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Original Article

How Can Quality of Service and Brand Image Increase Customer Satisfaction and Loyalty?

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Abstract - Rural Banks (BPR) currently have a role in supporting the implementation of national development and are expected to increase equity, economic growth, and national stability to create community welfare. The role of BPR is very important because it can support the role of commercial banks in increasing economic activity in the region. This study aims to determine service quality and brand image on customer satisfaction and loyalty at BPR Nusamba Genteng, Banyuwangi. The population in this study were customers of PT. BPR Nusamba Genteng, Banyuwangi, totaling 1,587 customers as of June 2021. The number of samples was taken at 10% of the total population so that a total sample of 159 customers was obtained using the judgment sampling technique. Hypothesis testing is done by testing the Warp PLS 6.0 program. SEM-PLS. The results showed that service quality and brand image affected customer satisfaction and loyalty. Meanwhile, customer satisfaction also affects customer loyalty at BPR Nusamba Genteng Banyuwangi.

Keywords – Price, Promotion, Service quality, Satisfaction, Loyalty.

I. INTRODUCTION

Today is the era of free trade, and every company faces tough competition. The increasing intensity of competition and the large number requires companies to always pay attention to the needs and desires of consumers and try to meet consumer expectations by providing more satisfying services than competitors. Thus, only quality companies can compete and dominate the market. There has now been a shift in customer-oriented marketing strategies with these conditions.

Increasingly fierce competition occurs in all business lines; banking companies are no exception. Currently, banking activities based on their functions are carried out by commercial banks and rural credit banks (Law (UU) No. 10 of 1998). Rural Bank or BPR is a bank whose activities only accept deposits in savings, time deposits or other similar forms. In general, these BPRs can be found in areas or small towns close to communities in need. Examples of these BPRs are Village Banks, Village Barns, Market Banks, Employee Banks, Village Credit Agency (BKD), LumbungPitihNagari (LPN) and Village Credit Institutions (LPD). In addition, BPR can also be found in the form of Small People's Business Loans (KURK), District Credit Banks (BKK), District Credit Institutions (LPK), and Village Production Work Banks (BPKD), etc. All forms of banks have been listed in the Banking Law Number 7 of 1992. The Financial Services Authority (OJK) noted that the number of BPRs and BPRSs in Indonesia reached 1,646 units in September 2021. That number came from 1,481 BPRs and 165 BPRSs. That number decreased significantly from previous years. In 2016, the number of BPR and BPRS was still recorded at 1,799 units[1].

Increasing the number of BPRs and BPRSs indicates that the intensity of money movements in the community is also increasing. This will increase the competition between BPR and BPRS. The thing that needs attention for BPR and BPRS business owners is implementing a strategy that can continue to retain customers, in this case, customers, to continue to be customers of the BPR and BPRS. Retaining customers can only be done by increasing customer satisfaction and loyalty. One way that can be used to increase customer satisfaction and loyalty is to pay attention to the service quality and brand image of the BPR and BPRS. The number of BPRs operating in Indonesia up to 2019 is presented in Fig. 1.



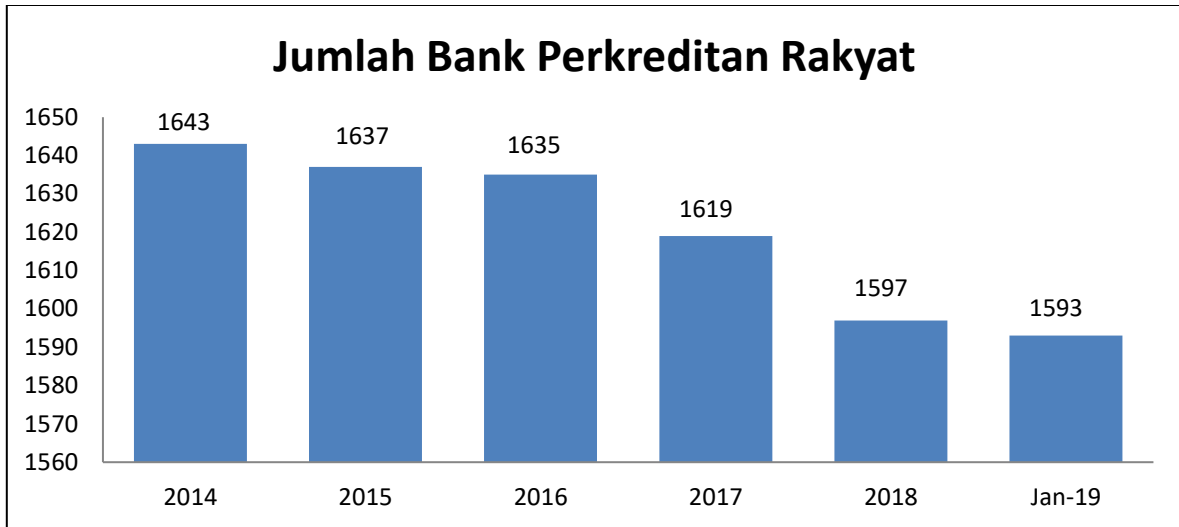


Fig. 1 Number of BPRs in Indonesia

To increase customer satisfaction and loyalty, one thing that needs attention is the quality of service provided by the service owner. According to [2], service quality is a dynamic condition associated with products, services, human resources, processes, and the environment to meet or exceed expectations. Service quality is how far the difference between reality and customer expectations for the services received/obtained[3]. Service quality is the basis for service marketing because the core of the product being marketed is a performance (quality), and it is the performance purchased by customers. Therefore the quality of service performance is the basis for service marketing[4]. According to[5], a service that meets consumer expectations is a must for companies to increase consumer confidence. The level of customer satisfaction can measure the level of service according to consumer desires.

Meanwhile, according to[6], consumer satisfaction with service quality can be measured by comparing performance and expectations of five dimensions of service quality: reliability, responsiveness, assurance, empathy, and physical appearance. The quality of services provided by service providers and the results exceed what is expected by consumers, and it will provide satisfaction for consumers. Satisfaction reflects a person's perceived product performance (or outcome) concerning expectations. According to[7], satisfaction or dissatisfaction is a psychological process that occurs in consumers at the post-purchase evaluation stage.

Research on the relationship between service quality and customer satisfaction has been done. Research[8] states that the quality of service has a positive and significant effect on patient loyalty, with patient satisfaction as intervening. [9]stated that service quality and product quality affect customer satisfaction and consumer loyalty. Several other

studies that also discuss the relationship between service quality and customer satisfaction and customer loyalty include:: [9-39] Based on the theory and previous research that several researchers have done, the first hypothesis (H1) in this study is that: H1: service quality affects customer satisfaction. While the second hypothesis (H2) is that service quality affects customer loyalty.

The next factor that can also increase customer satisfaction is the brand image. For companies, image means the public's perception of the company's identity[40]. This perception is based on what the public knows or thinks about the company. Therefore, the same company does not necessarily have the same image in front of people. Company image is one of the guidelines for consumers in making important decisions. A good image will positively impact the company, while a bad image will have a negative impact and weaken the company's ability to compete for [41]. Brand image is the consumer's perception of the brand of a product formed from the information obtained by consumers through the experience of using the product. According to[4], brand image is a consumer's response to a brand based on the good and bad of the brand that consumers remember. Brand image is a belief formed in the minds of consumers about the object of the product that has been felt.[42], brand image is the perception and belief made by consumers as reflected in the associations that occur in consumers' memory. A strong brand image can provide a major advantage for banks, one of which can create a competitive advantage. A strong brand known by the public will provide its value to consumers, which can provide its level of satisfaction for consumers[43]. Satisfied consumers will provide the best information to other customers to use the products or services they have used [44].

Research [45] states that brand image affects consumer satisfaction, with the coefficient value of the influence of the corporate image variable on consumer satisfaction being 0.08 with a p-value of 0.20. [46] in their research states that brand image, trust, and customer value partially affect customer satisfaction. [47] in his research states that brand image impacts customer loyalty at Gwalior (MP) in India. Research that also links brand image with customer satisfaction and loyalty include: [12-17][45-59][20][23] Based on the theory and previous research that many researchers have done, the third hypothesis (H3) and the fourth hypothesis (H4) in this study are H3: Brand image affects customer satisfaction. H4: Brand image affects customer loyalty.

[4] revealed that loyalty is a deeply held commitment to buy or re-support a preferred product or service in the future despite situational influences and marketing efforts having the potential to cause customers to switch. According to [60], repurchase behaviour is solely related to repeatedly purchasing the same particular brand (could be because there is only one available brand, the cheapest brand, and so on). According to [61], that customer loyalty is a customer who does not repurchase an item and service, for example, by recommending others to buy. [62], a consumer is said to be loyal or loyal if the consumer shows buying behaviour regularly or there is a condition that requires consumers to buy at least twice in a certain time interval. Customer loyalty will appear with the satisfaction felt by the customer. Service

providers must always improve their services so that customers feel satisfied. Perceived satisfaction will give a deep impression on the customer. Satisfied customers will provide positive information to other customers about the products and services they have experienced.

Many previous researchers have researched the relationship between customer satisfaction and loyalty. [11] states that the variable customer satisfaction significantly affects customer loyalty at PT Astra International Tbk's workshop customers. Daihatsu Malang. [63] in his research stated that satisfaction has a positive and significant influence on customer loyalty at PT. BNI Syariah Pekanbaru. [10] states that service quality and customer satisfaction variables have a simultaneous (together) influence on customer loyalty at Bank Mega Syariah Bengkulu. Several other studies that also discuss the relationship between satisfaction and customer loyalty include: [64-73], 8, 9, 17, 19, 20, 22, 23, 26, 28, 33, 48, 55, 56, 59.

PT. BPR NusambaGentengBanyuwangi is one of the BPRs in the city of Banyuwangi that has taken part in overcoming the problems of the national economy with its business in the banking sector. Around 17 BPRs are operating in Banyuwangi Regency. This causes competition among BPRs to be sharper in getting customers. Table 1 shows the number of customers of PT. BPR Nusamba Tile Banyuwangi 2020.

Table. 1 Customer Data in 2020

No.	Month	Customers Who Should Continue Financing	New Customer	Customers in Arrears	Customer Does Not Continue Financing	Total number of customers
1	January	3.776	364	1.391	235	5.167
2	February	3.696	376	1.500	221	5.196
3	March	3.057	356	1.684	233	5.191
4	April	3.420	318	1.818	174	5.238
5	May	3.057	194	2.176	145	5.233
6	June	3.294	266	1.940	168	5.234
7	July	3.295	262	1.903	213	5.198
8	August	3.311	240	1.835	193	5.146
9	September	3.266	208	1.802	196	5.068
10	October	3.141	236	1.858	193	4.999
11	November	3.147	286	1.810	190	4.957
12	December	3.212	291	1.690	217	4.902

Source: PT. BPR NusambaGenteng-Banyuwangi

II. RESEARCH METHODOLOGY

A. Research Design

This research uses descriptive and quantitative research methods. [74] suggests that the descriptive method is a method for analyzing data by describing the data that has been collected without intending to make conclusions that apply to the public. This quantitative method is one of the

research methods whose specifications are systematic, planned and structured.

B. Research Variable

a) Independent variable (X)

Independent variables are not dependent on other variables and affect or cause changes in other variables [75].

The independent variables in this study are Service Quality (X1) and Brand Image (X2).

b) Intervening variable (Z)

The intervening variable is an intermediate or mediating variable, and its function is to mediate the relationship between the independent and dependent variables. In this study, the intervening variables are Customer Satisfaction (Z).

c) Dependent variable (Y)

The dependent variable is the variable that is influenced or the result of the independent variable. In this study, the dependent variable is Customer Loyalty (Y).

C. Population and Sample

According to [76], the population is a generalization area consisting of objects/subjects with certain qualities and characteristics determined by researchers to be studied and then drawn conclusions. The population in this study were customers of PT. BPR Nusamba Banyuwangi has as many as 1,587 customers as of June 2021. The sample is the part that can represent the population that has the same characteristics

and is considered representative of the population [75]. According to [77], the determination of sampling is less than 100 is better taken all until the research is a population study. If the number of subjects is large, it can be taken between 10-15% or 20-55%, depending on the funding from the researcher.

D. Data Analysis

According to [75], descriptive analysis is a descriptive analysis method used to analyze data by describing or describing the data that has been collected as it is without intending to make generally accepted conclusions or generalizations. Hypothesis testing is done by testing with analysis (SEM-PLS) with the WARP PLS 6.0 program.

III. RESULT AND DISCUSSION

A. Result

a) Sample Profile

The statistical description of respondents related to gender, age, and education of respondents from PT customers. BPR NusambaGenteng-Banyuwangi, with a number of respondents as many as 159 customers, is presented in Table 2.

Table 2. The results of the statistical analysis of the description of the respondents

Variable	Total	Percentage
Sex		
Male	97	61
Female	62	39
Education		
Primary school	55	35
Junior high school	36	22
Senior High School	27	17
Bachelor	41	26
Age		
20 - 30 years	46	29
31 – 40 years	51	32
41 – 50 years	38	24
51 – 60 years	24	15

B. Validity Test Results and Reliability Test

Table 3. Combined loadings and cross-loadings

	X1	X2	Z	Y	Type (a)	SE	P-value
X1.1	0,765	-0,154	-0,313	0,353	Reflect	0,067	<0,001
X1.2	0,752	-0,164	-0,028	-0,416	Reflect	0,067	<0,001
X1.3	0,749	-0,358	0,292	0,023	Reflect	0,067	<0,001
X1.4	0,789	0,494	0,261	-0,498	Reflect	0,067	<0,001
X1.5	0,767	0,157	-0,214	0,546	Reflect	0,067	<0,001
X2.1	-0,107	0,805	-0,152	0,746	Reflect	0,067	<0,001
X2.2	0,147	0,804	-0,155	-0,007	Reflect	0,067	<0,001

X2.3	-0,663	0,693	1.013	-0,576	Reflect	0,073	<0,001
X2.4	0,071	0,699	0,008	0,010	Reflect	0,069	<0,001
X2.5	0,232	0,698	-0,217	-0,016	Reflect	0,068	<0,001
X2.6	0,017	0,868	0,172	-0,425	Reflect	0,066	<0,001
Z1	0,349	0,213	0,770	-0,652	Reflect	0,067	<0,001
Z2	-0,243	0,230	0,795	-0,272	Reflect	0,067	<0,001
Z3	-0,097	-0,444	0,781	0,919	Reflect	0,067	<0,001
Y1	-0,043	-0,201	0,187	0,871	Reflect	0,066	<0,001
Y2	-0,019	-0,172	-0,061	0,861	Reflect	0,066	<0,001
Y3	0,072	0,432	-0,148	0,748	Reflect	0,067	<0,001

18 Table 4. Reliability Test Results

Variable	Composite Reliability	Cronbach's alpha
Service Quality	0.876	0.822
Brand Image	0.860	0.799
Satisfaction	0.825	0.783
Loyalty	0.867	0.769

Table 5. Research Model Test

Information	1 value	Ideal
Average path coefficient (APC)	P<0,001	<= 0,05
Average R-squared (ARS)	P<0,001	<= 0,05
Average adjusted R-squared (AARS)	P<0,001	<= 0,05
Average block VIF (AVIF)	2,335	<= 3,3
Average full collinearity VIF (AFVIF)	2,376	<= 3,3
Tenenhaus GoF (GoF)	0,638	besar
Sympson's paradox ratio (SPR)	1	1
R-squared contribution ratio (RSCR)	1	1
Statistical suppression ratio (SSR)	1	>= 0,7
Nonlinear bivariate causality direction ratio (NLBCDR)	1	>= 0,7

The results of the WarpPLS 5.0 calculation in Table 3 show that each value in the cross-loading factor has reached a value above 0.7 with a p-value below 0.001. Thus the convergent validity test criteria have been met. The basis used in the reliability test is the value of Composite reliability coefficients and Cronbach's alpha coefficients above 0.7. The results in Table 4 show that the questionnaire instrument in this study has met the reliability test requirements.

C. Structural Model Testing

The research model test was conducted to see the model's suitability built in the study. A good research model will be able to describe the suitability of the relationship between the variables in the study. WarpPLS 5.0 has provided calculation results that show the criteria used to assess whether the model is appropriate.

Based on Table 5, it is known that each value in the study has met the ideal criteria. The values of APC, ARS, and AVIF that meet the ideal criteria indicate that the overall research model is good. The model's fit can also be calculated using the goodness of fit index. The goodness of fit index (GoF) is the geometric mean or the root of the average commonality and the average R2 for all endogenous constructs. The GoF index shows the predictive power of the overall model. The GoF value has an interval between 0 to 1. A GoF value close to 1 indicates a good path model estimation. The GoF index for this research model is 0.638. Thus, the structural model that explains the relationship between the four variables has good predictive power (fit). The results of the path analysis are presented in Fig. 2.

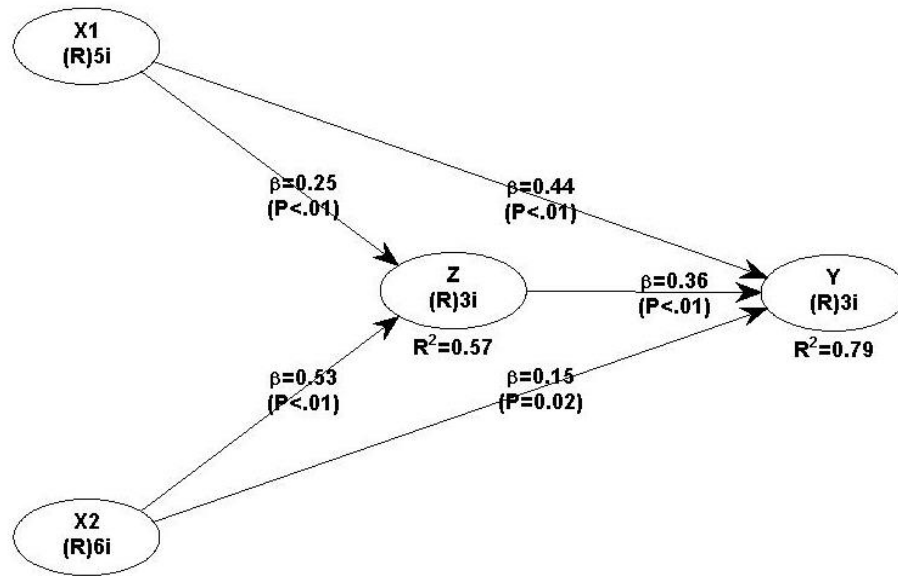


Fig. 2 Path Analysis Results

Table 6. Hypothesis Test Results

No	Hypothesis	Path Coefficient	P-value	Information
1	H1: Service quality is thought to affect customer satisfaction	0,254	<0,001	Accepted
2	H2: Brand image allegedly affects customer satisfaction	0,526	<0,001	Accepted
3	H3: Service quality is thought to affect customer loyalty	0,443	<0,001	Accepted
4	H4: Brand image allegedly affects customer loyalty	0,152	0,024	Accepted
5	H5: Customer satisfaction is suspected of affecting customer loyalty	0,360	<0,001	Accepted

D. Hypothesis Test Results

Based on the results of the Outter model test, it shows that the model built has a high level of validation and reliability with the actor loadings (cross-loadings factor) and average variance extracted (AVE) values of more than 0.70, the results of the outter model also show all the hypotheses in this study. Shows a significant effect. The summary of hypothesis testing is presented in Table 6.

IV. DISCUSSION

A. The Effect of Service Quality on Customer Satisfaction

Based on the results of testing and data analysis, the results obtained to state that service quality significantly affects customer satisfaction at PT. BPR Nusamba Tile, Banyuwangi Regency. This could be due to aspects related to service quality that impact customer satisfaction. Service quality includes obedience, physical evidence, reliability, responsiveness, assurance, empathy, consistency, and transparency.

[23]said that service quality is the basis for service marketing because the core of the product being marketed is a performance (quality), and it is the performance purchased by customers. Therefore the quality of service performance is the basis for service marketing. The results of this study contradict research ^{18, 21}, which states that service quality has no significant effect on student satisfaction and loyalty.

B. The Effect of Brand Image on Customer Satisfaction

Based on the results of testing and data analysis, the results obtained to state that brand image significantly affects customer satisfaction with PT. BPR Nusamba Tile, Banyuwangi Regency. This is due to the aspects related to the brand image, which has positively impacted customer satisfaction with PT. BPR Nusamba Tile, Banyuwangi Regency. The aspects of the brand image include integrity and benevolence abilities. ¹⁷ states that the company's image affects customer satisfaction.

C. The Effect of Service Quality on Customer Loyalty

Based on the results of testing and data analysis, the results obtained to state that service quality significantly affects customer loyalty at PT. BPR Nusamba Tile, Banyuwangi Regency. This could be due to service quality aspects that have created customer loyalty. Aspects of service quality include physical evidence, reliability, responsiveness, assurance and empathy. A company's ability to provide services to customers is one factor that determines the level of success of the quality provided by the company. ⁴⁹ stated that service quality affects customer loyalty. Research [14] is not in line with this study which states that service quality does not affect customer loyalty.

D. The Effect of Brand Image on Customer Loyalty

Based on the results of testing and data analysis, the results obtained to state that brand image significantly affects customer loyalty at PT. BPR Nusamba Tile, Banyuwangi Regency. This could be due to aspects related to the brand image that has created customer loyalty for PT. BPR Nusamba Tile, Banyuwangi Regency. In this case, if the customer of PT. BPR Nusamba Genteng Banyuwangi Regency has a good brand image. Of course, it will create good customer loyalty as well. [15] states that brand image affects customer loyalty.

E. The Effect of Customer Satisfaction on Customer Loyalty

Based on the results of testing and data analysis, the results obtained to state that customer satisfaction significantly affects customer loyalty at PT. BPR Nusamba Tile, Banyuwangi Regency. This could be due to customer satisfaction related to customer loyalty PT. BPR Nusamba Tile, Banyuwangi Regency. Customer satisfaction is the suitability of expectations and interest in revisiting and recommending. In this case, after adjusting the quality of service and customer satisfaction, PT. BPR Nusamba Genteng Banyuwangi Regency, customers who are satisfied with the services of PT. BPR Nusamba Genteng Banyuwangi Regency will have a tendency to increase its loyalty. [16] stated that customer satisfaction has an impact on customer loyalty.

V. CONCLUSION, LIMITATIONS AND SUGGESTIONS

A. Conclusion

Based on the research findings that have been described in Chapter IV, the conclusions of this study are as follows:

1. The test results prove that service quality has a positive and significant effect on customer satisfaction.
2. The test results prove that brand image has a positive and significant effect on customer satisfaction.
3. The test results prove that service quality has a positive and significant effect on customer loyalty.

4. The test results prove that brand image has a positive and significant effect on customer loyalty.
5. The test results prove that customer satisfaction positively and significantly affects customer loyalty.

B. Research Limitations

This research also still has limitations. With these limitations, it is hoped that improvements can be made for future research. The limitations of this study include:

1. Respondents in this study were limited to Future Package Financing (PMD) customers only. So it cannot be generalized to all customers of PT. BPR Nusamba Tile, Banyuwangi Regency.
2. Based on the coefficient of determination, the service quality and brand image variables only contributed 55.1% to explain the customer satisfaction variable and 86.4% to explain the customer loyalty variable.
3. This study only examines one object of research, namely customers of PT. BPR Nusamba Tile, Banyuwangi Regency.

C. Suggestion

Based on the conclusions obtained in this study, suggestions are proposed as a complement to the research results as follows:

a) Practical Advice

Although the research results show a significant effect of service quality on customer satisfaction and loyalty to PT. BPR Nusamba Genteng Banyuwangi Regency, but the company needs to improve the quality of service, especially on the speed of employees in serving customers, to maintain customer loyalty. Because the quality of fast service will lead to customer satisfaction to encourage customers to be loyal to PT, customers will easily recommend to others to become customers at PT. BPR Nusamba Genteng Banyuwangi Regency and customers do not want to switch to another bank.

b) Academic Advice

- It is necessary to conduct further research on the factors of customer satisfaction and loyalty and service quality, and the brand image of PT. BPR Nusamba Tile, Banyuwangi Regency. Such as the company's image and the quality of the products and services offered.
- For future research, it is recommended to examine service quality, brand image and satisfaction that affect customer loyalty with other banks so that they can be used as comparisons and complement further research.
- For future research, it is recommended to look for a different and wider scope of respondents from this research. The sample used should also be more than the sample in this study. Thus further research can provide a better picture of service quality, trust and satisfaction with customer loyalty.

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