

# The Role of Customer Satisfaction in Mediation the Effect of Innovation, Image, and Service Quality on Customer Loyalty of BRI Jember Branch

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**Abstract:** This article aims to analyze the influence of the role of customer satisfaction in mediating the influence of innovation, image, and service quality on customer loyalty at BRI Jember Branch. The object of this research is BRI Jember Branch customers. The method of data collection was done by distributing questionnaires to as many as 120 respondents who were determined by purposive sampling technique. The data analysis method uses path analysis with independent variables, namely innovation, image and service quality as and Loyalty as the dependent variable. Researchers obtained primary data from the object of research directly while secondary data was obtained indirectly through intermediary media from journals and articles. The test results show that partially

a) Innovation has a significant effect on customer loyalty, b) image has a significant effect on customer loyalty. c) Service quality has a significant effect on customer loyalty..

**Keywords:** Innovation, Image, Service Quality, Customer Loyalty.

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Date of Submission: 08-06-2022

Date of Acceptance: 24-06-2022

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## I. Introduction

Banking in Indonesia has experienced ups and downs in its development starting from changes in the system used to the use of digital marketing to facilitate access to customer data. This makes a lot of competition between the companies. This competition was triggered by the increasing number of customers who started using banking services every year. Starting from saving, transacting and even looking for capital to grow the customer's business. This is what makes many banks race to be better.

In today's business environment, competition is getting tougher and customer satisfaction is a serious concern. Customer service and satisfaction are key aspects in helping your business survive and compete. The most important key to customer satisfaction is the relationship between the company and its customers. Customer satisfaction can be measured by consumer loyalty to the company, and the higher the satisfaction, the higher the creation of customer loyalty. Simatupang & Purba (2020) Satisfaction encourages consumers to repurchase the product. Conversely, if consumers are disappointed, they will not buy the same product again in the future. Consumer satisfaction is a post-purchase assessment of whether your chosen alternative meets or exceeds consumer expectations. Disappointment arises when actual performance does not meet consumer expectations. Looking back from previous research and the understanding described above, the researcher feels that there is still a research gap that does not fully describe the conditions that exist in the field. Understanding the variables based on the conclusions that exist in the field by examining some basic theories. This is what causes the development of the meaning of the variable itself is always evolving. In fact, every aspect of the variable will be described in detail. This is indicated by the results of previous studies which led to differences in research results. There are many conditions that allow research results to occur even though they are conditioned in the same way. So from this description, it is necessary to return research related to innovation, image and service quality variables in influencing loyalty with the role of customer satisfaction as a mediating variable.

## II. Literature Review

### *Service Quality*

Analysis of Service Quality (Quality Service) or commonly known as SERVQUAL is a descriptive method to describe the level of customer satisfaction. This method was developed in 1985 by A. Parasuraman, Valarie A. Zeithaml, and Leonard L. Berry through their research entitled "A Conceptual Model of Service Cafe and Its Implications for Future Research" published in the Journal of Marketing. The method was then revised again by them in 1988 through a study entitled "SERVQUAL: A Multiple-Item Scale for Measuring Consumer Perceptions of Service Quality" published in the Journal of Retailing.

### Innovation

Fatihudin & Firmansyah, (2019) explained that service innovation is a process that aims to provide solutions to existing problems and services. A common problem in a service business is that it is not a good but expensive service, or a cheap but high quality service. Innovation is the source of business growth, and innovation enables companies to win the competition in the market. In addition, innovation is not only defined as an invention, but as a problem solving of all management functions (marketing, production, finance, personnel), or as a company's efforts to make the company more efficient and effective and produce better services. interpreted.

### Brand Image

Armstrong & Kotler (2020:251) said that a strong brand has high brand equity. Brand equity is the differential effect of knowing the brand name on the customer's response to the product and its marketing. It is a measure of a brand's ability to capture customer preferences and loyalty. A brand has positive brand equity when customers react better to it than a generic or unbranded version of the same product. It has negative brand equity if customers react less favorably than the unbranded version. Brands vary in the amount of power and value they hold in the marketplace.

### Customer Satisfaction

Firmansyah (2018:132) explains that customer satisfaction is a measure of how satisfied a customer or user of a company's product or service is with the product or service received. Marketers know that retaining existing customers is more beneficial than replacing them with new ones. Ensure that existing customers are satisfied with their purchase and use of the product. Thus, customer satisfaction is a major concern for marketers. The actual result of the consumption process for individuals, whether they buy or not, is satisfaction, a level of satisfaction that can be considered completely unsatisfactory (or even as a criterion), extreme if it only makes the need more and more until it is fulfilled, that is, the need is met and satisfaction is achieved.

### Customer Loyalty

Russo & Confente (2017:15) explain that loyalty has been defined in terms of repeat purchases, long-term commitment, intention to continue the relationship, and the ability not to change a particular supplier. In terms of repurchase intentions, customer loyalty includes customer perceptions of ongoing expectations, such as business relationship renewal. Researchers have recognized the multidimensional nature of customer loyalty; However, no consensus has yet been reached on which dimensions should be included in the measurements

## III. Conceptual Framework

The framework of thinking is a conceptual model of how theories relate to various factors that have been identified, Sugiyono (2010: 60). Based on theoretical studies and previous research studies as well as the phenomena that developed at *Bank BRI*, Jember, it can be arranged a thought process framework that underlies the research to be conducted. So that this research is more directed in accordance with the formulation of the problem and research objectives to be achieved, the conceptual framework is structured as follows; inovations as a variable X1, brand as a variable X2, service quality as variable X3 and Customer satisfaction as a variable Z. Variables X1 are Independent variables and Y Variables are dependent variables while Variable Z as Intervening Variables. The conceptual framework of research can be described as follows.

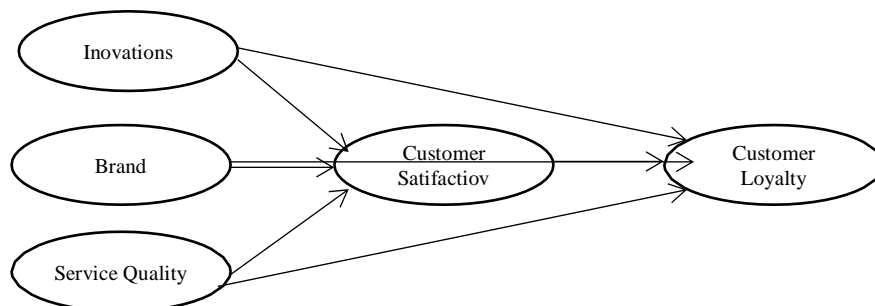


Fig. 3.1: The conceptual framework

## **Hypotheses**

The innovation variable described by Fatihudin & Firmansyah, (2019) explains that service innovation is a process that aims to provide solutions to existing problems and services. Meanwhile, in the previous research conducted by Fudin (2020); Wati & Ardani (2019) and Wijaya (2018) which said that product innovation had an effect on consumer loyalty. In addition, according to Wijaya (2018) explaining that satisfaction is able to mediate the effect of product innovation on customer loyalty while another study by Zairah, (2021) explains that satisfaction is not able to mediate the effect of innovation on customer loyalty.:

H1: Innovation has a significant partial effect on BRI Bank Customer Loyalty.

The theoretical study conducted in research according to Armstrong & Kotler (2020: 251) said that a strong brand has high brand equity. Siadari & Lutfi (2021) and Nafiah & Pratama (2021) explain that product image or brand image affects customer loyalty. This is in contrast to Hariry (2020) and Apriliani et al. (2020) explains that it has no effect or has a negative effect on customer loyalty. From these two studies, it can be seen that there is still a research gap on the brand image variable on customer loyalty.

H2: Brand Image has a significant partial effect on BRI Bank Customer Loyalty.

The theoretical study conducted in this study according to Parasuraman et al. (1988) defines quality as a form of attitude, related but not the same as satisfaction, which is the result of a comparison between expectations and actual performance. Efendi (2019) and Saragih & Astuti (2021) explain that service quality can increase customer loyalty while research Batin, (2019) and Winasih & Hakim (2021) explain that there is no effect at all on service quality on customer loyalty:

H3: Service Quality has a significant effect partially on BRI Bank Customer Loyalty

Fatihudin & Firmansyah, (2019) explained that service innovation is a process that aims to provide solutions to existing problems and services. Meanwhile, in the previous research conducted by Fudin (2020); Wati & Ardani (2019) and Wijaya (2018) which said that product innovation had an effect on consumer loyalty. In addition, according to Wijaya (2018) explaining that satisfaction is able to mediate the effect of product innovation on customer loyalty while another study by Zairah, (2021) explains that satisfaction is not able to mediate the effect of innovation on customer loyalty.

H4: Innovation has a significant partial effect on Bank BRI Customer Satisfaction

Hariry (2020) and Apriliani et al. (2020) explained that it had no effect or had a negative effect on customer satisfaction. From these two studies, it can be seen that there is still a research gap on the brand image variable on customer satisfaction. Although in Siadari & Lutfi (2021) and Nafiah & Pratama (2021) that satisfaction is able to mediate the effect of brand image on customer loyalty.:

H5: Brand Image has a significant partial effect on BRI Bank Customer Satisfaction.

Efendi (2019) and Saragih & Astuti (2021) explain that service quality is able to increase customer satisfaction, while research by Batin, (2019) and Winasih & Hakim (2021) explains that there is no effect on service quality at all on customer satisfaction.

H6: Service Quality has a significant partial effect on BRI Bank Customer Satisfaction

The theoretical study conducted in this study according to Firmansyah (2018:132) explains that customer satisfaction is a measure of how satisfied a customer or user of a company's products or services is with the products or services received.

H7: Satisfaction has a significant partial effect on BRI Bank Customer Loyalty

## **Research Methods**

The design of this research was included in the explanatory research. This research examined the relationship between several variables through hypothesis testing. This research used path analysis model to determine the effect of Innovation to wards customer satisfaction and Brand on *customer loyalty* of Bank BRI Jember.

## **Population and Sample**

Based on the results of the researcher's observations, it can be said that the population in this study is all customers who have used BRImo. This is because the focus of the researcher is the assessment of loyalty by looking at the satisfaction of using BRI.

**Reliability and Validity**

Validity is a measure that shows the level of validity or validity of an instrument (Arikunto, 2010: 211). Valid means that the instrument can be used to measure what should be measured (Sugiyono, 2014: 203). Testing the validity of the construction is carried out by factor analysis, namely by correlating between scores of instrument items in a factor, and correlating factor scores with total scores (Sugiyono, 2014: 207). The results of the validity test show that the value of r count for all variables is greater than r table or r count > r table with a large r table of 0.230. The results of these calculations can be concluded that all items statement X1, Z and Y are valid.

**Table 4.1: Validity Test**

Question	Pearson Correlation	r Tabel	Explanation
<b>Innovation (X1)</b>			
Product Features	0,838	0,230	Valid
Product Design	0,867	0,230	Valid
Product quality	0,810	0,230	Valid
<b>Brand Image (X2)</b>			
Confession	0,653	0,230	Valid
Reputation	0,673	0,230	Valid
Affinity	0,842	0,230	Valid
<b>Quality of Service (X3)</b>			
Reliability	0,680	0,230	Valid
Empathy	0,909	0,230	Valid
form	0,656	0,230	Valid
response	0,799	0,230	Valid
Assurance	0,890	0,230	Valid
<b>Customer Satisfaction (Z)</b>			
Re-purchase	0,706	0,230	Valid
Creating Word-of-Mouth	0,801	0,230	Valid
Creating Brand Image	0,654	0,230	Valid
Creating Purchase decisions	0,771	0,230	Valid
<b>Customer Loyalty (Y)</b>			
Repeat Purchase	0,849	0,230	Valid
Retention	0,849	0,230	Valid
Referrals	0,857	0,230	Valid

According to Sugiyono (2014: 203), a reliable instrument is an instrument that if used several times to measure the same object, will produce the same data. Instrument reliability testing can be done externally or internally (Sugiyono, 2014: 209). Reliability test in this study uses Cronbach's alpha at a level ( $\alpha = 0.70$ ). Variables are declared reliable if alpha is > 0.7. The Reliability Statistics table shows Cronbach's Alpha value of 0.938. These results indicate a value of  $0.938 > 0.7$  so that it is concluded that the 17 statement questionnaires are reliable. In the Item-Total Statistics table all the values in Cronbach's Alpha if the Deleted Item is greater than 0.7 then it is concluded that each statement questionnaire item is reliable.

**IV. Data And Results**

Multicollinearity test results from several variables indicate that multicollinearity did not occur in the regression model. The value of tolerance of Inovation (X1) is 0.279, Brand (X2) 0.339, and Motivation (Z)

0.357. The tolerance value is greater than 0.10, so it can be concluded that there is no multicollinearity in the regression model. VIF value for Inovation (X1) 3.578, Brand (X2) 2.948, and Customr Satisfaction (Z) 2.801 or smaller than 10.00, so it is concluded that there is no multicollinearity in the regression model.

Heteroscedasticity test results using SPSS 20 show the significance value (sig.) On the Inovation variable (X1) 0.913, Brand (X2) 0.106, and Customr Satisfaction (Z) 0.307. The significance value (sig.) Of the

three variables is greater than 0.05, so it is concluded that there are no symptoms of heteroscedasticity in the regression model.

Path analysis test is carried out using two models. The first model is testing the direct effect of Inovation (X1) and Brand (X2) Service Quality (X3) on Customr Satisfaction (Z). The second model is to test the direct effect of Inovation (X1), Brand (X2), Service Quality (X3) and Customr Satisfaction (Z) on performance (Y). The first model analysis path test results show the value of R Square in the Model Summary table is 0.643 meaning that the contribution or contribution of the influence of Inovation (X1) and Brand (X2), Service Quality (X3) to Customr Satisfaction (Z) is 64.3% while the rest or 35.7% is contributions from other variables not included in the study. The value of e1 is  $\sqrt{(1-0,643)} = 0.598$ . In the Coefficients table in SPSS shows the significance value of the two variables Inovation (X1) and Brand (X2), Service Quality (X3) namely X1 = 0,000 and X2 = 0.017 or smaller than 0.05. These results give the conclusion that the variables X1, X2 and X3 significantly Customr Satisfaction Z.

The second model test shows the value of R Square in the Model Summary table is 0.955 meaning that the contribution or contribution of the influence of Inovation (X1), Brand (X2) Service Quality (X3) and Customr Satisfaction (Z) on performance (Y) is 95.5% while the rest or 4.5 % is a contribution from other variables not included in the study. The value of e1 is  $\sqrt{(1-0,955)} = 0,671$ . In the Coefficients table it is known that the signficance of the three variables are X1 = 0,000, X2 = 0,000 and Z = 0,363. Values X1, X2 and X3 are smaller than 0.05, meaning X1, X2 and X3 have a significant effect on Y, while Z values greater than 0.05 means Z does not affect Y.

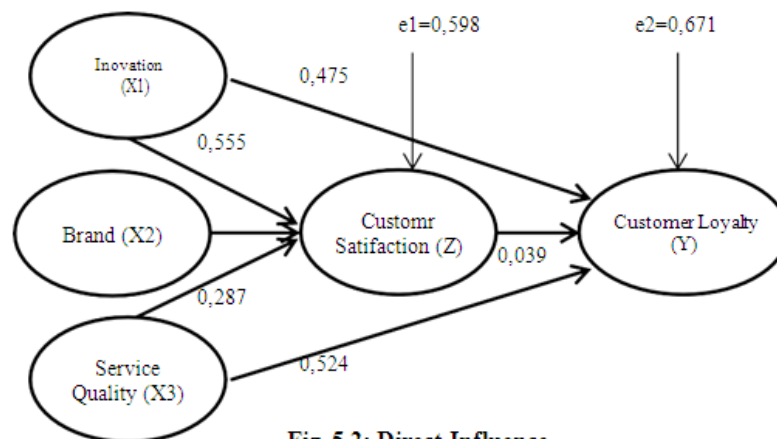


Fig. 5.2: Direct Influence

The value of the direct influence of transformational leadership (X1) on Employee Performance (Y) is 0.475. The value of the direct influence of inovation (X1) on customer satisfaction (Z) is 0.555. The value of the direct effect of Compensation (X2) on customer loyalty (Y) is 0.524. The value of the direct effect of brand (X2) on customer satisfaction (Z) is 0.287. The value of the direct influence of customer satisfaction (Z) on customer loyalty (Y) is 0.039.

Analysis of the effect of X1 on Z obtained a significance value of X1 of 0,000 <0.05. So it can be concluded that there is a direct significant effect of X1 on Z. Analysis of the effect of X2 on Z obtained X2 significance value of 0.017 <0.05. So it can be concluded that there is a direct significant effect of X2 on Z. Analysis of the effect of X1 on Y obtained a significance value of X1 of 0,000 <0.05. So it can be concluded that there is a direct significant effect of X1 on Y. Analysis of the influence of X2 on Y obtained a significance value of X2 of 0,000 <0.05. So it can be concluded that there is a direct significant effect of X2 on Y. Analysis of the effect of Z on Y obtained a significance value of Z of 0.363 <0.05. So it can be concluded that there is no significant direct effect of Z on Y. Analysis of the influence of X1 on Y through Z shows the value of the effect of X1 on Y is 0.475. The indirect effect of X1 on Y through Z is the multiplication of the beta value X1 against Z with the beta value of Z against Y,  $0.555 \times 0.039 = 0.022$ . It is concluded that the value of direct influence is

0.475 and 0.022 indirectly or the value of indirect effect is smaller than the value of direct influence, the results show that indirectly X1 through Z does not have a significant effect on Y. Analysis of the effect of X2 on Y through Z shows the value of the influence of X2 on Y is 0.524. The indirect effect of X2 on Y through Z is the multiplication of the beta value of X2 against Z with the beta value of Z on Y, which is  $0.287 \times 0.039 = 0.011$ . It was concluded that the value of direct influence is 0.524 and indirect value is 0.011 or the value of indirect effect is smaller than the value of direct influence, the results show that indirectly X2 through Z does not have a significant effect on Y.

## V. Conclusion And Implications

Based on data and research results at Bank BRI Jember, it shows that transformational leadership and compensation have a direct influence on employee performance. These results indicate the performance of leaders at Bank BRI Jember has a significant role in employee performance and company progress. The leadership of brand loyalty has a charismatic-minded transformational leadership style, can provide inspiring motivation, is able to stimulate employee intelligence at work, and can give individual attention. This important role of the leadership needs to be maintained and enhanced to increase the level of the company.

Another variable, namely compensation, also has a direct influence on employee performance. Compensation provided by the company is able to make employees work well. Paying on time, incentives, benefits and facilities make employees satisfied so they can work well. Employee satisfaction with compensation provided indicates that there is an appropriate and appropriate remuneration. Besides having a significant effect on performance, compensation also has a significant effect on motivation. Direct compensation has an influence on employee motivation and performance. Likewise with transformational leadership that has a significant influence on motivation and performance.

Motivation that is influenced by transformational leadership and compensation has no significant effect on employee performance. This shows that the performance of brand loyalty Indonesia's employees is influenced by transformational leadership and compensation. The influence of transformational leadership and compensation on motivation has not been able to encourage motivation in improving performance. So it can be concluded that motivation does not play a role as an intervening variable in transformational leadership and compensation that affects the performance of the employees of Bank BRI Jember.

The absence of a motivational role in improving employee performance makes it a separate task for the company. Companies must evaluate the cause of the absence of a motivational role in employee performance. Motivation is an important factor in performance because motivation is the influence of performance that arises from within employees. The results of this study indicate that employee performance is influenced by transformational leadership and compensation. Transformational leadership and compensation are external factors that will be very vulnerable to a decline in performance. When there is a change in leadership attitudes or changes in leadership will make employee performance changes. Leaders are human beings who also have unstable emotional conditions. It would be very bad if the employee's performance increases or not is determined by the emotional level of the leader. Of course this is not wanted by every company. Another external factor in this study is compensation so that if there is a change in compensation policy it will be very vulnerable to changing employee performance. Then it will be very important to also increase motivation. Motivation arising from within the employee will continue to maintain employee performance increases even though the attitude of the leadership and compensation policy changes.

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