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Service Quality, Bank Image, And Customer Loyalty: The Mediating Role Of Customer Satisfaction

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Abstract: This study aims to analyze the mediating role of customer satisfaction in the relationships between service quality and bank image on customer loyalty. The population of this study is the savings customers of Bima Bank in Semarang – Indonesia. By using purposive sampling, 100 respondents are determined as a sample. The data are analyzed using multiple regression. Sobel test further is applied for testing mediation effect. The results show that 1) service quality and bank image have a positive and significant effect on customer satisfaction, 2) service quality and bank image have no effect on customer loyalty, 3) customer satisfaction has a positive and significant effect on customer loyalty, 4) customer satisfaction mediates perfectly the relationships between service quality and bank image on customer loyalty.

Index Terms: Service quality, bank image, customer satisfaction, customer loyalty.

1. INTRODUCTION

The situation of banking competition has become tighter to encourage banks in Semarang - Indonesia to continue to innovate. Banks are required to display creativity and innovation in the products and services offered to win the competition in attracting customers. Various facilities and marketing strategies continue to be developed, especially in service quality, image, customer satisfaction, and loyalty. Customer loyalty is influenced by customer satisfaction. Customer satisfaction is determined by the desired goods or services. Also, banks are required to provide optimal service quality because service quality is very important from the consumer's point of view. Consumers not only judge the results of services, but also the process of delivering these services (Djastuti, Perdhana, and Udin, 2019; Gronross cited in Lovenia, 2012; Putri, Udin, and Djastut, 2019). In this globalization era, the rapid advancement of technology also requires banks to continue to improve quality to increase profits. Currently, banks in Indonesia continue to develop digitalization to increase the number of customers. This requires service providers such as the Bank of Central Java to find the most appropriate strategy to win the competition.

Some researchers such as Artika (2016) show that service quality has a negative effect on customer satisfaction, while according to Fadhillah and Tjahjaningsih (2013), Agung and Soliha (2014), Sigit and Soliha (2017) and Santosa and Soliha (2017) indicate that service quality positive effect on customer satisfaction. Research conducted by Pontoh (2014) found that company image has a negative influence on customer satisfaction while research by Sumadi and Soliha (2015), Solechah and Soliha (2015) shows that bank image has a positive effect on customer satisfaction. Sulistiyanto and Soliha (2015), Handayani and Soliha (2015), and Santosa and Soliha (2017) show that the company's image has a positive effect on customer satisfaction. Research conducted by Agung and Soliha (2014), Handayani and Soliha (2015), Sumadi and

Soliha (2015) shows that imagery does not affect loyalty while Sulistiyanto and Soliha (2015), Santosa and Soliha (2017) show that imagery has positive and significant to loyalty. Based on the description, this study aims to analyze the mediating role of customer satisfaction in the relationships between service quality and bank image on customer loyalty.

2 LITERATURE REVIEW

2.1 Customer Loyalty

Marketers hope that their customers will be loyal. Loyal customers are those who are so satisfied with certain products that they have the enthusiasm to introduce them to anyone. Furthermore, these loyal customers will expand their loyalty to other products so that they become loyal consumers of certain producers forever. The term customer loyalty comes from brand loyalty which reflects customer loyalty to a particular brand. This can be defined that customers who are loyal to a bank, will continue to use the bank as a financial management service.

According to Tjiptono (2011), consumer loyalty is a consistent repurchase of a brand by consumers. Consumer loyalty can also be shaped because of habits and a long history of brand use. Some consumers like certain brands after using these brands repeatedly. Customer loyalty shows diverse behavior that marks motivation to maintain relationships with the company, including greater allocation of money to service providers, which involves positive word of mouth promotion, and repeated purchases. Loyal customers are important assets for the company. The characteristics of loyal customers according to Griffin (2005) are (1) makes a regular repeat purchase; (2) purchases across product and service lines; (3) refers other; and (4) demonstrates an immunity to the full of the competition.

2.2 Customer Satisfaction

Satisfaction is a feeling of pleasure that arises from comparing the perceived performance of the product (or outcome) against their expectations. If the performance fails to meet expectations, the customer will not be satisfied. If performance is in line with expectations, the customer will be satisfied. If performance exceeds expectations, customers will be very satisfied (Kotler and Keller, 2009). According to Kotler and Keller (2009), retaining customers is more important than

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attracting customers. Therefore there are 4 dimensions to measure customer satisfaction, namely (1) buying again when a company introduces a new product and updates an old product; (2) discussing good things about the company and its products with others; (3) not paying too much attention to competing brands; and (4) offering product or service ideas to companies. Soliha and Sigit (2017) identified 5 indicators of customer satisfaction, namely (1) customers like to make transactions; (2) based on experience, customers are satisfied to make transactions; (3) the product meets customer expectations; (4) overall, customers believe that the product does not disappoint customers; and (5) customers do not complain about the product.

2.3 Service Quality

The concept of service quality is said to be quality if the expected service is smaller than the perceived service. Service quality is said to meet expectations if the expected service is the same as perceived (satisfying). Similarly, the perception of not meeting expectations is said to be unsatisfactory, if the expected service is greater than the perceived service. Parasuraman et al. (1988) state that there are 5 dimensions of service quality:

- 1) **Tangible**. This dimension includes physical appearance such as buildings, parking areas, waiting rooms, equipment, employee appearances, communication equipment, brochures, and forms used. Tangible aspects that are good will make customer expectations are relatively high. Thus the company's services need to balance the tangible aspects of its appearance.
- 2) **Reliability**. This dimension measures the reliability of a company in providing services to its customers as promised, to satisfy customers. This means the company provides the right services. Performance must be following customer expectations such as timeliness, the same service for all without errors, sympathetic attitude, and high accuracy.
- 3) **Responsiveness**. This dimension is the desire and willingness of employees to help customers provide responsive and good service, or provide fast and appropriate service to customers by conveying clear information.
- 4) **Assurance**. This dimension is knowledge, politeness competence, and trustworthiness that is owned by the employees, free from risk, physical danger, or doubt.
- 5) **Empathy**. Empathy is giving sincere and personal attention to customers by trying to understand the desires. This includes ease of relationships, effective communication, personal attention, and understanding of the individual needs of customers.

Each of these dimensions has indicators which are explained as follows:

1. **Tangibles**
 - a. The appearance of officers in serving customers
 - b. The convenience of places to do services
 - c. Ease of service
 - d. The discipline of officers in performing services
 - e. Ease of customer access in service requests
2. **Reliability**
 - a. Accuracy of officers in serving
 - b. Have clear service standards
 - c. The ability of officers to use tools in the service process

- d. The expertise of officers in using tools in the service process

3. Responsiveness

- a. Responding to loyal customers/applicants who want to get service
 - b. Officers perform services quickly, precisely and accurately
 - c. All customer complaints are responded by officers
 - d. Officer responsiveness in the service process
 - e. Timeliness in the service process
4. **Assurance**
- a. Officers provide guarantees on time in service
 - b. Officers provide guarantees of certainty the cost of service
 - c. Officers provide guarantees of legality in service
5. **Empathy**
- a. Prioritizing the interests of the customer/applicant
 - b. The clerk serves with a friendly attitude
 - c. The clerk serves with courtesy
 - d. Officers serving non-discriminatory (discriminating)
 - e. The clerk serves and appreciates customer loyalty.

2.4 Bank Image

Image is a valuable intangible asset of the company. A positive image enables a company to gain a reputation value and competitive advantage. According to the American Marketing Association in Kotler and Keller (2009) explains that images are beliefs, ideas, and impressions that a person has of an object. Therefore, the company's image is the customer's perception of the service received by the customer.

The success of the company in shaping the image of society is influenced by several factors such as company history, the completeness of facilities and infrastructure, and success in providing services to customers. The image appears based on the knowledge and information received by someone against an object. If the information received is good, it will cause a positive image, but vice versa if the information received is bad, it will cause a negative image.

To measure the company's image, Kotler and Keller (2013) identified several indicators that must be considered:

1. Having good performance and security services
2. Management cares about customers
3. The bank's logo, color, and slogan are easily recognizable.

3 HYPOTHESES DEVELOPMENT

3.1 Service quality and customer satisfaction

Service quality is one of the factors that influence customer satisfaction. The better the quality of services provided will be followed by high customer satisfaction, conversely, the lower the quality of services provided will create lower satisfaction for consumers. This is supported by research conducted by Fadhillah and Tjahjaningsih (2013), Agung and Soliha (2014), Sigit and Soliha (2017) and Santosa and Soliha (2017) which show that service quality has a positive effect on customer satisfaction. Thus,

H1: Service quality has a positive effect on customer satisfaction.

3.2 Bank image and customer satisfaction

The image is a reflection of the identity of the company itself that varies in the minds of the people. A good image for a company will make the company continue to grow because consumers do not hesitate to buy products or use services

from that company again. If the consumer's expectations between the good image match, the consumer will feel satisfied. The better the company's image, better customer satisfaction will be. This is supported by the research conducted by Sumadi and Soliha (2015), Solechah and Soliha (2015) which shows that the bank's image has a positive effect on customer satisfaction, besides the research of Sulistiyanto and Soliha (2015), Handayani and Soliha (2015) and Santosa and Soliha (2017) also show that company image has a positive effect on customer satisfaction. Thus, H2: Bank image has a positive effect on customer satisfaction.

3.3 Service quality and customer loyalty

Loyalty has an important role for marketers. This important role relates to the quality of service which is the result of internal organizational practices and policies as well as services provided to customers where this will realize customer value and customer satisfaction. Sulistiyanto and Soliha (2015) and Santosa and Soliha (2017) research shows that service quality has a positive and significant effect on loyalty. The better the quality of the services provided by the company, customer loyalty will increase. Thus, H3: Service quality has a positive effect on customer loyalty.

3.4 Bank image and customer loyalty

A good image for a company will make the company continue to grow because consumers do not hesitate to buy products or use services from that company again. If consumers' expectations between the good image match, consumers will feel satisfied and they impact customers will be loyal. The better the company's image will increase customer loyalty. Sulistiyanto and Soliha (2015) and Santosa and Soliha (2017) research shows that the image has a positive and significant effect on loyalty. Thus, H4: Bank image has a positive effect on customer loyalty.

3.5 Customer satisfaction and loyalty

Customer loyalty is influenced by satisfaction or dissatisfaction with the quality of products/services that accumulates continuously. The more satisfied the customer, the higher the loyalty. Research conducted by Solechah and Soliha (2015), Sumadi and Soliha (2015), Sigit and Soliha (2017) and Santosa and Soliha (2017) show that customer satisfaction

has a positive and significant effect on customer loyalty. Thus, H5: Customer satisfaction has a positive effect on customer loyalty

4 RESEARCH METHODS

This study uses primary data. Primary data is data obtained directly from data sources or research objects. The primary data in this study regarding the effect of service quality and bank image on satisfaction and its impact on customer loyalty of the Bima Bank Jateng savings account in Semarang - Indonesia.

The population used in this study is the customers of Bima Bank Central Java savings in Semarang - Indonesia as many as 16,817 people. The sampling method is purposive sampling, namely the selection of samples using certain criteria that are generally adjusted to the objectives and research problems. The criteria set out in the sampling of this study are (1) customers who are at least 17 years old; (2) at least have been a customer of Central Java Bank for 1 year; and (3) have done at least 3 transactions. Therefore, the number of samples used was 100 people

5 RESULTS

Most of the respondents involved in this study were women between the ages of 17-27 years. The last education taken by respondents was the majority of undergraduate and senior high schools with a percentage of 40% each. Most of the respondents' jobs are private employees. The average respondent has been a customer of Bank Jateng for 1-5 years and has done transactions more than 5 times.

5.1 Validity and reliability

Number equations consecutively with equation numbers in The validity test results show that all indicators of the studied variables are valid because of the component values of matrices > 0.4 and KMO values > 0.5, which means the sample is sufficient. The reliability test is done by calculating the Cronbach alpha of each instrument. The instrument is said to be reliable if it has a Cronbach alpha > 0.7. The reliability test results indicate that the quality of service has a Cronbach alpha value of 0.959; customer loyalty = 0.769; bank image = 0.856; and customer satisfaction = 0.877. Cronbach alpha value of each variable is greater than 0.7. Therefore, this research instrument can be said to be reliable for use as a measurement tool.

Table 1 Results of Regression Test

| | Adj R Square | F Test | | T-Test | | Result |
|---|--------------|--------|-------|---------|-------|---------------|
| | | F | Sig | β | Sig | |
| Service quality and bank image → customer satisfaction | 0.587 | 71.500 | 0.000 | | | |
| Service quality → customer satisfaction | | | | 0.382 | 0.001 | Supported |
| Bank image → customer satisfaction | | | | 0.429 | 0.000 | Supported |
| Service quality, bank image, and customer satisfaction → customer loyalty | 0.487 | 32.378 | 0.000 | | | |
| Service quality → customer loyalty | | | | -0.024 | 0.851 | Not supported |
| Bank image → customer loyalty | | | | 0.213 | 0.109 | Not supported |
| Customer satisfaction → customer loyalty | | | | 0.557 | 0.000 | Supported |

Based on Table 1, the result of the determination coefficient of model 1 is 0.587 or 58.7 percent, which can be interpreted

that 58.7 percent of the variation of the dependent variable that is customer satisfaction on the model can be explained by the independent variables namely service quality and bank image, while the rest (41, 3%) influenced by other variables outside the model (other than service quality, location, and bank image) A statistical F value of 71.500 with a significance value of 0.000 that is smaller than 0.05, then the service quality and bank image simultaneously affect customer satisfaction.

The result of the determination coefficient of model 2 is 0.487 or 48.7 percent, which can be interpreted that 48.7 percent of the variation of the dependent variable that is customer loyalty in the model can be explained by the independent variables namely service quality, bank image, and

satisfaction while the rest (51.3%) influenced by other variables outside the model (other than service quality, location, and bank image) Statistical F value of 32.378 with a significance value of 0.000 that is smaller than 0.05, then the quality of service, bank image, and satisfaction simultaneously affect customer loyalty.

Hypothesis testing in this study uses partial testing (t-test). Based on Table 1, the following results are obtained: hypotheses H1, H2, and H5 are supported while H3 and H4 were not supported.

5.2 The testing variable of mediation

Mediation effect test is done by the Sobel test.

Table 2. Results of Sobel Test

| | Value | LL 95 CI | UL 95 CI | Z | Sig (two) |
|--|-------|----------|----------|--------|-----------|
| Service quality → customer satisfaction → customer loyalty | .5432 | .3352 | .7511 | 5.1201 | .0000 |
| Bank image → customer satisfaction → customer loyalty | .3646 | .2110 | .5183 | 4.6530 | .0000 |

Table 2 shows that the sig value is 0.0000 < 0.05, so it can be concluded that customer satisfaction mediates the effect of service quality and bank image on customer loyalty.

6 DISCUSSION

The first hypothesis is accepted that service quality has a positive and significant effect on customer satisfaction. The better the quality of the services provided will increase customer satisfaction. This is in line with research conducted by Fadhillah and Tjahjaningsih (2013), Agung and Soliha (2014), Sigit and Soliha (2017) and Santosa and Soliha (2017) who concluded that service quality has a positive effect on customer satisfaction.

The second hypothesis is accepted, namely, the bank's image has a positive and significant effect on customer satisfaction. The better the image of a bank, this will increase customer satisfaction. This is in line with research by Sumadi and Soliha (2015), Solechah and Soliha (2015) which shows that the bank's image has a positive effect on customer satisfaction, and Sulistiyanto and Soliha (2015), Handayani and Soliha (2015) and Santosa and Soliha (2017) which shows that the company's image has a positive effect on customer satisfaction.

The third hypothesis is rejected, namely service quality does not affect customer loyalty. The fourth hypothesis is rejected, namely, the image of the bank does not affect customer loyalty. This is following the research of Agung and Soliha (2014), Handayani and Soliha (2015), Sumadi and Soliha (2015) showing that the image does not affect loyalty.

The fifth hypothesis is accepted, namely that customer satisfaction has a positive and significant effect on customer loyalty. The higher customer satisfaction, the more loyalty will increase. This is in line with research by Agung and Soliha (2014), Handayani and Soliha, (2015), Munisih and Soliha (2015), Solechah and Soliha (2015), Sigit and Soliha (2017) and Santosa and Soliha (2017).

The first mediation test shows that customer satisfaction perfectly mediates the effect of service quality on customer loyalty. This shows that the better the quality of the services provided will increase customer satisfaction which will have an impact on customer loyalty. The second mediation test shows that satisfaction mediates perfectly the effect of the bank's

image on loyalty. This shows that a better bank image will increase satisfaction which will have an impact on customer loyalty. This is in line with research by Sumadi and Soliha (2015) which shows that the image of a bank mediates perfectly the effect of a bank's image on customer loyalty.

7 CONCLUSION

This study concludes that 1) service quality and bank image have a positive and significant effect on customer satisfaction, 2) service quality and bank image have no effect on customer loyalty, 3) customer satisfaction has a positive and significant effect on customer loyalty, 4) customer satisfaction mediates perfectly the relationships between service quality and bank image on customer loyalty.

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