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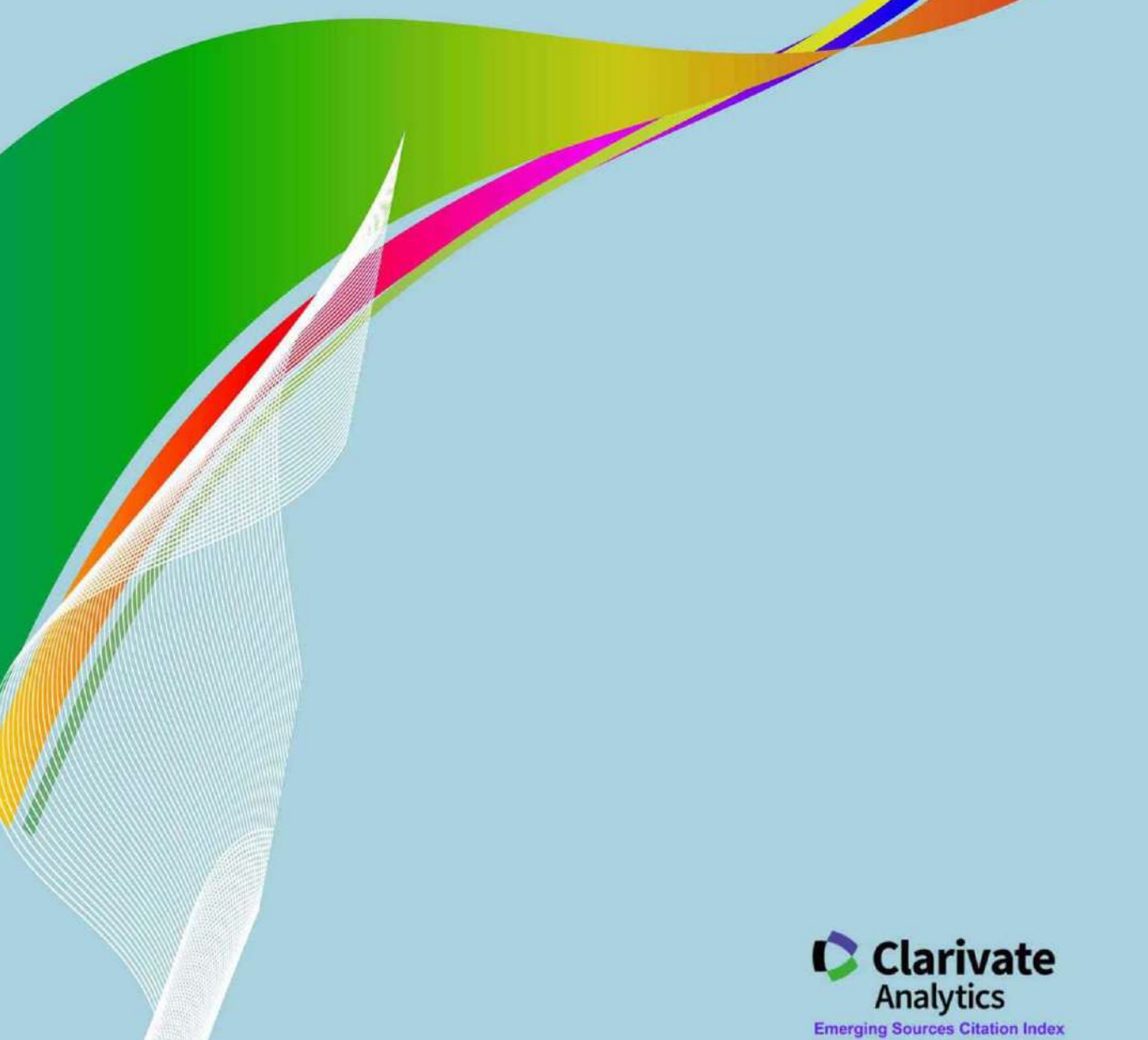
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**SERVICE QUALITY, COMPANY IMAGE, TRUST AND ITS  
INFLUENCE ON CUSTOMERS' SATISFACTION AND  
LOYALTY AT BANK SHARIAH MANDIRI (BSM)  
MEULABOH BRANCH OFFICE**

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**Abstract**

*Global competition between conventional and shariah banks and the demands of providing maximum services to the customers and by looking at the rapid growth of Shariah Bank, it makes inter-institutional competition become significant. This cause's shariah banking business is required to constantly improve the quality of its services. Customer satisfaction and loyalty in banking services is an important element in growing the company. It takes a special strategy to win the competition. This study aims to analyze the influence of service quality variables (service quality), corporate image (corporate image), and trust (trust) on customer satisfaction and loyalty. The analysis of data is using path analysis method and it takes 61 samples of the customers in PT. Bank Syariah Mandiri (BSM), Meulaboh. The sampling technique is simple random sampling. The results showed that the quality of service (service quality) has a positive and insignificant effect on customer satisfaction. Corporate image (corporate image) has a positive but not significant impact on customers' satisfaction BSM. Trust (trust) has a positive and significant impact on customer satisfaction. BSM customers' satisfaction has a direct effect on customers' loyalty. Quality of service (service quality) has a positive and significant impact on customers' loyalty. Corporate image (corporate image) positively and significantly affect the loyalty of BSM customers. Trust has negative and insignificant effect on customers' satisfaction. By providing the results of this study, BSM is expected to always improve service quality, corporate image and customers' trust, in which the three elements are very important and decisive in growing the company to continue to exist to deal with the global competition.*

**Keywords:** *Influence, Satisfaction, Customers' Loyalty, Quality of Service*



## A. Introduction

Banking industry plays a very important role; this is because the economic activities of a country, especially the banking industry is inseparable from the flow of money payment traffic. The success rate of a bank is influenced by how much satisfaction is felt by the customers through the quality of service, corporate image and trust in the eyes of customers. In addition, B. Pontoh (2014: 286) adds that the increasingly open and tight competition of the company today, the success factor is largely determined by the level of customer satisfaction. Satisfied customers are needed by the company; Customer Satisfaction can only be achieved by providing quality services to consumers. Good service is often assessed by consumers directly from employees as a person who serves or is also called as a service producer, therefore it takes effort to improve the quality of service systems provided in order to meet the desire and increase satisfaction.

It is ironic that there is often a gap between the bank's performance and the expectation of the services provided by the bank such as in the queue, the customer often complains and judges that the bank's service is not fast enough, which the bank itself has tried to provide a fast service. Surely beyond that it is still possible there are other things in the service of banks that are not in accordance with the expectations of its customers, so it needs to know by the bank of all things which are complained by customers related to the services provided by the bank (Febriana, 2016: 147).

Therefore, the Bank should have a significant effort to increase the quality of services by giving such a beneficial things to satisfy their customers. By the assumption that customer satisfaction is expected, the company's revenue will increase and in the long term the company can grow in line with the trust in its customers. Corporate image plays a role that is not less important; the image of the company not only affects the consumer's perception of the good of a company but can impact internally. A good corporate image is meant to keep the company alive

and people in it continue to develop creativity and even bring more meaningful benefits to others.

Increasing number of competition among financial institutions has led the banking company business to seek a profitable way to differentiate themselves between competitors. One of the strategies that can support business success in the banking sector is to strive to offer high quality services that appear in the performance of existing services. The key to winning the competition is to give satisfaction with customers. Customers' satisfaction will be fulfilled if they get what they want, especially in terms of the quality of service they get.

The data taken from Islamic Banking Statistics, Bank of Indonesia (BI) in August 2013 shows that the growth of Islamic banks in Indonesia is growing rapidly. In 2007, there were only 3 shariah banks, while in 2013 increased to 11 banks. On the other hand, in 2007, the number of conventional banks that have shariah business units amounted to 26 units and in 2013 decreased to 24 units.

Especially in Aceh, shariah banking with Aceh began to organize itself to compete with other conventional banking. The proof of the seriousness of shariah banking is by the number of shariah banks born to compete with conventional banks. Aceh which has special autonomy and Law Number 11 Year 2006 regarding Aceh Government implements system based on Islamic Shariah law.

In addition to the competition between banks to attract customers, the bank also faces the reality where the more income a person can get is more likely to become a disloyal customer. This opinion is in line with what was delivered by Mc. Kinsey and Co (2000: 20) who stated that the percentage of potential switchers from segment customers in Asia is 18%, and the richer customers are the more disloyal they can be.

Having a loyal customer is the hope of every bank management, this is because customer loyalty will make the bank able to survive and even increase the profit from the bank. This opinion is in line with research conducted by Temporal & Trott (2001: 40-41) which states that



reducing the rate of departure of depositors can increase earnings of 4-25%.

Garret, Gregory A. (2004: 34) which states that reducing the rate of departure of depositors may increase earnings of 4-25%. Garret, Gregory A. (2004: 34) states that an increase in customer retention costs by 5% can increase the average profit from customer deposits up to 85% and credit cards up to 75%.

Bramson, Robert (2005: 9) stated that the cost to acquire new customers is at least five times greater than the cost of maintaining an existing customer. A person that is satisfied or otherwise after comparing the reality and expectations received from a product and service (Kotler, 2000: 36). One of the things needed to achieve customer loyalty is satisfaction. Customer satisfaction can only be achieved by providing quality services to customers. Thus, it can be concluded that customer satisfaction will affect customer loyalty. Because if the customer is satisfied then the loyal attitude to the customer will increase by itself.

Customer trusts is required by the company to generate customer loyalty to the company. Customers who already have loyalty to the company tend to make repeat transactions and find what it needs to the company. Companies need to keep this loyalty because by maintaining customer loyalty means it is an effort to maintain the company's survival.

Kotler (2003: 10) stated that customer satisfaction is a level where perceived performance of the product will be in accordance with the expectations of a customer. When product performance is much lower than customer expectations, the buyer is not satisfied. Conversely, if performance is in line with expectations or exceeds expectations, the buyer is satisfied or feels very happy. If that obtained by the customer exceeds expectations, the customer can achieve satisfaction, on the other hand, if the customer obtained lower than their expectations then the customer is not satisfied. In this case the company should be able to increase the satisfaction so that customers do not switch to other company to meet their needs.

Customer satisfaction with the field of services is an important and decisive element in growing the company to continue to exist in the face of competition. Similarly with the banking business, is a business based on the principle of trust, the problem of service quality (service quality), image (image), and trust (trust) to become an important factor of determining the success of this business.

This study aims to determine whether or not the influence of service quality (service quality), corporate image (company image), trust (trust), to the satisfaction and loyalty of customers of Bank Syariah Mandiri Meulaboh Branch office. Knowing whether or not the influence of customer satisfaction with customer loyalty to Bank Syariah Mandiri Meulaboh Branch office.

Quality of service can be known by comparing the perceptions of customers for services that are clearly received or obtained with the expected service. If the reality is more than expected, then the service can be said to be qualified whereas if the reality is less than what is expected, then the service can be said not qualified and if the fact is equal to expectation then the service is called satisfactory. According to Kotler there are five determinants of service quality, namely: (1) tangibles; (2) reliability; (3) responsiveness; (4) assurance and (5) empathy. The effect of service quality dimensions on the expectations of the customers they receive (Kotler, Philip and Gary Armstrong, 2003: 41).

As revealed by Jones et al. (2002) suggested that there is a positive relationship between service quality and repurchase intention, recommendations to others, and loyalty to other alternatives that may be better. All of these buying interest, recommendations to others, and loyalty to other possible alternatives - is a behavioral interest and is a form of customer loyalty. Quality of service according to Kotler and Keller (2006: 39) is a decisive key to customer satisfaction. Further Beckham (in Kotler and Keller, 2006: 139) reminds that marketing officers that do not learn how to improve, produce, and know the ins and outs of ministry will be less competitive. Every marketing officer must begin to focus on customer satisfaction and they must know the whole process of giving



satisfaction with the customer. Exactly as stated by Chumpitaz et al. (in Afsar et al., 2010: 1042) that service quality is a factor that has a tremendous impact on customer loyalty.

Fishbein and Ajzen (in Aydin and Özer, 2005: 913) suggest that attitudes are a source of behavioral interest (behavioral intentions), which can be a prediction of one's behavior. As a result, corporate image as an attitude must have an effect on behavioral interest. In this context, behavioral interest is customer loyalty (Johnson et al., 2001: 224). Nguyen and Leblanc (2001) demonstrated that corporate image has a positive relationship with customer loyalty in three industry sectors (telecommunications, retail, and education).

In the case of trust, Mowen and Minor (2002: 312) state that there are three types of beliefs that a person encompasses: object-attribute beliefs, attribute-benefit beliefs, and trustworthiness objects (object-benefit beliefs). In banking business, trust is called as a *soul of business*. It plays really important rules, without trust the bank will never be existed. Therefore, to build a trust in a bank takes a serious effort in order to make a trust increased (Andesra, 2016:140).

The level of customer confidence is measured through the trust indicator as Mitchell said in Egan (2004), which includes: probity, equity, and reliability. According to Kuusik et. al (2009), trust is one of the main groups of factors affecting loyalty. Trust is the foundation for a successful and lasting relationship between customers Trust has been defined as the user's thoughts, feelings, emotions, or behaviors that occur when the customer feels that the provider can be counted on to act in their best interests when they give up direct control (Patrick, 2002). Trust has been conceptualized in the literature as "the desire to rely on the exchange partner whom one has faith" (Kwon and Suh, 2005). Trust is built when service providers are interested in meeting customer needs, and providing products and services that created customer value. An effective customer retention that helps companies grows in size and popularity, thus increasing their profits. Trust also to exist when one party has confidence in the reliability of the exchange partner and integrity. Trust, in the science

of social psychology is the belief that others will react in a predictable way.

Trust is the most vital thing in business (Fukuyama, Gambetta, Kumar et al. Ganesan, Moorman et al., Dasgupta; Gulati; in Luarn and Lin, 2006: 159). Anderson and Narus emphasize that trust arises when one party believes that the other's actions will produce a positive outcome for him / her. So, if the customer gets the impression of a positive quality then he will believe in a particular brand.

Quality of service, image and trust is closely related to customer satisfaction, customer satisfaction is how far the perceived performance of a product in accordance with the expectations of a buyer (Kotler and Armstrong 2003: 793). One of the things needed to achieve customer loyalty is satisfaction. Customer satisfaction can only be achieved by providing quality services to customers. Products offered can also affect customer satisfaction; the better the features or facilities offered on the product, the customer will automatically feel satisfied. Therefore, the bank must be able to innovate its products so that the product has added value than other bank products. If customers can feel the added value of the product then by itself customer satisfaction can be achieved. Customers who are satisfied with the services of a banking service provider are likely to convey their satisfaction to others and indirectly influence others to use the services of the bank.

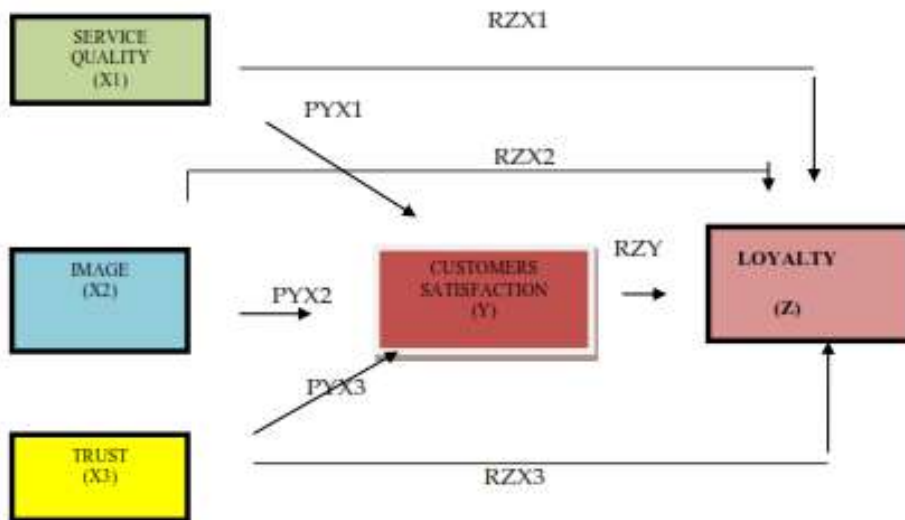
Loyalty, as defined by Foster and Cadogan (2000: 38), is determining the choice to continue to use products or services of a company. The attitude to making that choice is also to make a commitment and re-purchase the company. Customer loyalty is considered a function of satisfaction and loyal customers contribute to profitability firms by spending more on the company's products and services, through repeat purchases, and by recommending organizations to other consumers (Fecikova, 2004). Therefore, satisfaction is a necessary prerequisite for building long-term customer relationships and the possibility of increasing loyalty.



Customers will be loyal to a brand or product if they get good quality, value, and more services. This is because customers think if they have not been let down by a brand and no other brand has a price that is so much different from the promise of a commensurate quality then he will be loyal to the first. Thus, the customer will save time and effort (Newel in Alanentalo, 2006: 4 -5).

Broadly speaking, it can be stated that customer loyalty is the most important thing when the market becomes very competitive. A company will survive in competition when it can maintain its customer loyalty. Loyal customers will repeatedly purchase the same brand. This of course will have a positive impact on the state of a company. And it should be added that customer loyalty builds a strong barrier wall from other brand temptations (Brumley, 2002: 1).

Logical Framework



There are seven hypotheses:

- |               |               |
|---------------|---------------|
| PYX1 = X1 → Y | RZX1 = X1 → Z |
| PYX2 = X2 → Y | RZX2 = X2 → Z |
| PYX3 = X3 → Y | RZX3 = X3 → Z |
| RZY = Y → Z   |               |



## **B. Method**

This research was conducted at PT Bank Syariah Mandiri Meulaboh branch office, West Aceh. The independent variables in this study are the quality of Bank Syariah Mandiri services consisting of 5 (five) such as, Tangible, Reability, Responsiveness, Courtesy and Empathy. As well as Image (image) and also trust (trust). This variable is a variable whose value is influenced by other variables or become a result (Priyatno: 2009). The dependent variable in this research is customer satisfaction and customer loyalty.

In this study, the data was collected by direct survey using questionnaire method that has been prepared. The survey method is a structured questionnaire given to respondents which has previously designed to obtain specific information (Maholtra, 2005, 196). Structured here refers to the level of standardization applied to the data collection process. In a general questionnaire, most of the questions are fixed alternative questions that ask respondents to choose a set of predetermined responses.

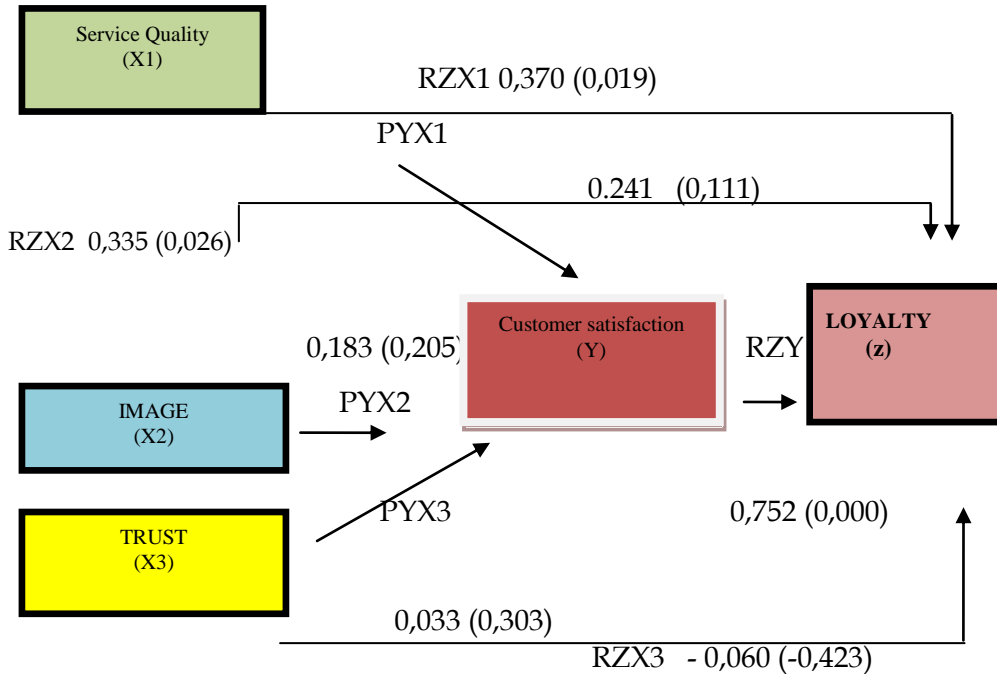
The population of this study is customers that have used the services of Bank Syariah Mandiri Meulaboh branch office, West Aceh. The total numbers of population are 20.000 Clients. Therefore, there are 61 respondents taken randomly as the sample of this study that is considered to have represented the existing population.

In this study the types of data used are: 1) Primary data: Is the data obtained directly by the researchers of the respondents through questionnaires and data from where the implementation of research. 2)Secondary data : Is data obtained through the data studied, in this case Bank Syariah Mandiri, as well as other supporting data related to the problem discussed in this study.

To answer the problem of this research that mentioned by the author, then the analysis used in this research is: through Validity Test, Reliability Tests, Classic Assumption Test, Auto Correlation and Path Analysis.



### C. Research Finding



Direct Influence	Path Coefficient	Influence Level (%)
X1 → Y	0,241	$(0,241)^2 = 5,8\%$
X2 → Y	0,183	$(0,183)^2 = 3,3\%$
X3 → Y	0,033	$(0,033)^2 = 0,1\%$
X1 → Z	0,370	$(0,370)^2 = 13,6\%$
X2 → Z	0,335	$(0,335)^2 = 11,2\%$
X3 → Z	-0,060	$(-0,060)^2 = -0,4\%$
Y → Z	0,752	$(0,752)^2 = 56,5\%$
Indirect Influence	Pat Coefficient	Influence Level (%)
X1 → Y → Z	$(0,241 \times 0,752)$	18 %
X2 → Y → Z	$(0,183 \times 0,752)$	13%
X3 → Y → Z	$(0,033 \times 0,752)$	2%

As presented in the picture and table above, and also stated in hypothesis that services quality have positive and significant impact on customer satisfaction from Bank Syariah Mandiri (PYX1 = X1 Y). Based on the results of statistical calculations obtained coefficient value is 0.241. This indicates that the quality of service (X1) has a positive effect on customer satisfaction (Y), but it is not significant (0.111).



Hypothesis PYX2: Image has a positive and significant impact on customer satisfaction of Bank Syariah Mandiri Meulaboh branch office (PYX2 = X2 Y). Based on the results of statistical calculations, it is obtained that coefficient values is 0.183. This indicates that the quality of service (X2) has a positive effect on customer satisfaction (Y), but it is not significant (0.205).

Hypothesis PYX3: Trust (Trust) has a positive and significant impact on customer satisfaction at Bank Syariah Mandiri Meulaboh branch office (PYX3 = X3 Y). Based on the results of statistical calculations, it is obtained that coefficient values is 0.303. This indicates that the quality of service (X3) has a positive influence on customer satisfaction (Y), and significant (0,033).

Hypothesis RZY: Customer satisfaction has a positive and significant impact on customer loyalty at Bank Syariah Mandiri Meulaboh branch office (RZY = Y Z). Based on the results of statistical calculations, it is obtained that coefficient values is 0.752. This indicates that customer satisfaction (Y) has a positive and significant influence (0.000) on customer loyalty (Z).

Hypothesis RZX1: Service Quality has a positive and significant impact on customer loyalty at Bank Syariah Mandiri Meulaboh branch office (RZX1 = X1 Y). Based on the results of statistical calculations, it is obtained that coefficient values is 0.370. This indicates that service quality (X1) has a positive and significant effect (0,019) on customer loyalty (Z).

Hypothesis RZX2: Image have positive and significant impact on customer loyalty at Bank Syariah Mandiri Meulaboh branch office (RZX2 = X2 Z). Based on the results of statistical calculations, it is obtained that coefficient values is 0.335. This indicates that Image (X2) has a positive and significant effect (0,026) on customer loyalty (Z).

Hypothesis RZX3: Trust has a significant effect on customer loyalty at Bank Syariah Mandiri Meulaboh branch office (RZX3 = X3 Z). Based on the results of statistical calculations, it is obtained that coefficient path values is - 0.060. This indicates that Trust (X3) has a negative and insignificant effect on customer loyalty (Z).



The direct effect of service quality of customer satisfaction is 5.8%. The direct impact on company image of customer satisfaction is 3.3%. The direct influence of trust in customer satisfaction is 0.1%. The direct impact on service quality of customer loyalty is 13%. The direct impact on image of customer loyalty is 11.2%. The direct influence on trust of customer loyalty is -0.4%. Direct influence on Customer satisfaction of customer loyalty is 56.5%.

The indirect effect on service quality of customer loyalty is 18%. The indirect effect on image of customer satisfaction is 13%. The indirect effect on trust of customer loyalty is 2%.

#### **D. Discussion**

Good service (service quality) offered by BSM, has both direct and indirect influence on customer satisfaction and loyalty. Quality of service has 5.8% direct effect on customer satisfaction, and 13.6% direct effect on loyalty. Quality of service (service quality) indirect effect on customer loyalty is 18%. This indicates that the greater the quality of service given to the customers the greater the customer satisfaction will have, and vice versa. All components of service quality dimension used as indicator in this research are: tangible (physical proof), reliability (reliability), responsiveness, assurance, empathy (empathy). Can improve customer satisfaction. This finding is in accordance with the opinion of Wykcof (2002: 59) the quality of service is: "The desired level of desire and control over the level of excellence to meet customer desires." As also in the opinion of Zeithaml and Beitner (2000: 34) as follows: "service quality as the delivery of excellent or superior service relative to customer satisfaction". From the opinion of Zeithaml and Beitner (2000: 34) suggests that the quality of service is the delivery of Excellent or Superior service intended to satisfy customers in accordance with the perception and From the above definition broadly means that customer satisfaction and loyalty will be achieved if the quality of service perceived by customers the same as the expected service.

Company image of BSM has direct and indirect effect on customer satisfaction and loyalty. Image of corporation has directly affected on

customer satisfaction with 3.3%. BSM image also directly affects customer loyalty to 11.2%. BSM Image also has indirect effect on customer loyalty to 13%. This indicates that the higher image of a company the higher the customer satisfaction and loyalty will have, and vice versa. The results of this study are supported by the theory that Fishbein and Ajzen (in Aydin and Özer, 2005: 913) suggest that attitudes are the source of behavioral intentions, which can be predicted by a person's behavior. As a result, corporate image as an attitude must have an effect on behavioral interest. In this context, behavioral interest is customer loyalty (Johnson et al., 2001: 224). Nguyen and Leblanc (2001) demonstrated that corporate image has a positive relationship with customer loyalty in three industry sectors (telecommunications, retail, and education). The same relationship are also demonstrated by Kristensen et al (2000) on the postal service in Denmark, and also by Juhl et al (2002) in the food retail sector in Denmark.

The trust to affect both direct and indirect on customer satisfaction and loyalty. Trust directly affects customer satisfaction 0.1%. Trust also has a direct effect on loyalty -0.4, and has an indirect effect on loyalty 2%. This indicates that the greater the customer's put their trust to the bank, the greater the customer satisfaction and vice versa. The result of this study is in line with the theory; the level of customer confidence is measured through the indicators of trust as said by Mitchell in Egan (2004), which includes: probity, equity, and reliability. According to Kuusik et. al (2009), trust is one of the main groups of factors affecting loyalty. Trust is the foundation for a successful and lasting relationship of customers Trust has been defined as the user's thoughts, feelings, emotions, or behaviors that occur when the customer feels that the provider can be counted on to act in their best interests when they give up direct control (Patrick, 2002). Trust has been conceptualized in the literature as "the desire to rely on the exchange partner whom one has faith" (Kwon and Suh, 2005). Trust is built when service providers are interested in meeting customer needs, and providing products and services that creates customer value. An effective customer retention that



helps companies grows in size and popularity, thus increasing their profits. Trust also to exist when one party has confidence in the reliability of the exchange partner and integrity. Trust, in the science of social psychology is the belief that others will react in a predictable way. Trust is the most vital thing in business (Fukuyama, Gambetta, Kumar et al. Ganesan, Moorman et al., Dasgupta; Gulati; in Luarn and Lin, 2006: 159). Anderson and Narus emphasize that trust arises when one party believes that the other's actions will produce a positive outcome for him / her. So, if the customers get the impression of a positive quality then they will believe in a brand.

BSM customers' satisfaction has a direct effect on customer loyalty. Direct influence of Customer satisfaction with customer loyalty is 56.5%. This indicates that the greater satisfaction received by customer from the bank the greater the loyalty of customers and vice versa. The results of this study in line with of the theory that states Consuegra et. (2007), Wong and Zhou (2006), HOQ and Amin (2010) expressed satisfaction which is one of the most important factors in increasing customer loyalty.

## **E. Conclusion**

This research is conducted to know whether there is influence over service quality, image, trust to customer satisfaction and loyalty at Bank Shariah Mandiri Meulaboh branch office. Based on the description of research results that has been previously conducted, it can be concluded as follows:

1. Good service (service quality) offered by BSM, has both direct and indirect influence on customer satisfaction and loyalty. Quality of service has 5.8% direct effect on customer satisfaction, and 13.6% direct effect on loyalty. Quality of service (service quality) indirect effect on customer loyalty is 18%. The indirect effect of service quality of loyalty is greater than direct effect.
2. Company image of BSM has direct and indirect effect on customer satisfaction and loyalty. Image of corporation has directly affected on customer satisfaction with 3.3%. BSM image also directly affects

customer loyalty to 11.2%. BSM Image also has indirect effect on customer loyalty to 13%. Indirect influence of BSM image of loyalty is greater than direct influence.

3. The trust to affect both direct and indirect on customer satisfaction and loyalty. Trust directly affects customer satisfaction 0.1%. Trust also has a direct effect on loyalty -0.4, and has an indirect effect on loyalty 2%. The indirect influence of BSM's customer trust in loyalty is greater than the direct effect of negative influence.
4. BSM customer satisfaction has direct effect with customer loyalty. Direct influence of Customer satisfaction on customer loyalty is 56.5%

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