

THE EFFECT OF BANK IMAGE AND SERVICE QUALITY ON CUSTOMER SATISFACTION DIMEDIATION LOYALTY

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Abstract

In the current merger process at Bank Syariah Indonesia, there is often a buildup of customers due to the migration process, many complain about various things related to migration services as the main step in the merger process. The purpose of this study was to analyze the effect of bank image and service quality on customer satisfaction mediated loyalty. The method in this research is descriptive quantitative. The population in this study were customers of BSI Semarang Karangayu Branch with a total sample of 110 respondents. The results of this study indicate that the image of the bank has no effect on satisfaction. This is based on the t test obtained because the value of t count < t table ($0.469 < 1.976$). Service quality has an effect on satisfaction because the value of t count > t table ($3.594 > 1.976$). The image of the bank has no effect on loyalty, this is based on the t test because the value of t count < t table ($0.116 < 1.976$). Service quality has an effect on loyalty, this is based on the t test because the value of t count > t table ($4.717 > 1.976$). Satisfaction has an effect on loyalty, this is based on the t test because the value of t count > t table ($10,683 > 1,976$). Bank image has no effect on loyalty through satisfaction, this is because the partial effect is not significant so that it does not meet the requirements for a mediation test. Service quality has an effect on loyalty through satisfaction, this is based on the Sobel test which obtained a significance value of 0.000 less than 0.05 and a Z value of 5.8341. This shows that the effect of mediation is greater than its direct effect.

Keywords : Bank Image, Service Quality, Customer Loyalty, Customer Satisfaction

Introduction

Maintaining customer loyalty is an obligation in order to maintain business continuity, especially during the covid pandemic that hit all parts of the world. This also applies to the banking world, which has more or less felt the impact of this pandemic. This is because with loyalty that is maintained, the company will continue to run well.

By maintaining loyalty, the company will benefit even more, as according to Griffin that loyal customers will make regular purchases, buy product and service lines, refer to others and are immune to the pull of competitors. If BSI customers are loyal, it will be easy to maintain the existence of a product, in this case the Easy Mudharabah Savings product. It is easier to develop other products, savings in promotion costs

because customers will voluntarily refer to other people and there is less chance for customers to switch to other companies.

However, loyalty is not formed just like that, loyal customers generally start from those who feel satisfied so that customer satisfaction is formed. As according to Kotler, satisfied customers are those who feel that the services they receive are at least in line with or even exceeding their expectations.

With the creation of Customer Satisfaction, it will create Customer Loyalty which prevents customer turnover, reduces price sensitivity, reduces marketing costs and improves the company's reputation because of the profits it makes.

In this study, the antecedents of satisfaction to be studied are Service Quality and Brand Image. This is because the service quality variable is an element that is closely related to satisfaction. Good service quality perceived by customers will increase satisfaction. According to Parasuraman et al., service quality can be identified with five dimensions, namely tangible, reliability, responsiveness, assurance, and empathy. Because service quality always focuses on customers, so that a product is designed and in service related to the product aims to meet the interests and expectations of customers, because quality refers to everything that determines customer satisfaction, a product produced is said to be of quality if it is in accordance with the wishes of the customer. . Because Service Quality is an ever-changing condition because it is based on customer demands, in this case customers, it is important to maintain it in order to continue to provide satisfaction for customers.

Likewise with the image of the bank, a good image that has been embedded in the minds of customers is closely related to customer satisfaction. Based on several previous studies, it shows that a better brand image is in line with customer satisfaction and loyalty.

So as a Bank which is the result of the merger of Bank Syariah Mandiri, BRI Syariah, and BNI Syariah which is a Sharia Commercial Bank and transformed into Bank Syariah Indonesia (BSI) it must prioritize customer satisfaction in order to maintain customer loyalty that has existed before so that customers do not switch to another bank. savings products from other banks.

The Merger of 3 government Sharia Banks which was inaugurated on February 1, 2021 by President Joko Widodo also emphasized that the government was very serious in paying attention to the development of Sharia-based services that were able to survive in the midst of the volatile economic conditions. The government's commitment to encourage the economy through BSI is expected to be a new energy in national economic development. BSI is a reflection of the implementation of a modern, universal sharia system and provides goodness for the entire community.

In the banking world, especially in Indonesia, mergers are not new. This is because previously several banks were also the result of the merger of several entities as follows:

Table 1

Company name before merger	Company name after merger	Merger year
Bumi Daya Bank (BDD) Indonesian Export Import Bank (EXIM) Indonesian Development Bank (BAPINDO) State Trade Bank (BDN)	PT. Bank Mandiri Tbk	October 2, 1998
Bali Bank Universal Bank Bank Prima Express Artha Media Bank Patriot Bank	PT. Bank Permata Tbk	September 30, 2002
Lippo Bank Commercial Bank	CIMB Niaga	June 3, 2008
National Pension Savings Bank Bank Sumitomo Mitsui Indonesia	PT. Bank BTPN Tbk	February 1, 2019
PT Bank Syariah Mandiri Tbk PT BNI Syariah Tbk PT BRI Syariah Tbk	PT Bank Syariah Indonesia Tbk	February 1, 2021

Some of the objectives of the merger are as follows:

1. Good synergy to improve services for Syariah Bank Customers.
With the merger of the three banks, bank services are combined in one door for optimizing business prospects and developing Islamic banking in Indonesia. So with this merger, it will be stronger, stronger and in line with the Vision of Islamic Banks in Indonesia in the future.
2. Good synergy to improve services for Syariah Bank Customers.
With the merger of the three banks, bank services are combined in one door for optimizing business prospects and developing Islamic banking in Indonesia. So with this merger, it will be stronger, stronger and in line with the Vision of Islamic Banks in Indonesia in the future.
3. Business process improvement
With the merger, it will be easier for the government to oversee the Sharia principles implemented by BSI so as to improve the Sharia business processes that have been running so far.
4. risk management
Management of BSI will minimize risks that may occur in the management of the banking business in the future. Reflecting on the success of Bank Mandiri, which began with the merger of the previous four banks, it can be used as a reference and enthusiasm for the better.
5. Agency Resources

BSI will select the best resources in running the Islamic banking industry which is better than when run by three different entities. It will put the right people in the right positions too.

6. Strengthening Digital Technology

The development of banking technology and innovation that continues to emerge rapidly so that it is the task of BSI to uniform the technology used. With the hope that the digital technology used can be a benchmark in the Islamic banking system on a national scale. The Bank Syariah Indonesia Mobile website and application make it easy for customers to access it.

In the current merger process at Bank Syariah Indonesia, there is often a build-up of customers due to the migration process, not least on various social media, there are also many who complain about various things related to migration services as the main step in the merger process which is also felt by customers. So it is important to maintain Customer Loyalty by continuing to provide satisfactory services to Customers in the midst of the merger process which requires the Bank to change the name from previously Bank Syariah Mandiri Semarang Karangayu Branch to Bank Syariah Indonesia Semarang Karangayu Branch which will have an impact on the image that has been formed.

Based on previous research as conducted by Sumadi at all and by Suzy Widyasari at all which showed Brand Image had a positive effect on Satisfaction and Loyalty, while according to Euis Soliha at all showed that Bank Image had a positive effect on customer satisfaction but had no effect on Customer Loyalty.

Looking at the Service Quality variable as in previous research shows that service quality has a positive effect on customer satisfaction but on the contrary on customer loyalty as the results of research by Euis Soliha at all and also in research by Dede Dewi Riana in 2019 which shows that service quality and customer value affects customer satisfaction either partially or simultaneously. In research by Muhammad Zakiy, it shows that service quality has an effect on customer satisfaction in Islamic banks.

On the influence of the mediating variable, several studies have shown different results, including showing that satisfaction mediates brand image on loyalty , but the effect is small, smaller than the direct effect. Meanwhile, in a study by Euis Soliha at all, Satisfaction mediates perfectly on Service Quality and Bank Image on Loyalty.

Considering the above conditions, it is important to know how good the Bank's Image and BSI Service Quality are in the customer's view, considering that this is very closely related to customer satisfaction which will lead to customer loyalty of Bank Syariah Indonesia (BSI), so that with the implementation of the merger of three The Sharia Commercial Banks can achieve the goals set by the Indonesian government.

Research methods

This type of research is descriptive quantitative, namely systematic scientific research on the parts and phenomena and the causality of their relationships. The

population in this study were customers of BSI Semarang Karangayu Branch with a total sample of 110 respondents. Sources of data in this study include primary and secondary data sources. Analysis of the data in this study using SPSS with analytical methods in the form of instrument testing, classical assumption test, hypothesis testing, Sobel test and coefficient of determination test.

Results and Discussion

A. Results

1. Validity and Reliability Test

a. Validity test

Validity is the level of reliability and validity of the measuring instrument used. The instrument is said to be valid, meaning that the measuring instrument used to obtain the data is valid or can be used to measure what should be measured. Thus, a valid instrument is an instrument that is truly appropriate for measuring what is being measured.

Testing the validity using the SPSS program with the Factor method by looking at the KMO MSA and Bartlett's Test of Sphericity values. Then to determine whether each question item is valid or not by looking at the value of the Component Matrix. If the value is more than 0.5 then the item is said to be valid.

1) Variable Validity Test Bank image (X1)

The results of the validity test are presented in the following SPSS output table:

Table 2
Bank Image Variable Validity Test Results

KMO and Bartlett's Test				
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.			.621	
Bartlett's Test of Sphericity	Approx. Chi-Square		107,965	
	df		3	
	Sig.		.000	
Anti-image Matrices				
		X1.1	X1.2	X1.3
Anti-image Covariance	X1.1	.720	-.271	-.030
	X1.2	-.271	.541	-.300
	X1.3	-.030	-.300	.665
Anti-image Correlation	X1.1	.672 ^a	-.435	-.043
	X1.2	-.435	.582 ^a	-.501
	X1.3	-.043	-.501	.638 ^a

a. Measures of Sampling Adequacy(MSA)

Component Matrix^a

	Component
	1

X1.1	.754
X1.2	.882
X1.3	.788

Extraction Method:
Principal Component
Analysis.

a. 1 components extracted.

Source: Data processed, 2022

The results of the validity test of the Bank image variable (X1) can be seen that the KMO MSA value is 0.621 and the significance of Bartlett's Test is 0.000 which is less than 0.05. Since the KMO MSA value was more than 0.5 and the significance of Bartlett's Test was less than 0.05, the factor analysis could be continued.

The next stage is to see the MSA value of each question item. For the MSA (Measures of Sampling Adequacy) value, which is a number that forms a diagonal in the Anti image Correlation column, it can be seen that for the Image bank variable (X1) all question items have a value of more than 0.5 . This indicates the item is eligible for analysis.

Furthermore, to find out whether each item is valid or not, by looking at the value of the Component Matrix. It can be seen that the three Component Matrix value items are above 0.5 , so that these items are declared valid.

2) Test the validity of the service quality variable (X2)

The results of the validity test are presented in the following table:

Table 3
Service Quality Variable Validity Test Results
KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.916
Bartlett's Test of Sphericity	Approx. Chi-Square	4148,864
	df	231
	Sig.	.000

Initial Matrix

	X2.1	X2.2	X2.3	X2.4	X2.5	X2.6	X2.7	X2.8	X2.9	X2.10	X2.11	X2.12	X2.13	X2.14	X2.15	X2.16	X2.17	X2.18	X2.19	X2.20	X2.21	X2.22
Indikator Kemampuan	0.71	0.81	0.80	0.76	0.81	0.81	0.80	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81
X2.1	1.00																					
X2.2	0.82	1.00																				
X2.3	0.80	0.80	1.00																			
X2.4	0.76	0.76	0.76	1.00																		
X2.5	0.81	0.81	0.81	0.81	1.00																	
X2.6	0.81	0.81	0.81	0.81	0.81	1.00																
X2.7	0.81	0.81	0.81	0.81	0.81	0.81	1.00															
X2.8	0.81	0.81	0.81	0.81	0.81	0.81	0.81	1.00														
X2.9	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	1.00													
X2.10	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	1.00												
X2.11	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	1.00											
X2.12	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	1.00										
X2.13	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	1.00									
X2.14	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	1.00								
X2.15	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	1.00							
X2.16	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	1.00						
X2.17	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	1.00					
X2.18	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	1.00				
X2.19	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	1.00			
X2.20	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	1.00		
X2.21	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	1.00	
X2.22	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	1.00

a. Matriks Inisial Kemampuan

Component Matrix ^a

	Component
	1
X2.1	.799
X2.2	.803
X2.3	.821
X2.4	.761
X2.5	.766
X2.6	.893
X2.7	.833
X2.8	.812
X2.9	.768
X2.10	.853
X2.11	.853
X2.12	.805
X2.13	.815
X2.14	.821
X2.15	.732
X2.16	.849
X2.17	.798
X2.18	.872
X2.19	.776
X2.20	.754
X2.21	.805
X2.22	.776

Extraction Method: Principal Component Analysis.

a. 1 components extracted.

Source: Data processed, 2022

The results of the validity test of the service quality variable (X2) can be seen that the KMO MSA value is 0.916 and the significance of Bartlett's Test is 0.000 which is less than 0.05. Since the KMO MSA value was more than 0.5 and the significance of Bartlett's Test was less than 0.05, the factor analysis could be continued.

The next stage is to see the MSA value of each question item. For the MSA (Measures of Sampling Adequacy) value, which is a number that forms a diagonal in the Anti image Correlation column, it can be seen that for the Quality of service variable (X2), all question items have a value of more than 0.5 . This indicates the item is eligible for analysis.

Furthermore, to find out whether each item is valid or not, by looking at the value of the Component Matrix. It can be seen that the 22 Component Matrix value items are above 0.5 , so that these items are declared valid.

3) Satisfaction variable validity test (Y1)

The results of the validity test are presented in the following table:

Table 4
Satisfaction variable validity test results

KMO and Bartlett's Test				
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.				.737
Bartlett's Test of Sphericity		Approx. Chi-Square		341,694
		df		6
		Sig.		.000

Anti-image Matrices					
		Y1.1	Y1.2	Y1.3	Y1.4
Anti-image Covariance	Y1.1	.235	-.147	-.198	-.056
	Y1.2	-.147	.389	.022	-.175
	Y1.3	-.198	.022	.366	.004
	Y1.4	-.056	-.175	.004	.593
Anti-image Correlation	Y1.1	.677 ^a	-.486	-.675	-.150
	Y1.2	-.486	.771 ^a	.060	-.364
	Y1.3	-.675	.060	.711 ^a	.009
	Y1.4	-.150	-.364	.009	.851 ^a

a. Measures of Sampling Adequacy(MSA)

Component Matrix ^a	
	Component
	1
Y1.1	.925
Y1.2	.868
Y1.3	.829
Y1.4	.757

Extraction Method: Principal Component Analysis.

a. 1 components extracted.

Source: Data processed, 2022

The results of the validity test of the Satisfaction variable (Y1) can be seen that the KMO MSA value is 0.737 and the significance of Bartlett's Test is 0.000 which is less than 0.05. Since the KMO MSA value was more than 0.5 and the significance of Bartlett's Test was less than 0.05, the factor analysis could be continued.

The next stage is to see the MSA value of each question item. For the MSA (Measures of Sampling Adequacy) value, which is the number that forms a diagonal in the Anti image Correlation column, it can be seen for the Y1 variable, all question items have a value of more than 0.5 . This indicates the item is eligible for analysis.

Furthermore, to find out whether each item is valid or not, by looking at the value of the Component Matrix. It can be seen that the four Component Matrix value items are above 0.5 , so that these items are declared valid.

4) Loyalty variable validity test (Y2)

The results of the validity test are presented in the following table:

Table 5
Loyalty variable validity test results

KMO and Bartlett's Test						
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.					.776	
Bartlett's Test of Sphericity					Approx. Chi-Square	427,560
					df	6
					Sig.	.000

Anti-image Matrices					
		Y2.1	Y2.2	Y2.3	Y2.4
Anti-image Covariance	Y2.1	.248	-.082	.024	-.130
	Y2.2	-.082	.236	-.166	-.098
	Y2.3	.024	-.166	.673	.016
	Y2.4	-.130	-.098	.016	.225
Anti-image Correlation	Y2.1	.783 ^a	-.340	.060	-.549
	Y2.2	-.340	.777 ^a	-.417	-.426
	Y2.3	.060	-.417	.787 ^a	.042
	Y2.4	-.549	-.426	.042	.764 ^a

a. Measures of Sampling Adequacy(MSA)

Component Matrix ^a	
	Component
	1
Y2.1	.908
Y2.2	.938
Y2.3	.651
Y2.4	.919

Extraction Method:
Principal Component
Analysis.

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.776
Bartlett's Test of Sphericity	Approx. Chi-Square	427,560
	df	6

a. 1 components extracted.

Source: Data processed, 2022

The results of the validity test of the Loyalty variable (Y2) can be seen that the KMO MSA value is 0.776 and the significance of Bartlett's Test is 0.000 which is less than 0.05. Since the KMO MSA value was more than 0.5 and the significance of Bartlett's Test was less than 0.05, the factor analysis could be continued.

The next stage is to see the MSA value of each question item. For the MSA (Measures of Sampling Adequacy) value, which is the number that forms a diagonal in the Anti image Correlation column, it can be seen that for the loyalty variable (Y2) all question items the value is more than 0.5 . This indicates the item is eligible for analysis.

Furthermore, to find out whether each item is valid or not, by looking at the value of the Component Matrix. It can be seen that the four Component Matrix value items are above 0.5 , so that these items are declared valid.

b. Reliability Test

Reliability test is useful to determine whether the instrument, in this case the questionnaire, can be used more than once, at least by the same respondent will produce consistent data. In other words , instrument reliability characterizes the level of consistency. The reliability test used is the Cronbach Alpha method. The Cronbach Alpha method is used to find the reliability of the instrument whose score is a range of several values or in the form of a scale.

According to Sekaran (2003) in Priyatno (2013:30), the decision making for the reliability test is as follows:

- Cronbach's alpha < 0.60 = poor reliability
- Cronbach's alpha 0.60 - 0.79 = accepted reliability
- Cronbach's alpha 0.8 or above = good reliability

After being calculated with the help of the SPSS program, it can be seen that the reliability value (Cronbach's alpha) is as follows:

Table 6
Reliability Test Results

Variable	Alpha	r limit	Decision
Bank Image (X1)	0.734	0.600	Reliable
Quality of Service (X2)	0.974	0.600	Reliable
Satisfaction (Y1) mediation	0.863	0.600	Reliable
Loyalty (Y2)	0.874	0.600	Reliable

Source: Data processed, 2022

From the table above, it can be seen that the Cronbach alpha value for the four variables is above 0.600. Because the value is greater than 0.600, the questionnaire measuring instrument is reliable or has met the reliability requirements.

2. Multiple Linear Regression Analysis and Hypothesis Testing

a. Multiple Linear Regression Equation

Multiple linear regression analysis was used to determine the effect of the independent variables on the dependent variable either partially (t test) or jointly (F test). In this study to determine the effect of the variable cost of quality and product quality on sales. Multiple linear regression equation with two independent variables for regression equations 1 and 2, as follows:

$$Y1 = b0 + b1X1 + b2X2 + e \dots\dots\dots \text{(Equation 1)}$$

$$Y2 = b0 + b1X1 + b2X2 + b3Y1 + e \dots\dots\dots \text{(Equation 2)}$$

Where :

- Y1 : Satisfaction (intervening/mediation variable)
- Y2 : Loyalty (dependent variable)
- b0 : Constant
- b1-3 : Regression Coefficient
- X1 : Bank Image (independent variable)
- X2 : Quality of Service (independent variable)
- e : Error Factor (value 0)

The results obtained after the data was processed with the help of the SPSS program are presented in the following table:

Table 7
Multiple Linear Regression Analysis on Regression Equation 1

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	8054	2.177		3.700	.000
	Bank Image (X1)	.089	.189	.059	.469	.640
	Quality of Service (X2)	.099	.028	.450	3.594	.000

a. Dependent Variable: Satisfaction (Y1)

Table 8
Multiple Linear Regression Analysis on Regression Equation 2

Coefficients ^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-1.565	1.413		-1.107	.270
	Bank Image (X1)	.014	.117	.009	.116	.908
	Quality of Service (X2)	.084	.018	.392	4.717	.000
	Satisfaction (Y1)	.547	.051	.561	10,683	.000

a. Dependent Variable: Loyalty (Y2)

Source: Data processed, 2022

Regression equation 1 as follows:

$$Y1 = 8.054 + 0.089X1 + 0.099X2$$

The meaning of these numbers is as follows:

- A constant of 8.054; it means that if the bank's image and service quality are 0, then the value of satisfaction (Y1) is 8.054.
- Regression coefficient of bank image variable (X1) is 0.089; This means that for every 1 unit increase in bank image, it will increase satisfaction by 0.089 units, assuming the other independent variables have a fixed value.
- The regression coefficient of the service quality variable (X2) is 0.099; This means that for every 1 unit increase in service quality, it will increase satisfaction by 0.099 units, assuming the other independent variables have a fixed value.

Regression equation 2 as follows:

$$Y2 = -1.565 + 0.014X1 + 0.084X2 + 0.547Y1$$

The meaning of these numbers is as follows:

- Constant of -1.565; it means that if the bank's image, service quality, and satisfaction value is 0, then the amount of loyalty (Y2) is -1.565.
- Regression coefficient of bank image variable (X1) is 0.014; This means that for every 1 unit increase in bank image, it will increase loyalty by 0.014 units, assuming the other independent variables have a fixed value.
- The regression coefficient of the service quality variable (X2) is 0.084; This means that for every 1 unit increase in service quality, it will increase loyalty by 0.084 units, assuming the other independent variables have a fixed value.
- The regression coefficient of the Satisfaction variable (Y1) is 0.547; it means that for every increase in satisfaction by 1 unit, it will increase loyalty by 0.547 units, assuming the other independent variables have a fixed value.

b. T test (partial regression coefficient test)

The t test is used to determine whether the independent variable partially affects the dependent variable or not.

The results of the t-test obtained are presented as follows:

Table 4.15
Results of t test (partial test) on Regression Equation 1

Coefficients ^a		
Model	T	Sig.
1 (Constant)	3.700	.000
Bank Image (X1)	.469	.640
Quality of Service (X2)	3.594	.000

a. Dependent Variable: Satisfaction (Y1)

B. Discussion

1. The Effect of Bank Image on Satisfaction (Hypothesis 1)

Based on the results of the study, it is known that the image of the bank has no effect on satisfaction. This is based on the t-test in the regression equation 1 which is obtained because the value of t count $<$ t table ($0.469 < 1.976$) or significance $>$ 0.05 ($0.640 > 0.05$) so that H_0 is accepted and H_a is rejected.

Thus, the first hypothesis which states " Bank image has an effect on satisfaction" is not proven and can be declared not accepted. The results of this study are not in line with the research conducted by Sumadi and Euis Soliha with the title The effect of bank image and trust on loyalty mediated by customer satisfaction in 2015 which showed that Bank Image had a positive directional effect on customer satisfaction, as well as research conducted by Suzy Widyasari et al. shows that image has an effect on satisfaction. This may happen because Bank Syariah Indonesia is the result of a merger of several Islamic banks that have only been running for some time, so that customers ignore this because the image in their minds is still related to the old entity before the merger.

2. Effect of Service Quality on Satisfaction (Hypothesis 2)

Based on the results of the study, it is known that service quality has an effect on satisfaction. This is based on the t-test in the regression equation 1 obtained because the value of t-count $>$ t-table ($3.594 > 1.976$) or significance $<$ 0.05 ($0.000 < 0.05$) so that H_0 is rejected and H_a is accepted. The effect is positive because the t-count is positive, meaning that if service quality increases, satisfaction also increases.

Thus the second hypothesis which states "Service quality affects satisfaction" is proven and can be declared accepted. The results of this study are in line with the results of research conducted by Euis Soliha, Alimuddin Rizal, Ali Maskur, Nursalinda Bella Mawarni and Rochmani with the title Service quality, bank image and customer loyalty: the mediating role of customer satisfaction which shows that service quality has a positive influence on customer satisfaction.

Likewise in the research conducted by Dede Dewi Riana 2019 in her research "The Influence of Service Quality and Customer Value on Loyalty Mediated

3. The Effect of Bank Image on Loyalty (Hypothesis 3)

Based on the results of the study, it is known that the image of the bank has no effect on loyalty. This is based on the t-test in the regression equation 2 which is obtained because the value of t count $< t$ table ($0.116 < 1.976$) or significance > 0.05 ($0.908 > 0.05$) so that H_0 is accepted and H_a is rejected.

Thus the third hypothesis which states " Bank image affects loyalty" is not proven and can be declared not accepted. The results of this study are not in line with the results of research conducted by Suzy Widyasari, Euis Soliha, Sophiyanto Wuryan and Leny Dwi Damayanti but it is in line with the research conducted by Sumadi and Euis Soliha in 2015 which showed that bank image had no effect on loyalty in PD BKK Dempel Demak.

4. The Effect of Service Quality on Loyalty (Hypothesis 4)

Based on the results of the study, it is known that service quality has an effect on loyalty. This is based on the t test in the regression equation 2 which is obtained because the t count $> t$ table ($4.717 > 1.976$) or significance < 0.05 ($0.000 < 0.05$) so that H_0 is rejected and H_a is accepted. The effect is positive because the t-count is positive, meaning that if service quality increases, loyalty also increases.

Thus the fourth hypothesis which states "Service quality affects loyalty" is proven and can be declared accepted. The results of this study are in line with the results of research conducted by Muhammad Zakiy: 2017 in "The influence of service quality on Islamic bank customers with customer satisfaction as an intervening variable" shows that service quality has a positive influence on customer satisfaction of Islamic banks

5. Effect of Satisfaction on Loyalty (Hypothesis 5)

Based on the results of the study, it is known that satisfaction has an effect on loyalty. This is based on the t test in the regression equation 2 which is obtained because the t count $> t$ table ($10,683 > 1,976$) or significance < 0.05 ($0.000 < 0.05$) so that H_0 is rejected and H_a is accepted. The effect is positive because the t-count is positive, meaning that if satisfaction increases, loyalty also increases.

Thus the fifth hypothesis which states "Satisfaction affects loyalty" is proven and can be declared accepted. In line with research by Euis Soliha, RA Marlien, Suzy Widyasari, Alimuddin Rizal Rivai and Nurul Khotimah: 2019 in a study entitled "Image, Customer product knowledge, satisfaction and loyalty: testing their relationships in the rural bank sector which shows that satisfaction has a significant and positive on customer loyalty.

6. The Effect of Bank Image on Satisfaction through Loyalty (Hypothesis 6)

Based on the results of the study, it is known that the image of the bank has no effect on loyalty through satisfaction. This is because partially the image of the bank has no effect on satisfaction and also on loyalty, so it does not meet the requirements for a Sobel test. Thus the sixth hypothesis which states " Bank image affects loyalty through satisfaction" is not proven and can be declared not accepted. The results of this study are not in line with the results of research conducted by Euis Soliha, Alimuddin Rizal, Ali Maskur, Nursalinda Bella Mawarni and Rochmani with the title Service quality, bank image and customer loyalty: the mediating role of customer satisfaction which shows that satisfaction mediates perfectly on quality. service and bank image on customer loyalty.

7. The Effect of Service Quality on Satisfaction through Loyalty (Hypothesis 7)

Based on the results of the study, it is known that service quality has an effect on loyalty through satisfaction. This is based on the Sobel test which obtained a significance value of 0.000 and a Z value of 5.8341. This indicates that satisfaction mediates service quality on loyalty and the mediation effect is greater than the direct effect. Thus the seventh hypothesis which states "Service Quality has an effect on loyalty through satisfaction" is proven and can be declared accepted. This is in line with research conducted by Euis Soliha, Alimuddin Rizal, Ali Maskur, Nursalinda Bella Mawarni and Rochmani with the title Service quality, bank image and customer loyalty: the mediating role of customer satisfaction which shows that satisfaction mediates perfectly on service quality and image. bank on customer loyalty.

Conclusion

From the results of data analysis in chapter IV above, the following conclusions can be drawn:

1. Bank image has no effect on satisfaction. This is based on the t-test in the regression equation 1 which is obtained because the value of t count $<$ t table ($0.469 < 1.976$) or significance $>$ 0.05 ($0.640 > 0.05$) so that H_0 is accepted and H_a is rejected.
2. Service quality has an effect on satisfaction. This is based on the t-test in the regression equation 1 obtained because the value of t-count $>$ t-table ($3.594 > 1.976$) or significance $<$ 0.05 ($0.000 < 0.05$) so that H_0 is rejected and H_a is accepted. The effect is positive because the t-count is positive, meaning that if service quality increases, satisfaction also increases.
3. Bank image has no effect on loyalty. This is based on the t-test in the regression equation 2 which is obtained because the value of t count $<$ t table ($0.116 < 1.976$) or significance $>$ 0.05 ($0.908 > 0.05$) so that H_0 is accepted and H_a is rejected.

4. Service quality has an effect on loyalty. This is based on the t test in the regression equation 2 which is obtained because the t count $>$ t table ($4.717 > 1.976$) or significance < 0.05 ($0.000 < 0.05$) so that H_0 is rejected and H_a is accepted. The effect is positive because the t-count is positive, meaning that if service quality increases, loyalty also increases.
5. Satisfaction affects loyalty. This is based on the t test in the regression equation 2 which is obtained because the t count $>$ t table ($10,683 > 1,976$) or significance < 0.05 ($0.000 < 0.05$) so that H_0 is rejected and H_a is accepted. The effect is positive because the t-count is positive, meaning that if satisfaction increases, loyalty also increases.
6. Bank image has no effect on loyalty through satisfaction. This is because the partial effect is not significant so that it does not meet the requirements for a mediation test.
7. Service quality affects loyalty through satisfaction. This is based on the Sobel test which obtained a significance value of 0.000 less than 0.05 and a Z value of 5.8341. This shows that the effect of mediation is greater than its direct effect

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