



## The influence of service quality, corporate image, and customer satisfaction on customer loyalty in banking sector in Yogyakarta

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### ARTICLE INFO

#### Article history:

Received 10 August 2022

Received in rev. form 25 Sept. 2022

Accepted 7 October 2022

#### Keywords:

Banking; Service Quality; Customer Loyalty; Corporate Image; Customer Satisfaction

#### JEL Classification:

M31, M37

### ABSTRACT

Indonesia has a lot of sectors that function to drive economic activity. One of the existing sectors is the banking industry. A bank has the primary aim of gaining loyalty from its customers. Besides improving service quality, maintaining the corporate image and increasing customer satisfaction also affect customer loyalty. The purpose of this study is to determine the influence of service quality, corporate image, and customer satisfaction on customer loyalty. The research method is survey research, which uses a questionnaire as a research instrument. This study's population is customers with a bank account in Indonesia, with a total of 200 respondents. The result shows that the variable of service quality, and corporate image, has a positive and significant effect on customer satisfaction and customer loyalty. In contrast, service quality and the corporate image does not have a positive and significant effect on customer loyalty.

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## Introduction

Banking is one of the sectors that plays a role in increasing economic activity in Indonesia. A bank can be interpreted as a financial institution that accepts deposits in the form of current accounts, savings, and time deposits and borrows money in the form of credit for people in need. In addition, a bank is defined as a financial institution between parties who have excess funds and those who need funds. The contribution from the consumption and investment sector itself contributes around 80% of the existing economic activities. In addition, banks also have a function as collectors and channelers in the traffic of payments and the circulation of money in the community. The banking industry also supports the improvement of national development to increase equity, economic growth, and national stability toward improving public welfare.

Banking's primary goal is to gain customer loyalty (Beerli et al., 2004). In addition, (Zameer et. al., 2015) also argues that the banking sector should focus more on customers. (Kandampully et. al., 2015) argues that both creating and maintaining customer loyalty can help the company in its long-term development. When the consumer is loyal and maintains his commitment to a company, then the customer will not be interested in the offer given by other companies. In addition, loyal consumers will not only feel satisfied but also happy with the products or services they are consuming. In addition, consumers who are loyal to a good or service will enthusiastically inform others or buy back other goods or services produced by the company. Many companies also use various ways to gain customer loyalty. Without the loyalty of the company's customers, it will be difficult to survive and develop. Therefore, during competition between many companies, especially in the banking sector, a special and separated way is needed to get attention from customers, and one of the ways that can be used is to get and increase customer satisfaction itself. A customer will feel satisfied if their needs, wants, and expectations are met. If this can be achieved, then the customer will be able to repurchase and the company will also gain loyalty. A special strategy that is good and appropriate is needed to increase customer satisfaction and gain loyalty. One of the ways that can be used is to improve the quality of the services provided. (Makanyeza and Chikazhe, 2017) say that one

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<https://doi.org/10.20525/ijrbs.v11i7.2025>

of the determining indicators of customer loyalty is the quality of service. A good service quality also helps the company gain loyalty. This dimension of service quality is one of the main weapons of the banking sector in gaining customer trust.

In addition to the service quality factor, the corporate image also affects customer satisfaction. (Chen et al., 2021) interprets the corporate image as a reaction to consumer trust, concepts, and thoughts about a company. Furthermore, the corporate image is one of the advantages of competition and helps a company stay in business for a long time (Yazid et al., 2020). Therefore, the corporate image has also become very important in the concept of management (Leiva et al., 2016). The corporate image is also important in winning market competition as part of business strategy, innovator, and reducing uncertainty for consumers, suppliers, and colleagues. The good image of a bank will certainly provide positive value to customers who save their money, so that these customers will not choose to save in other banks. From this background, this paper aims to examine how much influence service quality, corporate image, and customer satisfaction have on customer loyalty to the banking sector in Yogyakarta. The researcher used a survey method with a questionnaire to test the research model. Before the test is carried out, the variables used and the research methodology will be explained.

## Literature Review

### Theoretical and Conceptual Background

So far, the use of service quality theory in measuring customer satisfaction has been widely used for a long time, including to measure satisfaction in the service industry, including measuring bank customer satisfaction. The following will explain the concept of the variables that will be used so that it leads to the research model to be tested.

#### *Service Quality*

Service quality has received a great deal of attention in the service industry, and the concept has also attracted scientific research in the academic literature. Service quality has been described as the difference between what customers expect and what they actually experience (Islam et al., 2020). Moreover, (Dam and Dam, 2021) defines service quality as adaptation to customers' demand in delivering service and the outcome of the customers' evaluation by comparing the expectations and the perceived quality obtained. According to (Parasuraman et al., 1985) there are five dimensions regarding service quality. The five dimensions include tangible, reliability, responsiveness, assurance, and also empathy. These dimensions are fundamental for customer satisfaction and loyalty. A company which delivers good service quality will attain positive impact towards their brand value and financial performance.

#### *Corporate Image*

Corporate image is defined as the customer image of the organization, functions and product image. Corporate image also refers to the physical and behavioral characteristics of a firm, as well as the impression of quality conveyed through the firm's name, products or services, architecture, and the firm's communications with customers (Darmawan, 2018). Corporate image is also regarded as a valuable asset that is important for differentiating a company (Wang, 2020). It is common for a company to do many actions to gain positive image from their customers. (Koeswordjati and Fadillah, 2022) defines corporate image as "impression, feeling, the image of the public about the company, the impression that is deliberately created from an object, person, or organizations". There are four elements regarding corporate image which are personality, reputation, value, corporate identity. (Sadiartha, 2019) mentions that positive things which are able to improve corporate image. The first one is the history of the company, the second one is successes in financial part, the third one is good industrial relations, the fourth is the willingness to support social responsibility and so on.

#### *Customer Satisfaction*

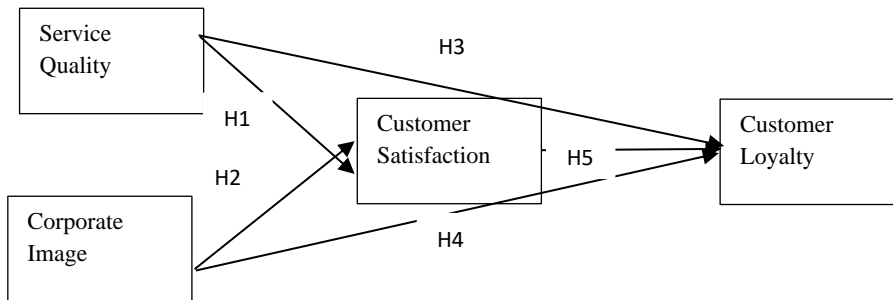
(Zouari and Abdelhedi, 2021) describes customer satisfaction as something that a customer feels towards particular service or certain product after being used. Customer satisfaction is also considered as important strategic goals that every company or organization should pay attention to. Customer satisfaction is defined as customers' post-purchase evaluation that some alternatives give at least same result or exceed customers' expectation, while dissatisfaction is the result which does not meet customers' expectation (Hayati et al., 2020). In other words, customer satisfaction is how customers feel when they are comparing their perceived performance or result to their own expectations. (Themba et al., 2019) explains that a customer will be satisfied when their needs, wishes, hopes, goals are fulfilled and in accordance with expected satisfaction, hence it is crucial for a company to maintain their customers satisfaction.

#### *Customer Loyalty*

(El-Adly, 2019) describes customer satisfaction as one of the top goals that service companies look for due to the long-term benefits of having satisfied customers, including positive word of mouth, customer loyalty, and sustainable profitability. (Abror et al., 2020) mentions that customer loyalty is an important factor in managing services. Additionally, loyalty encourages customers to buy back from the same seller or brand. This indicates that the value received from the seller is perceived as higher than the value received from other sellers. Customer loyalty is therefore considered to be an extraordinary benefit to any business in generating profits. (Shankar and Jebarajakirthy, 2019) explains that customer loyalty can be understood in terms of both attitudes and behavior. From a behavioral perspective, customer loyalty can be understood as the frequency of using particular services in a specific category

compared to the sum of services consumed by consumers. From an attitude perspective, customer loyalty can be understood as a customer's propensity to continue a relationship with service provider.

From the various studies above, the research model is presented as follows in Figure 1.



**Figure 1:** Research Model

From the research model in figure 1, several research hypotheses were developed:

- H1: Service Quality has a positive and significant effect on the construct of Customer Satisfaction
- H2: Corporate Image has a positive and significant effect on the construct of Customer Satisfaction
- H3: Service Quality has a positive and significant effect on the construct of Customer Loyalty
- H4: Corporate Image has a positive and significant effect on the construct of Customer Loyalty
- H5: Customer Satisfaction has a positive and significant effect on the construct of Customer Loyalty

## Research Methods

The research uses questionnaire as a tool to collect data. Data collection was conducted from October 2021 to November 2021. The sampling technique used is purposive random sampling, with the subjects of the research are people who have bank account in Yogyakarta.

The number of respondents is 200 respondents and the bank accounts are limited to BCA, Mandiri, and BNI, three big banks in Indonesia. Respondents are given a questionnaire consisting two parts. The first one is the general information including their profile such as gender, age, education, salary per month, bank account, period of time being a bank customer, and reason to deposit. The second part is a questionnaire consisting of questions to test the research model mentioned. The data was analyzed using Structural Equation Models (SEM) using AMOS software.

## Analysis and Findings

Several tests of goodness of fit were done using the data and some criteria for the goodness of fit in SEM is shown in Table 1.

**Table 1:** Goodness of Fit Criteria

Goodness of Fit Criteria	Scale
$X^2 / df$	2 – 3
RMSEA	< 0.07
TLI	>0.95
CFI	>0.95

Sources: (Hair et al., 2014); (Rose et al., 2017)

### Respondent Profile

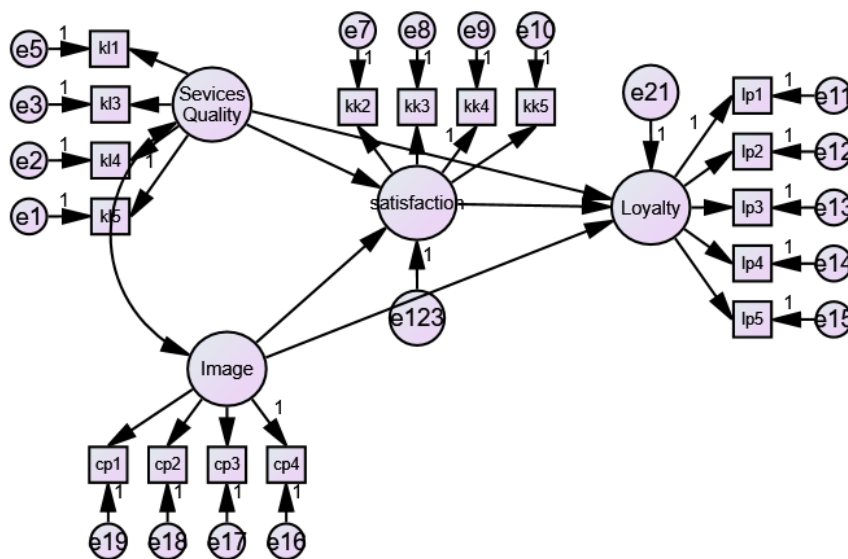
Table demonstrates the results of profiling 200 respondents who completed questionnaire using Google Forms format. From the table 2, it can be seen that the most respondents were women, aged between 20 up to 30 years old. Most of the respondents had bachelor's education, had income below IDR 3 million and between IDR 3 – 5 million, had a BCA bank account, and had more than 3 years becoming bank customer. The respondents chose safety as the reason why they deposit their money to bank.

**Table 2:** Profile of Respondents

Description	Classification	Frequency	Percentage (%)
Gender	1) Male	88	44
	2) Female	112	56
Age	1) < 20 years old	6	3
	2) 20-30 years old	87	43.5
	3) 31-40 years old	82	41
	4) > 40 years old	25	12.5
Education	1) Senior High School	26	13
	2) Diploma	22	11
	3) Bachelor	126	63
	4) Post Graduate	26	13
Income	1) < IDR 3 million /month	59	29.5
	2) IDR 3-5 million /month	59	29.5
	3) IDR 5-10 million /month	51	25.5
	4) >IDR 10 million /month	31	15.5
Bank Accounts	1) BCA	101	50.5
	2) BNI	31	15.5
	3) Mandiri	27	13.5
	4) BCA, BNI	7	3.5
	5) Mandiri, BCA	20	10
	6) Mandiri, BCA, BNI	6	3
	7) Mandiri, BNI	8	4
Period of Time being a Bank Customer	1) 1 year	20	10
	2) 2 years	21	10.5
	3) 3 years	10	5
	4) > 3 years	149	74.5
Reasons to Deposit	1) Interesting interest rate	1	0.5
	2) Safety	70	35
	3) Customer friendliness	18	9
	4) Others	63	31.5
	5) Safety, Others	9	4.5
	6) Safety, Customer friendliness	25	12.5
	7) Safety, Customer friendliness, Others	4	2
	8) Customer friendliness, Others		
	9) Interesting interest rate, Safety	4	2
	10) Interesting interest rate, Safety, Customer friendliness	2	1
	11) Interesting interest rate, Safety, Customer friendliness, Others	2	1

**Hypothesis Testing Result**

Using AMOS software, the research model is presented as follows:



**Figure 2:** Research Model in AMOS

The results of the goodness of fits are shown in Table 3, as follows:

**Table 3:** Goodness of Fit Results

Criteria	Value	Note
CMIN/DF	2.347	Fit
RMSEA	0.082	Marginal
CFI	0.972	Fit
TLI	0.967	Fit

The results shown in the table were the results analyzed using AMOS application. The results show that the value of CMIN/DF is 2.347, RMSEA 0.082, CFI 0.972, and TLI 0.967. From the results, it can be concluded that the study was acceptable. Therefore, hypothesis process can continue to the interpretation of the structural relationships between variables.

The method used to determine the results of the hypothesis testing was by comparing the probability value (P) with 0.05. There are five hypotheses namely hypothesis one (H1), hypothesis two (H2), hypothesis three (H3), hypothesis four (H4), and hypothesis five (H5). If a hypothesis had probability value less than 0.05, it is said that the hypothesis was supported by the truth, if the probability value was greater than 0.05, then the hypothesis in the study was not supported by the truth.

**Table 4:** The Probability Value Among Variables

Hypothesis	Probability	Note
Service Quality → Customer Satisfaction	0.029	Significant
Corporate Image → Customer Satisfaction	***	Significant
Service Quality → Customer Loyalty	0.739	Not Significant
Corporate Image → Customer Loyalty	0.892	Not Significant
Customer Satisfaction → Customer Loyalty	0.002	Significant

From the table 4 above, it can be concluded that there are three hypotheses that were supported by the truth and there are two hypotheses that were not supported by the truth.

Hypothesis 1 (H1) was accepted because the relationship between service quality and customer satisfaction had a probability value of 0.029, which was a value less than 0.05, so that service quality affected customer satisfaction with significant results. In the context of car Ijarah financing, (Adeinat et al., 2019) find that the clarity and accuracy of the services provided by a company are a significant predictor of customer satisfaction. The same idea is stated by other researchers regarding Islamic banking services. Research related to the applicative form of Sharia in Islamic banking services, which was conducted by (Ahmed et al., 2022), states that service quality positively influences customer satisfaction with Islamic banking services. The same result is also found in the research conducted by (Farraq et al., 2022) about customer behavior in banking in Egypt. Moreover, in online banking service, especially related to electronic service quality and customer satisfaction, research done by (Egala et al., 2021) shows that well-managed electronic service quality is able to increase customer satisfaction in conducting digital banking transactions.

Hypothesis 2 (H2) was accepted, because the relationship between corporate image and customer satisfaction had a probability value of 0.000 which was a value less than 0.05 so that corporate image affected customer satisfaction with significant results. In data analysis, it has been proven that the image of a bank has a significant effect on bank customer satisfaction. This is in line with a study in Ghana, conducted by (Omorieg et al., 2019), which the result reveals that there is a strong, positive and significant effect of service quality on corporate image, and a positive and significant effect from corporate image towards customer satisfaction. The same thing is also found from research written by (Fusva et al., 2020). In some banks in Indonesia, one of the findings shows that the corporate image variable has positive and significant effect on customer satisfaction. However, the variable of corporate image does not affect the customer loyalty variable. Another research from (Moghavvemi et al., 2018) depicts that some banks in Malaysia shows different findings. The variable of corporate image is a part of the service quality measurement, which positively and significantly affects customer satisfaction variable.

Hypothesis 3 (H3) was not accepted, because the relationship between service quality and customer loyalty had a probability value of 0.739 which was a value greater than 0.05 so that service quality did not affect customer loyalty. Moreover, hypothesis 4 (H4) was also not accepted, because the relationship between corporate image and customer loyalty had a probability value of 0.892 which was a value greater than 0.05 so that corporate image did not affect customer loyalty. In this study, corporate image and service quality of a bank do not directly affect bank customer loyalty. This is in line with the research from (Omorieg et al., 2019), which states that corporate image will have an impact on customer satisfaction, and afterwards customer satisfaction will affect customer loyalty. The same finding was confirmed in research in Iran conducted by (Ashrafpour et al., 2021). It is stated that service quality is moderated by customer experience before affecting customer satisfaction and loyalty. In digital learning model research conducted in Pakistan, (Shehzadhi et al., 2021) also verifies that service quality variable affects the performance of e-learning activities and

subsequently positively affects student satisfaction. A result by (Özkan et al., 2019) shows that service quality variable affects perceived value of services, corporate reputation and corporate image, and afterwards it significantly affects customer loyalty variable. Loyalty is also formed by repeated satisfaction from customers, as found in research from (Amegbe et al., 2021). From the findings, it can be concluded that service quality cannot directly affect loyalty, it must be mediated by the variable of customer satisfaction. Bank customers need to perceive a good service quality and the bank image which must be reputable. Satisfaction emerges within a certain period of time, which is indicated by the customer's willingness to deposit their money in certain bank. When customer satisfaction occurs for a long period of time, their loyalty is emanated.

Hypothesis 5 (H5) was accepted, because the relationship between customer satisfaction and customer loyalty had a probability value of 0.002 which was a value less than 0.05 so that customer satisfaction affected customer loyalty with significant results. The hypothesis is supported by research conducted by (Miah, 2021) in Bangladesh. In the research, it is said that there is perfect positive relationship between customer satisfaction and customer loyalty. It means that if the customers are satisfied, the chance of their loyalty is increasing. The same finding is proven by research from (Syafarudin, 2021). The result of the study concludes that customer satisfaction affects customer loyalty. Customer satisfaction is an important element in business life and development especially in banking industry. (Fauzi et al., 2021) also states that by increasing customer satisfaction, it will also increase the bank customer loyalty in bank BTPN. Moreover, loyalty can directly affect to repeated purchases of service. Therefore, it is important for a bank to increase customer satisfaction.

## Conclusion

From the respondent profiles, the ratio of women is higher than men. Most of the respondents possess bachelor's degree and have income less than IDR 3 million and between IDR 3 up to 5 million. The bank mostly owned is BCA with more than 3 years being a customer. The reason to deposit is mostly regarding safety. From hypotheses testing results, it shows that service quality dan corporate image have significant effect on customer satisfaction, while service quality and corporate image do not directly have significant effect on customer loyalty. Furthermore, customer satisfaction has significant effect on customer loyalty.

This research is limited to large and reputable banks in Indonesia. In the future, research can be expanded with a greater number of banks, and with more diverse types of banks. also, the number of respondents will be increased, both in terms of the number of respondents and geographical coverage.

This study also recommends that (i) customer loyalty for a bank is not directly influenced by service quality and customer satisfaction, a bank needs to pay attention a lot to increase and improve customer satisfaction. Without feeling satisfied, a bank customer cannot be loyal to their bank; (ii) bank needs to improve their service quality and corporate image to gain their customer satisfaction. A bank should give positive impression through its building. Besides, a quick response towards complaint and delivering information accurately are things to be paid attention to. Maintaining good image among their customers are also vital to increase customer satisfaction.

## Acknowledgement

**Author Contributions:** Conceptualization, Methodology, Data Collection, Formal Analysis, Writing—Original Draft Preparation, Writing—Review And Editing by authors. All authors have read and agreed to the published the final version of the manuscript.

**Institutional Review Board Statement:** Ethical review and approval were waived for this study, due to that the research does not deal with vulnerable groups or sensitive issues.

**Data Availability Statement:** The data presented in this study are available on request from the corresponding author. The data are not publicly available due to privacy.

**Conflicts of Interest:** The authors declare no conflict of interest.

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