The Impact of Service Quality and Brand Image on Customer Loyalty Mediated by Customer Satisfaction: in Indonesia Banking Industry

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Abstract

This study examines how service quality and brand image may exhibit impacts on customer satisfaction and customer loyalty in Indonesia banking industry. The questionnaires were completed by 180 respondents who had been customer in Indonesia banking industry. Data were analyzed using Structural Equation Modelling. The results reveal that service quality and brand image have both direct and indirect positive effect on customer loyalty. This implies that when customers feel satisfied then certainly they will also have a loyalty to the banking services, mediated by customer satisfaction. This implies that when customers feel satisfied then certainly they will also have a loyalty to the banking services. This study proposes that banking managers should strive to keep and maintain the positive service quality and brand image of banks in order to enhance customer satisfaction and loyalty. Several strategies regarding the keeping and maintenance of the positive serive quality and brand image of banks are also suggested in this study.

Keywords:
Service quality, brand image, customer satisfaction, customer loyalty

INTRODUCTION

The customer will be loyal to the bank that help them to solve their problems over the expectation (Trasoras, 2009). Majority banks arrange strategies to increase customer satisfaction and loyalty through service quality (Siddiqi, 2011). Nowdays service quality is a main business of bank. Banks compete to give excellent service to customer. Based on bank service excellent monitor (BSEM) survey has been conducted by Marketing Research Indonesia (MRI) that explains 10 banks which give service excellent to the customer in 2015 and 2014. The result has been published by infobank magazine Vol. XXXVII. Based on the table 1, percentage of Bank BRI decreased from number 4 with 83.62% to number 8 with 79.44%.

Customer loyalty is an important aspect and an asset for the company to keep survive. The benefit of customer loyalty is lower cost to keep customers than continually seeking the new ones. Loyal customers are willing to pay more for a set of product offered and willing to be word of mouth marketers for the company (Gee et al., 2009). To build a loyal customer base, the company have to focus on main customer, proactively generate high customer satisfaction, to complete the customer's need before the competitors and maintaining strong customer

relationships (Singh, 2006). Customer satisfaction has a positive relationship and the influence on loyalty. Therefore customer satisfaction must be achieved in order to create customer loyalty.

Business that can offer high quality service, set up excellent brand image and provide satisfaction to their customer will remain competitive and boast high numbers of customer retention. (Zeithaml et al., 1996).

Table 1. Best Bank in Service Excellent

No	2014		2015	
	Bank	%	Bank	%
1	Mandiri	89.56	Mandiri	88.80
2	BNI	85.87	BNI	87.46
3	Permata	85.76	Commonwealth	84.68
4	BRI	83.62	Danamon	83.87
5	Danamon	82.56	Permata	83.81
6	Bukopin	77.46	BTN	80.93
7	Commonwealth	77.40	Bukopin	79.70
8	CIMB Niaga	76.19	BRI	79.44
9	BII	74.27	BII	75.82
10	OCBC NISP	74.00	BCA	75.37

Source : Infobank Magazine Vol XXXVII (2015)

this research aims to investigate relationships among service quality, brand image, customer satisfaction and customer loyalty in this bank. The research results will provide some useful information on which dimension of bank service quality and brand image may influence customer loyalty mediated by customer satisfaction.

LITERATURE REVIEW

Service quality

Zeithaml et al. (1990) contended service quality as the degree and direction of discrepancy between customers service perception of the service experience and their expectations before the experience service quality. Customers usually shop at specific stores, because they like the service provided and they are assured of certain service privileges; thus, the performance of salespeople stimulates bonding through trust between them and customers, which affects the latter's perception of the store or brand (Lau et al., 2013). Parasuraman et al. (1988) have devised the SERVQUAL approach towards measuring the service quality based on service experience.

SERVQUAL is an instrument to measure the difference between the expectations and perception of the customers about the services they experience. They call the difference as ''gap''. The definition of service quality can be extended to the overall evaluation of a specific service with ten service quality dimensions. Then a few items with relatively low item to total correlation were deleted and they devised the five factor measurement of service quality.

Brand image

The brand is one kind of name, design, and symbol, or also perhaps the mark of the combination of three (Kun, 2012). The brand is a valuable intangible assets, which is difficult to be imitated, and which is helpful to achieve sustained superior performance (Chao, 2011). In other words, brand image as perceptions about a brand as reflected by the brand associations held in consumer memory (Keller, 2008). Brand image includes the totality of consumers' opinions about, experiences with, and attitudes toward a company or organization and their brand as compared with that of competitors.

A brand concept should be viewed as a long-term investment developed and nurtured to achieve long run competitive advantage. The companies compete to give good idea about their products and services to build a positive image about their brand in customer's mind. So, good perception of product and service quality would drive the customer to form a positive brand image. Brand image is pivotal in purchase behavior because it impacts consumers' preferences and purchase intentions as well as their willingness to pay a premium price and recommend the brand to others..

Customer satisfaction

Satisfaction is the customers' evaluation of a product or service in terms of whether that product or service has met their needs and expectations (Bitner and Zeithaml, 2003; Akbar and Parvez, 2009). The definition of satisfaction refers to a person's approval or disappointment when comparing their personal opinion of services received with their original service expectations (Kotler and Keller, 2012). Satisfaction of the customer is an estimated result of executed activities of marketing; in this highly competitive business world the firm can obtain the success by offering the quality products and services.

Customer satisfaction mainly derived from the physiological response with the perceptual difference gap between expectation before consumption and practical experience after consumption of service or products. It is a feeling that customers have as a result of the post-consumption evaluation of services or products. Customer satisfaction has been recognized as one of the most important determinants of customer loyalty. Giving satisfaction to customers is very important and is the key in creating customer loyalty because the company will get a lot of benefit from the achievement of a high level of satisfaction. The link between customer satisfaction and customer loyalty has been empirically confirmed by studies conducted in several business contexts.

Customer loyalty

Akbar and Parvez (2009) has defined customer loyalty as the mind set of the customers who hold favorable attitudes toward a company, commit to repurchase the company's product/ service, and recommend the product/ service to others. A customer who continues to repurchase from a firm because he or she believes that there is no convenient alternative is not a loyal customer. Such customers may switch to another service provider when convenient alternatives become available, especially if he or she is not satisfied with the current provider. Customers' attitudinal component represents notions like: repurchase intention or purchasing additional products or services from the same company, willingness of recommending the company to others, demonstration of such commitment to the company by exhibiting a resistance to switching to another competitor, and willingness to pay a price premium (Zeithaml et al., 1996).

RESEARCH HYPOTHESIS

The relationship among service quality and customer satisfaction

Service quality plays an essential part in creating customer satisfaction. The relationship among service quality and customer satisfaction has been well
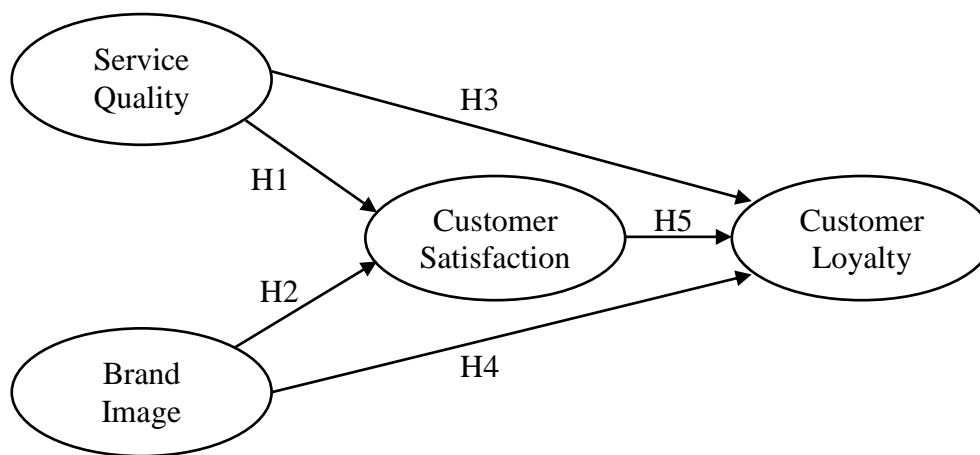
Figure 1. Research Model

established in service marketing literature (Siddiqi, 2014; Chao, 2011) that delivery of high service quality is a must for attaining customer satisfaction and a number of other desirable behavioral outcomes. For customers, service quality and customer satisfaction derive from organized service. Thus, the first hypothesis is described as follow:

H_1 : Service quality has a possitive effect on customer satisfaction

The relationship among brand image and customer satisfaction

In the branding literature, there is a general assumption that a favourable brand image has a positive impact on customer satisfaction. Malik et al. (2012) stated that brand image has a significant and positive impact on customer satisfaction. Likewise, Davies et al. (2003) suggested the brand image correlates with customer satisfaction. Brand image has been recognized as an important antecedent of customer satisfaction. Hence, a positive bank brand image will tend to generate high customer satisfaction in the bank. Thus, the second hypothesis is described as follow:

H_2 : Brand image has a possitive effect on customer satisfaction

The relationship among service quality and customer loyalty

Several studies examined links between service quality and customer loyalty. They found that high service quality correlates with high customer loyalty in the general service context (Kun, 2012; Akbar and Parvez, 2009). To create behaviorally loyal customers, bank has to increase service quality. Therefore, there is causation existing between service quality and customer loyalty. Based on the above literatures, the hypotheses for this research are proposed as follow:

H_3 : Service quality has a possitive effect on customer loyalty

The relationship among brand image and customer loyalty

In the previous studies indicated that brand image has a has direct and / or indirect positive effects on customer loyalty. Lai et al. (2009) discovered that brand image has a direct effect on loyalty. Kun (2012) and Chao (2011) found a positive correlation exist

Table 2. Demographic profile of respondent

Factor	Category	Frequency	Percentage
Gender	Male	103	57.22
	Female	77	42.78
Age	Under 20	13	7.22
	21 -30	49	27.22
	31 - 40	86	47.78
	More than 40	32	17.78
Customer's Education	Basic School	-	-
	Secondary School	11	6.11
	High School	84	46.67
	Diplome	26	14.44
	Bachelor	57	31.67
	Master/ Magister	2	1.11
	Doctor	-	-
Customer's Current Work Status	Students	34	18.89
	Private Employees	47	26.11
	Government Employees	18	10.00
	Professional	11	6.11
	Housewife	24	13.33
	Entrepreneur	40	22.22
	Unemployed	6	3.33
Customer's Income (Monthly)	Under IDR 1,000,000	-	-
	IDR 1,000,000 - IDR 3,000,000	58	32.22
	IDR 3,000,000 - IDR 5,000,000	82	45.56
	IDR 5,000,000 - IDR 7,000,000	26	14.44
	IDR 7,000,000 - IDR 10,000,000	11	6.11
	Over IDR 10,000,000	3	1.67
Duration of Relationship with	Less than 1 Year	35	19.44
	1 Year - 2 Years	86	47.78
	More than 2 Years	59	32.77

Source: Author Research

among brand image and customer loyalty. Based on the above literatures, the hypotheses for this research are proposed as follow:

H$_4$: Brand image has a possitive effect on customer loyalty

The relationship among customer satisfaction and customer loyalty

In a review of earlier studies, loyalty can be an outcome of customer satisfaction (Lai et al. 2009). Customer satisfaction is a main determinant of customer loyalty. Positive effects of satisfaction on loyalty are reflected in the customer's intentions to repurchase a product or service and his/ her willingness to recommend it to other people. Kun (2012) and Chao (2011) stated that customer satisfaction has a positive and significant effect on customer loyalty. The impact of customer satisfaction on customer loyalty is not the same for all industries. Based on the above literatures, the hypotheses for this

research are proposed as follow:

H$_5$: Customer satisfaction has a possitive effect on customer loyalty

METHODS

Sampling and data collection

The survey sample for this study was obtained from customer of Bank BRI branch Jakarta Daan Mogot. Based on ferdinand (2002), that the sample size is 5-10 times the number of indicators. Thus, 200 questionnaires were distributed randomly among the entire customers and 180 questionnaires were returned and were useful for our analysis (no missing values), resulting in an 90 per cent response rate. A cover letter regarding the purpose of this study was included in each questionnaire. The questionnaires do not ask for the names of the respondents and assure the respondents that their responses are being used only for academic research.

The basic findings related to demographic profile of the respondents are presented in Table 2. The sample consisted of a slightly high proportion among the respondents, 57.2% were male, 47.78% were between the ages of 31 and 40, 46.67% had graduated from high school, 26.11% had job as private employees.

Measurements and operationalization of construct

In order to access the measurement of exogenous and endogenous variables of the defined model, a questionnaire was developed which focused on four measures: (1) service quality; (2) brand image; (3) customer satisfaction and (4) customer loyalty. Each item was measured using five-point Likert scale ranging from ''strongly disagree'' (1)

to ''strongly agree'' (5). Therefore, the questionnaire contained four parts.

The first part (service quality) of questionnaire contained 22 perception-only items to measure five dimensions of service quality based on the original SERVQUAL instrument developed by Parasuraman et al. (1988). Items are grouped in five original dimensions: tangibles (TAN), reliability (REL), responsiveness (RES), assurance (ASS) and empathy (EMP). Result of pretest show that the Cronbach alpha was 0.796 in tangibles, 0.835 in reliability, 0.844 in responsiveness, 0.878 ini assurance, 0.914 in empathy. That were indicating high reliability for this construct.

The second part (brand image) was measured using a five items developed by Davies et al. (2009). The following items have been used: (BI1) "I know that Bank BRI as a company that takes good care of their customer", (BI2) "I can reliably predict how Bank BRI will perform", (BI3) "In comparison to other bank, Bank BRI is known to consistently deliver very high quality", (BI4) "In comparison to other bank, Bank BRI is highly respected", and (BI5) "Bank BRI has a rich history". Result of pretest that the Cronbach alpha was 0.842, indicating high reliability for this construct.

The third part (customer satisfaction) was measured using a three items developed by Lau et al. (2013). The following items have been used: (CS1) "I feel satisfied when using Bank BRI services", (CS2) "I am satisfied with the overall service quality of Bank BRI", (CS3) "Overall, I have a good and positive impression towards Bank BRI". Result of pretest that the Cronbach alpha was 0.902, indicating high reliability for this construct.

Table 3. Confirmatory Factor Analysis Result

Construct	Item	t-Value	Standardized Loading
Service Quality	TAN	7.96	0.60
	REL	11.28	0.80
	RES	7.82	0.59
	ASS	8.11	0.61
	EMP	6.57	0.51
Brand Image	BI1	6.88	0.54
	B12	8.95	0.67
	BI3	9.71	0.72
	BI4	8.46	0.64
	BI5	7.50	0.58
Customer Satisfaction	CS1	11.05	0.77
	CS2	12.21	0.83
	CS3	10.28	0.72
Customer Loyalty	CL1	10.84	0.73
	CL2	10.39	0.71
	CL3	12.61	0.81
	CL4	12.24	0.80
	CL5	12.17	0.79

Source: Author Research

The fourth part (customer loyalty) was measured using a five items developed by Zeithaml (1996). The following items have been used: (CL1) "I will say positive things about Bank BRI to other people", (CL2) "I will recommend Bank BRI to other people", (CL3) "I will encourage friends and relatives to be customer of Bank BRI", (CL4) "Consider Bank BRI my first choice to save money", and (CL5) "I will increase my saving on Bank BRI in the next few years" Result of pretest that the Cronbach alpha was 0.909, indicating high reliability for this construct.

RESULT

The structure equation model (SEM) was used to examine the hypotheses in this study. A two-step process of was implemented. In the first step, the measurement model was used to assess the validity and reliability. The fit of a confirmatory factor analysis (CFA) to the observed data was evaluated to determine if the items loaded on their respective scales. In the second step, the structural model was employed to test the hypotheses. The results were described in table 3.

Measurement model

The overall model-fitting test adopted the maximum likelihood method. The result of measurement show an adequate fit to the data chi-squared ($\chi2$) was 294.98 with 129 degrees of freedom. goodness-of-fit index (GFI) was 0.84; normalized fit index (NFI) was 0.86, comparative fit index (CFI) was 0.92, adjusted goodness-of-fit index (AGFI) was 0.79 and root mean square error of approximation (RMSEA) was 0.086. Regarding convergent validity, the fact that all factor loadings for the items measuring the same construct are statistically significant can be viewed as evidence supporting the convergent validity of those items. Table 3 demonstrates that estimate of standardized loading for each item was statistically significant, and provides the support of convergent validity.

Figure 2. Result Hypothesis
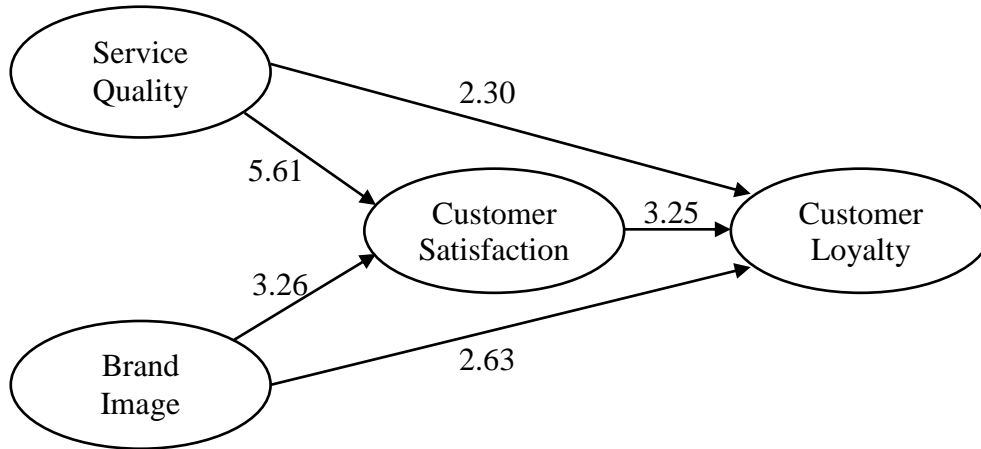
Source: Author Research

Structural model testing

The five hypotheses were tested by using a structural model in this study. Overall, this model provides an acceptable fit to the data, $\chi 2$ ($df = 122$) = 150.15, $p < 0.04$; GFI = 0.91; NFI = 0.93; CFI = 0.98; AGFI = 0.88; RMSEA = 0.04. The parameters of the structural paths in the full structural model were further estimated. As shown in Figure 2, the results indicate that service quality has a significantly positive impact on customer satisfaction, and H1 was supported (t-value = 5.61). H2 predicted that brand image has a significantly positive impact on customer satisfaction, and H2 was supported (t-value = 3.26). H3 postulated that service quality positively influences customer loyalty, and this hypothesis was supported (t-value = 2.30). Regarding H4, brand image was positively associated with customer loyalty, thereby supporting H4 (t-value = 2.63). H5 predicted that customer satisfaction has a positive customer loyalty, H5 was supported (t-value = 3.25).

Indirect effect model testing

A variable is said to be intervening or mediating variable, if the variable influences the relationship between exogenous and endogenous variables. In this study, customer satisfaction as intervening variables that mediate service quality as exogenous variables and customer loyalty variables as endogenous variables. Furthermore customer satisfaction as intervening variables too that mediate brand image as exogenous variables and customer loyalty variables as endogenous variables. Sobel test is used to test the intervening variable to know the level of significance on indirect influence of the mediating variables.

$$Sab = \sqrt{(b2\,Sa2) + (a2\,Sb2) + (Sa2\,Sb2)}$$

$$t = \frac{ab}{Sab}$$

Indirect influences of service quality on customer loyalty which mediated by customer satisfaction. $Sab = 2.40$ and

8

Table 4. Standardized Effect

Path	Direct Effect	Indirect Effect	Total Effect
Service quality → Customer satisfaction	5.61	0	5.61
Brand image → Customer satisfaction	3.26	0	3.26
Service quality → Customer loyalty	2.30	7.58	9.88
Brand image → Customer loyalty	2.63	7.51	10.14
Customer satisfaction → Customer	3.25	0	3.25

Source: Author Research

ab = 18.23, t-value of mediating variable was 7.58. It means variable customer satisfaction as mediating variables can be accepted. Thus, variable customer satisfaction is mediating variables that have an indirect influence in mediating variable service quality and customer loyalty.

Indirect influences of brand image on customer loyalty which mediated by customer satisfaction. Sab = 1.41 and ab = 10.60, t-value of mediating variable was 7.51. It means variable customer satisfaction as mediating variables can be accepted. Thus, variable customer satisfaction is mediating variables that have an indirect influence in mediating variable brand image and customer loyalty.

DISCUSSION

The main purpose of this study is to examine the relationship among service quality, brand image, customer satisfaction, and customer loyalty. Results from the hypotheses testing suggest the following information. Examining the impact of service quality is a critical issue in this study. Result demonstrates both direct and indirect influences of service quality on customer loyalty. The finding is consistent with the preceding study suggesting that service quality has both direct and indirect effects on customer loyalty. The direct and indirect effects for service quality on customer loyalty not only suggest that service quality plays a vital role in creating customer satisfaction and customer loyalty, but also show that service quality directly affects customer loyalty. With total effect value 9.88 as stated in Table 4, service quality is indicated as a strong predictor to customer loyalty. Obviously, service quality is a key factor in enhancing customer satisfaction and customer loyalty.

Then examining the impact of brand image. Result demonstrates both direct and indirect influences of brand image on customer loyalty. The finding is consistent with the preceding study suggesting that brand image has both direct and indirect effects on customer loyalty. The direct and indirect effects for brand image on customer loyalty not only suggest that brand image plays

a vital role in creating customer satisfaction and customer loyalty, but also show that brand image directly affects customer loyalty. With total effect value 10.14 as stated in Table 4, brand image is indicated as a strong predictor to customer loyalty. Obviously, brand image is a key factor in enhancing customer satisfaction and customer loyalty.

IMPLICATION, LIMITATION AND SUGGESTION

Implication

This study examines a model combing service quality, brand image, customer satisfaction, and customer loyalty. Five research hypotheses examined in this study were found to be supported. The results of this study could help bank managers better understand the inter-relationship among service quality, brand image, customer satisfaction, and customer loyalty. In addition, the results generally reinforce past studies regarding banking marketing and related issues. This study implied that improving service quality was the most important issue for banking service, especially tangibles, reliability, responsiveness, assurance, and empathy of employees to be of the highest quality, therefore the bank should strengthen service quality. If a service quality wants to maintain the customer loyalty, it needs to focus on satisfying the customers' expectations and actual experiences. reliability seems to be the most important factor influencing customer loyalty with banks. Looking at the individual indicators of this quality dimension, it follows that banks should invest in monitoring employees in order to make a trustworthy impression on the customers, both in the case of the general service encounter, as well as in the handling of customer complaints. In the dialogue with bank customers, management and employees should strive to find out what customers expect in terms of accuracy, expertise, complaint handling and proactive suggestions. This implies an extensive and continuous training program.

Implication of this study suggests that bank managers require the offering an excellent management strategy to improving service quality and customer satisfaction. Then efficiency, i.e. queuing time and speed of handling, has a direct influence on loyalty. Customers are not willing to spend their valuable time waiting for services. Banks that take this into account promote loyalty among their customers. Although customer contacts, empathy and society-driven seem to be of lower order importance, they still have an indirect effect on customer loyalty and should be handled with "customer" care. Avoid negative things and bank fraud from both internal and external bank, it is proposed to keep the image of bank.

Limitations of the study

There are numerous factors to affect customer loyalty and customer satisfaction. There are only two dimensions of service quality and brand image integrated into this research. This study use the number of sample to complete the minimum required sample, due to limitations of time and budget.

Suggestion for further research

Based on the results of the study, the researchers can provide some suggestions related. The managers have to fully understand that the formation of a positive perceived service quality and brand image is valuable to

increasing patient satisfaction, and hence, it encourages patient loyalty. First, Bank BRI should increase the service quality by keeping the banking hall clean and physical facilities are visually appealing. Bank should has an accurate transaction record for customers and help the customers to solve their financial problem. Second, several integrated marketing strategies such as advertising, public relations, communication with customers, service training, and internet marketing should be implemented to create and maintain the brand image. For instance, the use of advertising to create the perception of a strong banking institution with specialized services and modern facilities is helpful for the establishment of brand image toward a bank. In sum, the creation and maintenance of a positive bank brand image could allow a bank to gain a competitive advantage in the competitive banking industry.

For further research the researchers provide some suggestions. The study has been carried out on a small scale that could be expanded in more number of samples and all of branch of Bank BRI. Future research can integrate some other constructs like experiential marketing, trust, relationship marketing and consumer lifestyles. Aforesaid items are those worthy of further exploration.

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