

# Do service quality and corporate image affect customer satisfaction and loyalty?

Mohamad Najmudin<sup>1</sup>, Budi Setyanta<sup>2</sup>, Nurwiyanta<sup>3</sup>  
{najmudin@janabadra.ac.id<sup>1</sup>, budi@janabadra.ac.id<sup>2</sup>, nurwiyanta@janabadra.ac.id<sup>3</sup>}

Economic And Business Faculty, Janabadra University, Yogyakarta, Indonesia<sup>1,2,3</sup>

**Abstract.** Customer loyalty is an important part of business performance. Many companies hope to keep their customers for a long time, even if it is possible forever. This research seeks to examine the function of service quality and company image to influence customer loyalty in the use of Islamic banking in Indonesia and the importance of satisfaction in mediating the quality of the services and corporate image in influencing customer loyalty. Some 283 people were picked utilizing the purposive sampling method as samples. The hypothesis of this study was tested via Structural Equation Modeling (SEM). The results reveal that customer loyalty is affected directly by service quality and company image. Furthermore, the results of this study demonstrate that customer loyalty indirectly impacts service quality and business image. This discovery is consistent with earlier results. This study nevertheless showed that the influence of quality of service and corporate reputation on customer loyalty is not entirely mediated by customer satisfaction. This is demonstrated by the direct effects on customer loyalty of quality of service and the business image. To increase customer loyalty, Islamic banking must improve service quality, corporate image, and customer satisfaction.

**Keywords:** service quality, corporate image, customer satisfaction, customer loyalty

## 1 Introduction

The development of Islamic banking in Indonesia is a manifestation of the public's demand for an alternative banking system. Besides providing good banking / financial services, it also fulfills sharia principles. As one of the major Islamic countries, Indonesia should become the pioneer and center for developing Islamic finance and banking globally. This is not an impossible dream because Indonesia's potential to become a core player in Islamic finance and banking is huge. With the majority of Indonesia's population being Muslim, the opportunity for the market share of Islamic banks is very large and has a great opportunity to develop, which will make the competitive climate in the Islamic banking world more competitive. In other words, Islamic banks will be required to be able to attract public interest. The high level of competition, and increasingly selective consumers, need companies to have a strategy to attract consumers. Islamic banks must be able to increase competitiveness and provide satisfaction to customers to maintain customer loyalty.

Consumer sentiments regarding Islamic banks may impact the improvement of service quality and customer satisfaction in Islamic banking. Attitudes as an inner state of the individual which impacts individual decisions to show conduct toward items, people, or events [3]. The

sentiments regarding Islamic banking contain, according to [5], a degree of preference by clients to choose Islamic banking, the selection of "sharia" labels, Islamic banking products are significant for consumers, and consumer choice is the use of Shari banking goods, and Islamic banking products are used in a close-knit environment.

Regarding Islamic banking's commitment to customer pleasure, client happiness also depends on service quality. Quality of service is characterized by a contrast between expectations and quality perceptions [6]. [3] have proven that greater customer satisfaction by enhancing the quality of service will keep customers loyal. The key to building client loyalty is customer happiness. [7] say satisfaction influences consumer loyalty directly. Customer satisfaction contributes to several key characteristics, such as customer loyalty, corporate reputation, price elasticity decrease, future transaction costs reduction, and increased staff effectiveness and productivity [4].

Customer experience is also considered to be one of the top indications of future revenues [8]. Meanwhile, according to [9], there are many benefits received by companies with the creation of high customer satisfaction, namely, in addition, To increase customer loyalty but also avoid the turnover of clients, lower consumer price sensitivity, reduce marketing failure costs, reduce the operational expenses of adding subscribers, increase advertising efficiency and enhance the reputation of the company.

Likewise, the corporate image is calculated to influence customer loyalty. The awards the company receives because of its advantages can provide satisfaction to customers, in addition to bringing trust to customers. The more awards you get, the more satisfied and trusting your customers will be, which in turn makes them loyal customers. [10] say that corporate images play a role in marketing a firm since they may impact consumer perceptions, expectations and ultimately influence customer satisfaction and loyalty. In fierce competition, the main thing that must be prioritized is customer satisfaction, so that the company can compete, survive, and dominate the market. The success of marketing a product is not enough just to offer the various advantages that the service has. The most important thing is whether the provision of these products is following the wishes and can meet customer needs, thereby increasing customer value [11].

Several studies on customer loyalty have provided empirical evidence that the antecedent variables of loyalty affect customer loyalty, including [12] research on Turkish aviation industry customers, and [13] on e-commerce settings. across two cultures, Malaysia and Qatar. Both of these studies indicate that customer satisfaction is a determining factor for high customer loyalty. Customer loyalty is a measure of customer attachment to a product. This measure can provide an overview of whether or not a customer may switch to another service, especially if there are changes in the service, both regarding service quality and other attributes. Many factors affect customer loyalty, one of which is customer satisfaction.

The preceding description demonstrates that organizations need to not only enhance their service quality and business image to generate consumer loyalty but also boost customer happiness in keeping loyalty to their products. This study seeks to investigate the impact of quality service and corporate identity on client loyalty and investigate the function of satisfaction in moderating the influence of quality of service and business images on client loyalty.

## **2 Literature review**

## **2.1. Customer loyalty**

In many different ways, customer loyalty may be described. Loyalty to the customer is the consumer's readiness to shop or to cooperate several times with brands, which is the outcome of good encounters with the customer, contentment, and quality of service. [14]. According to [15], loyalty is the commitment of a consumer to work with a company which has an impact on buying frequency and repeating the use of the services of that company. [11] believe that loyalty remains the customer's faith in a firm or service. If providers make consumers believe that they give priority to all valuable ideas and fulfill them, customer loyalty lasts a long time. Faithful consumers contribute not just to growth but also a competitive advantage and company value. This helps clients to buy more stable products. Loyal consumers always utilize a product or provider; other items and companies are also recommended. In short, using the word of mouth approach of devoted consumers, companies save publicity money [14].

Customers' loyalty is their commitment to continuing to subscribe or buy selected items constantly, even though the circumstance and marketing efforts may change their behavior. [16]. Customer loyalty is an important part of a company's survival or brand. Many companies hope to keep their customers for a long time, even if possible forever. If customers can maintain their loyalty, then the company can save costs to get new customers. [17] says customer loyalty is prepared to continue buying in an enterprise for a long time and regularly use a product or service and recommends it willingly to friends and other firms. The company's ability to retain customers and create obstacles for them not to move to compete with companies is one of the keys to a company's success in competing in the market. Consumer loyalty is one of the major success elements in sustained competitiveness for organizations [18].

## **2.2. Service quality**

Service quality is described as a notion that correctly reflects the essence of service performance, i.e. comparison with excellence in customer service meetings [20]. [21] asserts that the overall perception of consumer quality is that the arguments and services provided are inferior/superior. [22] indicate that the degree of service quality is anticipated to match the customer's expectations.

Then [20] stated that two factors affect the perceived service quality. If the service got or felt meets the expectations, the quality of the service is said to be acceptable and satisfactory. [20] also proposed that the overall service quality is evaluated based on five dimensions, namely (1) Tangibles related to physical facilities, devices, personal appearance, decoration, and communication materials. (2) The capacity to deliver services precisely and reliably as promised is reliability. (3) The readiness to assist clients and to offer rapid on-demand services is responsiveness. (4) Knowledge of the abilities of employees to provide consumers with trust and confidence is assured and appreciated. (5) Empathy includes personal care and attention to customers.

Technological advances, improvements in communication systems, and human resource development have been widely used by the business sector as tools to improve services, likewise, the banking sector hopes that advances in technology and communication can improve services to customers. Competition to attract and retain customers is increasing, but the competition is still using quality services to increase satisfaction [23].

The key to the success and longevity of a commercial organization is the excellent service offered to clients, according to the views [20]. For the last two decades, the quality of services has been the major purpose of every company, which means that management must grasp the dimensions and measurement of quality of service. Quality of service is the appraisal of excellent service by the consumer [21]. Slack *et al.* (2020) argue that quality of service is considered unsatisfactory, quality of service is crucial for customer satisfaction and loyalty, and the link between the quality of the service and customer loyalty is mediated by customer contentment. As described in Tahanisaz and Shokuhyar (2020), quality of service is the difference between reality customer performance. Many publications also see service quality as a key part of the consumers' brand structure [23]. Nearly everyone believes that customer loyalty is achieved with great quality. [25] investigate and recognize the favorable impact on customer loyalty of the process of creating quality of service. The impact on customer loyalty of service quality is confirmed by [26]. The following hypothesis may be developed based on the description above:

H1: Service quality has a positive effect on customer loyalty

H2: Service quality has a positive effect on customer satisfaction

### **2.3. Corporate image**

Image is a reward that the firm receives from the benefits that exist in the firm, such as the firm's capacities to continue developing so that it may continue to produce new products to suit the requirements of consumers [33]. Kim and Hyun (2011) argue that corporate image is the view or perception of the company by people both inside and outside the company. [34] stated that corporate image is a public view of a company that is considered good or not viewed globally on matters such as openness, quality, and others so that it can be said to be a view of the company's steps.

The corporate image is regarded to impact the perception of customers in product offers. Thus, the degree of the corporate image will influence behavior [36]. [10] suggest that image plays a part in a corporation's marketing, as it may impact consumer perception and expectations about products or services supplied and eventually affect customer satisfaction and customer loyalty.

The results of research by [31] show that corporate image significantly affects customer satisfaction. A positive and good corporate image can increase satisfaction and loyalty [36]. Research that has been conducted by [11] states that company image acts as an important and impressive factor in the association of quality, customer evaluation, customer satisfaction, and customer loyalty. They also found that corporate image can act as a filter in customer evaluation of the quality, value, satisfaction, and repurchase of a brand [31]. The following hypothesis may be developed based on the description above:

H3: Corporate Image has a positive effect on Customer Satisfaction

H4: Corporate Image has a positive effect on Customer Loyalty

### **2.4. Customer satisfaction**

Customer satisfaction is characterized as a total psychological statement between emotions and expectations that arise from consumers' feelings to anticipate and accumulate previous purchases to meet everyday needs [17]. [39] meantime, after evaluating the performance of a product with what is expected, describe customer satisfaction as a person's sense of enjoying or hating a product. Meanwhile, [40] have said that customer satisfaction surpasses consumer demands if the

value perceived is high. [41] define customer satisfaction as an evaluative assessment after selecting regarding the purchase of a particular product will achieve Customer satisfaction if expectations match the accepted reality.

Greater customer satisfaction through enhancing the quality of service will promote client loyalty [40]. The greater happiness of customers, the greater the degree of commitment (Ball, Simões Coelho, and Machás, 2004). Customer satisfaction is directly related to customer loyalty [42]. Almost every prior study shows the considerable influence of customer satisfaction on customer loyalty, such as [29], [32], [30], [43] and [9]. The following hypothesis may be developed based on the description above:

H5: Customer satisfaction has a positive effect on customer loyalty

Based on the above hypothesis, the conceptual framework of this study can be described as follows:

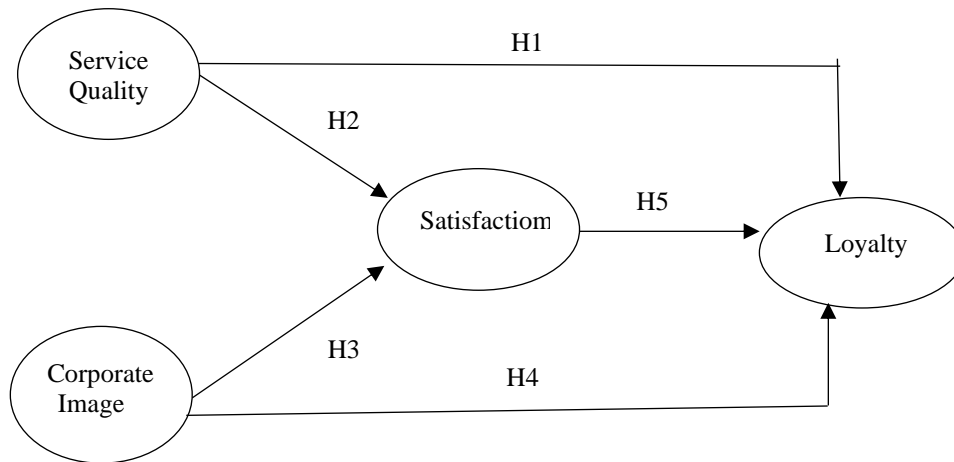


Fig. 1. Conceptual framework

### 3 Methodology and Data Analysis

Islamic banking, in particular Islamic commercial banks, is the aim of this research (ICB). The consumers of Islamic banks are therefore the population of this study. Given the very large population of this study, the researchers limited the research areas to Yogyakarta, Jakarta, Bandung, and Surabaya. A non-probability sampling procedure was followed to choose the sample of 300. The study used the purposeful sampling method, a methodology that was not likely to be a way of sampling, in which the researcher determined the sample by determining certain criteria/features following the research objectives. Customers that know and use Islamic banks' services, who have become clients of Islamic banks for at least six months, are specifiable in this study. The analysis comprised only 283 out of 300 respondents who participated in this study.

## 4 Research Result and Discussion

As indicated before, 283 participants participated in the survey and deserved additional analysis. The majority (58 percent) of the responders participating were female and the remainder were male. The rest are more than 30 years old, some between the ages of 20 and 30. Most (48.4 percent) are employees of the private sector. The remainder works like students, officials, teachers, and so on.

In addition, the investigation was used Structural Modeling Equation (SEM) and the AMOS software 24.0. The validity and reliability of the data used in the study are tested first before testing the hypothesis. The indicator is stated as valid by reference to [44] if the t value is larger or equal to 1.96 and when the dependability of the variable is larger or equal to 0.50, it is deemed reliable. All indicators or questions are certified valid and trustworthy in the measurement of variables based on these standards.

In addition, the investigator conducted a structural test utilizing the AMOS 24.0 software with accurate and trustworthy data to assess the hypothesis of this study. Figure 2 shows the influence of exogenous factors on endogenous variables and the t value of each outcome.

The statistical relevance of the final structural model reveals that the model represents the results of this investigation extremely well. This is proved by the  $X^2$  of 412.2 with freedom of 393, then Normed  $X^2$  with 1.05, which shows that the model has good conformance. This is proved by the value of the model. The RMSEA value of 0.02 is supported by the TLI and CFI values of 0.99.

In addition, the result with this study model is 3,78 of the Expected Cross Validation Index (ECVI). The ECVI for the saturated model is below 6.07 for this type of model. This shows that the same sample in the same demographic may reproduce this study model. The coefficient of regression and the importance of the effect between hypothesis and variables are provided in Tables 1 of this study.

**Table 1.** Hypothesis Test Results

Hypothesis	Coefficient of Regression	t-value	Sign	information
H1: Service quality has a positive effect on customer loyalty	0,38	5,08	0.0001	accepted
H2: Service quality has a positive effect on customer satisfaction	0,44	4.00	0.0001	accepted
H3: Corporate image has a positive effect on customer satisfaction	0,27	5.82	0.0001	accepted
H4: Corporate image has a positive effect on customer loyalty	0,28	5,32	0.0001	accepted

H5: Customer satisfaction has a positive effect on customer loyalty	0,55	8,18	0.0001	accepted
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Source: SEM data processed (2021)

The goal of this article is to examine the role play by customer loyalty and the role played by service quality and business image in affecting customer loyalty. The function of service quality and company image and its impact on satisfaction and loyalty has generally been investigated, but the purpose of Islamic Banking Services has not been substantially involved.

The first goal is to identify the direct influence that quality of service and business image has in affecting client loyalty. The quality of service may be enhanced by raising the service quality to five dimensions, namely: (1) physical facilities, equipment, personal appearance, decorating, and communication materials tangible. (2) The capacity to deliver services precisely and consistently as claimed is reliable. (3) The readiness to assist clients and to offer rapid on-demand services is responsiveness. (4) Ensuring the understanding and awareness of the capabilities of employees to serve consumers with trust and confidence (5) Empathy comprises personal attention and the care of corporate images may be increased by producing benefits, such as a business's capacity to continue developing itself so that the firm may continue to produce new products to fulfill customer requirements [20]. The corporate image will affect stakeholder behavior so that the company tries to develop and manage the corporate image with several reasons that the company image can: (a) encourage sales, (b) build goodwill (goodwill), (c) establish an identity for employees, (d) influence investors and financial institutions; (e) promote excellent relationships with the community (company), government, special interest groups, other leaders of opinion; and (f) achieve success in competition [35]. The second purpose is to assess the function of satisfaction in affecting customer loyalty as a mediator of service quality and business image. The satisfaction of customers is obtained if expectations are met[14]. [40] said that the perceived value is high when customer satisfaction surpasses customer needs. A lack of a gap between product performance in reality and expectation is the major determinant of customer satisfaction [41].

Data analysis was carried out to test the effect of two or more variables based on the rules of the statistical method. The statistical analysis tool in this study uses Structural Equation Modeling (SEM) with a two-stage approach, namely measurement model analysis, and structural equation model analysis. Measurement model analysis is a modeling process that is directed to investigate the unidimensional of observed variables which explain a latent variable and explain construct validity and reliability. Meanwhile, the Structural Equation Model analysis explains the relationship patterns between constructs [45].

From the results of model testing, all variables are variables that meet the requirements as variables that support the research model. Based on data analysis and hypothesis testing, it shows that all the hypotheses in this study are supported by data. The hypothesis that is supported shows that the findings are following the existing theory. The regression coefficient of the effect of service quality on loyalty shows a significant direct effect of service quality on loyalty. This finding

illustrates that when consumers experience high service quality, at the same time customer loyalty increases. This finding is consistent with the results of research by [32] and [30]. The regression coefficient of the influence of corporate image on loyalty also shows a significant direct effect of corporate image on loyalty. This finding illustrates that when consumers perceive a high corporate image, at the same time customer loyalty increases. These findings support the research results of [31].

The regression coefficient of the effect of service quality on loyalty through the mediation of customer satisfaction shows a significant effect. These findings indicate that good service quality will increase satisfaction which in turn will increase loyalty. These findings support the research results [30]. Likewise, the regression coefficient of the effect of corporate image on loyalty through the mediation of customer satisfaction shows a significant effect. These findings indicate that corporate image will increase satisfaction which in turn will increase loyalty. These findings support the results of research by [29] and [32].

## 5 Implication and Suggestion for Future Research

In general, the results of this study indicate that the loyalty of the customers is not only driven by service quality but also customer satisfaction that mediates quality of service. The corporate image also intrinsically and extrinsically impacts customer loyalty via customer satisfaction mediation.

This study contains various shortcomings which researchers interested in investigating consumer loyalty need to solve, particularly about identifying research subjects. Like several previous studies, this research conducted this research on Islamic Commercial Banks to represent the Islamic banking market. Further study needs to employ Islamic Credit Bank institutions to examine the consistency of results throughout the markets to gain widespread conclusions on the Islamic banking sector.

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