Loyal customers will encourage others to buy and think more than twice before changing their minds about buying another service, leading to increased sales and *profitability* (Chi, 2005). In the short term, improving loyalty will bring *profit* to sales while in the long run, improving loyalty will generally make the company more *profitable,* namely customers willing to pay higher prices, provision of cheaper services and customers willing to recommend to new customers. *Profit* is the main motive for achieving business consistency, because with profits, there is business turnover from the variety of products and services offered and the expansion of the market served (Soeling, 2007).

The most basic advantage, will be getting *repeat orders* regularly and will affect customer decision making in making purchases between the same company's product lines. That is, customers will be more open to trying to buy various products from the company because they already trust the quality. The quality in question is *service quality* and *product quality*. This means that if the company wants customers to make *repeat orders,* then the company must have a strategy to build a strong emotional relationship with customers by herding its customers to be loyal through excellent *service quality* and good *product quality* that is able to satisfy customers.

Service quality is the completeness of a product or service that can provide satisfaction to a need desired by the customer so that it becomes the customer's reason to remain loyal to the company (Kotler & Keller, 2009; Thio, 2001) because it refers to the results of comparisons that customers make about the desired service and their perception of the service received (Grönroos, 2007). *Product quality* is the ability of an item to provide results or performance that is in accordance with even exceeding the wishes of customers (Keller, 2013).

Providing privileges to customers through good *service quality* can foster comfort and satisfaction for customers so that they are interested in continuing to repeat *orders*. Once a customer makes a purchase of a particular item, then the customer has the potential to repeat the purchase (Peyrot & Van Doren, 1994). That is, customers who are satisfied with *service quality* make it possible to return to the service outlet and repeat *orders* (Parasuraman dkk., 2002). Furthermore, (Septiawati, t.t. 2018) states that *service quality* has a positive impact on *repeat orders*. This means that the higher *the service quality* it will increase the intention to *repeat orders* at the same company. Su, et.al (2015) also found that *service quality* has a positive impact on *repeat orders*.

The main factor of the success of the company in addition *to service quality* is *product quality.* Customers who like or are positive about a product will always have a strong desire to always buy the product and vice versa (Wang dkk., 2000). *Product quality* is the ability of an item to provide results or performance that is in accordance with even exceeding the wishes of customers (Kottler & Keller, 2009). *Product quality* is an important thing that must be strived by every company if they want the products produced to compete in the market. Consumers are more likely to choose a company with a much better *product quality*. For that, companies that want to compete are required to be able to provide excellent *product quality* in accordance with the wishes of consumers, because it becomes a benchmark of success in creating customer loyalty, if customer loyalty has been

created it allows customers to make *repeat orders* and even customers can become *power of mouth.* Who would recommend it to others. Chinomona & Maziriri (2017) states that *quality products* have a positive and significant influence on brand loyalty, brand loyalty has a positive and significant impact on repurchase. The results of (Halim dkk., 2014) also found that *product quality* has a significant impact on customer loyalty.

However, the application of *service quality* and *product quality* as a strategy to achieve the company's success in maintaining customer loyalty that has an impact on increasing *repeat orders* actually get different research results from other researchers. Lahindah & Siahaan (2018) states that *service quality* although it has an influence on purchasing decisions but has no impact on *repeat orders.* (Wantara & Tambrin, 2019) also found that *product quality* had no significant impact on customer loyalty.

The results of the above study showed differences in the results of the study findings, causing *inconsistencies* between the findings of one researcher and another. This encourages the need for further research to examine more deeply the influence of *service quality* and *product quality* on customer loyalty and its impact on *repeat orders* , especially on financial institutions.

Financial institutions have now come with a considerable amount that aims to facilitate financial planning. It is known that the financing service provider is a *non-cash* financing service provider , financing this model is often referred to by way of installments or credit. If in financial institutions such as banks, it will generally provide liquid funds to its debtors, other than with financing companies, when applying for financing to this institution then a person who submits it will not get liquid funds but rather the company's approval to finance the credit of the goods needed, so cash is paid by the financing company to a third party where the buyer makes the transaction (*Cermati.com*, t.t. 2015).

PT Astra Sedaya Finance or better known as *Astra Credit Companies* (ACC) Makassar Branch is one of the car finance companies that always targets the greatest sales to get the highest profit. In 2017 - 2019 ACC Makassar Branch has successfully financed 23,900 units of cars, as many as 7,920 of which have been *inactive* because they have made repayments, although overall sales data shows that the increase in sales in 2019 but the number of *repeat order* sales from 2017 - 2019 is only 3,546 units, this data shows that *the makassar branch ACC repeat order* is still relatively low. The frame of mind in this study is presented as follows:
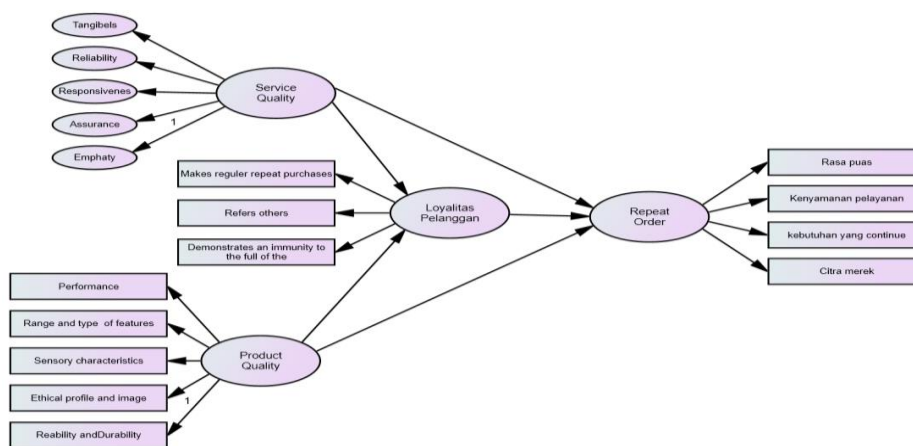

Figure 1. Frame of mind

Based on the results of uruaian mapping the concept framework above, the author formulated a hypothesis as a step answer as opposed to this research activity, as a result:

Hypotheses can be taken as follows:

H1: Service quality has a significant positive impact on the loyalty at ACC Makassar Branch customers.

H2: Product quality has a significant positive impact on customer loyalty at ACC Makassar Branch customers.

H3: Service quality has a significant direct influence on repeat order at ACC Makassar Branch customers.

H4: Product quality directly affects the repeat order at ACC Makassar Branch customers.

H5: Customer Loyalty positively affects the repeat order at ACC Makassar Branch customers.

H6: Service quality has a significant impact on repeat orders through ACC Customer Loyalty Makassar Branch.

H7: Product quality has a significant impact on repeat orders through ACC Makassar Branch Customer Loyalty.

RESEARCH METHOD

The type in this study used quantitative methods, based on the purpose of this study based on explanatory research. Expplanatory research is research that aims to analyze the correlation or influence between one variable and another variable to test a pre-formulated hypothesis. This research was conducted at the financing company Astra Credit Companies (ACC) Makassar Branch which is located at Jalan Sudirman No. 68, Mangkura village, Ujung Pandang sub-district, Makassar. The population in this study were the active customer of ACC Makassar Branch as many as 10,611. The number of samples was calculated using the Slovin formula with a precision of five percent so that the number of samples used were 386 respondents. Data collection using questionnaires distributed through google form, Data collection using questionnaires distributed through google form, Research instruments in the test validity and reliability of the validity and reliability of question items on the questionnaire. For testing data hypotheses in structural equation modeling (SEM) analysis using WarpPLS software.

RESULTS AND DISCUSSIONS

There are 7 hypotheses proposed in this study. Hypothesis testing on PLS analysis, is basically testing the significance of the path coefficients present on the model. To infer whether the path or hypothesis of the study is proven, a cut-off value p-value < 0.05 (Sholihin & Ratmono, 2021). Thus, if the p-value on the tested path < 0.05, then the research hypothesis is proven. The results of the path coefficient test are presented in the following Table 1.

Table 1. Results of hypothesis analysis and testing

HIP	Independent Variables	Dependent Variables	Direct Impact			Information
			Standardize	ONE	p-value	
H1	Serqual	Loyalty	0,558	0,047	<0001	Accepted
H2	Product Quality	Loyalty	0,234	0,049	<0001	Accepted
H3	Serqual	Repeat Order	0,258	0,049	<0001	Accepted
H4	Product Quality	Repeat Order	0,171	0,050	<0001	Accepted
H5	Loyalty	Repeat Order	0,527	0,047	<0001	Accepted
			Indirect Impact			
HIP	Independent Variables	Dependent Variables	Intervening Variables	Standardize	p-value	Information

H6	Serqual Product	Repeat Order	Loyalty	0,294	<0001	Accepted
H7	Quality	Repeat Order	Loyalty	0,123	<0001	Accepted

The interpretation of Table 1 can be explained as follows:

a. Service quality has a significant positive impact on customer loyalty with P = 0. 000 < 0.05, a coefficient value of 0.558, this coefficient shows that the better the quality of service felt by customers, the better customer loyalty.

b. Product quality has a significant positive impact on customer loyalty with P = 0.000< 0.05, a coefficient value of 0. 234, this coefficient shows that the better the quality product, the better the customer loyalness.

c. Service quality has a significant positive impact on repeat orders with P = 0. 000< 0.05, a coefficient value of 0.258, this coefficient indicates that the better the service quality that the customer feels the then the more the customer will increase.

d. Product quality has a significant positive impact on repeat orders with P = 0. 000 > 0.05, the coefficient value is 0. 172, this coefficient shows that the better the product quality received, the repeat order will increase.

e. Customer loyalty has a significant positive impact on repeat orders with P = 0,000< 0.05, a coefficient value of 0. 527, this coefficient shows that the better customer loyalty, the better the repeat order.

f. Service quality has a significant positive impact on repeat orders through customer loyalty with a coefficient value of 0.294, this coefficient shows that good quality of service felt by customers encourages the emergence of customer loyalty and ultimately has an impact on repeat orders that are getting better.

g. Product quality has a significant positive impact on repeat orders through customer loyalty with a coefficient value of 0. 123, this coefficient shows that improving product quality will encourage the emergence of customer loyalty so that it has an impact on increasing repeat orders.

Discussion

1. Impact *of Quality* Service on Customer Loyalty.

The results of the first hypothesis (H1) test can be seen in Table 1. From the tabel shows *service quality* has a significant positive impact on customer loyalty. The results of these findings show that the better *service quality* that customers feel, the better customer loyalty. The results of this study support Whenda's research Wendha dkk (2013) which states that the quality of services has a significant positive impact on Garuda Indonesia customer loyalty, the better the quality of service provided by Garuda Indonesia, customer loyalty will increase, research conducted by (Saleem & Raja, 2014) which states that the higher *service quality* The higher the level of customer satisfaction and a significant impact on customer loyalty, but the results of this study contradict the results of research (Halim dkk., 2014; Octavia, 2016), which found that *service quality* has no significant impact on customer loyalty, while (Lee & Kao, 2015) suggest that *service quality* is Positive but not significant impact on customer loyalty. Different research results were also found by Leninkumar (2016) which stated that *Tangibles, reability* and *emphaty* have a positive and significant influence on customer loyalty, but *responsiveness* and *assurance* have a positive but not significant impact on customer loyalty.

Descriptive statistical results show the existence of two indicators that have the highest average compared to other indicators, namely *reliability (reliability)* and *Assurance* (assurance), this proves that the level of reliability in the form of punctuality, provision and provision of accurate data, good service and solving problems quickly and precisely. It is a priority that customers expect from the company. Trust and security, employee attitude and behavior and knowledge owned by employees

are instruments of *assurance* that become customer guarantees in making purchases. To be able to increase customer trust can be done by improving the reputation of the company, improving the security and convenience *of service*. Trust can encourage customers to use the product without any hesitation. Trust involves a person's willingness to behave certainly because of the belief that his partner will give something in accordance with what he expects which is a hope that someone has in the form of a word of promise or statement of others who can be trusted (Barnes, 2003: 149). Bpkb security guarantee of customers who become the company's assets becomes an important thing that is always maintained by ACC Makassar Branch, Customers who have made repayments will directly receive BPKB from *Customer Service* at that time without having to wait longer because all ACC without exception ACC Makassar Branch has and conducts its own storage of all bpkb customers guaranteed. This is the largest guarantee of the company's assets and is one of the mainstays of services that are expected to foster customer trust in the company. Good service is felt by customers also can not be separated from the attitude and behavior shown by employees to customers. Therefore, it is important for companies to provide good knowledge to their employees in order to provide satisfactory service.

Facts at the research site also showed the existence of performance measurements for each part that was used as a Key *Performance Indicator* (KPI) parameter in each employee using a *Monitoring Control System* (MCS). Each job will be given *a score* at the end of its completion including the type of service, duration of service, agreement reached from the results of the service and the conclusion of the results of the service. Any deficiencies in employee service obtained must have a strong *reason* from the employee what causes are not achieved so that each employee is expected to be more responsible for their respective duties and responsibilities From the results of the work will be carried out daily self audits whose results are informed every morning at the *time of morning briefing agenda. .* This is done to evaluate the results of each employee's service to customers.

The results of this test reflect that the *Monitoring Control System* implemented by ACC Makassar Branch as an effort to improve *service quality* has a positive impact on the services provided by employees to customers, with the strict monitoring implemented by the company's management resulting in better service.

2. Impact *of Product Quality* on Customer Loyalty.

The results of the second hypothesis (H2) test in Table 1 showed that *product quality* had a significant positive impact on customer loyalty. The results of this test mean that the better *product quality* provided by the company, the better customer loyalty . The results of this test support the results of (Jahanshahi dkk., 2011; Halim dkk., 2014; Chinomona & Maziriri, 2017) who found that *product quality* has a positive and significant influence on customer loyalty. However, this is contrary to the results of Wantara & Tambrin (2019) research which states that *product quality* has a significant positive influence on customer satisfaction of Batik Tanjungbumi Madura but does not have a significant impact on customer loyalty, it is precisely the price that has a significant positive influence on customer satisfaction and customer loyalty.

Descriptive statistics show that *Sensory characteristics* are *product quality* indicators that have the highest average value compared to other indicators. This means that people who have their own appearance, taste and attractiveness will be a target for customers who will make customers loyal. Product appearance can be interpreted in two senses (1) when the consumer looks at the appearance of the product, the consumer feels certain physical properties according to the design of the product (e.g. color, shape and texture), (2) certain color combinations, materials and physical aspects give the product a look that can be explained by certain appearance attributes (Reed, 2014). The appearance of a product can help consumers to judge the product based on functional, symbolic, aesthetic and ergonomic motifs (Dhameria dkk., 2014). Taste has an important role if you want to buy a product. If the customer is worth the product according to his taste then whatever the price of the product is not an obstacle, although the company must be observant to see the taste of its customers because the tastes and demands of customers can change very quickly (Krismanto, 2009). Product appeal is

formed from product prices, product advantages, company reputation, availability of supporting products, complexity of products, accessories and services, good reviews of products, relative advantages and standardization levels (Boyd & Mason, 1999). Attractiveness is something that is important for a product, the quality of the product is considered good if it has a high attractiveness, the principles of attractiveness of a product are the embodiment of excellent product quality (Crilly dkk., 2004).

The results of this test reflect that the products launched by ACC Makassar Branch received a positive response from customers and felt in accordance with the needs of the market at that time, every condition that was used as momentum to launch *new products and* products made with various variations including multipurpose business packages (MGU) with discounts. The payment of the first installment of five hundred thousand rupiah, special packages for teachers and civil servants and other products in accordance with customer needs and considered to have its own appeal. Although some customers still think that *the down payment* and *rate* offered is still not in accordance with the customer's wishes.

3. Impact *of Service Quality* on *Repeat Orders*

Test results from the third hypothesis (H3) in Table 1 showed that *service quality* had a significant positive impact on *repeat orders.* The results of this study mean that the better *service quality* that customers feel, the *repeatorder* will increase. *Service quality* has a direct impact on *repeat orders* The results of this study support the research of (Kuo dkk., 2009; Purbasari & Purnamasari, 2018; Su dkk., 2016; Phuong & Dai Trang, 2018) which states that *service quality* has a significant positive impact on *repeat orders*, this study also supports the results of Septiawati (2018) which found that *service quality* Has a significant direct impact on consumer satisfaction, to be able to increase customer satisfaction, the company must first improve *service quality. Service quality* has a significant direct impact on *repeat orders.* This means that the higher *the service quality*, the higher the *repeat order*.

The results of this study contradict the results of research conducted by (Lahindah & Siahaan, 2018; Siyamtinah & Hendar, 2015) which found that *repeat orders* can be improved through satisfaction and trust in online spending, consumers are more concerned with the benefits of the products purchased, the value of benefits is more dominant than *service quality.* The results of this test reflect that the service improvements carried out by all employees of ACC Makassar Branch get a positive response from customers that can lead to an increase in *repeat orders*, but the service needs to continue to be improved because the number of *repeat order* sales is currently low and has not reached the target set by the company. The company's management still has to improve itself and pay attention to service in all aspects, including the provision of extensive parking space for customer vehicles, this is evident from the results of respondents' assessments, on the question item received the lowest assessment compared to all indicators on *service quality* variables. Other. This indicates that customers feel the availability of parking spaces in ACC Makassar Branch is still very narrow so customers often have difficulty in finding a parking space. The unavailability of adequate parking can also be one of the obstacles to the occurrence of transactions that lead to failed sales, because the dominant customer feels reluctant and lazy to come to the office if there is no parking or parking in *full* condition and eventually move to another place.

4. Impact *of Product Quality* on *RepeatOrder.*

The test results for the fourth hypothesis (H4) Table 1 show that *Product quality* has a significant positive impact on *repeat orders*, this means that the better *the product quality* that customers feel, the more *repeat orders* will increase. *Product quality* has a direct impact on *repeat orders*. The results of this study are in line with the results of Mirabi dkk (2015) research which found that brand quality, product quality, and advertising have an influence on repurchase intentions, whereas *packaging* and price have no influence on repurchase intentions. Most consumers are more concerned with product quality regardless *of packaging* and price. The results of this study also support the results of the Study Yunus (2014) which states that *product quailty* has a positive and significant impact on *repeat*

orders. But the results of this study contradict the results of Denniswara (2016) study which found that product quality and price did not affect the intention of repurding significantly but promotions that affected repurding intentions significantly.

The results of this study reflect that the appearance and attractiveness of a product becomes an important aspect that is considered by customers when they want to *repeat orders.* This indicates that the product offered if it has an appearance and is considered to provide attractiveness to the customer will affect the customer to *repeat the order.* Gift *giving,* *special* discounts, and interesting sweepstakes become the attraction of ACC Makassar Branch in maintaining its customers in order to *repeat orders* again. Grouping customers into *customer priority* with various ease of financing administration becomes an attractive initial appearance for customers to repurchase.

Range and type of featurs regarding additional features and product privileges are the lowest indicators in *the product quality* variable in this study, this means that ACC Makassar Branch customers are still not satisfied with existing products and still want something more. *Down Payment* which is considered relatively affordable and the selling rate that is considered already quite low by the company is most likely still considered heavy and relatively high by customers. If the customer feels that *the product quality* is not in accordance with expectations then the customer will be disappointed, if the customer is disappointed then the customer will not be loyal but will instead move to another place that is considered better, on the contrary if the customer feels it matches the product quality received then the customer will be loyal because it assumes that the product quality is in accordance with expectations, if the service is in accordance with expectations then the customer will return to the company to do so. repurchase.

5. **Customer's Impact on** *RepeatOrder*
The results of the fifth hypothesis (H5) test based on Table 1 showed that customer loyalty had a significant positive impact on *repeat orders.* The results of these findings show that the higher customer loyalty, the higher *the repeat order.* The results of this study support the results of research (Chinomona & Maziriri, 2017; Upamannyu dkk., 2015; Andre, 2017) which states that customer loyalty has a significant impact on *repeat orders.* Loyal customers tend to suggest others follow the same positive experience as themselves. This is contrary to the results of (Curtis dkk., 2011) that loyalty has no impact on customer satisfaction and *repeat orders,* only customer satisfaction that positively affects *repeat orders.*

The highest indicators of customer loyalty variables are *regular ordermakes repeat purchases, purchases across product and service lines.* Making repeated purchases and buying between product lines and services at the same company on a regular basis will foster a loyal attitude towards the company and in the end they will be loyal to the company for good. Customer loyalty is indicated by a high level of repurchase and has a positive nature towards a brand. It is also revealed by (Mothersbaugh dkk., 2020), that customer Loyalitas is the encouragement of one's behavior to make repeated purchases and build customer loyalty to a product or service produced by the business entity, taking a long time through a process of repeated purchases aforementioned.

Facts in the study showed that the same purchase was made by the same customer for the purchase of different types of cars, the number of multi-contract customers who are old customers and still make *additional orders* on the grounds that they are already suitable for the company and reluctant to move elsewhere. This means that if the customer already feels fit with a company then the customer will be loyal and will still make a repurchase in the same place, in other words that someone who has been loyal will have a bond of feeling and dependence on an object and try to maintain and be loyal to the object. Loyal customers will guarantee revenue growth for the company because it tends to buy more even at a high price so that it will have an impact on the profits earned by the company.

6. **Impact** *of Service Quality* **on** *Repeat Orders* **through Customer Loyalty**

The results of the sixth hypothesis (H6) test in Table 1 show that *service quality* has a significant positive impact on *repeat orders* through customer loyalty. These findings show that good *service quality* is felt by customers to encourage the emergence of customer loyalty and ultimately have an impact on *repeat orders* that are getting better. The results of these findings are in line with the results of research conducted by Purbasari & Purnamasari (2018) that the quality of service has a positive and significant influence on repurchase, quality of service becomes an important predictor of consumer repurchases such as providing recommendations, repurchase, *switching*, or *complaining.* Researcher Upamannyu dkk (2015) suggests that customer trust and loyalty have a significant impact on repurchases.

This means that the creation of *repeat orders* starts from the presence of good service felt by customers, if the customer feels comfortable and matches the service received then the customer will show a positive attitude and show hisloyality by willing to buy other products in the same company and will tell his experience to others and reluctant to move to another company, The customer will return to the same company to make a repurchase. Customers' buy back intentions primarily depend on their past experience of multiple service and future service presuppositions (Wathne dkk., 2001).

7. **Impact** *of Product Quality* **on** *Repeat Orders* **through Customer Loyalty**

The results of the seventh hypothesis (H7) test in Table 1 show that *product quality* has a significant positive impact on *repeat orders* through customer loyalty. This shows that the increase in *product quality* will encourage the emergence of customer loyalty so that it has an impact on increasing repeat orders. Customer loyalty becomes a mediator in the relationship between *product quality* and *repeat orders.* The results of these findings are in line with the results of research conducted by Kurniawan dkk (2007) which stated that re-buying interest affects customer loyalty, to increase buying interest by improving product quality such as making flavor variations and replacing packaging for the better. This research is also supported by the results of research conducted by (Chinomona & Maziriri, 2017) which suggests that brand awareness and product quality have a positive and significant influence on brand loyalty, brand loyalty has a positive impact and significant on repurchase.

Based on data obtained from respondents' answers on questionnaires that overall ACC makassar branch customers in making purchases have a good perception. However, *the product quality* variable indicator is the lowest variable indicator compared to other variables. This means that ACC Makassar Branch customers as a whole despite considering *the product quality* received is good but still needs to be improved, this needs to be an evaluation for the company because the number of *repeat orders* during 2017-2019 is still low, this can also indicate that the low *repeat order* could be due to the still need for improvements to *product quality.* Existing, so it is important for the company to add additional features and give its own privileges to customers so that customers remain loyal, including by making innovations that can support the acceleration of product sales such as making packages with light *rates*, replacing *flyers* with current models and modifying *the price list.* In addition, it can also add product variations such as sales of used car customers to customers with ACC Makassar Branch financing.

CONCLUSION

Based on the description and discussion of the results of the research that have been described above, it can be concluded as follows: Service quality has a significant postive impact on customer loyalty in ACC Makassar Branch. This means that the better service quality that customers feel, the higher customer loyalty. Product quality has a significant positive impact on customer loyalty in ACC Makassar Branch. This means that the better the product quality, the higher the customer loyalty Service quality has a significant positive impact on repeat orders in ACC Makassar Branch. This means that the better service quality that customers feel, the repeat order will increase. Product

quality b has a significant positive impact on repeat orders in ACC Makassar Branch. This means that the better product quality received by customers, repeat orders are increasing. Customer Loyalty has a significant positive impact on repeat orders at ACC Makassar Branch. This means that the higher customer loyalty, the higher the repeat order. Service quality has a significant positive impact on repeat orders through customer loyalty to ACC Makassar Branch. This means that good service quality is felt by customers to encourage the emergence of customer loyalty and ultimately have an impact on repeat orders that are increasing. Product quality has a significant positive impact on repeat orders through loyalty to ACC Makassar Branch. This means that increased product quality will encourage the emergence of customer loyalty so that it has an impact on increasing repeat orders.

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