

THE INFLUENCE CORPORATE IMAGE, CUSTOMER SATISFACTION, AND SERVICE QUALITY ON CUSTOMER LOYALTY

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Abstract: The purpose of this research is to investigate the influence of corporate image, customer satisfaction, and service quality to customer loyalty in banking industry. The research design used in this research is causality and descriptive research. The sampling methods used in this research was purposive sampling, and using 110 respondents. Data for this study is used the primary data where the questionnaire spread to respondents. Method for the data analysis in this research is multiple regression analysis. The result of this research show there are influence among Corporate Image, Customer Satisfaction, and Service Quality to Customer Loyalty in banking industry in Bekasi City.

Keywords: Corporate Image, Customer Satisfaction, Service Quality, and Customer Loyalty.

Abstrak: Tujuan penelitian ini adalah untuk mengetahui pengaruh citra perusahaan, kepuasan pelanggan, kualitas pelayanan terhadap loyalitas pelanggan pada industri perbankan. Desain penelitian ini menggunakan penelitian kausal dan penelitian deskriptif. Metode sampling dalam penelitian ini menggunakan sampling berdasarkan kemudahan dan menggunakan 110 responden di sekitar kota Bekasi. Jenis data yang digunakan dalam penelitian ini adalah data primer dimana kuesioner dibagikan kepada responden. Metode untuk menganalisis data menggunakan model persamaan Regresi berganda. Hasil penelitian ini menunjukkan bahwa terdapat pengaruh Corporate Image, Customer Satisfaction, dan Service Quality terhadap Customer Loyalty pada industri perbankan di kota Bekasi.

Kata Kunci: Citra Perusahaan, Kepuasan Pelanggan, Kualitas Pelayanan, Loyalitas Pelanggan.

INTRODUCTION

Indonesia is one of the developing countries in Southeast Asia which is crossed by the equator and is on the continents of Asia and Australia and between the Pacific Ocean and the Indian Ocean. Indonesia is also the largest archipelago country in the world, consisting of 17,504 islands and has a population of approximately 269 million people. Today's economy is starting to grow rapidly and is increasingly advanced, creating opportunities for many companies and entrepreneurs in a business world. Various industries have started to emerge and grow every year. The economy is developing so rapidly. Economy and industry and businesses are growing rapidly, so funding is needed to finance the rapid development of

industry and business. On the other hand, to finance the industry, not all can be met from their own funding. However, there are also individuals who have funds, but cannot manage these funds efficiently. To finance this funding system, a system is needed that guarantees the sustainability and balance between those who are in need, and on the other hand, those who are excess funds. So a banking system was formed.

Banking is one of the financial businesses and industries that have changed and developed very rapidly. Where now the banking world has progressed and is very fast. And technology at this time has developed with the modern advances at this time. A bank is a business entity that collects funds from the public in the

form of deposits and distributes them to the community in order to improve the standard of living of the community. The bank is also a financial institution that has a role in collecting public funds. Danibrata (2017) argues that now it is much better for companies to retain existing customers, compared to finding new customers.

Corporate Image terhadap Customer Loyalty

According to Kotler and Keller (2016, 64) image is a set of beliefs, ideas and impressions that a person has about a company. Company image is a form of customer perspective or perception of the company. A form of perspective or perception is what will make customers loyal or not to the goods / services that will be used. The existence of a Corporate Image is an individual impression or subjective perception of a company that provides assurance to customers and reduces the risk of uncertainty when making purchasing decisions. a. a customer's perception or good impression of a bank with good service and technology is a distinct advantage for a bank. The public can obtain customer perceptions of the Bank from various good information provided by the company through advertisements, magazine articles, sales marketing, and public relations. Based on this, an image or corporate image is formed and customers will later start using products / services from the Bank. If the product / service is suitable for use and makes the customer feel happy, then the customer will use the product / service continuously (loyally). Furthermore, Danibrata (2017) also argues that companies always want to have loyal customers, because in the long run it will be able to make the company profit in the long term. Based on research by Shahid, et al (2015) that there is an influence of Corporate Image with Customer Loyalty. So it can be seen that in this study there is an influence of Corporate Image with Customer Loyalty. By referring to the explanation above, a hypothesis can be drawn, namely.

H1: There is an influence Corporate Image terhadap Customer Loyalty

Customer Satisfaction terhadap Customer Loyalty

Zeithaml and Bitner (2018, 80) suggest that customer satisfaction exists if a product and service meets what customers expect. In this case, the bank always provides new products to customers so that all that is needed can be fulfilled. Not only products, but also improving services at each branch office, as well as ATM locations. So customer satisfaction is the level of customer feeling or service that has received a level of perceived enjoyment. This service is provided as best as possible so that customers are comfortable and later customers can reciprocate by becoming regular customers. In addition, banks always try to quickly resolve problems or complaints submitted by customers. It is not an easy matter to make customers feel satisfied with the products and services that have been provided. Related to this, the bank sees this as a very important element for the survival of the company. Successfully making customers feel satisfied can increase their competitive edge. Customers will tend to reuse the product or service when the same needs reappear at a later date. Basically, customer satisfaction is a key factor for customers in making repeat purchases and making customers loyal.

Based on research by Shahid, et al (2015) that there is an effect of customer satisfaction with customer loyalty. So it can be seen that in this study there is an effect of customer satisfaction with customer loyalty. By referring to the explanation above, a hypothesis can be drawn, namely.

H2: There is an influence customer satisfaction on customer loyalty

Service Quality terhadap Customer Loyalty

According to Kotler and Keller (2016, 156) service quality can be interpreted as the level of satisfaction of consumers. This level of customer satisfaction can be obtained from real services received by consumers, with the type of service expected by consumers. Bank is one of the many banks that provide very adequate service. Service Quality is the quality of

performance provided by the company to customers to meet and satisfy customer expectations, so that what customers give and get is in accordance with customer expectations. Customer Loyalty is consumer loyalty with regular use of a product in a company for a long period of time and the consumer also recommends the product to friends or other people. The quality of service is important because it will have a direct impact on the company's image. Good service quality will be an advantage for the Bank. If a bank or other company has received a positive value in the eyes of consumers, then the consumer will provide good feedback, and it is not impossible that he will become a repeat customer. Therefore it is very important for Bank Central Asia in considering aspects of customer satisfaction related to the quality of services provided. Services that can be provided, such as convenience, speed, ability, and friendliness are shown through direct attitude and action to consumers.

Based on research by Shahid, et al (2015) that there is an effect of service quality with customer loyalty. So it can be seen that in this study there is an effect of service quality with customer loyalty. By referring to the explanation above, a hypothesis can be drawn, namely.

Ha3: There is an influence Service Quality terhadap Customer Loyalty

RESEARCH METHODS AND MODELS

Research Methods

The object of this research is the savings customer. The sampling method uses non-probability sampling with purposive sampling technique. This study uses a Likert scale in measuring the variables, according to Sugiyono (2016, 165) "This is a very useful question type when you want to get an overall measurement of a particular topic, opinion, or experience". Each indicator in this study is given a scale in the form of using 5 assessment points, namely (1) strongly disagree, (2) disagree, (3) quite agree, (4) agree, (5) strongly agree. Collecting data in this study using a questionnaire distributed in the Bekasi City area. The respondents studied were customers using savings who live in the Bekasi City area. Respondents were distributed to several places with certain criteria. The number of samples in this study were 118 people. However, based on the analysis, there were 8 respondents whose data could not be used, so based on the number of good questionnaires, the number of questionnaires that could be used in this study were 110 questionnaires from 110 respondents. The statistical technique used is multiple regression, with hypothesis testing using the t test.

Research Models

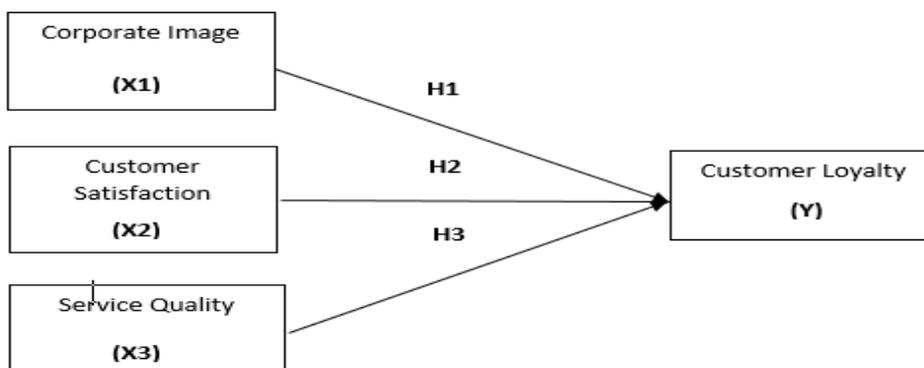


Figure 1. Research Model

DATA ANALYSIS

Based on the results of the questionnaire processing, the characteristics of the respondents are as follows:

Table 1. Respondents Characteristics

	Descriptions	T
Age	< 20 years	9
	20-25 years	35
	26-30 years	37
	>30 years	29
Duration of use	1 years	27
	2 years	12
	3 years	33
	>3 years	38
Occupation	students	42
	entrepreneur	23
	employees	32
	others	13

Table 2. Validity and Reliability Testing

Variable	Item's	r counting	r table	Alpha	Cronbach alpha
<i>Corporate Image</i> (X1)	CI_1	0.862	0.1874	0.60	0.871
	CI_2	0.785	0.1874		
	CI_3	0.812	0.1874		
	CI_4	0.785	0.1874		
	CI_5	0.815	0.1874		
<i>Service Quality</i> (X2)	SQ_1	0.773	0.1874	0.60	0.900
	SQ_2	0.792	0.1874		
	SQ_3	0.795	0.1874		
	SQ_4	0.776	0.1874		
	SQ_5	0.747	0.1874		
	SQ_6	0.694	0.1874		
	SQ_7	0.778	0.1874		
	SQ_8	0.778	0.1874		

	CS_1	0.862	0.1874		
<i>Customer Satisfaction (X3)</i>	CS_2	0.814	0.1874	0.60	0.797
	CS_3	0.857	0.1874		
	CL_1	0.850	0.1874		
<i>Customer Loyalty (Y)</i>	CL_2	0.819	0.1874		
	CL_3	0.874	0.1874	0.60	0.895
	CL_4	0.816	0.1874		
	CL_5	0.844	0.1874		

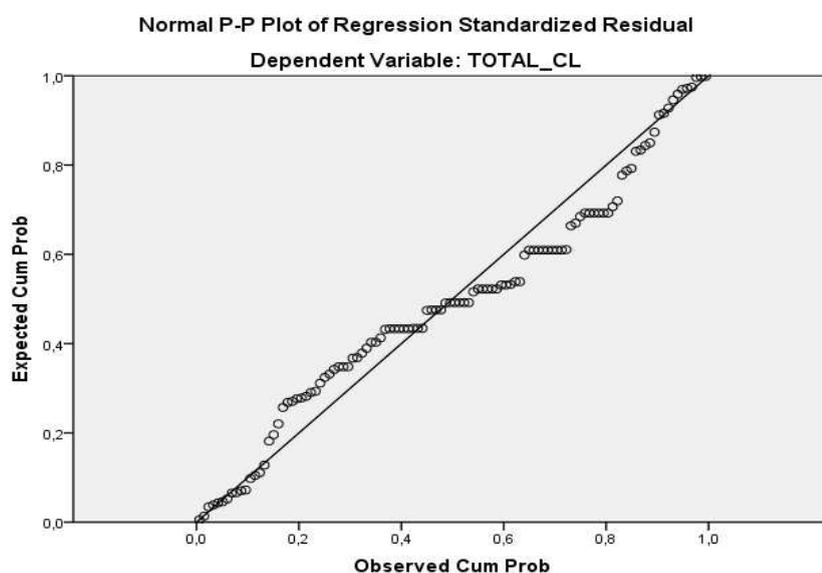


Table 3. Durbin-Watson Testing

Durbin-Watson
1,662

The Durbin-Watson value in this study was 1.662 so that it was located between dU and 4-dU, namely $1.736 < 1.662 < 2.264$. So it can be

concluded that this regression model shows no autocorrelation and is feasible to use.

Table 4. Summary Models

Model	R	R Square	Adjusted R Square
1	0,794	0,631	0,620

Tabel 5. Goodness of Fit Testing

Model	F	Sig.
1	60,368	,000

Hypothesis Testing

The first hypothesis testing obtained t value of 2.073 smaller than 1.984 means that Ho1 is rejected, meaning that there is an influence of Corporate Image on Customer Loyalty. This conclusion is consistent with the results of research by Shahid, et al (2015) that there is an effect of corporate image on customer loyalty.

The second hypothesis testing shows that the t value is 4.268, which is greater than 1.984, meaning that Ho2 is rejected, which means that there is an effect of customer satisfaction on customer loyalty. Shahid, et al (2015) that there is an effect of customer satisfaction with customer loyalty.

The third hypothesis testing shows that the t value of 3.155 is greater than 1.984, meaning that Ho3 is rejected, which means that service quality has an effect on customer loyalty. Shahid, et al (2015) that there is an effect of service quality with customer loyalty.

CONCLUSIONS, IMPLICATIONS, LIMITATIONS, SUGGESTIONS

Conclusions

The first hypothesis testing obtained t value of 2.073 smaller than 1.984 means that Ho1 is rejected, meaning that there is an influence of Corporate Image on Customer Loyalty.

The second hypothesis testing shows that the t value is 4.268, which is greater than 1.984, meaning that Ho2 is rejected, which means that there is an effect of customer satisfaction on customer loyalty. The third hypothesis testing

shows that the t value of 3.155 is greater than 1.984, meaning that Ho3 is rejected, which means that service quality has an effect on customer loyalty.

Implications

Banking in this case must emphasize customer loyalty, because loyal customers, especially in the long term, will continue to increase profits for the company. In addition, it is hoped that loyal customers can provide referrals or good information to other parties.

Limitations

The author realizes that this research is far from perfect, because it is inseparable from limitations, including Limited time, energy and costs required to complete this research, the respondents collected in this study only numbered 110 people and came from respondents who were in Bekasi city. Limitations of respondents in describing the real situation through a questionnaire.

Recommendation

Recommendations that can be given by researchers that may be useful for future researchers, namely It is hoped that for further research it can look for and add other independent variables which are thought to have a stronger influence on Customer Loyalty of a service, Adding the number of respondents in future studies, so that the data collected more and provide more accurate results, Doing research in different geographic areas, so that it can cover all the wider consumers.

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