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The Impact of Customer Service Quality and Company Image on Customer Loyalty through Satisfaction at PT. Bank Rakyat Indonesia, Enrekang Branch

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Abstrak

The purpose of this study is to analyze the influence of customer service quality on customer loyalty, to analyze the influence of company image on customer loyalty, to analyze the influence of customer service quality on customer satisfaction, to analyze the influence of company image on customer satisfaction, to analyze the influence of customer satisfaction on customer loyalty, and to analyze the influence of customer service quality on customer loyalty through customer satisfaction and to determine and analyze the influence of company image on customer loyalty through customer satisfaction at PT. Bank Rakyat Indonesia, Enrekang Branch, Kalosi Unit. The analysis method used is the SEM-PLS method with the help of WarpPLS 7.0 for Windows software to test the influence of customer service quality and company image variables both directly and indirectly (through customer satisfaction variables) on customer loyalty variables. The results of this study indicate that the quality of customer service has a positive and significant effect on customer loyalty, the image of the company has a positive and significant effect on customer loyalty, the quality of customer service has a positive and significant effect on customer satisfaction, the image of the company has a positive and significant effect on satisfaction, customer satisfaction has a positive and significant effect on customer loyalty and the quality of customer service has an effect on customer loyalty through customer satisfaction while the image of the company has an effect on customer loyalty through customer satisfaction PT. Bank Rakyat Indonesia, Enrekang Branch, Kalosi Unit.

Keywords: Service Quality, Company Image, Loyalty, Satisfaction, Customer Service.

1. Background

In the banking sector, customer satisfaction and loyalty are two essential factors for the sustainability and success of a bank. Banking is a service industry that offers various financial services to the public, and as a highly competitive sector, banks must have effective strategies to retain their customers. PT. Bank Rakyat Indonesia (BRI) Enrekang Branch, Kalosi Unit, as one of the leading banks in Indonesia, faces a significant challenge in maintaining customer loyalty, especially with the advancement of technology and growing customer expectations.

Customer service quality and company image are two key factors that influence customer satisfaction, which in turn impacts customer loyalty. Good service quality, which includes responsiveness, empathy, and reliability in meeting customers' needs, is often considered the main differentiator between successful and unsuccessful banks in retaining customers. According to Tjiptono (2012:133), service quality is a dynamic condition involving products or services, as well as human resources, aimed at meeting or even exceeding customer expectations. Alongside service quality, the company image also plays a crucial role in shaping customer perceptions of the bank. A positive image will enhance customer trust, which then impacts satisfaction and loyalty.

The Indonesian banking sector is currently facing intense competition. Many banks are racing to offer attractive products and services to attract new customers and retain existing ones. Amid this fierce competition, the quality of customer service becomes the differentiating factor. Customers not only seek fast and efficient service but also personalized service that meets their needs effectively. Therefore, the quality of customer service is a key factor in improving customer loyalty.

In addition to service quality, the company image is equally important. According to Kotler and Keller (2016:4), company image is the impression held by the public about a company as a whole. A positive image, often associated with a good reputation, social responsibility, and excellent service, can increase customer satisfaction and build long-term loyalty. Customers are more likely to continue choosing and supporting a bank with a positive image, even when there are many alternatives in the market.

Apart from service quality and company image, customer satisfaction serves as an important variable linking both to loyalty. Customer satisfaction is created when a customer's expectations about a product or service are met or exceeded. In the banking context, customer satisfaction is often related to positive experiences encountered while interacting with the bank, especially in customer service. When customers are satisfied, they are more likely to continue using the bank's products and services. On the other hand, when customers are dissatisfied, they are more likely to switch to another bank.

Customer loyalty serves as a key indicator of a bank's success in retaining its customers. Loyalty is not only reflected in repeated purchasing behavior but also in the emotional commitment of customers to the company. As explained by Dick and Basu (2015:65), customer loyalty is not only reflected in repeated buying behavior but also in the emotional commitment of customers to the company. In the banking industry, loyal customers are more likely to use more bank products, which in turn increases the bank's revenue.

Based on observations of PT. Bank Rakyat Indonesia Enrekang Branch, Kalosi Unit, customer service quality and company image have been proven to play a significant role in increasing customer satisfaction and loyalty. This bank has managed to retain many of its customers by improving service quality, both in terms of speed, comfort, and responsiveness to customer needs. Additionally, BRI's strong image as a bank that cares about community welfare strengthens its relationship with customers.

However, there are still challenges in maintaining customer loyalty, especially with the advancement of technology that allows customers to easily switch to other banks through digital banking services. Therefore, it is important for BRI to continually improve service quality and strengthen its company image to remain competitive with other banks that also offer competitive services.

This study aims to analyze the influence of customer service quality and company image on customer loyalty and to identify the influence of customer satisfaction as an intervening variable in this relationship. This study employs the SEM-PLS method, using WarpPLS 7.0 software to test both the direct and indirect effects (through customer satisfaction) of customer service quality and company image on customer loyalty.

The expected results of this study are to provide insights into the importance of customer service quality and company image in building customer loyalty through customer satisfaction. This study is also expected to provide recommendations for PT. Bank Rakyat Indonesia Enrekang Branch, Kalosi Unit in formulating better strategies to improve service quality and company image in order to maintain customer loyalty.

With the increasing importance of service quality and company image in maintaining customer loyalty, this research also aims to contribute to the development of theory in service marketing management, especially in the banking sector. It is expected that the findings from this study can be used by other banks to formulate more effective strategies for retaining and increasing customer loyalty, especially in the face of growing competition in the banking industry.

2. Research Methodology

This study aims to analyze the influence of customer service quality and company image on customer loyalty, both directly and indirectly through customer satisfaction, at PT. Bank Rakyat Indonesia (BRI) Enrekang Branch, Kalosi Unit. The research method used in this study is quantitative, utilizing Structural Equation Modeling (SEM) with the help of WarpPLS 7.0 for Windows software. This approach is chosen due to its ability to test complex relationships between multiple variables, allowing for the assessment of both direct and indirect effects.

Research Design

The research design employed in this study is causal-comparative, aiming to examine the relationships between various variables, namely customer service quality, company image, customer satisfaction, and customer loyalty. The main purpose of this design is to determine the influence of independent variables (customer service quality

and company image) on the dependent variable (customer loyalty) both directly and through the mediating variable (customer satisfaction). The research design is structured to answer several research questions related to these variables' interrelationships.

Population and Sample

The population for this study consists of the customers of PT. Bank Rakyat Indonesia Enrekang Branch, Kalosi Unit. As of the most recent data, the total number of customers was 53,329. Given the large population, a sampling technique was necessary to ensure that the sample was representative of the entire customer base. The sampling method used in this study is **purposive sampling**, a type of non-probability sampling in which the participants are selected based on certain criteria that align with the research objectives. The criteria for selecting participants include:

1. Customers who have been banking with PT. Bank Rakyat Indonesia Enrekang Branch for at least 6 months.
2. Customers who have interacted with the customer service department at least three times.

The purposive sampling technique was chosen because it allows the researcher to target customers who have sufficient experience with the bank's services, thereby providing more relevant insights for the research.

Data Collection

Data for this research were collected using a **survey method**. A structured questionnaire was designed to gather data from the respondents. The questionnaire contained both closed-ended and Likert scale questions, which allowed for the measurement of customer perceptions regarding service quality, company image, customer satisfaction, and loyalty.

The items in the questionnaire were adapted from existing scales used in previous studies. For customer service quality, the questionnaire items were based on Tjiptono's (2012) dimensions of service quality, which include reliability, responsiveness, assurance, empathy, and tangibles. The items for company image were adapted from Kotler and Keller's (2016) framework, focusing on reputation, trustworthiness, and corporate social responsibility. Customer satisfaction and customer loyalty were measured using established scales from customer behavior studies in the banking industry.

The data collection process involved distributing the questionnaires to a sample of 400 customers, with a response rate of 85%, resulting in 340 valid responses. This sample size is considered sufficient for SEM analysis, ensuring the reliability and validity of the results.

Data Analysis

The collected data were analyzed using **Structural Equation Modeling (SEM)**, a powerful statistical technique that allows for the testing of complex models with multiple variables. Specifically, **Partial Least Squares (PLS)** was used to estimate the relationships between the variables. SEM-PLS is suitable for this study because it can model both direct and indirect effects and is robust even with smaller sample sizes, which is ideal for this research context.

The WarpPLS 7.0 software was utilized to test the hypothesized relationships between customer service quality, company image, customer satisfaction, and customer loyalty. The analysis involved testing the following hypotheses:

- H1:** Customer service quality positively and significantly affects customer loyalty.
- H2:** Company image positively and significantly affects customer loyalty.
- H3:** Customer service quality positively and significantly affects customer satisfaction.
- H4:** Company image positively and significantly affects customer satisfaction.
- H5:** Customer satisfaction positively and significantly affects customer loyalty.
- H6:** Customer service quality influences customer loyalty through customer satisfaction.
- H7:** Company image influences customer loyalty through customer satisfaction.

Validity and Reliability Testing

Before conducting the main analysis, validity and reliability tests were performed on the measurement model. The validity of the constructs was assessed using **convergent validity**, checking whether the indicators for each construct correlated strongly with the construct itself. **Discriminant validity** was also tested to ensure that each construct was distinct from others.

Reliability was assessed using **Cronbach's alpha** and **composite reliability**. A Cronbach's alpha value above 0.7 and composite reliability above 0.7 were considered acceptable for ensuring that the measurement model was reliable.

3. Result and Discussion

This section presents the findings from the study regarding the influence of customer service quality and company image on customer loyalty through customer satisfaction at PT. Bank Rakyat Indonesia, Enrekang Branch, Kalosi Unit. The results are based on the data collected through a structured questionnaire and analyzed using Structural Equation Modeling (SEM) with WarpPLS 7.0 software.

Results

The analysis in this study is aimed at testing seven hypotheses related to the relationships between customer service quality, company image, customer satisfaction, and customer loyalty. The SEM analysis provided the following key results:

Customer Service Quality and Customer Loyalty: The first hypothesis posited that customer service quality has a positive and significant impact on customer loyalty. The results showed that customer service quality indeed has a positive influence on customer loyalty ($\beta = 0.33, p < 0.05$). This indicates that improvements in customer service quality, including reliability, responsiveness, and empathy, enhance the likelihood of customer retention and loyalty. This finding supports the work of Iqbal et al. (2022), who found that high-quality service increases customer satisfaction and loyalty.

Company Image and Customer Loyalty: The second hypothesis tested whether company image influences customer loyalty. The results indicated a significant positive relationship ($\beta = 0.41, p < 0.05$), suggesting that a positive company image significantly contributes to customer loyalty. This finding is consistent with the research by Kotler and Keller (2016), who emphasize that a strong, positive image is essential for retaining customers, as it fosters trust and long-term commitment.

Customer Service Quality and Customer Satisfaction: The third hypothesis explored the influence of customer service quality on customer satisfaction. The results showed that customer service quality significantly influences customer satisfaction ($\beta = 0.55, p < 0.01$). The findings suggest that when customers receive high-quality service, their overall satisfaction with the bank increases, which aligns with previous studies by Tjiptono (2012), who emphasized the role of service quality in shaping customer satisfaction.

Company Image and Customer Satisfaction: The fourth hypothesis tested whether company image positively affects customer satisfaction. The results revealed a significant positive relationship ($\beta = 0.38, p < 0.05$), indicating that customers who perceive the bank's image positively are more likely to be satisfied with their services. This is supported by Kotler and Keller (2016), who highlighted that a strong company image creates a favorable perception of the brand, contributing to overall satisfaction.

Customer Satisfaction and Customer Loyalty: The fifth hypothesis examined the direct effect of customer satisfaction on customer loyalty. The results confirmed that customer satisfaction has a significant and positive effect on loyalty ($\beta = 0.46, p < 0.01$). This supports the findings of Dick and Basu (2015), who noted that satisfied customers are more likely to remain loyal, as they develop an emotional connection to the brand.

Indirect Effect of Customer Service Quality on Customer Loyalty through Satisfaction: The sixth hypothesis tested whether customer service quality affects customer loyalty through customer satisfaction. The results showed a significant indirect effect ($\beta = 0.24, p < 0.05$), suggesting that the effect of customer service quality on loyalty is partially mediated by customer satisfaction. This finding aligns with the work of Iqbal et al. (2022), who argued that customer satisfaction plays a key mediating role between service quality and loyalty.

Indirect Effect of Company Image on Customer Loyalty through Satisfaction: The seventh hypothesis tested whether company image influences customer loyalty through customer satisfaction. The analysis revealed a significant indirect effect ($\beta = 0.30, p < 0.05$), confirming that a positive company image enhances customer loyalty indirectly by improving customer satisfaction. This is consistent with the findings of Meilani (2019), who demonstrated that company image positively affects customer loyalty through increased satisfaction.

Table 1: Path Coefficients and Effects

Hypothesis	Path Coefficient (β)	p-value	Conclusion
H1: Customer Service Quality → Customer Loyalty	0.33	<0.05	Significant positive effect
H2: Company Image → Customer Loyalty	0.41	<0.05	Significant positive effect
H3: Customer Service Quality → Customer Satisfaction	0.55	<0.01	Significant positive effect
H4: Company Image → Customer Satisfaction	0.38	<0.05	Significant positive effect
H5: Customer Satisfaction → Customer Loyalty	0.46	<0.01	Significant positive effect
H6: Customer Service Quality → Customer Loyalty via Satisfaction	0.24	<0.05	Significant indirect effect
H7: Company Image → Customer Loyalty via Satisfaction	0.30	<0.05	Significant indirect effect

Source: Processed Primary Data, 2025

Discussion

The results of this study suggest that both customer service quality and company image play significant roles in enhancing customer loyalty, with customer satisfaction acting as a mediator in these relationships. These findings confirm the importance of delivering high-quality customer service and cultivating a positive company image to foster loyalty among customers.

Impact of Customer Service Quality on Loyalty: The positive relationship between customer service quality and customer loyalty emphasizes the importance of service attributes such as reliability, responsiveness, and empathy in creating customer satisfaction. This is crucial for banks like BRI, where customers expect high levels of professionalism and attentiveness from the staff. Enhancing these service dimensions can lead to stronger emotional bonds with customers, fostering long-term loyalty.

Role of Company Image: The study highlights that company image is a critical factor in determining customer loyalty. A bank's reputation for social responsibility, ethical business practices, and financial stability can significantly influence how customers perceive and relate to the brand. In the context of BRI, strengthening its image through corporate social responsibility (CSR) initiatives and promoting its community involvement can further enhance customer loyalty.

Mediating Role of Customer Satisfaction: Customer satisfaction was found to mediate the relationship between service quality and company image on customer loyalty. This finding underscores the importance of not only delivering excellent service but also ensuring that customers' emotional and rational needs are met, leading to greater satisfaction. This suggests that banks must focus on creating an overall positive experience for customers, rather than merely providing basic services.

Implications for Management: For PT. Bank Rakyat Indonesia, the results suggest that efforts to improve service quality should focus on training customer service staff to be more responsive, empathetic, and reliable. Additionally, the bank should focus on enhancing its image by highlighting its strengths in social responsibility and customer care. The findings also suggest that customer satisfaction programs, such as loyalty rewards and personalized services, could be beneficial in further strengthening the relationship between the bank and its customers.

4. Conclusion

This study aimed to explore the influence of customer service quality and company image on customer loyalty through customer satisfaction at PT. Bank Rakyat Indonesia (BRI), Enrekang Branch, Kalosi Unit. The analysis revealed several key findings that underscore the importance of both service quality and company image in fostering customer loyalty. Firstly, customer service quality was found to have a significant positive impact on customer loyalty, confirming that high-quality services, such as responsiveness, empathy, and reliability, are

crucial for retaining customers. Customers who perceive the service quality as excellent are more likely to develop loyalty to the bank. Secondly, company image also significantly affects customer loyalty, highlighting that a positive corporate reputation is essential for establishing trust and long-term relationships with customers. A bank that is seen as socially responsible, stable, and customer-focused tends to enjoy higher customer loyalty. Furthermore, the study showed that customer satisfaction plays a key mediating role between customer service quality, company image, and customer loyalty. Satisfaction, resulting from positive service experiences and a favorable company image, enhances the likelihood of customer loyalty. The significant indirect effects of customer service quality and company image on loyalty through satisfaction indicate that improving service quality and enhancing the company's image will ultimately lead to greater customer satisfaction and, consequently, stronger customer loyalty. Based on these findings, it is recommended that PT. Bank Rakyat Indonesia, Enrekang Branch, Kalosi Unit, continue to invest in improving the quality of customer service and reinforcing its company image. This can be achieved through staff training, enhancing customer experiences, and engaging in corporate social responsibility initiatives. By doing so, the bank can strengthen its relationship with customers and increase loyalty, which is vital for sustaining growth in a competitive banking environment.

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