



Al-Mashrafiyah: Jurnal Ekonomi, Keuangan dan Perbankan Syariah
ISSN (p): 2597-4904 ISSN (e) : 2620-5661
 Volume 5, Nomor 1, April (2021), h. 1-14
 10.24252/al-mashrafiyah.v5i1.20022

Service Quality And Corporate Image To The Customer Loyalty Of BPRS Baktimakmur Indah Sepanjang Sidoarjo

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Received: 27-02-2021; Revised: 25-03-2021; Accepted: 26-04-2021;

Keywords:

Service Quality, Corporate Image, Customer Loyalty

ABSTRACT

In line with the increasingly intense business competition in all sectors, Islamic banking needs to enhance the company's quality to compete and maintain its existence. One of the keys to success is building customer loyalty. This study aimed to analyze the effect of service quality and corporate image on customer loyalty of BPRS Baktimakmur Indah Sepanjang, Sidoarjo. This research was associative quantitative research, data collection was done through observation and questionnaires with the purposive sampling method. The results revealed that service quality had no significant effect, while corporate image had a significant effect on customer loyalty. However, it simultaneously indicated a quite strong influence. This study found that the indicator with the most dominant influence on service quality was fulfilled expectations, especially in terms of pick-up service. Meanwhile, the corporate image was an indicator of company characteristics, especially the location of the BPRS which was strategic and easily accessible. Thus, it is hoped that the BPRS Baktimakmur Indah Sepanjang, Sidoarjo can enhance service and product quality and be able to maintain its reputation consistently.

Kata Kunci:

Kualitas Layanan, Citra Perusahaan, Loyalitas Nasabah

ABSTRAK

Seiring semakin ketatnya persaingan bisnis dalam segala sektor, perbankan syariah harus meningkatkan kualitas perusahaan agar dapat bersaing dan mempertahankan eksistensinya. Salah satu kunci keberhasilannya adalah dengan menciptakan loyalitas nasabah. Penelitian ini bertujuan untuk menganalisis pengaruh *service quality* serta *corporate image* terhadap loyalitas nasabah tabungan BPRS Baktimakmur Indah Cabang Sepanjang, Sidoarjo. Penelitian ini merupakan penelitian kuantitatif asosiatif, pengumpulan datanya dilakukan melalui observasi dan kuesioner dengan metode purposive sampling. Hasil penelitian menunjukkan bahwa *service quality* tidak berpengaruh signifikan, sedangkan *corporate image* berpengaruh signifikan terhadap loyalitas nasabah. Namun, secara simultan menunjukkan pengaruh cukup kuat. Studi ini menemukan indikator yang berpengaruh paling dominan dari *service quality* adalah indikator memenuhi harapan terutama dari segi *pick up service*. Sedangkan dari *corporate image* adalah indikator karakteristik perusahaan terutama lokasi BPRS yang strategis dan mudah diakses. Dengan demikian, diharapkan BPRS Baktimakmur Indah Cabang Sepanjang, Sidoarjo dapat meningkatkan kualitas pelayanan maupun produk serta mampu menjaga reputasinya secara konsisten.

INTRODUCTION

In the current Covid-19 pandemic, the Indonesian government decided to pay more attention to three sectors, specifically health, the real sector, and banking (Manurung & Fitriawaty, 2016). This causes the world of Islamic banking to grow quite rapidly and has resulted in increasingly competitive interbank competition (Mutmainnah, 2017). Thus, it encourages numerous innovations that aim to facilitate accessibility for customers in transactions without direct contact to comply with social distancing health protocols. One of them is digital transformation in banking technology (Ilham & Hariyani, 2020).

The competitive strategy of the sharia banking industry after the implementation of the ASEAN Economic Community (AEC) in Indonesia in response to conventional banking strategies is to improve quality and stick to sharia principles (Pratomo, 2017). In this case, the government has begun to develop a fintech-based financial technology industry, so this sector is expected to encourage convenience for society in the method of financial services (Hidayat, 2018). From the observations, it appears that the level of customer satisfaction in the services provided still needs to be improved (Zumaroh, 2018). This can be seen from the number of BPR and BPRS that will conduct mergers due to the decline in bank financial performance (Naufal & Firdaus, 2017). Therefore, it is crucial to enhance the service quality both in terms of products and services by the banks to maintain the sustainability of the company (Nasfi et al., 2020).

Besides, sharia financial institutions need to approach as well as provide understanding to the public about the significance of sharia principles in financial literacy. Thus, it is vital to have an Islamic branding strategy that is part of a marketing strategy that can build the corporate image (Wijanarko & Rachmawati, 2020). This is due to the fact that numerous people are getting interested in sharia banking but there is still minimal outreach of sharia financial literacy itself. Whereas people tend to use a product or service because of good perceptions of a company both in terms of service and the impression given (Nurhayati, 2018).

The development of the number of Sharia Rural Banks in 2019 was as many as 164 banks, which decreased by 3 banks from the previous year, although there was an increase in the number of bank offices by 619 from 495 offices in 2018 throughout Indonesia (Badan Pusat Statistik, 2020). The following is data on third party funds and the amount of BPRS financing in Indonesia from 2018 to 2020:

Table 1: Data on DPK Composition - Sharia Rural Banks 2018-2020

Indicator	2018	2019	2020
iB Giro – Wadiah Contract			
iB Savings	2.998.201	3.202.792	3.371.706
a. Wadiah Contract	1.738.702	1.873.868	1.993.120
b. Mudharabah Contract	1.259.499	1.328.924	1.378.586
iB Term Deposit – Akad Mudharabah			
a. 1 Month	538.766	392.842	558.322
b. 3 Months	782.724	634.705	731.464
c. 6 Months	901.025	731.535	781.756
d. 12 Months	2.880.772	2.812.410	3.402.542
e. > 12 Months	33.449	957.605	973.253
Total	8.134.938	8.731.890	9.819.043

Source: Financial Services Authority SPS Data Processed (2020)

Table 2: Financing Data provided by Sharia Rural Banks 2018-2020

Contract	2018	2019	2020
Mudharabah	180.956	240.606	260.651
Musharakah	837.915	1.121.004	1.551.953
Murabaha	6.940.379	7.457.774	7.648.501
Salam	0	0	0
Istisna	35.387	67.178	72.426
Ijarah	46.579	41.508	53.318
Qard	185.360	176.856	222.678
Multi-service	857.890	838.394	871.973
Total	9.084.467	9.943.320	10.681.499

Source: Financial Services Authority SPS Data Processed (2020)

From the table 1 and table 2, it is known that the third party funds collected and the financing provided by BPRS in Indonesia have continually increased. This shows that there are opportunities as well as challenges for Islamic banking to increase competitiveness against other banks (Yudha et al., 2020). With its impressive development progress that has achieved an average asset growth of more than 65% per year in the last five years, the role of the Islamic banking industry in supporting the national economy has become increasingly significant (Apriyanti, 2017).

This increasingly fierce competition motivates all elements of the existing organization to continue to improve quality and productivity (Nurhayati, 2018). The key to the success of an organization depends on the number of customers or customers who continue to use the company's services, both products and services, or often referred to as customer loyalty (Sulaeman et al., 2017). This customer loyalty can be seen from several influencing aspects, including service quality and corporate image (Purnama & Hidayah, 2019).

This is in line with the research results conducted by Ardhila Laela Kusumastuti and M. Abdul Kodir in a journal entitled "Analysis of Service Quality on Customer Loyalty at the Bank of Central Java's Sampangan Sub-Branch" which concluded that service quality variables have a simultaneous or partial effect on customer loyalty (Kusumastuti & Kodir, 2019). According to Tjiptono, service quality is the level of excellence expected and control over these advantages to fulfill desires (Tjiptono & Chandra, 2011). Based on the results of previous research in a journal written by Safraz Ashraf, Rashid Ilyas, Majid Imtiaz, and Sajjad Ahmad entitled "Impact of Service Quality, Corporate Image and Perceived Value on Brand Loyalty with Presence and Absence of Customer Satisfaction: A Study of Four Service Sectors of Pakistan," explained that in addition to service quality, a factor affecting customer loyalty is the corporate image. Corporate image is a consumer's perception or view of an organization or company (Ashraf et al., 2018). Customers will tend to be attracted to companies that have a good track record as well as a good image in the public eyes. Hence, further research is required to examine the effects of service quality and corporate image simultaneously rather than separately. Where the most significant indicator of service quality is being able to meet customer expectations.

BPRS Baktimakmur Indah Sepanjang was founded in 1994 and is the oldest sharia banking in the Sepanjang area but still exists today amid increasingly fierce competition. Based on the narrative from the Head Officer of BPRS Baktimakmur Indah Sepanjang, the development of the number of savings customers, both *wadhiyah* savings and time deposits, has always increased from month to month. The latest data in December reached 11.627 customers and almost 75% were active customers.

**Table 3: Customer Development Data for BPRS Baktimakmur Sepanjang, Sidoarjo
September - December 2019**

NO	TYPE OF FINANCE	MONTHS			
		September	October	November	December
1.	DEPOSIT	309	308	307	309
2.	WADHIAH	2.573	2.589	2.665	2.649
3.	MUDHARABAH	8.632	8.640	8.627	8.669
	TOTAL	11.514	11.537	11.599	11.627

Source: BPRS Baktimakmur Indah Processed Data (2019)

This figure is the reason why the researchers decided to examine the level of customer loyalty at BPRS Baktimakmur Indah Sepanjang, Sidoarjo. To assess the service quality provided by BPRS Baktimakmur Indah Sepanjang, Sidoarjo to customers, researchers focused on indicators of fulfilled expectations, attention, and responsiveness (Sholeha et al., 2018). The advantage of the services provided by BPRS Baktimakmur Indah Sepanjang, Sidoarjo compared to other sharia banking around the work area is the pick-up service as a form of supporting service (Asrina & Bulutoding, 2017) with minimum deposit funds of only Rp. 10.000.00 and free of charge. Also, along with the funding process with the pick-up service, cash withdrawals can be made on the spot. This is aimed at efficiency and effectiveness for customers which have an impact on customer satisfaction (Rahman, 2019).

LITERATURE REVIEW

According to Kotler (2012), service quality is a standardized measure determined by consumers on how well the level of service provided by service providers meets consumer expectations and needs (Andra Miranthy, 2017). The higher the quality level provided, the higher the level of customer satisfaction which will have an impact on customer loyalty itself and will be a competitive advantage for the company (Purbasari & Purnamasari, 2018). Meanwhile, Lewis & Booms (in Tjiptono, 2012) defines service quality as a measure of how appropriate the level of service provided is with customer expectations (Haeriah & Rahayu, 2018). Service quality can be seen from the ability to provide services accurately as promised and consistently deliver higher quality than competitors.

According to Xian and Gou (2011), Corporate Image is the impression, perception, and image of consumers on an organization or company which includes the company's credibility, the company's distribution network, and the company's popularity (Mandong et al., 2017). In creating a positive and good corporate image (Sukoco et al., 2020), companies need to send messages to the public and the environment both internally and externally, such as advertisements or word of mouth which will affect the process of forming the company's image (Purnama & Hidayah, 2019).

According to Lovelock and Wirtz (2011), customer loyalty is a customer's decision to voluntarily continue to subscribe to a certain company for a long period (Thungasal & Siagian, 2019). Customer loyalty is the key to a company's success because of its strategic value (Putra & Ekawati, 2017). Customer loyalty will arise when the customer is satisfied with the products or services provided (Dewi & Suprpti, 2018). A high level of satisfaction can increase customer loyalty, prevent customer turnover, reduce price sensitivity, increase advertising effectiveness, and improve business reputation (Tuju & Loindong, 2018). Loyal customers commit to always use the products they choose that are considered the most suitable for their needs and tend to defend the company from these products.

Sharia smallholder credit bank is a sharia credit bank as regulated in Government Regulation No. 21 of 2008, is a smallholder credit bank whose activities are based on the principles of profit sharing and risk sharing and are free from the element of usury (Hanif & Fitri, 2018). BPRS as sharia banking has a vision and mission of being a trusted platform for the public to invest fairly by following sharia principles (Abshari & Hasib, 2018). Besides, BPRS also maintains and

manages funds from customers in a good, honest, trustworthy, and transparent manner (Syarifudin et al., 2020). BPRS does not provide services in payment traffic. According to Sudarsono (2013), sharia bank products basically offer three products: funding, lending, and service. According to Muhammad (2014), funding includes demand deposits, savings, and deposits using the principles of *wadhiab* and *mudharabah* (Habibi & Yudha, 2017), while lending uses the principles of *ba'i almurabahab*, *as-salam*, *al-istishna'*, *ijarah*, *musyarakah*, and *mudharabah* (Samsul & Ismawati, 2020).

RESEARCH METHODS

This research was conducted using an associative quantitative approach, a research using statistical techniques and data analysis which aims to determine the relationship between two or more variables. This study consisted of service quality and corporate image as the dependent variable and customer loyalty as the independent variable. The population in this study was 11,627 customers of *wadhiab* savings and deposits of PT. BPRS Baktimakmur Indah Sepanjang, Sidoarjo, while for the samples taken, the researcher uses the Slovin formula with a confidence level of 90% (error 0.10) (Sugiyono, 2011) is as follows:

$$\begin{aligned}
 n &= N / (1 + N (e^2)) \dots\dots\dots(1) \\
 &= 11.627 / (1 + 11.627 (0,10^2)) \\
 &= 11.627 / (1 + 109) \\
 &= 99,147266 = 100 \text{ respondents.}
 \end{aligned}$$

Where:

- n = Sample size
- N = Population size
- e = Margin of error

This study used a non-probability sampling technique with the purposive sampling method (Sugiyono, 2012). The criteria for respondents were savings customers at BPRS Baktimakmur Indah Sepanjang, Sidoarjo, at least a high school education level and are more than 18 years old. These criteria were chosen so that respondents understand the statements in the questionnaire given.

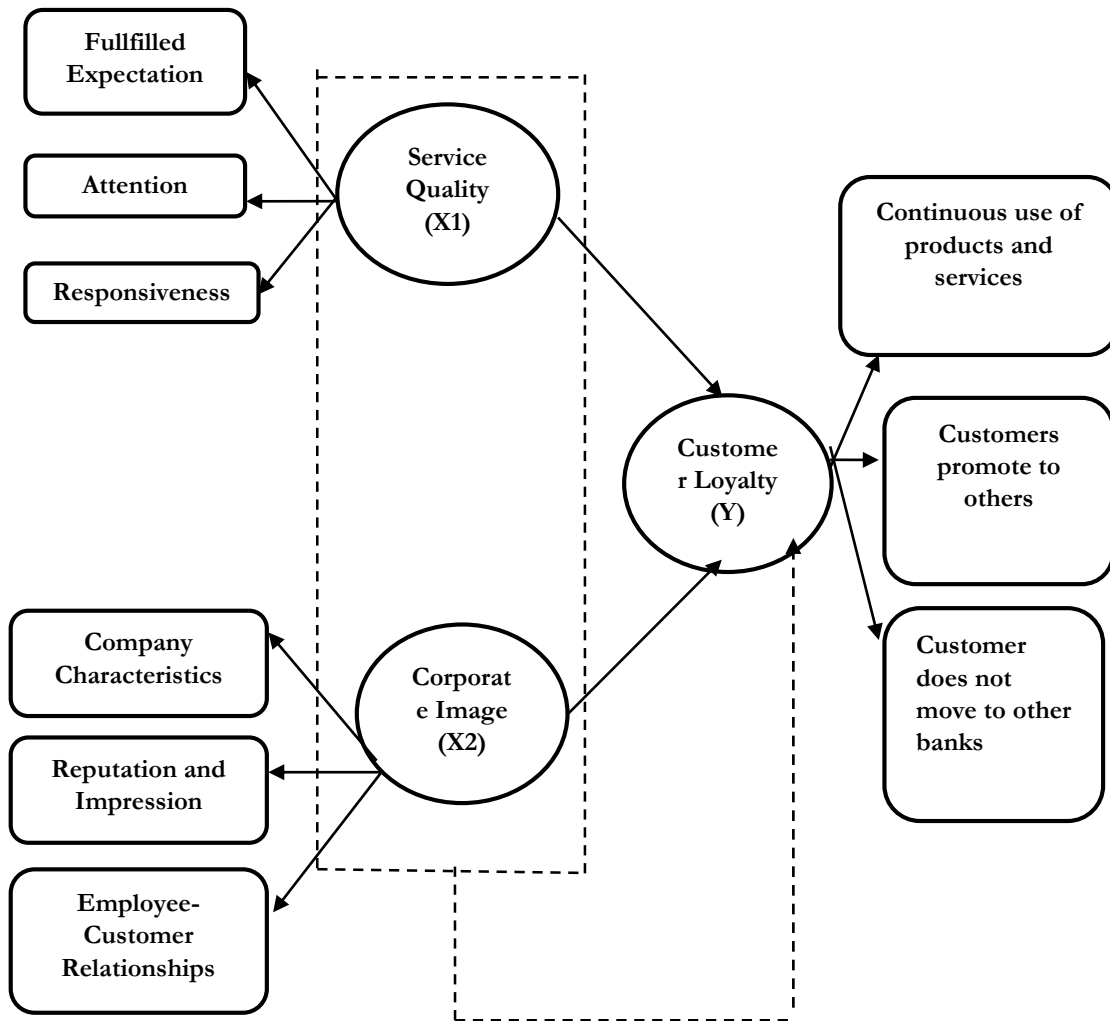
The data used in this study is cross-sectional data with data sources consisting of primary data and secondary data (Silalahi, 2012). Primary data was obtained by giving questionnaires and directing interviews to customers of BPRS Baktimakmur Indah Sepanjang, Sidoarjo. Meanwhile, secondary data was data related to companies that have been published such as literature studies, previous research, journals, or other literature related to this research.

This study used multiple linear regression analysis techniques, an analysis to determine the effect of independent variables (service quality and corporate image) on the dependent variable (customer loyalty) of BPRS Baktimakmur Indah Sepanjang, Sidoarjo (Oktrima & Riani, 2019). In this study, the equation model in multiple linear regression analysis is as follows:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + e \dots\dots\dots(2)$$

This analysis is used to examine the relationship between two or more variables, especially to trace the pattern of relationships whose models are not yet fully known. The following is the conceptual and operational framework of the research variables described as follows:

Figure 1: Conceptual Framework



Information:

- X1 = First independent variable
- X2 = Second independent variable
- Y = Dependent variable

RESULTS AND DISCUSSION

Before interpreting the results of multiple linear regression tests, to determine the accuracy of the research instrument in measuring the variables under study, the researchers tested the validity of the variable service quality, corporate image, and customer loyalty. Based on the results of the validity test, it was known that all instruments of each variable were valid because all instruments had a calculated r -value $> r$ table or more than 0.196. Furthermore, to determine the degree of instrument consistency, the researchers conducted an instrument reliability test with the result that all instruments in this study were reliable because they had a Cronbach's Alpha value above 0.8.

Classical Assumption Test

Normality test

The normality test aims to test the normal distribution of the residuals in the regression model. In this study, the Kolmogorov-Smirnov (K-S) test was used with the help of the Minitab 18 tools (Padilah & Adam, 2016) and the following results were obtained:

Table 4. Normality Test Result

One-Sample Kolmogorov-Smirnov Test	Result
N	.134
Asymp. Sig. (2-tailed)	.000 ^c

Source: SPSS Ver.23 Output Processed (2020)

Based on the results of data processing, it was known that the significance value of Asymp. Sig. (2-tailed) was $0.000 < 0.05$, which means that the residual data was normally distributed. Furthermore, the normality test was carried out using a normal probability plot which shows that the data distribution is around the diagonal line area and follows the direction of the diagonal line, this means that the data in the study has met the normal probability plot requirements so that the regression model also meets the assumption of normality.

Multicollinearity Test

The multicollinearity test aims to test whether there is a correlation between the independent variables (service quality and corporate image) in the regression model or not (Wati & Isroah, 2019). The multicollinearity test in this study used the Variance Inflation Factor (VIF) and the following results were obtained:

Table 5. Multicollinearity Test Results - Dependent Variable: Customer Loyalty
Collinearity Statistics : Coefficients Test

Model	Tolerance	VIF	Result
Service Quality	0,914	1,094	It has Multicollinearity Existence
Corporate Image	0,914	1,094	It has Multicollinearity Existence

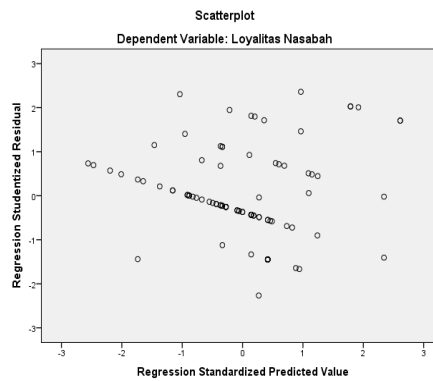
Source: SPSS Ver.23 Output Processed (2020)

From the table. 5 shows that the VIF value has symptoms of multicollinearity if $VIF > 10$ and the Tolerance value < 0.10 . So, it can be seen that Service Quality (X1) and Corporate Image (X2) both have a VIF value of $1.094 > 10$ and a Tolerance value of $0.914 < 0.10$, which means that there was influence between the independent variables.

Heteroscedasticity Test

The heteroscedasticity test is used to test whether in a regression model there is a variance difference from the existing data residuals (Nanincova, 2019). In this study, the analysis of the scatter plot between the predictive value of the dependent variable (ZPRED) and its residual (SRESID) was carried out. The results were as follows:

Graph 1: Heteroscedasticity-Dependent Variable Test Results: Customer Loyalty



Source: SPSS Ver.23 Output Processed (2020)

Graph. Fig. 1 shows that the points in the graph form a regular pattern, so it can be concluded that in this study heteroscedasticity occurred (disturbances arise due to unequal variants). As a consequence of the heteroscedasticity problem and to strengthen the results above, it was necessary to do the Park test by regressing the independent variables to the residual Ln value squared, and the results of the t significance value were $0.397 > 0.05$, so there was no heteroscedasticity $\alpha = 5\%$).

Results of Simple Linear Regression Analysis

Multiple linear regression analysis was conducted to determine the effect of independent variables (Service Quality and Corporate Image) on the dependent variable (Customer Loyalty) BPRS Baktimakmur Indah Sepanjang, Sidoarjo. The results of the analysis were presented in the following table:

Table 6. Summary of Multiple Regression Analysis

Independent Variable	Coefficient (β)	t-value	Sig	VIF
Service Quality	0,028	0,851	0,397	1,094
Corporate Image	0,260	3,653	0,000	1,094
Constant				13,509
F-value				8,696
Adjusted R ²				0,135
R Square				0,152
Multiple R				0,390
Sample (n)				100
Significant (α)				0,000

Source: Processed Secondary Data (2020)

Based on the results of the calculations in Table 6, the linear regression equation was obtained as follows:

$$(Y) = 13,509 + 0,028SERVICE + 0,260COIMAGE + e.....(3)$$

Following the regression equation, it can be interpreted that the constant value was 13.509, which means that if the variable service quality and corporate image and *e* are constant (zero), then customer loyalty was 13.509. The table above showed that the coefficient of determination (R^2) was 0.152 or 15.2%, meaning that the dependent variable that occurred can be influenced by the independent variable by 15.2% while the remaining 39% was influenced by other variables outside the regression model.

The F test is used to determine the effect of independent variables simultaneously on the dependent variable (Ayuwardani & Isroah, 2018). The amount of F-value was 8.696 > F-table 3.07 means that the regression model was correct and feasible. This showed that simultaneously there was a positive and significant influence between service quality and corporate image on customer loyalty. So that H_0 was rejected and H_1 was accepted.

The t-test is used to determine the effect of the level of significance of the partial relationship between each independent variable (service quality and corporate image) (Zulkarnain et al., 2020). This is as shown in Table 6 the regression test can be explained as follows:

**Table 7. Testing the Regression Hypothesis with T Value: Service Quality
H1 = Service Quality → Customer Loyalty (-)**

$H_0 : \beta_1=0$	There is no significant effect of service quality on customer loyalty of BPRS Baktimakmur Indah Sepanjang Sidoarjo.
$H_1 : \beta_1 \neq 0$	There is a significant effect of service quality on customer loyalty of BPRS Baktimakmur Indah Sepanjang Sidoarjo.

Source: Data Processed (2020)

Based on Table 6, the service quality had **no significant effect** on customer loyalty by 0.028. This showed that the t-value of 0.851 < t-table of 3.592 which means insignificant, and the p-value of 0.39 > 0.05 means that it was also insignificant. Thus H_1 was rejected and H_0 was accepted, meaning that there was no significant effect of service quality on customer loyalty of BPRS Baktimakmur Indah Sepanjang Sidoarjo.

**Table 8. Testing the Regression Hypothesis with T Count: Corporate Image
H2 = Corporate Image → Customer Loyalty (+)**

$H_0 : \beta_2=0$	There is no significant effect of corporate image on customer loyalty of BPRS Baktimakmur Indah Sepanjang Sidoarjo.
$H_2 : \beta_2 \neq 0$	There is a significant influence of corporate image on customer loyalty of BPRS Baktimakmur Indah Sepanjang Sidoarjo.

Source: Data Processed (2020)

Based on the exposure of Table 6, the corporate image had a **significant effect** on customer loyalty by 0.260. It was shown that the t-count value was 3.653 > from the t-table 3.592. This means that it was significant, and the p-value of 0.000 < 0.05 means that it was also significant. Thus, H_2 was accepted and H_0 was rejected, meaning that there was a significant effect of corporate image on customer loyalty of BPRS Baktimakmur Indah Sepanjang Sidoarjo.

Hypothesis Test

Effect of Service Quality on Customer Loyalty

The results of the analysis showed that service quality has **no significant effect** on customer loyalty by 0.028. It was indicated that the t-value value was $0.851 < t\text{-table } 3.592$ which means it is not significant, and the p-value was $0.39 > 0.05$, which means it is also not significant. This shows that if the service quality gets lower with the assumption that other variables are constant, the service quality will decrease. The low service quality can be seen in each indicator which was measured based on the aspects of fulfilled expectations, attention, and responsiveness. The direction of the influence given was negative, which means that the effect is unidirectional and insignificant. This means that the first hypothesis is rejected. Thus, customers who are reluctant to put their hopes on service quality will tend to have low loyalty. Conversely, a company that is committed to quality and consistently provides quality service will enjoy a competitive advantage so that the company can easily build loyalty and build successful customer relationships.

The results of this study are in line with the empirical of Napitupulu & Lukiyana (2017) which states that service quality does not have a significant effect on loyalty (Oktrima & Riani, 2019). The direction of the influence given was negative, which means that the effect is unidirectional and insignificant. This means that the first hypothesis is rejected. Thus, customers who are reluctant to put their hopes on service quality will tend to have low loyalty. Conversely, a company that is committed to quality and consistently provides quality service will enjoy a competitive advantage so that the company can easily build loyalty and build successful customer relationships. This means that service quality is one aspect that contributes to the success of an organization.

The Influence of Corporate Image on Customer Loyalty

The results of the analysis showed that corporate image has a **significant effect** on customer loyalty by 0.260. It was shown that the t-count value was $3.653 > \text{the } t\text{-table } 3.592$. This means that it is significant, and the p-value of $0.000 < 0.05$ means that it is also significant. This shows that if the corporate image is high, customer loyalty will increase (Susanto & Subagja, 2019). The high corporate image can be seen in each measured indicator based on the characteristics, reputation, and impression aspects, as well as the relationship between BPRS Baktimakmur Indah Sepanjang employees with customers. This research is in line with Mutmainah's empirical point that corporate image has a significant effect on customer loyalty (Mutmainah, 2017). Customer loyalty will increase if it can give a good impression through its image and if BPRS Baktimakmur Indah Sepanjang remains consistent in maintaining customer trust by being a healthy bank and always carrying out clean banking practices.

The Effect of Service Quality and Corporate Image on Customer Loyalty

The influence of the independent variable service quality (X1) and corporate image (X2) simultaneously with customer loyalty (Y) BPRS Baktimakmur Indah Sepanjang Sidoarjo shows quite strong criteria. In the problem being studied, it was known that F-value ($8.696 > F\text{-table } (3.07)$) then H_0 is rejected and H_1 is accepted so that the regression is correct and feasible. This means, together there is a significant effect of service quality and corporate image on customer loyalty of BPRS Baktimakmur Indah Sepanjang Sidoarjo. Even though the R^2 value in the calculation was 15.2%. This means that the variable customer loyalty that occurs can be explained by using a variable service quality and corporate image that has an effect of 15.2%. So that the size of customer loyalty is not only influenced by these independent variables, such as research by Rahman (2019), Purnama & Hidayah (2019), and Pradana et al. (2019) which not only examines the service quality variable but also examines other variables such as innovation and complaint handling.

Indicators in Service Quality Variables that Have the Most Dominant Influence on Customer Loyalty

Based on the results of the average or mean calculation of each variable indicator, it can be seen that the indicator that has the most dominant influence of the Service Quality variable on customer loyalty is the indicator of Fulfilled Expectations, especially in terms of Pick-Up Service provided by BPRS Baktimakmur Indah Sepanjang, Sidoarjo with an average value (mean) of 2.66 and consistency of service fulfillment as promised with an average value (mean) of 2.75.

Indicators in the Corporate Image Variable that Have the Most Dominant Influence on Customer Loyalty

Based on the results of the average or mean calculation of each variable indicator, it can be seen that the indicator that has the most dominant influence of the Corporate Image variable on customer loyalty is the indicator of company characteristics, especially in terms of the strategic location of the BPRS Baktimakmur Indah Sepanjang, Sidoarjo and easy accessibility to customers with an average value (mean) of 2.66 and consistency of service fulfillment as promised, namely free monthly admin fees on all savings with an average value (mean) of 2.75.

CONCLUSION

Based on the results of the discussion, it can be concluded that Service Quality has a negative or insignificant effect on customer loyalty. This means that not all customers experience service quality based on the aspects of fulfilled expectations, attention, and responsiveness. Meanwhile, Corporate Image has a positive or significant effect on customer loyalty. This means that the better the customer's perception or impression of the company's image, the higher the level of customer loyalty. The simultaneous influence of Service Quality and Corporate Image has a quite strong significance in influencing customer loyalty, even though the coefficient of determination is 15.2%. In the service quality variable, the indicators of fulfilled expectations, especially in providing pick-up service and the suitability of the promised service is the indicator that has the most dominant influence on customer loyalty of BPRS Baktimakmur Indah Sepanjang Sidoarjo. Meanwhile, in the corporate image variable, the indicator for the location of the BPRS Baktimakmur Indah is strategic and easily accessible to customers, which is the characteristic of the company, which is the indicator that has the most dominant influence on customer loyalty of BPRS Baktimakmur Indah Cabang Sepanjang Sidoarjo.

The results of this study imply that it is suggested for company management to realize that customer loyalty has an important role in the sustainability of a business. So that to build loyal customers, BPRS needs to improve service quality and corporate image. Consumers become loyal because they feel satisfied and want to return to transactions continuously. This study only examines the effect of service quality and company image in creating customer loyalty for savings at BPRS Baktimakmur Indah Cabang Sepanjang, Sidoarjo. Therefore, for further research, it is expected to develop other variables that influence customer loyalty as well.

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