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MODEL OF CUSTOMER SATISFACTION FOR IMPROVING CUSTOMER LOYALTY

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Abstract: This study aims to determine the influence of service quality, product quality, corporate image on customer satisfaction and customer loyalty. The population in this study were 341 customers of Corporate Banking Division in Bank CIMB Niaga with a sample of 100 customers. Sampling was carried out using the slovin formula. Analysis method used path analysis. The results showed that the product quality, service quality and corporate image partially has significant influence on customer satisfaction. Product quality, service quality, and corporate image simultaneously has significant influence on customer satisfaction. For product quality, service quality, corporate image and customer satisfaction partially has significant influence on customer loyalty. Product quality, service quality, corporate image and customer satisfaction simultaneously has significant influence on customer loyalty. Customer satisfaction did not mediate effectively the influence of service quality, product quality, and corporate image on customer loyalty.

Keywords: Product quality, service quality, corporate image, customer satisfaction, customer loyalty

INTRODUCTION

The development of banking industry in the era of globalization, digitalization and communication information technology is currently growing more rapidly and has an effect on the level of economic growth. The competition in the marketing of services is more competitive than the product marketing (Zeithaml et al, 2003) because of its' special characteristics such as intangibility, heterogeneity, inseparability and perishability. Service quality is one of the important antecedents of customer satisfaction which has an impact on customer loyalty (Bloemer et al, 1998). It is also considered as a prerequisite for satisfying and retaining the valued customers and also identified as an antecedent of sustainable competitive advantage (Hair et al, 2008). Maintaining bank customers to remain loyal to bank services, bank management needs to pay attention to the service qualitys provided. Service quality is a global attitude or judgment about the superiority of a service, although the true scope of this attitude has no uniformity of opinion (Robinson, 1999).

In this research founded research gap, according to Zafar, et.al (2012), Hu and Huang (2011), Hidayat (2009), Enderwita (2013), Rahayu and Saryanti (2014), and Lawalata (2010)

concluded that there is a significant influence between the service quality to customer loyalty. Different results are shown by Bastos and Gallego (2008), Sachro and Pudjiastuti (2013), Cristobal, et al. (2007), and Normasari, et al (2013) that service quality does not affect customer loyalty. The previous research gap on the impact of service quality in establishing and maintaining customer loyalty gives the direction that excellent service to customers needs to be accompanied by a good corporate image in the eyes of customers, because the image of the bank ultimately provides consumer ratings for the credibility of the bank. O'loughlin and Coenders (2002), Malik, et al. (2012), and Uttami, et al. (2014) concluded that the corporate image affects customer loyalty, as well as Lu and Cai (2009) concluded that the corporate image affects customer loyalty, but the corporate image does not affect customer satisfaction. Different results are shown by Bloemer, et al. (1998) and Beneke et al. (2011) found evidence that the corporate image did not affect customer loyalty.

However, Bank CIMB Niaga still face serious obstacles regarding the implementation of customer satisfaction and the management of customer loyalty. As there is lack of product quality and service quality, weakness of corporate image and decreasing of customer satisfaction mainly financial aspects that impact to decreasing of customer loyalty.

In relation to the background of the problem above, the problems in this study are formulated as follows: 1). How does the influence of product quality, service quality, and corporate image partially on customer satisfaction? 2). How does the influence of product quality, service quality, and corporate image simultaneously on customer satisfaction? 3). How does the influence of product quality, service quality, corporate image, and customer satisfaction partially on customer loyalty? 4). How does the influence of product quality, service quality, corporate image, and customer satisfaction simultaneously on customer loyalty?

LITERATURE REVIEW

Product Quality

According to Kotler and Armstrong (2005), Product Quality is the ability of a product to perform its functions, including durability, reliability, accuracy produced, ease of operation and repair, and other valuable attributes of the product as a whole. Garvin (2007) argue that quality of product is a collection of features and sharp brand product characteristic which have contribution to the ability to fulfilling specified demand, and there are 8 (eight) dimensions of product quality, namely: Performance, Features, Reliability, Conformance, Durability, Serviceability, Aesthetics, Perceived Quality. In this research using 5 (five) dimensions of product quality that are relevant and applicable, namely the dimensions of performance, features, reliability, suitability and usefulness.

Service Quality

Service Quality is the expected level of excellence and control over excellence to meet customer desires (Tjiptono, 2014). According to Zeithaml et al. (2003) service quality is often conceptualized as a comparison of expectations with perceptions of actual performance of services, and there are five main dimensions of service quality (ServQual), which are as follows: Tangibles, Empathy, Reliability, Responsiveness, and Assurance.

Corporate Image

According to Kotler and Keller (2006) corporate image is defined as the way people perceive (think) about the company or its products. It can be interpreted as an overall impression that arises in people's minds about a company organization. According to

Highhouse et al. (2009), corporate image is “the foundation of collective corporate reputation assessments”. It means, corporate image is something perceived by individual while reputation is collective assessment from individuals. The image held by individuals does not necessarily mean that the company really possesses it. Highhouse et al. (2009) define corporate image to have four dimensions which are employer image, market image, financial image, and CSR image. According to Zhang (2009) the dimensions of corporate image consist of 6 (four) dimensions, namely: Quality, Performance, Responsibility, Attractiveness, Likeability, Competence.

Customer Satisfaction

Engel et al. (2007) state that customer satisfaction is an after-sales evaluation where alternative are at least equal or beyond customer expectations, while dissatisfaction arises when the outcome does not meet expectations. Customer satisfaction is a feeling of pleasure or disappointment someone as a result of a comparison between the performance of the product/service that is felt with what he expected (Kotler and Keller, 2006). Customer satisfaction can be measured with the following dimensions: Customer Expectation, Customer perceived value, Customer evaluation. In this study, the author add 2 (two) dimensions of customer satisfaction based on research journals from Jahanshahi et.al (2011), Endarwita (2013), Hidayat (2009), namely: experience and overall satisfaction.

Customer Loyalty

Assauri (2012) states that customer loyalty is the tendency of customers to choose the value of the organization offered above the alternative offer of competing organizations. Customer loyalty also shows the tendency of organizations to get rewarded from customers' ongoing choices for certain offers. With the predicted level of loyalty an assumption on the life time value of the customer will be obtained. According to Griffin (2005) customer loyalty is defined as a form of buying behavior from decision-making units continuously for the goods or services of a selected company. The dimensions of customer loyalty are as follows: Repeat purchase, Purchase across product & service lines, Referral, Retention, In this study, the author adds 1 (one) dimension of customer loyalty based on a research journal from Endarwita (2013), namely: Continuing the use of the product/service.

Research Framework

Based on the research objectives, literature review and previous research, the conceptual framework in this study is presented in the form of Figure 1 below.

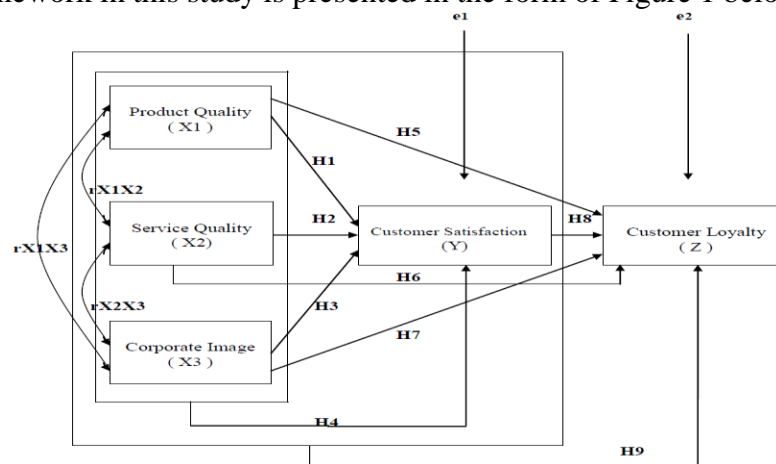


Figure 1. Conceptual Framework

Research Hypothesis

Based on the literature reviewed and the design of the research model, the following hypothesis were formulated :

H1, H2, H3 : Product quality, service quality, and corporate image partially has significant influence on customer satisfaction.

H4 : Product quality, service quality, and corporate image simultaneously has significant influence on customer satisfaction.

H5, H6, H7, H8 : Product quality, service quality, corporate image, and customer satisfaction partially has significant influence on customer loyalty.

H9 : Product quality, service quality, corporate image, and customer satisfaction simultaneously has significant influence on customer loyalty.

RESEARCH METHOD

The research method used is causal comparative aiming to investigate the possibility of cause and effect based on observations of existing effects, looking for factors that might be the cause through certain data (Diposumarto, 2012). Data collection techniques using a questionnaire with a Likert scale, interviews and literature study. The independent variable in this research concerns product quality (X1), service quality (X2), corporate image (X3), while the dependent variable concerns customer satisfaction (Y) and customer loyalty (Z).

The population in this research were all customers in the Bank CIMB Niaga, Corporate Banking Division with totally 341 customers. The sampling technique used is convenience sampling, a sampling technique that seeks to obtain a sample of elements easily where the selection of the sampling unit is submitted and chosen by the researcher. The technique of determining the number of samples using the Slovin formula with error tolerance limits or precision values in this research = 0.1 or 10%, so that from a total population of 341 customers, a minimum sample size of 78 respondents is obtained, rounding the sample to 100 respondent.

Hypothesis Test Results

Path Analysis – Sub Structure 1 :

Influence of Product Quality (X1), Service Quality (X2) and Corporate image (X3) partially on Customer Satisfaction (Y) by t-Test

Table 1. t-Test – Sub Structure 1
Coefficients^a

Model 1	Standardized Coefficients Beta	T	Sig.
X1	.285	2.535	.013
X2	.416	4.906	.000
X3	.259	2.827	.006

a. Dependent Variable: Y

Source : Output from SPSS

From Table 1. the regression equation model is obtained as follows:

$$Y = 0.285X1 + 0.416X2 + 0.259X3$$

With a significance level of 0.05 and the number of respondents 100 obtained the t table value of 1.985. From the table 1 obtained all t count of each X1 (2.535), X2 (4.906) and

X3 (2.827) > t table (1.985) hence H0 is rejected and each H1, H2, H3 is accepted, it means that product quality, service quality and corporate image partially has significant influence on customer satisfaction.

Influence of Product Quality (X1), Service Quality (X2) and Corporate Image (X3) simultaneously on Customer Satisfaction (Y) by the F-Test.

According to Table 2 & 3 the result obtained the value of Sig.count of $0,000 < 0,05$, then H4 is accepted, meaning that product quality, service quality and corporate image simultaneously has significant influence on customer satisfaction by 82.9% (*Coefficient of Determination/R²*), the remaining 17.1% is influenced by other variables outside the model.

Table 2. F-Test – Sub Structure 1

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	13.374	3	4.458	155.430	.000 ^b
	Residual	2.753	96	.029		
	Total	16.128	99			

a. Dependent Variable: Y

b. Predictors: (Constant), X3, X2, X1

Tabel 3. Coefficient of Determination (R²) – Sub Structure 1

Model Summary ^b					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	
1	.911 ^a	.829	.824	.16936	

a. Predictors: (Constant), X3, X2, X1

b. Dependent Variable: Y

Path Analysis – Sub Structure 2 :

Influence of Product Quality (X1), Service Quality (X2), Corporate image (X3) and Customer Satisfaction (Y) partially on Customer Loyalty (Z) by t-Test

Table 4. t-Test – Sub Structure 2

Coefficients ^a				
Model 2	Standardize		t	Sig.
	d			
Coefficients				
Beta				
X1	.227		2.062	.042
X2	.292		3.233	.002
X3	.212		2.338	.021
Y	.244		2.519	.013

a. Dependent Variable: Z

Source : Output from SPSS

From Table 4. shows the coefficient values of product quality, service quality, corporate image and customer satisfaction. Thus the regression equation model can be determined as follows:

$$Z = 0.227X1 + 0.292X2 + 0.212X3 + 0.244Y$$

With a significance level of 0.05 and the number of respondents 100 obtained the t table value of 1.985. From the Table 4 obtained all t count of each X1(2.062), X2(3.233),

X3(2.338), and Y(2.519) > t table (1.985) hence each H5, H6, H7, and H8 is accepted, it means that product quality, service quality, corporate image, and customer satisfaction partially has significant influence on customer loyalty.

Influence of Product Quality (X1), Service Quality (X2), Corporate image (X3) and Customer Satisfaction (Y) simultaneously on Customer Loyalty by the F-Test

According to table 5 & 6 the result obtained value of Sig.count of $0,000 < 0,05$, hence H9 is accepted, meaning that product quality, service quality, corporate image and customer satisfaction simultaneously has significant influence on customer loyalty by 84.8% and the remaining 15.2% is influenced by other variables outside the model.

Tabel 5. F-Test – Sub Structure 2

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
2	Regression	17.167	4	4.292	132.023	.000 ^b
	Residual	3.088	95	.033		
	Total	20.255	99			

a. Dependent Variable: Z

b. Predictors: (Constant), Y, X3, X2, X1

Tabel 6. Coefficient of Determination (R²) – Sub Structure 2

Model Summary ^b					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	
2	.921 ^a	.848	.841	.18030	

a. Predictors: (Constant), Y, X3, X2, X1

b. Dependent Variable: Z

FINDINGS AND DISCUSSION

Based on the results of the path analysis – Sub Structure 1 and 2 provide comprehensive and objective information that can be described as follows:

- 1) Product quality (X1) has significant influence directly on customer satisfaction (Y). This means if there is an increase in the quality of Bank CIMB Niaga's products it will increase Bank CIMB Niaga's customer satisfaction. The results of this study are in line with the results of previous research conducted by Hidayat (2009), Endarwita (2013), Jahanshahi et.al (2011). Flexible product features with attractive interest rates, vouchers or gifts for certain limits, and discount rates will attract customer ratings so that customers are satisfied with the convenience of making transactions at Bank CIMB Niaga and this can increase customer satisfaction at Bank CIMB Niaga.
- 2) Service quality (X2) has significant influence directly on customer satisfaction (Y). This reflects if an increase in service quality increases customer satisfaction. The results of this research are in line with the results of previous studies conducted by Clemes et.al (2011), Nimran et.al (2013), Hu and Huang (2011), Navaratnaseelan and Elangkumaran (2014), Kuo and Tang (2011), Zafar et .al (2012). This is in line with the theory of Tjiptono (2012) which states that: "Service quality if managed properly, contributes positively to the realization of customer satisfaction, hence the quality of service must start with customer needs and end with customer satisfaction."
- 3) Corporate image (X3) has significant influence directly on customer satisfaction (Y), this indicates that if there is an increase in corporate image, it will also increase customer satisfaction. These results are in line with the results of previous researchs conducted by Clemes et.al (2011), Kuo and Tang (2011), Rahayu & Saryanti (2014), Lawalata (2010).

Increased attractiveness for customers with the appearance of offices and complete office facilities such as clean toilets, spacious and comfortable parking lots, and ATM locations that are easily accessible to customers provide an elegant and good image for customers so that customers are satisfied with Bank CIMB Niaga's facilities complete and satisfied the perceived benefits. The results of path analysis equation – Sub structure 1 shows that service quality has a linear relationship, a positive and significant influence on customer satisfaction that is greater than product quality and corporate image.

- 4) Product quality (X1), service quality (X2) and corporate image (X3) simultaneously has significant influence on customer satisfaction (Y). These results are in line with the results of previous research conducted by Lawalata (2010). This reflects that the product quality, service quality, and corporate image together meet the needs and expectations of customers and get good customer ratings so that customers become satisfied. Improved product quality with reliable and attractive features as well as the suitability and benefits felt by customers according to their needs and expectations, high level of care and responsive services and appropriate solutions, also the image of Bank CIMB Niaga that is competent and has performance and its own appeal will increase customer satisfaction.
- 5) Product quality (X1) has significant influence on customer loyalty (Z). This means that if there is an increase in product quality will increase customer loyalty. These results are in line with the results of previous research conducted by Jahanshahi et.al (2011), Enderwita (2013). Features with an effective product structure, easy to understand product characteristics according to customer needs will increase repurchases of Bank CIMB Niaga's products.
- 6) Service quality (X2) has significant influence on customer loyalty (Z). This indicates that if there is an increase in service quality, it can increase customer loyalty. These results are in line with the results of previous studies conducted by Hidayat (2009), Enderwita (2013), Lawalata (2010). Understanding of customer needs, listening to customer complaints and providing the best solutions for customers are the main concerns.
- 7) Corporate image (X3) has significant influence on customer loyalty (Z). This shows that if there is an increase in corporate image, it will increase customer loyalty. These results are in line with the results of previous research conducted by Lawalata (2010). The attractiveness and responsibility of corporate image will have an impact on repeat purchases from customers. This reflects that Bank CIMB Niaga is considered to be able to provide attractive and responsible products and services that will attract customers and subsequently customers will repurchase or use products and services repeatedly as a form of customer loyalty to Bank CIMB Niaga.
- 8) Customer satisfaction (Y) has significant influence on customer loyalty (Z), this reflects that if there is an increase in customer satisfaction will influence increase customer loyalty. These results are in line with the results of previous studies conducted by Hu and Huang (2011), Mohsan et.al (2011), Parvez and Akbar (2009), Zafar et.al (2012), Hidayat (2009), Enderwita (2013). This shows that customers of Bank CIMB Niaga have a good rating of Bank CIMB Niaga so that they are considered not affected by other competitors. Loyal customers will promote Bank CIMB Niaga by word of mouth marketing with business partners or the wider community. The results of path analysis equation – Sub structure 2 shows that the service quality variable has the most or dominant influence on customer loyalty.
- 9) Product quality (X1), service quality (X2), corporate image (X3) and customer satisfaction (Y) simultaneously has significant influence on customer loyalty (Z). This means that if all can provide satisfaction to customers it will have implications for

customer loyalty. These results are in line with the results of previous research conducted by Lawalata (2010). Relating to the dominant contribution of the dimensions of each variable, it reflects that customers will repurchase products/services at Bank CIMB Niaga because of attractive product features and use of other products / services at Bank CIMB Niaga due to good service guarantees and attractive offered according to the wishes and expectations of customers, as well as customers of Bank CIMB Niaga have a good rating of Bank CIMB Niaga so that they are not easily influenced by competing banks. In this research, customer satisfaction did not mediate effectively the influence of service quality, product quality, and corporate image on customer loyalty because of the three independent variables showing a greater direct influence number when compared to the number of indirect influence.

The following is results summary of the calculation of direct effect, indirect effect and total effects based on path analysis of models 1 and 2 as shown in Table 7 below :

Table 7. Direct Effect, Indirect Effect and Total Effects

Path	Hypothesis	Variable Effect	Causal Effect		Residual	Total
			Direct	Indirect through Y		
1	H1	X1 to Y	0.285			0.285
	H2	X2 to Y	0.416			0.416
	H3	X3 to Y	0.259			0.259
	H4	X1,X2,X3 to Y	0.829		0.171	1
2	H5	X1 to Z	0.227			
		X1 to Y to Z		0.070		0.297
	H6	X2 to Z	0.292			
		X2 to Y to Z		0.102		0.394
	H7	X3 to Z	0.212			
	X3 to Y to Z		0.063		0.275	
	H8	Y to Z	0.244			0.244
	H9	X1,X2,X3,Y to Z	0.848		0.152	1

CONCLUSION

Conclusion

The conclusions from the results of research and discussion are:

- 1) Product quality, service quality and corporate image partially has significant influence on customer satisfaction.
- 2) Product quality, service quality and corporate image simultaneously has significant influence on customer satisfaction.
- 3) Product quality, service quality, corporate image and customer satisfaction partially has significant influence on customer loyalty.
- 4) Product quality, service quality, corporate image and customer satisfaction simultaneously has significant influence on customer loyalty.
- 5) Customer satisfaction did not mediate effectively the influence of service quality, product quality, and corporate image on customer loyalty.

Recommendation

Based on the results of the analysis, discussion and conclusions of this research, several suggestions can be made as follows:

- 1) Improve service quality by providing excellent service to customers so that customers can feel satisfied, safe and comfortable interacting and making transactions at Bank CIMB Niaga.

- 2) Improving product quality by adding quality products with attractive and reliable product features and specifications in accordance with customer needs.
- 3) Improve corporate image by creating a good reputation so that customers get satisfaction and loyalty to Bank CIMB Niaga through improving the quality and performance of Bank CIMB Niaga employees.

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