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Analysis of the Effect of Service Quality on Loyalty in Banking Customers

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ABSTRACT

This research aims to understand the impact of service quality, trust, brand image, brand awareness, and CSR (Corporate Social Responsibility) on customer loyalty, with customer satisfaction as an intervening variable in conventional banks. This research is grouped as causal-comparative research. This study targets Batam conventional banks as the subject. Purposive sampling is used to select samples, and the selected samples must meet certain requirements. Bank Rakyat Indonesia, Bank Central Asia, and Bank Negara Indonesia were chosen as samples because they were recipients of the title "The Most Reliable Bank" at the 2022 Indonesian Banking event. The research sample consisted of 342 respondents who were customers of Batam conventional banks. Collecting data information through distributing questionnaires was carried out using digital media such as Google Forms. The data analysis method used is partial least squares analysis using the SmartPLS version 3.0 tool. The research results show that brand image, service quality, and brand awareness can significantly influence customer loyalty. However, corporate social responsibility is not able to provide a significant influence on customer loyalty. Apart from that, rust is not able to have a significant impact on customer loyalty, which is moderated by customer satisfaction.

Keywords: Brand Awareness, Brand Image, Corporate Social Responsibility, Customer Loyalty, Service Quality, Trust.

1. Introduction

Indonesia's economy is growing rapidly. Indonesia's GDP will increase by 3.69 percent in 2021. Indonesia has 134 banks as of April 2021, rising by 11 to 145 per year. The increase in the number of banks yearly is due to the rise in the number of international banks operating in Indonesia to maintain Indonesian clients' savings in Indonesia rather than abroad (Uly and Ika, 2021).

The better a country's economy, the higher society's demands for the economy of each institution, organization, or company. Every institution, organization, or company strives to strengthen quality to keep up with competition and advance in today's developing economy. There needs to be more than just creating a marketable product or service to succeed in today's market, and every company must provide something that consumers can use to remind them to stay loyal to the brand. Because customer satisfaction varies and significantly impacts loyalty, businesses must recognize the importance of maintaining it to compete (Dam and Dam, 2021; Windiari and Djumarno, 2021; Yazid et al., 2020).

Customers and the general public rely on banks to do more than just process transactions and house deposits and withdrawals; they also expect banks to be reliable and trustworthy institutions. Savings Bank claims that apart from facing competition from new entrants in the market, it also has to maintain customer loyalty. Customer loyalty is essential, and any bank will do everything possible to keep customers loyal and unwilling to churn (Langat et al., 2021; Purwanto et al., 2020; Sumartik et al., 2022).

If one product or service can satisfy customers, they will stay on the same products or services. Efforts to increase consumer loyalty develop along with changes in market demands. Customer loyalty is crucial for growing companies; therefore, efforts to promote client loyalty must be a top priority for organizations (Handayani et al., 2021; Mehta and Maham Tariq, 2020; Winarno et al., 2020).

According to Market and Opinion Research International (MORI) survey findings, 70% of customers think about company morals when purchasing like this. Integrity in business involves everyone from top management down in creating and fulfilling commercial commitments. Customers evaluate companies not only on the products or services they provide but also on aspects of good company ethics, such as the

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level of service offered by individual employees and the company's concern for society. Businesses that interpret social responsibility and high service quality receive a better response from customers than organizations that do not analyze social responsibility.

Building consumer loyalty is difficult because trust is an intangible process that cannot necessarily be bought. We must inform clients of and interpret their identification with the organization to foster client loyalty. This support method can be realized through company performance, such as service quality, trust, brand image, brand awareness, and CSR (Martin and Nasib, 2021; Thamrin et al., 2020).

Several research findings also interpret that company capabilities can benefit assessment results referring to a product or company. The capabilities businesses must have are closely related to service quality and corporate social responsibility (CSR) (Ali et al., 2021).

CSR and service quality can help customers learn more about the company. Companies that excel in these two elements will boost their societal reputation and separate themselves from the competition. In addition, because they can demonstrate this through actual activities, these businesses can increase or convince the public about the goods or services they provide (Gunawan et al., 2020).

Even though the company has taken many steps to improve the quality of its services and products, clients continue to express dissatisfaction with the services and products provided. Throughout 2020, the number of financial services complaints received by YLKI or the Indonesian Consumers Foundation increased. This increase was recorded at 46.9 percent of the 1,871 customer complaints received. According to YLKI, five financial services dominate the category of public complaints about financial problems: banking, electronic money, insurance, leasing, and online loans (Safitri and Setiawan, 2020).

YLKI also interprets that there have been many complaints over the last seven years; financial services are in first to third place regarding the most complaints. Based on YLKI data, there are 3 main consumer complaints based on commodities, including banking, which refers to above (106 cases); loans, which are, of course, online (96 cases); and housing which refers to above (81 cases) (Safitri and Setiawan, 2020). According to OJK, the number of complaints submitted to OJK has reached 270,000 as of September 2020, with banking services receiving the most complaints. The complaint reports relate to slow administration services, long counter queues, errors in customer financial reports, burglary, and limited operating hours. This has a significant impact on customer loyalty.

With the explanation given, the author is encouraged to conduct additional studies so that every business person can obtain data and knowledge to reach their potential market. Therefore, this research aims to understand the impact of service quality, trust, brand image, brand awareness, and CSR on customer loyalty, with customer satisfaction as an intervening variable in conventional banks. The findings of this research are intended to be used as reference material in interpreting CSR initiatives and providing high-quality services.

2. Research Methods

This research is grouped as causal-comparative or casual-comparative research based on the characteristics of the research problem (Indriantoro and Supomo, 2022). This research aims to see causal relationships where customer loyalty is the dependent variable, brand image, service quality, trust, brand awareness, Corporate Social Responsibility (CSR) is the independent variable, and customer satisfaction is the intervening variable.

This study targets Batam conventional banks as the subject. Participants based on this research are all adult residents of the city of Batam who use conventional banks. A conventional bank customer with a CSR program was randomly selected as a sample. Purposive sampling determines samples, and the selected samples must meet certain requirements. Bank Rakyat Indonesia, Bank Central Asia, and Bank Negara Indonesia were chosen as samples because they were recipients of the title "The Most Reliable Bank" at the 2022 Indonesian Banking event (Amani, 2022).

Hair et al. (2019) interpret that a sample size of 1/10 is needed, with 10 respondents for each question. A total of 31 questions will be used based on this research, so a minimum sample size of 310 respondents is required. Therefore, the sample for this study consisted of 342 respondents who were Batam conventional bank customers. The author will use primary and secondary sources for this research. Questionnaires will collect preliminary data, while literature reviews and scientific publications will provide secondary data.

Based on this research, seven variables will be explored: Brand Image, Service Quality, Trust, Brand Awareness, CSR, Customer Satisfaction, and customer loyalty.

1. Brand Image
   According to DAM (2020), brand image is an assumption about a brand expressed by consumers based on their memories.
2. Service Quality
   According to Alam and Noor (2020), service quality is the extent to which a service meets or exceeds customer expectations; every buyer is deliberately looking for quality in the product or service; he will also buy on their lifestyle and in modern years they demand a higher quality of service.
3. Trust
   According to Thamrin (2020), trust is the most fundamental element of a customer's relationship with a company. Trust is a consumer's willingness to rely on a brand; every brand promise is considered a significant brand antecedent (reference). As a result, brands with a high level of trust are more likely to be purchased because they

have a low perceived risk when selecting or purchasing a particular product.

4. Brand Awareness
   According to Khoirunnisa and Marlien (2020), brand awareness is considered a brand asset that contributes to increasing the brand value of something. Brand awareness can be defined as the 'importance' of a brand in the eyes of healthy customers, such that the brand is included in the list of choices that can be evaluated for future purchases. Strong brand awareness can influence purchasing decisions because it provides a sense of familiarity and signals substance and commitment.
5. CSR
   According to Gunawan et al. (2020), CSR is a company's social responsibility level. The questions were rated on a 5-point Likert scale, with one representing strongly disagree and seven representing strongly agree.
6. Customer Satisfaction
   According to Abbas et al. (2021), customer satisfaction is the level of a person's feeling that comes from comparing a product's performance or perceived results with their expectations. Increased customer satisfaction leads to increased customer loyalty.
7. Customer Loyalty
   According to Çavusoglu et al. (2021), customer loyalty is a component of brand equity. The positive attitude of buyers towards a particular brand compared to other competitors is called customer loyalty. Any company has a competitive advantage if it has many loyal clients. This ensures that the company remains profitable in the long run.

Collecting data information through distributing questionnaires is carried out using digital media such as Google Forms, which will later be distributed online or in person. A data analysis approach that can certainly be used based on this research is partial least squares analysis to interpret tests related to the six hypotheses proposed in this research. The SmartPLS tool version 3.0 was used to test each hypothesis. The SPSS version 21.0 application was used to process population data and general characteristics of respondents.

The study model implemented in this research can be seen in the graph below:

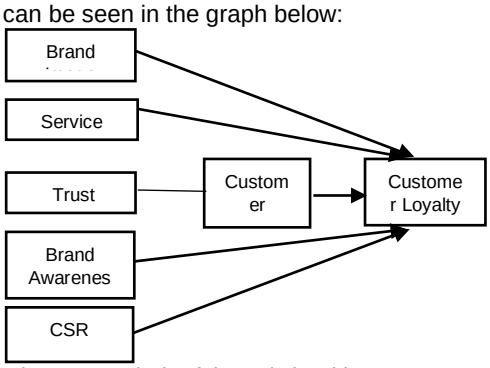

Figure 1. Analysis of the Relationship Between Service Quality and Banking Customer Loyalty
Source: Author (2022)

Based on the research model above, the hypothesis development proposed by the researcher is as follows:

H1: Brand image influences customer loyalty
H2: Service quality influences customer loyalty
H3: trust affects customer satisfaction
H4: Brand awareness influences customer loyalty
H5: CSR influences customer loyalty

3. Result and Discussion

3.1. Descriptive Test

From the results of the descriptive test, it can be concluded that the majority of respondents were male respondents, namely 54.1%, compared to women at a percentage of 45.9%. Based on age, most respondents were aged 26 - 35 years, namely 37.7%, and the fewest were respondents aged > 45 years at a percentage of 9.6%. Regarding education level, the most respondents were those with a bachelor's degree, namely 49.7%, and the fewest were respondents with a high school/equivalent education at a percentage of 19.3%. Regarding work, the most respondents were private employees, namely 44.7%, and the fewest were student respondents, 12.6%. According to marital status, the largest number of respondents were married, namely 53.5%, compared to unmarried respondents, 46.2%. Regarding income, the largest number of respondents are respondents who earn an income in the range of IDR 4 - 6 million, namely 50.5%, and the fewest are respondents who earn an income in the range > IDR 8 million, namely a percentage of 17%. Based on the bank used, the largest number of respondents were respondents who used BCA bank, namely 37.1%, and the fewest were respondents who used banks with other brands, namely 5.6%. According to the frequency of visits, the largest number of respondents are those who visit the bank once a week, namely 55.6%, and the fewest respondents who visit the bank every day, namely 12.9%. The total sample data collected and completed was 342 respondents, with demographic details as in Table 1.

Table 1. Sample Demographics Variable

Variables	Category	Frequency	Percent (%)
Gender	Man	185	54.1
	Woman	157	45.9
Age	> 45 years	32	9.6
	18 - 25 years old	104	30.4
	26 - 35 years old	129	37.7
	36 - 45 years old	77	22.5
Education	Diploma	106	31.0
	Bachelor	170	49.7
	High School/ Equivalent	66	19.3
Job	Student/i	43	12.6
	Government employees	83	24.3
	Private employees	153	44.7
	Businessman	62	18.1
Marital	Not married	158	46.2
	Marry	183	53.5

Status			
Income per month	> IDR 8 million	58	17.0
	IDR 4 - 6 million	173	50.6
	IDR 6.1 - 8 million	109	31.9
Bank used	BCA	127	37.1
	BNI	76	22.2
	INDEPENDENT	86	25.1
	Other brands	19	5.6
	OCBC	34	9.9
Frequency of Visits	Once a month	108	31.6
	Once a week	190	55.6
	Every day	44	12.9

Source: Processed Data 2022

3.2. Outer Model (Measurement Model Evaluation)

The outer model is used to assess the validity and reliability of the model. According to Sugiono (2020), this validity test must pass convergent and discriminant tests. Convergent validity refers to the idea that each measurement (manifest variable) of a highly related construct is greater than 0.60 and the Average Variance Extracted (AVE) is greater than 0.50, whereas to assess discriminant validity, each variable has a value magnitude of 0.70. The validity test results are in Table 2 and Table 3.

Table 2. Output Average Variance Extracted (AVE)

	Average Variance Extracted (AVE)
Brand Awareness	0.668
Brand Image	0.807
CSR	0.780
Customer Loyalty	0.742
Customer Satisfaction	0.684
Service Quality	0.794
Trust	0.742

Source: Processed Data 2022

In the table above are the conclusions reached after checking the reliability of the data. If the AVE score for an indicator is greater than 0.5, we know that the indicator is valid, and if the AVE score for a variable is greater than 0.5, we know that the variable is valid.

Table 3. Output Outer Loading

Correlation of Indicators with Variables	**Outer Loading**	**Information**
BA.1 <- Brand Awareness	0.776	Valid
BA.2 <- Brand Awareness	0.878	Valid
BA.3 <- Brand Awareness	0.794	Valid
BI.1 <- Brand Image	0.886	Valid
BI.2 <- Brand Image	0.948	Valid
BI.3 <- Brand Image	0.858	Valid
CS.1 <- Customer Satisfaction	0.839	Valid
CS.2 <- Customer Satisfaction	0.813	Valid
CS.3 <- Customer Satisfaction	0.829	Valid
CSR.1 <- Corporate Social Responsibility	0.768	Valid
CSR.2 <- Corporate Social Responsibility	0.781	Valid
CSR.3 <- Corporate Social Responsibility	0.774	Valid
CSR.4 <- Corporate Social Responsibility	0.891	Valid
CSR.5 <- Corporate Social Responsibility	0.755	Valid
CSR.6 <- Corporate Social Responsibility	0.750	Valid
CSR.7 <- Corporate Social Responsibility	0.792	Valid
CSR.8 <- Corporate Social Responsibility	0.710	Valid
CL.1 <- Customer Loyalty	0.855	Valid
CL.2 <- Customer Loyalty	0.843	Valid
CL.3 <- Customer Loyalty	0.918	Valid
CL.4 <- Customer Loyalty	0.828	Valid
SQ.1 <- Service Quality	0.750	Valid
SQ.2 <- Service Quality	0.779	Valid
SQ.3 <- Service Quality	0.790	Valid
SQ.4 <- Service Quality	0.765	Valid
SQ.5 <- Service Quality	0.837	Valid
T.1 <- Trust	0.742	Valid
T.2 <- Trust	0.706	Valid
T.3 <- Trust	0.783	Valid
T.4 <- Trust	0.885	Valid
T.5 <- Trust	0.789	Valid

Source: Processed Data 2022

In the table above are the results referring to data validity testing. Something based on indicators can be indicated as valid if each construct gets the highest Outer Loading score for the respective construct, so, of course, it can be concluded that the measurement results of each construct reflect the variable being measured. So, the indicators and variables are respectively valid.

According to Sugiono (2020), reliability testing is carried out to interpret instruments' accuracy, consistency, and precision in measuring construction. Cronbach's alpha was more than 0.60, interpreting that the instrument was reliable, and composite reliability was 0.60. The reliability test results are shown in Table 4.

Table 4. Cronbach's Alpha Output and Composite Reliability

	Cronbach's Alpha	**Composite Reliability**
Brand Awareness	0.750	0.857
Brand Image	0.880	0.926
CSR	0.764	0.794
Customer Loyalty	0.884	0.920
Customer Satisfaction	0.770	0.866
Service Quality	0.687	0.751
Trust	0.777	0.719

Source: Processed Data 2022

In the table above is evidence of the credibility and validity of the data. An indicator is considered genuine if its Loading Factor is greater than 0.5, and a variable is deemed reliable if the variable in question has a Cronbach Alpha (CA) score greater than 0.7. A Composite Reliability (CR) score greater than 0.7. Factor loading > 0.5, Cronbach's Alpha (CA) > 0.7, and Kappa value > 0.7 can be calculated reliably from the variable indicators of this available data set so that, of course, it can be concluded that the indicators and variables are, respectively reliable, so that this reliability test can be continued with Inner Model Evaluation or Path Analysis.

3.3. Inner Model (Structural Model Evaluation)

The inner model tries to predict the relationship between latent variables well, measured by direct effect tests and tests of the

relationship that occurs due to indirect effects (Sugiyono, 2020). Direct effect testing interprets the magnitude of the impact of one variable on other variables. In this research, the relationship that occurs due to direct influence is found in H1, H2, H4, and H5. The output results are listed in Table 5.

Table 5. Direct Effect Hypothesis Test

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
Brand Image -> Customer Loyalty	-0.151	-0.150	0.048	3.164	0.002
Service quality -> Customer Loyalty	0.213	0.223	0.046	4.640	0.000
Brand Awareness -> Customer Loyalty	-0.464	-0.455	0.046	10.002	0.000
CSR -> Customer Loyalty	0.001	-0.034	0.050	0.014	0.989

Source: Processed Data 2022

Based on the table above, the Path Coefficient X1 score against Y is 0.002, interpreting that Brand Image (X1) towards Customer Loyalty (Y) is positive. Thus, the better the Brand Image (X1), the greater the Customer Loyalty (Y). The examination of the relationship between these two variables interprets a path coefficient score of 0.002 < alpha 0.05, which means a significant relationship between Brand Image (X1) and Customer Loyalty (Y). Thus, hypothesis 1 (H1) is accepted, which interprets that there is a relationship that occurs due to the significant influence between Brand Image (X1) and Customer Loyalty (Y).

The Path Coefficient X2 score against Y is 0.000, which interprets that Service Quality (X2) against Customer Loyalty (Y) is positive. So, the better the Service Quality (X2), the greater the Customer Loyalty (Y). The examination of the relationship between these two variables interprets a path coefficient score of 0.000 < alpha 0.05, which means a significant relationship between Service Quality (X2) and Customer Loyalty (Y). Thus, hypothesis 2 (H2) is accepted, which interprets that there is a relationship that occurs due to the significant influence between Service Quality (X2) and Customer Loyalty (Y).

The Path Coefficient score of X4 toward Y is 0.000, which interprets that Brand Awareness (X4) toward Customer Loyalty (Y) is positive. So, the better Brand Awareness (X4) will increase Customer Loyalty (Y). The examination of the relationship between these two variables interprets a path coefficient score of 0.000 < alpha 0.05, which means a significant relationship between Brand Awareness (X4) and Customer Loyalty (Y). Thus, hypothesis 4 (H4) is accepted, which interprets that there is a significant relationship between Brand Awareness (X4) and Customer Loyalty (Y).

Based on the table above, the Path Coefficient score of X5 against Y is 0.989, which interprets the path coefficient score as 0.989 > alpha 0.05. This means there is no significant relationship between Corporate Social Responsibility (X5) and Customer Loyalty (Y). Thus, hypothesis 5 (H5) is rejected, which interprets that there is no significant relationship between Corporate Social Responsibility (X5) and Customer Loyalty (Y).

Ghozali and Latan (2015) define the indirect test effect (with mediation) as the relationship that occurs between exogenous (independent) and endogenous (dependent) constructs through connecting or intermediary variables (mediation). The results of the indirect effect test are shown in Table 6.

Table 6. Indirect Effect Hypothesis Test

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
Trust -> Customer Loyalty	-0.024	-0.027	0.012	1.904	0.057

Source: Processed Data 2022

Based on Table 6, the Trust (X3) score for Customer Loyalty (Y) moderated by is 0.057. It can be interpreted that the path coefficient score is 0.057 > alpha 0.05, which means there is no significant relationship between Trust (X3) and Customer Loyalty (Y), which is moderated by Customer Satisfaction (Z). Thus, hypothesis 3 (H3) is rejected, which interprets that there is no significant relationship between Trust (X3) and Customer Loyalty (Y), which is moderated by Customer Satisfaction (Z).

3.4. Coefficient of Determination Test (R2)

The coefficient of determination test determines how well the model explains the dependent variable. Ghozali (2021) states that the test criteria range between 0 and 1.

Table 7. Determination Coefficient Output (R2)

	R Square	R Square Adjusted
Customer Loyalty	0.426	0.417
Customer Satisfaction	0.033	0.030

Source: Processed Data 2022

The table above explains the strength of the correlation/linkage score (R) on the endogenous variable Customer Loyalty (Y), which is 0.426. The coefficient of determination (R Squared) value of 0.417 is significant considering the results that the influence of the exogenous variables Brand Image (X1), Service Quality (X2), and Trust (X3) is moderated by Customer Satisfaction (Z), Brand Awareness (X4), and Corporate Social Responsibility (X5) which leads to the endogenous variable Customer Loyalty (Y) is 41.7%. The table above also explains the strength of the correlation or linkage score (R) on the endogenous variable Customer Satisfaction (Z), which is 0.033. A coefficient of determination

(R Squared) of 0.03 was calculated from the output. This value contains the conceptual meaning that the influence of the exogenous variable Trust (X3), which leads to the endogenous variable Customer Satisfaction (Z), is 3.3%.

3.5. Quality Index Test

The quality index is a metric that can determine whether a model is good. The goodness of fit quality index can be used in PLS (Ghozali and Latan, 2015). Table 8 shows the results of the Quality Index Test.

Table 8. Quality Index Test

	Saturated Model	Estimated Model
SRMR	0.609	0.610
d_ULS	5.930	5.951
d_G	1.187	1.188
Chi-Square	2286.682	2285.340
NFI	0.820	0.820

Source: Processed Data 2022

Because the GFI results compare the hypothesized model with no model, the GFI can be classified as an absolute fit test. The perfect GFI score is 1, while the low score is 0. In the table above, we can see the SRMR score, which is at a score of 0.608, so from the following data, we can conclude that the model fit is appropriate based on this research.

4. Conclusion

The conclusion of this research is that brand image can have a significant influence on customer loyalty. The test carried out is that the path coefficient score for these two variables is 0.002 < alpha 0.05. So, it is known that there is a relationship between brand image and a significant influence on customer loyalty. Service quality can have a significant impact on customer loyalty. From the tests carried out, a path coefficient score of 0.000 <0.05 was obtained. This means that service quality has a relationship that has a significant influence on customer loyalty. Brand awareness can have a significant effect on customer loyalty. From the tests carried out on these two variables, the result was that the path coefficient score was 0.000 > 0.05. In this way, it is known that there is a relationship between brand awareness and a significant influence on customer loyalty. Corporate social responsibility is unable to provide a significant impact on customer loyalty. From the tests carried out, the results showed that the path coefficient score was 0.989 > 0.05, meaning that corporate social responsibility does not significantly influence customer loyalty. Trust is not able to provide a significant influence on customer loyalty, which is moderated by customer satisfaction. This is because the path coefficient score for these two variables is 0.057 > 0.05. This means there is no significant relationship between trust and customer loyalty, moderated by customer satisfaction.

There are several limitations experienced by researchers during research activities, namely that the research was only conducted in the city of Batam, so the factors they have been able to influence customer loyalty. Based on this research, they only apply to banking customers in the city of Batam and do not apply to other cities. The questionnaires can only be distributed in areas still within the scope of research so that the results are not evenly distributed throughout Batam.

Some recommendations for further research by the bank include that the bank can pay more attention to brand image, service quality, and brand awareness to increase customer loyalty of bank customers. The author recommends further research to expand the scope or sample of research on the same topic. Even though the analysis is still carried out in the same location, further research can be carried out at various points that are more evenly distributed than this research.

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