

The Effect of Service Quality on Customer Loyalty with Corporate Image as an Intervening Variable at Bank Mega Syariah Pekanbaru

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Abstract

The purpose of this study is to analyse the effect of service quality on customer loyalty with corporate image as an intervening variable at Bank Mega Syariah Pekanbaru. The background of this study is based on the low market share of Islamic banking in Indonesia, which is caused by the public's lack of trust in the compliance of Islamic banks' operations with Islamic principles. This study uses a quantitative approach, employing the Partial Least Square (PLS) analysis method to test the relationships between variables. The sample consists of 100 respondents who are active customers of Bank Mega Syariah Pekanbaru, selected using the Slovin formula. The results of the study indicate that service quality has a positive and significant effect on customer loyalty, and service quality also has a positive and significant effect on corporate image. Similarly, corporate image has a positive and significant effect on customer loyalty, and corporate image significantly mediates the effect of service quality on customer loyalty at Bank Mega Syariah Pekanbaru. These findings emphasize the importance of improving service quality and strengthening corporate image in building customer loyalty in Islamic banks.

Keywords: Service Quality, Customer Loyalty, Corporate Image

Introduction

Sharia banks that are growing and developing in Indonesia currently offer a wide variety of products such as deposits or savings, financing or loans, and even investments and various

other financial services. However, Sharia bank investment products differ from those of conventional banks. Sharia banks offer investment products that use a profit-sharing system and provide the best services to the Indonesian people in accordance with Islamic law, as the majority of Indonesians are Muslim, and to satisfy customer loyalty.

Customer loyalty growth contributes directly to an increase in savings, deposits, and sharia investments, which support the expansion of sharia financial institutions' assets (Murali, S., *et al*, 2016). Additionally, loyalty built on satisfaction and trust in sharia compliance strengthens the reputation and image of the institution, which ultimately expands market reach and accelerates the penetration of sharia products (Martenson, 2007)

Table 1

Growth of Sharia Financial Assets

Year	Assets (IDR Trillion)				
	2020	2021	2022	2023	2024
Islamic Banking	608,89	693,80	802,26	892,17	980,30
IKNB Syariah	116,34	120,88	138,52	156,50	169,87
Sharia Capital Market	1.076,22	1.235,83	1.427,46	1.533,58	1.733,50
Total Asset Growth Sharia Finance (yoy, RHS)	22,70%	13,83%	15,50%	9,04%	11,67%

Source : Financial Service Authority (OJK), 2024

Customer loyalty plays a very important role in business organizations or ventures. Customer loyalty encompasses both attitudinal and behavioral components. Attitudinal components include intentions such as the desire to repurchase additional products or services from the same company, willingness to recommend the company to others, demonstrating commitment to the company by resisting the urge to switch to competitors, and willingness to pay a premium price. On the other hand, the behavioral aspect of customer loyalty involves actual repeat purchases of products or services, including purchasing more of the same product or service or alternative products from the same company, recommending the company to others, and the likelihood of continued long-term use of the product as long as the brand maintains its quality (Saravanakumar, 2014)

Customer loyalty is one of the most important intangible assets in supporting the growth of the Islamic finance industry. Loyal customers not only make repeat transactions, but also show a tendency to use more financial products and services from the same institution, as well as recommending it to others (Griffin, 2003) This creates stability in third-party funds, which is one of the main components in increasing Islamic financial assets. Based on the context described above, customer loyalty can be one of the main factors that benefit a company. (Griffin, 2003) Highlights the benefits a company can gain from having loyal customers, including: (1) reducing marketing costs because the cost of attracting new customers is more expensive, (2) reducing transaction costs, (3) reducing switching costs due to fewer customer replacements, (4) increasing cross-selling, which expands the company's market share, (5) fostering more positive word-of-mouth, assuming that loyal customers are also satisfied customers, and (6) reducing failure costs. Stinett adds that another effect of consumer loyalty is increased sales revenue when combined with low customer acquisition costs, which also contributes to increased profits and revenue.

Several studies support the importance of service quality, customer loyalty, and corporate image. (Kuswandarini & Annisa, 2021) Based on the results of the study, there is a strong to very strong influence of BTN KC Bogor's service quality on customer loyalty. Furthermore, (Jimanto. *et al*, 2014) Based on the research findings, the service quality variable has a significant influence on customer loyalty. (Fatrio, 2006) The empirical findings indicate that to increase customer loyalty, which is the cause of the high level of criticism received by PT. Bank Bukopin Tegal Branch, it is necessary to consider factors such as product excellence, trust, customer value, service quality, corporate image, and customer satisfaction.

One of the reasons for the low market share of Islamic banking is that many people are still unsure whether the existing Islamic banks currently operating are conducting their operations in accordance with Sharia guidelines (Usdeldi. *et.al*, 2022). This indicates that the level of trust in Islamic banks is still low, which is an expression of a bank's failure to build an emotional connection with its brand (Temporal, P. *et al*, 2002) where trust must be established first before achieving loyalty. The role of brand trust is to reduce uncertainty and risk associated with the brand; consumer trust in the brand will impact consumer loyalty to the brand. (Alfani et al., 2024) The image of a sharia bank will be emphasized through the company's products or services, the services experienced by its customers, buildings or offices, communication tools, and how the company or company personnel behave when dealing with its customers

Literature Review

Service Quality

(Madiawati et al., 2021) state that service quality is the value that customers perceive in a service by comparing perceived quality with service expectations. This theory was introduced by Oliver (1980), who emphasized that service quality is a critical factor in achieving customer satisfaction. He stated that satisfaction arises from the difference between customers' expectations and their perceived performance, and that companies should strive to meet or exceed these expectations by delivering high-quality services (Saleem & Raja, 2014). (Zeithaml et al., 1985) conducted a seminal study in which they identified ten key criteria for measuring service quality from the customer's perspective. These include: responsiveness, reliability, tangibility, credibility, communication, security, competence, understanding the customer, courtesy, and service accessibility. Later, in 1990, Zeithaml et al. refined these into the widely recognized SERVQUAL model, comprising five core dimensions: responsiveness, reliability, assurance, tangibility, and empathy. These dimensions are conceptually distinct but show strong intercorrelations, indicating their collective role in capturing the overall perception of service quality.

(Othman & Owen, 2001) developed a service quality measurement model based on sharia principles. This model is called the CARTER model. The CARTER model is a measurement of Islamic banking service quality that includes six dimensions, namely compliance, assurance, reliability, tangibles, empathy, and responsiveness.

- a) Compliance is adherence to Islamic law and conducting business in accordance with Islamic banking and economic principles.
- b) Assurance refers to staff courtesy, competence, and the ability to communicate confidentially and honestly. This also includes correspondence between bank staff and customers, both written and verbal.

- c) Reliability is the ability to provide timely, reliable, and accurate services.
- d) Tangible refers to the physical condition of the building, its contents, staff, and equipment.
- e) Empathy is the personalized service customers receive from Islamic banks.
- f) Responsiveness is the readiness to assist customers and offer services based on their requests.

Customer Loyalty

Customer loyalty is an important factor in managing services such as the banking sector (Mjaku, 2020). Customer loyalty can be interpreted as a customer's commitment to a brand, store, supplier based on a very positive attitude and is reflected in consistent repeat purchases (Tjiptono, 2005). (Dick & Basu, 1994) define customer loyalty as the strength of the relationship between an individual's relative attitude toward a unit (brand, service, store, or supplier) and repeat purchases. (Han, H, *et al*, 2018) argue that loyal customers bring sustainable benefits and reduce marketing/promotion costs.

One important factor in managing a service business such as a bank is increasing customer loyalty (Bruneau, V. *et al*, 2018). When a customer is loyal to a product or brand, they are more likely to purchase or recommend that product to others. Therefore, we assume that customer loyalty is a potential factor in the small market share of Islamic banking in Indonesia. According to (Murali, S. *et al*, 2016), loyalty is the result of an organization creating benefits for customers so that they will maintain or increase their purchases.

Attributes of Loyalty According to (Griffin, 1995), there are four attributes of loyalty, namely:

- a. Makes regular repeat purchases, i.e., making purchases repeatedly within a certain period.
- b. Purchases across product and service lines, i.e., loyal customers do not only buy one type of product but also purchase other product and service lines from the same business entity.
- c. Refer others, recommending experiences with products and services to colleagues or other customers to prevent them from purchasing products and services from other businesses.
- d. Demonstrates immunity to the pull of competition, rejecting other products because they consider the chosen product to be the best.

Corporate Image

According to (Martenson, 2007), corporate (store) image is defined as how consumers perceive retail stores based on their perceptions, conclusions, and beliefs. (Lee & Roh, 2012) define corporate reputation as an intangible asset that serves as a distinctive feature of a company that is expected to attract consumers to make repeat purchases, including purchasing premium-priced products. (Keisidou *et al.*, 2013) define image as public interest in a company.

According to Harrison (1995) in (Prihastiti & Indah Kusumastuti, 2012), comprehensive information about a company's image includes the following four elements:

- a. Personality, which refers to the overall characteristics of a company as understood by its target audience, such as a company that is trustworthy and socially responsible.
- b. Reputation, which refers to what the company has done and what the target audience believes based on their own experiences or those of others.

- c. Value, which refers to the values held by a company, in other words, the company culture, such as management attitudes that care about customers.
- d. Corporate Identity, which refers to components that make it easier for the target audience to recognize the company, such as logos, colors, and slogans.

Research Method

This research can be classified as field research with a quantitative approach, which is a process of discovering knowledge using numerical data as a tool to find information about what is wanted. This research was conducted at Bank Mega Syariah Pekanbaru, located at Jl. Jend Sudirman, No. 351 Sumahilang, Pekanbaru City, Riau. The research subjects were customers of Bank Mega Syariah Pekanbaru.

The population in this research consisted of 7,946 customers of Bank Mega Syariah Pekanbaru. The sample taken in this research was in accordance with the applicable method for customers of Bank Mega Syariah Pekanbaru, which consisted of 100 people. The sample size was obtained using the Slovin formula.

Primary data is data obtained by researchers from original sources. Primary data is also data taken directly from the source without any intermediaries. Primary data can also be defined as data collected and utilized by the first person or data collected directly by the researcher (Sugiono, 2019). The data was collected by the researcher directly from the first source or the location where the research was conducted. Primary data in this study was obtained from the distribution of questionnaires to Bank Mega Syariah Pekanbaru customers. Secondary data is data derived from historical reports that have been archived or documented, whether published or unpublished. Secondary data in this study was obtained through Bank Mega Syariah Pekanbaru customer data, the internet, books, scientific journals, and others.

Data analysis used the Partial Least Square (PLS) approach with the smartPLS 3.0 M3 software. Partial Least Square (PLS) is a structural equation model (SEM) based on variance components. The PLS approach is distribution-free (it does not use data with a specific distribution; it can be nominal, categorical, ordinal, interval, or ratio). Additionally, PLS can also be used to measure small samples. The following are the steps for using the Least Squares (PLS) approach with the smartPLS software.

Results and Discussion

There are three criteria in the use of data analysis techniques with SmartPLS to assess the outer model, namely Convergent Validity, Discriminant Validity and Composite Reliability. The following is an image of the PLS Algorithm in this study.

Convergent Validity

The convergent validity of the measurement model with reflective indicators is assessed based on the correlation between the item score/component score estimated using PLS software. An individual reflective measure is considered high if it correlates above 0.70 with the construct being measured. However, according to Chin, 1998 in (Ghozali, 2015), for early-stage research in the development of a measurement scale, a loading value of 0.5 to 0.6 is considered sufficient. In this study, a loading factor threshold of 0.50 will be used.

Table 2

Convergent Validity

Indikator	Outer Loading
CI1	0.678
CI2	0.754
CI3	0.828
CI4	0.796
CL1	0.903
CL2	0.879
CL3	0.853
CL4	0.866
SQ1	0.669
SQ2	0.807
SQ3	0.845
SQ4	0.699
SQ5	0.793
SQ6	0.637

Discriminant Validity

Discriminant validity was conducted to ensure that each concept of each latent variable was different from the other variables. The model has good discriminant validity if each loading value of each indicator of a latent variable has the largest loading value compared to other loading values for other latent variables. The results of the discriminant validity test are as follows

Table 3

Discriminant Validity

Indikator	Corporate Image	Customer Loyalty	Service Quality
CI1	0.678	0.320	0.352
CI2	0.754	0.360	0.390
CI3	0.828	0.470	0.531
CI4	0.796	0.628	0.388
CL1	0.523	0.903	0.537
CL2	0.542	0.879	0.475
CL3	0.521	0.853	0.509
CL4	0.515	0.866	0.494
SQ1	0.204	0.289	0.669
SQ2	0.465	0.414	0.807
SQ3	0.392	0.498	0.845
SQ4	0.382	0.470	0.699
SQ5	0.415	0.418	0.793
SQ6	0.498	0.428	0.637

From the table above, it can be seen that none of the loading factor values for each indicator of each latent variable has a loading factor value that is not the largest compared to the

loading value when linked to other latent variables. This means that each latent variable has good discriminant validity, where some latent variables do not have measures that are highly correlated with other constructs.

Composite Reliability & Cronch Bach Alpha

Reliability can be seen from the composite reliability value and Cronbach's alpha for each construct. High reliability is indicated by a composite reliability value and Cronbach's alpha above 0.7 (Ghozali, 2015). The following are the Cronbach's Alpha and Composite Reliability values:

Table 4
Composite Reliability & Cronch Bach Alpha

Variabel	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
Corporate Image (Z)	0.768	0.789	0.850	0.587
Customer Loyalty (Y)	0.898	0.899	0.929	0.766
Service Quality (X)	0.838	0.844	0.881	0.556

The indicators included in the bootstrap calculation model all meet the Cronbach's Alpha and Composite Reliability ≥ 0.7 criteria. Thus, all constructs meet the reliability criteria. All variables and indicators in this study meet all test criteria, so it can be concluded that this study is reliable and valid.

R Square

When evaluating structural models with PLS, we begin by looking at the R-Squares values for each endogenous latent variable as the predictive power of the structural model. Changes in R-Squares values can be used to explain whether certain exogenous latent variables have a substantive effect on endogenous latent variables. R-Squared values of 0.75 (strong), 0.50 (moderate), and 0.25 (weak). The results of PLS R-Squared represent the amount of variance in the construct explained by the model (Ghozali, 2015).

Table 5
R Square

Variabel	R Square	R Square Adjusted
Corporate Image	0.299	0.292
Customer Loyalty	0.447	0.436

The Effect of Service Quality on Customer Loyalty at Bank Mega Syariah Pekanbaru

Service Quality has a positive effect on Customer Loyalty. The results of the first hypothesis, which states that there is a positive effect of Service Quality on Customer Loyalty, were analyzed using SmartPLS. The results showed a positive and significant effect between Service Quality and Customer Loyalty, with a path coefficient value of 0.535 and a t-value of 3.752. This value is greater than the t-table value of 1.98, thus supporting the first hypothesis. The hypothesis testing concludes that the Service Quality variable directly influences Customer Loyalty, as shown in the table below:

Table 6

Result For Inner Weights

Variabel	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Service Quality -> Corporate Image	0.547	0.563	0.063	8.751	0.000
Corporate Image -> Customer Loyalty	0.407	0.410	0.099	4.118	0.000
Service Quality -> Customer Loyalty	0.353	0.356	0.094	3.752	0.000

The results of this study are supported by research conducted by (Pereira et al., 2016), which found a strong to very strong influence of BTN KC Bogor's service quality on customer loyalty. In addition, data analysis shows that the relationship between the research variables, namely service quality as the independent variable, has a high influence on customer loyalty as the dependent variable.

The Effect of Service Quality on Corporate Image at Bank Mega Syariah Pekanbaru

Service Quality has a positive effect on Corporate Image. The results of the second hypothesis, which states that there is a positive effect of Service Quality on Corporate Image, the analysis results obtained from testing the hypothesis with SmartPLS found a positive and significant effect between Service Quality and Corporate Image with a path coefficient value of 0.547 and a t-value of 8.751. This value is greater than the t-table value of 1.98, thus supporting the second hypothesis in this study. The hypothesis testing concludes that the Service Quality variable has a direct effect on Corporate Image.

These results are reinforced by research conducted by (Sudarna. *et al*, (2023) entitled The Influence of Service Quality and Product Quality on the Corporate Image of PT Asuransi Askrida Syariah Pekanbaru and Employee Satisfaction at PT Bank Riau Kepri Syariah. The study also explains that optimal service quality, including friendly attitudes, service speed, and the ability to handle complaints, directly shapes positive perceptions of the corporate image, which in the long term will impact customer loyalty and increase trust in the company.

The Effect of Corporate Image on Customer Loyalty at Bank Mega Syariah Pekanbaru

Corporate image has a positive effect on customer loyalty. The results of the third hypothesis, which states that there is a positive effect of corporate image on customer loyalty, show that the analysis results from testing the hypothesis with SmartPLS found a positive and significant effect between corporate image and customer loyalty with a path coefficient value of 0.407 and a t-value of 4.118. This value is greater than the t-table value of 1.98, thus supporting the third hypothesis in this study. The hypothesis testing concludes that the Corporate Image variable has a direct effect on Customer Loyalty, and that Corporate Image has a greater influence on Customer Loyalty.

The link between corporate image and customer loyalty is reinforced in Igbudu et al.'s research, which highlights that a favorable corporate image directly enhances customer loyalty in the banking sector (Igbudu et al., 2018). The study has suggested an investigation of the mediating effect of customer satisfaction in the process of analyzing or measuring the effect of corporate image to customer loyalty in telecommunication industry in the Jordan

(Yazid et al., 2020). The emphasis on trust as a mediator is particularly significant and points to a deeper, interconnected dynamic among these factors.

Additionally, Sari provides evidence from multiple sectors, asserting that corporate image consistently correlates with customer loyalty (Sari, 2018). This conclusion is supported by Hart and Rosenberger's replication study, which explicitly asserts that corporate image is a core determinant in forming customer loyalty (Hart & Rosenberger, 2004). They utilize frameworks that support the notion of corporate image as a strategic asset essential for retention and loyalty

The Effect of Service Quality on Customer Loyalty Through Corporate Image at Bank Mega Syariah Pekanbaru

The effect of service quality on customer loyalty with corporate image as an intervening variable shows a positive and significant relationship. The testing of this fourth hypothesis was conducted by first examining the relationship between corporate image and customer loyalty. From this analysis, it was found that corporate image has a positive and significant effect on customer loyalty. Regarding the mediating effect, the results of the analysis from the hypothesis testing using SmartPLS for the indirect effect (intervening effect) can be seen in the table below:

Table 7
Indirect Influence

Variabel	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Service Quality -> Corporate Image -> Customer Loyalty	0.223	0.232	0.065	3.410	0.001

A positive and significant influence was found with a path coefficient value of 0.223 and a t-value of 3.410. This value is greater than the t-table value of 1.98. These results indicate that corporate image mediates the relationship between service quality and customer loyalty. From this statistical test, it can be concluded that the mediation parameter is positively significant.

This finding is reinforced by (Winata, 2015) research, which shows that service quality has a direct influence on customer loyalty and also shapes a strong corporate image, which in turn impacts loyalty through trust. Although corporate image in this study did not have a direct significant effect on loyalty, it played an important role in shaping trust, which acted as a dominant mediator. In other words, corporate image serves as an emotional and psychological bridge between service experience and customers' decisions to remain loyal. In the context of Bank Mega Syariah Pekanbaru, responsive, friendly, and professional service creates a positive perception of the company's image in customers' minds, thereby strengthening their loyalty.

Furthermore, (Zakiah & Umiyati, 2023) research also found that: Service quality and corporate image together have a significant effect on customer loyalty through customer satisfaction as a mediating variable. This shows the importance of customers' overall perception of service and corporate reputation in maintaining loyalty.

Conclusion

Based on the results of the research and discussion, the following conclusions can be drawn. The results of the first hypothesis test show a path coefficient value of 0.353 with a t-value of 3.752. This value is greater than the t-table value of 1.98. These results indicate that service quality has a positive and significant relationship with customer loyalty at Bank Mega Syariah Pekanbaru. The results of the second hypothesis test show that the relationship between Service Quality and Corporate Image has a path coefficient value of 0.547 with a t-value of 8.751. This value is greater than the t-table value of 1.98. This result means that Service Quality has a positive and significant relationship with Corporate Image at Bank Mega Syariah Pekanbaru. The results of the third hypothesis test show that the relationship between Corporate Image and Customer Loyalty has a path coefficient value of 0.322 with a t-value of 3.374. This value is greater than the t-table value of 1.984. This result means that Corporate Image has a positive and significant relationship with Customer Loyalty at Bank Mega Syariah Pekanbaru. The results of the fourth hypothesis test, examining the mediating effect of Corporate Image on the relationship between Service Quality and Customer Loyalty, show a path coefficient value of 0.18 with a t-value of 2.853. This value is greater than the critical t-value of 1.984. This result indicates that Corporate Image mediates the relationship between Service Quality and Customer Loyalty at Bank Mega Syariah Pekanbaru.

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