

THE INFLUENCE OF SERVICE QUALITY, CUSTOMER SATISFACTION AND COMPANY IMAGE ON CUSTOMER LOYALTY OF BANK MANDIRI KCP BENDUNGAN HILIR CENTRAL JAKARTA

Atika Naraswati¹, Resti Hardini², Kumba Digdowiseiso^{3*}

Faculty of Economics, Universitas Nasional, Indonesia^{1,2,3}

Email: atikanaraswati@gmail.com¹, resti.hardini@civitas.unas.ac.id²,
kumba.digdo@civitas.unas.ac.id^{3*}

ABSTRACT

This study aims to analyze the effect of service quality, customer satisfaction and corporate image on customer loyalty at Bank Mandiri KCP Bendungan Hilir Central Jakarta, where the service quality provided, customer satisfaction is priority, as well as corporate image that can give a positive impression to customers will strengthen customer loyalty at Bank Mandiri KCP Bendungan Hilir Central Jakarta. The results used data primary in the form of the questionnaire. The technique of sampling using nonprobability sampling design using purposive sampling. The population of this study is the customer Bank Mandiri KCP Bendungan Hilir with a total sample is 100 people. The methods used is double linear regression that shows that there is the effect of a positive and significant between service quality, customer satisfaction and corporate image with customer loyalty.

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

INTRODUCTION

The development of the banking industry, especially in the country, has experienced quite rapid growth, this can be seen from the volume of business, the mobility of public funds, and the provision of credit.

Along with the development of banking, the number of banks in DKI Jakarta, especially Central Jakarta, has experienced quite rapid growth. According to Bank Indonesia data, the number of banks in Central Jakarta has reached around 240 (two hundred and forty) banks, while in Bendungan Hilir sub-district there are around 20 banks consisting of banks. government and private.

Bank competition in the Bendungan Hilir sub-district is quite tight, this can be seen at Bank Mandiri KCP Bendungan Hilir. Unlike several other banks in this sub-district which are always busy and cause queues, Bank Mandiri KCP Bendungan Hilir sometimes looks quiet and customers don't even have to queue to get in. carry out transactions.

To find out what can influence customer loyalty to Bank Mandiri KCP Bendungan Hilir. The author chose variables that influence customer loyalty, namely service quality, customer satisfaction and company image.

According to Tjiptono (2014: 110), customer loyalty is a customer's commitment to a brand, shop or supplier based on very positive characteristics in long-term purchases. With customer loyalty to the product or service, customers will return to make transactions in the future (loyalty), because Bank Mandiri KCP Bendungan Hilir is a form

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of business that operates in the service sector, therefore the form of service that is prioritized is the quality of service provided to customers.

According to Almasdi & Suit (2012: 88), service quality, namely to serve customers in an excellent manner, we are required to provide services that are reliable, fast and complete with additional empathy and an attractive appearance.

Service quality, in this case service quality, is the main factor that influences customer loyalty because service quality can provide encouragement for customers to establish long-term, mutually beneficial relationships with the company.

Then the next thing that influences customer loyalty is customer satisfaction. According to Tse and Wilton (1988) in Tjiptono (2007:311) customer satisfaction is the customer's response to the perception evaluation of the difference between initial expectations before purchase (or other performance standards) and the actual performance of the product as stated in perceived after using or consuming the product in question.

Customers have their own expectations when choosing and using the products offered. The results desired by customers must be at least the same as expected, or even exceed them. Customer expectations that are not met will cause dissatisfaction and will make the customer feel disappointed, this can influence the customer to become disloyal and switch to another product.

Furthermore, what influences customer loyalty is the company image, According to Adona (2006: 107) company image is a mental impression or image of a company in the eyes of its audience which is formed based on their own knowledge and experience.

The absence of an impression given by the company which is the identity of the company so that it is always remembered by customers, will cause the company to be forgotten, for this reason changes to the company's identity need to be made. The identity changes that have been carried out by several institutions aim to eliminate old impressions which are considered unfavorable, bring new changes and improve the company's image. The identity in question can be in the form of a company logo, slogan, vision and mission of the institution or the physical appearance of the institution that differentiates it from competing institutions (can be: company logo, slogan, employee uniform, interior/exterior of the building, means of transportation, environment, brochures, flyers, etc. etc). This study aims to determine:

- 1) To find out and analyze the influence of service quality on customer loyalty at Bank Mandiri KCP Bendungan Hilir, Central Jakarta.
- 2) To find out and analyze the influence of customer satisfaction on customer loyalty at Bank Mandiri KCP Bendungan Hilir, Central Jakarta.
- 3) To find out and analyze the influence of company image on customer loyalty at Bank Mandiri KCP Bendungan Hilir, Central Jakarta.

RESEARCH METHODS

Data source

The data source in this research is based on distributing questionnaires containing statements addressed to respondents based on indicators, which are then collected and processed. Apart from that, with additional data from data in the form of annual reports from Bank Mandiri KCP Bendungan Hilir, articles and sites on the internet relating to the research carried out.

Population and Sample

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The population in this study are customers who are currently still using Bank Mandiri services at the Bendungan Hilir KCP. It is known that the number of customers who use Bank Mandiri services at the Bendungan Hilir KCP is 1,810 customers. The number of samples used as respondents was 100 customers who were determined using the Slovin Formula.

Methods of Analysis and Hypothesis Testing

1. Analysis method
 - a. Descriptive Analysis Method
 - b. Inferential Analysis Method
 - 1) Multiple Linear Regression Analysis Test
 - c. Validity and Reliability Test
 - d. Classic assumption test
 - e. Model Feasibility Test
2. Hypothesis test
 - a. Research Hypothesis Test (t Test)

RESULTS AND DISCUSSION

Analysis Method

Descriptive Analysis Method

Determination of scores for answers on the Likert scale is as follows:

Table 1. Likert Scale

Information	Score
SS = Strongly Agree	5
S = Agree	4
N = Neutral	3
TS = Disagree	2
STS = Strongly Disagree	1

From the statements in the questionnaire that were submitted to respondents, various responses were obtained for the variables Service Quality (X1), Customer Satisfaction (X2), Company Image (X3) and Customer Loyalty (Y).

Multiple Linear Regression Analysis

Based on the results of the multiple regression analysis in the table above, the following multiple linear regression model equation is obtained:

$$Y = -2.236 + 0.213X1 + 0.157X2 + 0.639X3$$

Information:

Y = Customer Loyalty

X1 = Service Quality

X2 = Customer Satisfaction

X3 = Company Image

Multiple linear regression was used to explain the effect Service Quality (X1), Customer Satisfaction (X2), and Company Image (X3) on Customer Loyalty (Y). The multiple linear regression equation above can be explained that:

- a) The constant value shows -2.236, indicating that if the independent variable is constant or the change is equal to 0, then Customer Loyalty at Bank Mandiri KCP Bendungan Hilir will decrease.

- b) Variable regression coefficient Service Quality (X1) is obtained at 0.213, meaning that if service quality (X1) increases by one unit, then customer loyalty will increase by 0.213 units assuming other independent variables are considered constant.
- c) The regression coefficient for the Customer Satisfaction variable (X2) is obtained at 0.157, meaning that if customer satisfaction (X2) increases by one unit, then customer loyalty will increase by 0.157 units assuming other independent variables are considered constant.
- d) The regression coefficient for the Corporate Image variable (X3) is obtained at 0.639, meaning that if the company image (X3) increases by one unit, then customer loyalty will increase by 0.639 units assuming other independent variables are considered constant.

Validity Test and Reliability Test

Validity testing should be carried out on each question item to test its validity. We compare the calculated r results with the r table where $df = n - 2$ with sig 5%. If $r_{table} < r_{count}$ then it is declared valid. (Sujarweni, 2015:192). Meanwhile, the reliability test can be carried out jointly on all question items. If the alpha value is > 0.60 then it is reliable. (Sujarweni, 2015:192). The results of the validity and reliability tests in this research indicate that all statement items from each variable indicator are declared valid and reliable.

Classic assumption test

Normality test

Table 2. One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residuals
N		100
Normal Parameters, b	Mean	.0000000
	Std. Deviation	2.43383448
Most Extreme Differences	Absolute	.078
	Positive	.078
	Negative	-.042
Statistical Tests		.078
Asymp. Sig. (2-tailed)		.141c

- a. Test distribution is Normal.
- b. Calculated from data.
- c. Lilliefors Significance Correction.

To test the normality of the data, the Kolmogorov-Smirnov Test statistical test can be carried out. Residuals are normally distributed if they have a significance value of > 0.05 and if the significance value is < 0.05 then the data is not normally distributed.

Based on the normality test results above, a Kolmogorov Smirnov value was obtained of 0.078 with a significance value of 0.141. The significance value is greater than 0.05 or 5% ($0.141 > 0.05$). Thus, it can be concluded that the residual data is normally distributed.

Multicollinearity Test

Table 3. Multicollinearity Test

Model	Collinearity Statistics	
	Tolerance	VIF
1 (Constant)		
Service Quality	,574	1,742
Customer Satisfaction	,972	1,028
Company Image	,570	1,756

a. Dependent Variable: Customer_Loyalty

The VIF value for each independent variable is less than 10, and the Tolerance value for each independent variable has a value of more than 0.10, so it can be concluded that multicollinearity does not occur.

Heteroscedasticity Test

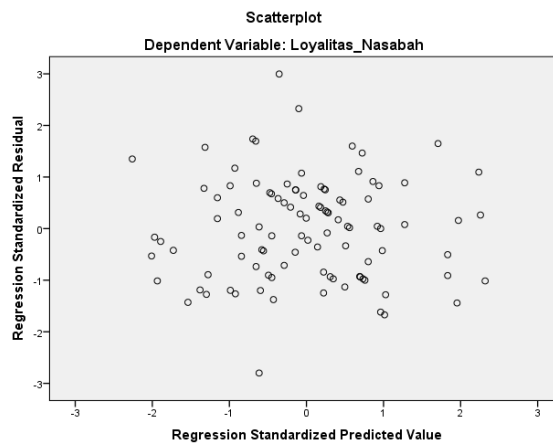


Figure 1. Heteroscedasticity Test

The picture shows plots or points spread randomly both above and below the number 0 on the Y axis, and do not form a wavy pattern that widens then narrows and widens again, so that in the regression model heteroscedasticity does not occur.

Autocorrelation Test

Table 4. Autocorrelation Test

Durbin-Watson
1,784

The dU value is 1.736 and the dL value is 1.613. This means that there is no autocorrelation because DW is greater than the dU value. the Durbin-Watson (DW) value is 1.784. Meanwhile, with $K = 3$ and $N = 100$, the dU value is 1.736 and the dL value is 1.613. The Durbin-Watson (DW) value = 1.784 is located between the values of dU and $4 - dU = 4 - 1.736 = 2.264$ or $1.736 < 1.784 < 2.264$. This means that in the autocorrelation test there is no autocorrelation problem.

Model Feasibility Test

F test

Table 5. F test

ANOVAa						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	662,559	3	220,853	36,154	,000b
	Residual	586,431	96	6.109		
	Total	1248,990	99			

a. Dependent Variable: Customer_Loyalty

b. Predictors: (Constant), Company_Image, Customer_Satisfaction, Service_Quality

The significance value obtained is much smaller than $\alpha = 0.05$ ($0.000 < 0.05$). So it can be concluded that Service Quality (X1), Customer Satisfaction (X2), and Company Image (X3) together have a positive effect and significant to Customer Loyalty (Y).

Coefficient of Determination Test (R²)

Table 6. Coefficient of Determination Test (R²)

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.728a	.530	.516	2.47157

a. Predictors: (Constant), Company_Image, Customer_Satisfaction, Service_Quality

The Adjusted R Square value is 51.6%, the dependent variable, namely Customer Loyalty (Y), is influenced by the independent variable, namely Service Quality (X1), Customer Satisfaction (X2), and Company Image (X3). Meanwhile, the remaining 48.4% is influenced by other variables outside the independent variables discussed in other research.

Research Hypothesis Test (t Test)

Table 7. T test

Coefficientsa					
Model		Unstandardized Coefficients		t	Sig.
		B	Std. Error		
1	(Constant)	-2,236	1,943	-1,150	,253
	Service Quality	,213	.101	2,103	,038
	Customer Satisfactio	,157	.073	2,156	,034
	n				
	Company Image	,639	.109	5,878	,000

a) Hypothesis Testing Service Quality (X1) on Customer Loyalty (Y)

Based on the test results in Table 4.42 above, it shows that the tcount value for the Service Quality variable (X1) is 2.103 with a significance value of 0.038. After tcount, the ttable value ($\alpha = 0.05$) must be looked for which is 1.660, because the tcount value is ($2.103 > 1.660$) with a significance level ($0.038 < 0.050$), then Ho is rejected, which means that there is a positive and significant influence between Service Quality (X1) on Customer Loyalty (Y).

b) Hypothesis Testing Customer Satisfaction (X2) on Customer Loyalty (Y)

Based on the test results in Table 4.42 above, it shows that the tcount value for the Customer Satisfaction variable (X2) is 2.156 with a significance value of 0.034. After

tcount, the ttable value ($\alpha = 0.05$) must be looked for which is 1.660, because the tcount value is ($2.156 > 1.660$) with a significance level ($0.034 < 0.050$), then H_0 is rejected, which means that there is a positive and significant influence between Customer Satisfaction (X2) on Customer Loyalty (Y).

c) Hypothesis Testing Company Image (X3) on Customer Loyalty (Y)

Based on the test results in Table 4.42 above, it shows that the tcount value for the Corporate Image variable (X3) is 5.878 with a significance value of 0.000. After tcount, the ttable value ($\alpha = 0.05$) must be looked for which is 1.660, because the tcount value is ($5.878 > 1.660$) with a significance level ($0.000 < 0.050$), then H_0 is rejected, which means that there is a positive and significant influence between Company Image (X3) on Customer Loyalty (Y).

Discussion

The Influence of Service Quality on Customer Loyalty

Service Quality partially has a positive and significant effect on Customer Loyalty. According to Tjiptono (2014: 56), service quality focuses on efforts to fulfill customer needs and desires and the accuracy of delivery to match customer expectations. Service quality, in this case the service provided, will automatically create loyalty from customers.

Customer loyalty has an important role in banking companies, retaining customers is the same as improving financial performance and maintaining company survival, this is the main reason for a company to attract and retain them.

The results of this research are in line with previous research conducted by Hadiyati (2010) stating that service quality has a positive and significant influence on customer loyalty.

The Influence of Customer Satisfaction on Customer Loyalty

Customer Satisfaction partially has a positive and significant effect on Customer Loyalty. Satisfaction is an encouragement of individual desires that are directed towards the goal of obtaining satisfaction (Swastha and Irawan, 2012:223). Consumers will be faithful or loyal to a brand if consumers get satisfaction from that brand.

Customers will be loyal or loyal to a brand if the customer gets satisfaction from that brand. To increase customer satisfaction, the company needs to organize a marketing strategy so that customers are interested in the products offered. If the product gives satisfaction to customers, then customers will remain loyal to using the brand and try to limit purchases of other products.

The results of this research are in line with research conducted by Dharmawansyah (2013) which states that customer satisfaction has a positive and significant relationship with customer loyalty.

The Influence of Company Image on Customer Loyalty

Company Image partially has a positive and significant effect on Customer Loyalty. According to Aaker and Ashby (2011:56) who explain that the brand of a company is one of the main factors that provides benefits for the company and can represent the company.

If the company's image in the eyes of customers is good, then they will consume the same as before or make new consumption or use greater services, so that long-term and long-lasting relationships with customers will be achieved. If the impression given to customers regarding the company's image is bad, then these customers will leave the company to look for and try services from other companies and then compare them or they will actually leave the company and not want to come back again.

The results of this research are in accordance with the statement put forward by Normasari, et al (2013) stating that company image has a positive influence on customer loyalty.

CONCLUSION

The conclusions obtained from the research results are; (1) service quality has a positive and significant effect on customer loyalty, which means that if the service quality is improved, customers will be more loyal to Bank Mandiri KCP Bendungan Hilir, (2) customer satisfaction has a positive and significant effect on customer loyalty, which means if customer satisfaction is increased, customer loyalty will increase towards Bank Mandiri KCP Bendungan Hilir, and (3) company image has a positive and significant effect on customer loyalty, which means that if the company image is improved, customer loyalty will increase towards Bank Mandiri KCP Lower Dam.

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