



The effect of service quality and corporate image on customer loyalty through customer satisfaction as an intervening variable

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ABSTRACT

The number of banks in Indonesia has increased competition in the banking sector. Customer loyalty is a sign that a bank has won the competition. Customer loyalty is influenced by service quality, company image and customer satisfaction. The problem of leakage and sale of customer data is a phenomenon of this study, besides that there are still gaps in the results of previous research on the variables used in this study, making researchers interested in conducting research again using these variables. The method used in this research was a quantitative method with primary data. The data collection technique in this research involved distributing questionnaires to customers of PT. Bank Kalteng via Google Forms. The data analysis tool used in this study was Structural Equation Modeling (SEM) using SmartPLS version 4.1.0. The results of this study indicate that service quality and corporate image have a positive and significant effect on customer satisfaction. Service quality, corporate image, and customer satisfaction have a positive and significant effect on customer loyalty. Service quality and corporate image indirectly affect customer loyalty positively through customer satisfaction as an intervening variable.

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1. INTRODUCTION

The banking industry is now more competitive than ever in the digital economy era. There are 105 banks operating in Indonesia, including private banks, state banks, and regional development banks (Abdi, 2024). Through various tactics, including increasing customer loyalty which is an important sign of success in providing excellent service, these banks compete to get new customers and retain existing customers (Pranoto & Mawardi, 2021). Customer satisfaction, company image, and service quality are some of the aspects that affect customer loyalty.

Customer loyalty can be impacted by high quality services that increase customer satisfaction. Customer loyalty and service quality are positively correlated in a number of research (Risal, 2019; Monica & Marlius, 2023), although other studies find no discernible association (Kasinem, 2021; Arianto & Nirwana, 2021). Furthermore, loyalty can be raised by a positive corporate image, particularly

if it is seen as having high integrity (Triandewo & Yustine, 2020). Research results on how corporate image affects consumer loyalty, however, differ. Customer loyalty, corporate image, and service quality are frequently thought to be mediated by customer satisfaction. Although some study indicates contrary (Zahara, 2020; Hermawati et al., 2023), other studies corroborate this position (Pranoto & Mawardi, 2021; Yuliarrani et al., 2024).

PT Bank Kalteng is a Central Kalimantan regional development bank established in 1961. This bank continues to increase customer loyalty on an ongoing basis by improving service quality, corporate image and customer satisfaction. However, the reputation of PT Bank Kalteng in December 2023 was harmed due to news of customer data leakage on the dark website submitted by the Chairperson of the Indonesian Programmer Association of Central Kalimantan Province. Through this phenomenon and the gap in the results of previous research, the researchers are interested in conducting a re-study by re-analyzing the effect of service quality and corporate image on customer loyalty through customer satisfaction as an intervening variable at PT. Bank Kalteng. This study aims to provide an overview and insight that can be used as a strategic reference for PT Bank Kalteng to increase customer loyalty through service quality and corporate image and customer satisfaction. This research is also expected to enrich references in the field of science in the field of management, especially marketing management regarding the effect of service quality and corporate image on customer loyalty mediated by customer satisfaction.

2. RESEARCH METHOD

This study used a quantitative methodology and was carried out at PT Bank Kalimantan Tengah on Jalan RTA Milono No. 12 in Langkai Village, Pahandut District, Palangka Raya City, Central Kalimantan Province, Indonesia. Google Forms were used to distribute questionnaires online in order to collect data. Because the researcher established the criteria for sample selection, the sampling strategy in this study employed the purposive sampling method. Customers of PT Bank Kalteng who are at least 17 years old and have completed at least two transactions meet the sample criteria.

The Cochran formula was then used to determine the sample size because the population size was still unknown. After the calculation, 96.04 samples were obtained, so the total sample used in this study was 100 samples (rounded). The Cochran formula is used to determine the number of samples as follows (Sugiyono, 2019):

$$n = \frac{z^2 pq}{e^2} = \frac{(1.96)^2 (0.5)(0.5)}{(0.10)^2} = 96,04 \quad (1)$$

Explanation:

- n : size of the sample
- z : level of confidence is 95%, which is 1.96
- p : the probability of being correct, is 50 percent, which is 0.5
- q : the probability of being incorrect, is 50 percent, which is 0.5
- e : sampling error of 10 percent, which is 0.1

Conceptual Framework

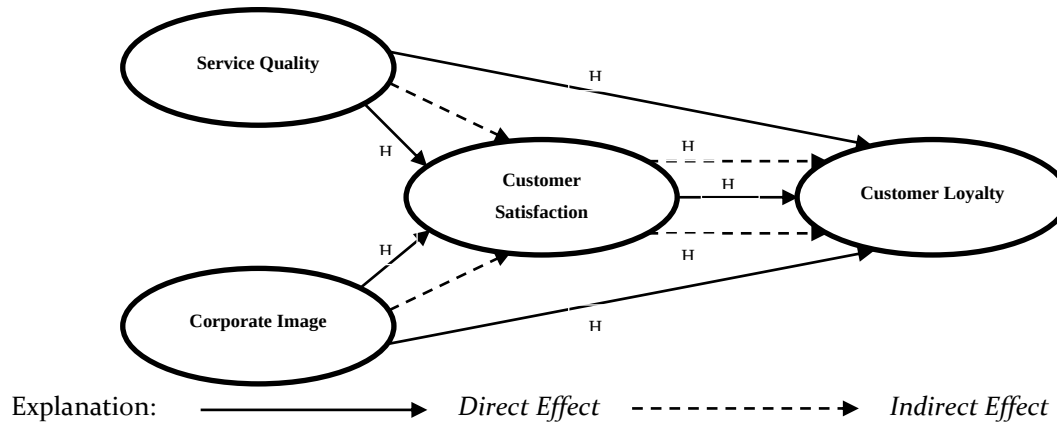


Figure 1. Concept Framework

Base on figure 1, conceptual framework is a model that illustrates how the main variables in a study relate to one another. As well as the intervening variable that mediate the relationship between the independent and dependent variables, this framework explains the connections between the independent variables (those that influence) and the dependent variables (those that are influenced). In order to ensure that the direction and focus of the analysis align with the study objectives, the conceptual framework is helpful in helping researchers formulate hypotheses.

Research Hypothesis

A hypothesis is a tentative assumption whose validity needs to be confirmed by means of scientific methods. The study hypotheses that follow are predicated on the conceptual framework's description:

- H1: Service quality has a positive and significant effect on customer satisfaction
- H2: Corporate image has a positive and significant effect on customer satisfaction.
- H3: Customer satisfaction has a positive and significant effect on customer loyalty.
- H4: Service quality has a positive and significant effect on customer loyalty.
- H5: Corporate image has a positive and significant effect on customer loyalty.
- H6: Service quality indirectly affects customer loyalty through customer satisfaction as an intervening variable.
- H7: Corporate image indirectly affects customer loyalty through customer satisfaction as an intervening variable.

Data Analysis Method

Descriptive Analysis

Descriptive analysis is used to analyze data that has been obtained from respondents so as to provide information from respondent characteristics such as gender, year of birth, education, occupation and income. Then the data is also analyzed to determine each indicator and latent variable. Furthermore, to analyze the category of indicators or statement items, it is necessary to determine the length of the indicator interval with the following formula (Budiman Bancin et al., 2024):

$$\text{Interval length} = \frac{\text{Highest score} - \text{Lowest score}}{\text{Many intervals}} \quad (2)$$

$$\text{Interval length} = \frac{5 - 1}{5} = 0,8$$

Table 1. Indicator Categories

Interval Score	Category
1,00 – 1,80	Very low
1,81 – 2,60	Low
2,61 – 3,40	Moderate
3,41 – 4,20	High
4,21 – 5,00	Very high

Source: Budiman Bancin et al., (2024).

Base on table 1, the intervals of indicator categories in this study consist of five types, namely very low, low, moderate, high and very high. The aim is to find out how good the indicator is in this study. The interval length of each type is calculated to be 0.8 using the formula above.

Next, the following formula can be applied to identify the latent variable categories (Budiman Bancin et al., 2024):

$$\text{Interval length} = \frac{\text{Total score of respondent's answer}}{\text{Total score of ideal answers}} \times 100 \quad (3)$$

Stipulation:

Lowest percentage : $(1/5) \times 100\% = 20\%$

High percentage: $(5/5) \times 100\% = 100\%$

Distance : $100\% - 20\% = 80\%$

Many intervals : 5

Interval length : $80\% / 5 = 16\%$

Table 2. Variable Categories

Percentage	Category
$20\% \geq \% \text{ Score} \leq 36\%$	Very low
$36\% \geq \% \text{ Score} \leq 52\%$	Low
$52\% \geq \% \text{ Score} \leq 68\%$	Moderate
$68\% \geq \% \text{ Score} \leq 84\%$	High
$84\% \geq \% \text{ Score} \leq 100\%$	Very high

Source: Budiman Bancin et al., (2024).

Based on table 2, the variables in this study can be categorized as very low, low, moderate, high and very high. The aim is to find out how good the variables in this study are. The interval length of each type is calculated to be 16 percent with the above formula.

Structural Equation Modeling – Partial Least Square (SEM-PLS)

The Measurement Model Analysis (Outer Model)

Outer models are usually referred to as measurement models because they display the relationship between indicator variables (actual and observed measurements) and theoretical constructs. The *outer model* displays the relationship between theoretical latent constructs and indicator variables (rectangles). The *outer model* provides measures to assess the quality of all constructs in terms of their reliability and validity, as well as providing estimates of the relationship between model constructs, thus enabling hypothesis testing (Hair et al., 2022).

In the measurement model analysis, convergent validity test, discriminant validity test and reliability test are carried out.

Structural Model Analysis (Inner Model)

The inner model aims to predict the effect of exogenous variables on endogenous variables and to test the research hypothesis. This can be done by using the coefficient of determination (R-Square) test, evaluating the part coefficient value and statistical value or significance in the direct effect path model and indirect effect path.

3. RESULTS AND DISCUSSIONS

Results

Respondent Characteristics

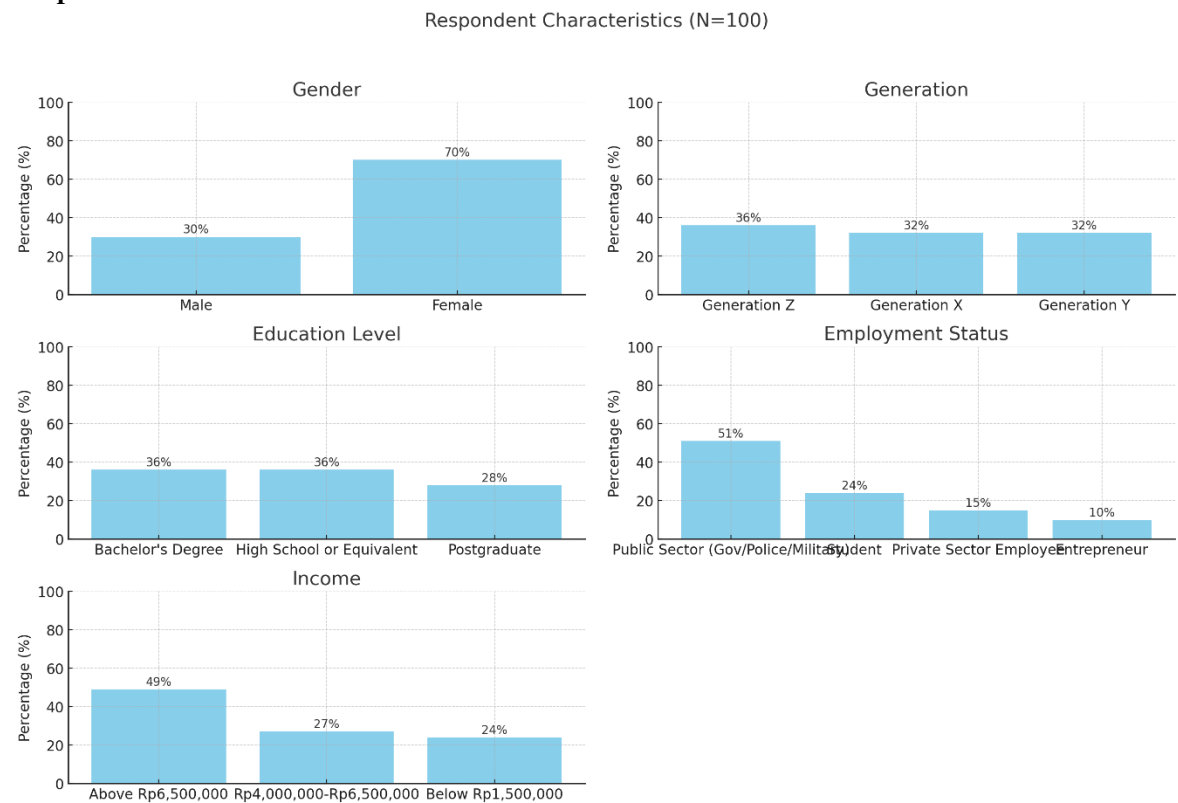


Figure 2. Respondent Characteristics

Base on figure 2, the characteristics of respondents in this study include gender, generation, education level, employment status, and income. A total of 100 respondents participated in the study, meeting the criteria of being customers of PT. Bank Kalteng who have conducted at least two transactions and are at least 17 years old. Based on the data analysis, it was found that male respondents accounted for 30%, while female respondents made up 70%. In terms of generation, most of the respondents from PT. Bank Kalteng in this study were from Generation Z (born between 1997-2012), representing 36%, followed by Generation X (1965-1980) and Generation Y (1981-1996), each accounting for 32%.

Regarding educational background, the majority of respondents had a Bachelor's degree (36%) or completed high school or equivalent (36%), while the remaining 28% had attained a postgraduate degree. Based on employment status, the majority were civil servants/military/police (51%), followed by students (24%), private sector employees (15%), and entrepreneurs (10%). In terms of income, 49% of the respondents had a monthly income of more than Rp6,500,000, 27% earned between Rp4,000,000 and Rp6,500,000, and 24% had an income of less than Rp1,500,000.

Descriptive Statistical Analysis of Variables

Service Quality

Based on the evaluation of service quality indicators, the category values for each questionnaire item are as follows:

- a) Bank Kalteng provides the same service to all of its customers, obtaining a score of 4.26. Furthermore, the questionnaire item (KP₁) is categorized as excellent.
- b) Employees of Bank Kalteng are quick and responsive in serving customers, scoring 4.21. Furthermore, the questionnaire item (KP₂) is categorized as excellent.
- c) Bank Kalteng ensures the security of its customers in various transactions, scoring 4.20. Furthermore, the questionnaire item (KP₃) is categorized as good.
- d) Employees of Bank Kalteng first explain the benefits of all products obtained for new customers, scoring 4.53. Furthermore, the questionnaire item (KP₄) is categorized as excellent.
- e) Bank Kalteng has employees and staff who are neatly dressed, scoring 4.36. Furthermore, the questionnaire item (KP₅) is categorized as excellent.

This indicates that respondents of PT. Bank Kalteng provides positive ratings for the quality of service provided. Additionally, based on the descriptive analysis results of the service quality variable, it obtained a percentage of 86.24 percent, which can be categorized as excellent.

Corporate Image

The following are the category values for each questionnaire item, determined by evaluating service quality indicators:

- a) Bank Kalteng received a score of 4.26 for offering all of its clients the same level of service. In addition, the questionnaire item (KP₁) has been classified as outstanding.
- b) Bank Kalteng staff members receive a 4.21 for prompt and attentive customer service. Moreover, the KP₂ questionnaire item is rated as excellent.
- c) With a score of 4.20, Bank Kalteng guarantees the security of its clients in a range of transactions. Additionally, the item (KP₃) on the questionnaire is rated as good.
- d) Bank Kalteng staff members give a 4.53 rating after outlining the advantages of every product they have acquired for potential clients. Additionally, the item (KP₄) on the questionnaire is rated as excellent.

This suggests that PT. Bank Kalteng respondents give the company's image high marks. Furthermore, the corporate image variable yielded a good percentage of 84.70 percent based on the results of the descriptive analysis.

Customer Satisfaction

The category values for each question on the questionnaire are as follows, which are determined by evaluating the customer satisfaction variable indicators:

- a) With a 3.98 rating, customers are pleased with how kind Bank Kalteng staff members are when providing service. In addition, the questionnaire item (KN₁) has been classified as good.
- b) With a 3.83 rating, customers are pleased with Bank Kalteng's speed of service. Additionally, the item (KN₂) on the questionnaire is rated as good.
- c) Bank Kalteng's waiting room amenities receive a satisfaction rating of 3.99 from patrons. In addition, the questionnaire item (KN₃) has been classified as good.

This suggests that PT. Bank Kalteng respondents gave favorable scores for customer satisfaction. Additionally, the customer satisfaction variable received a percentage of 78.67 percent, which is good, according to the descriptive analysis results.

Customer Loyalty

The category values for each question on the questionnaire are as follows, which are determined by evaluating the loyalty variable indicators:

- a) I have a 4.40 score and frequently use Bank Kalteng for transactions. Moreover, the LN₁ questionnaire item is rated as outstanding.

- b) I received multiple savings account types from Bank Kalteng, with a 3.77 score. In addition, the LN2 questionnaire item is rated as good.
- c) With a score of 4.06, I freely advise my friends and relatives to open accounts with Bank Kalteng. Additionally, the item (LN3) on the questionnaire is rated as good.
- d) With a score of 4.08, I find Bank Kalteng's products to be more appealing than those of other banks. Moreover, the item (LN4) on the questionnaire is rated as good.

This suggests that PT. Bank Kalteng respondents gave favorable scores for client loyalty. Furthermore, the customer loyalty variable's percentage of 81.55 percent, which is good, was acquired from the descriptive analysis results.

Measurement Model Analysis (Outer Model)

The main goal of this model is to evaluate each construct's interpretation for validity and reliability. Convergent validity, discriminant validity, and composite reliability tests are used to measure models. The following outcomes were obtained from the measurement model that was run using tabulated questionnaire data:

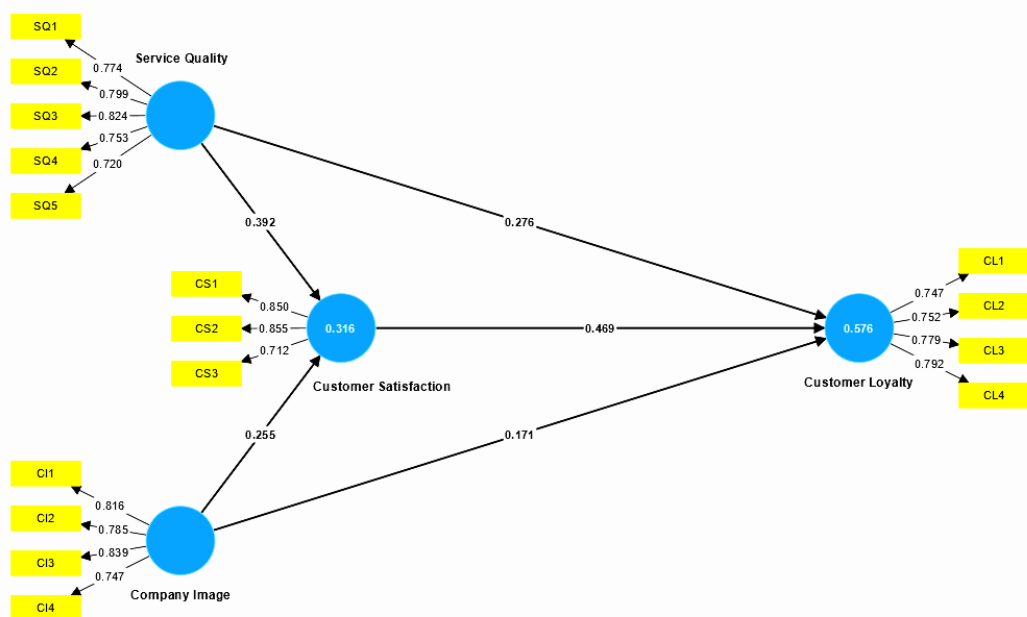


Figure 3. Results of the PLS Algorithm

Based on figure 3, the results of the PLS algorithm show the values of outers loading, path coefficients, and coefficient of determination. These values are used to test convergent validity, discriminant validity and reliability. These values are later used in the outer model analysis below:

Convergent Validity Test

A strong correlation between manifest variables or indicators and the latent variables they reflect is required for convergent validity (Hair et al, 2021). The factor loading and average variance extracted (AVE) values from the algorithm calculation output are assessed to conduct convergent validity tests. As a general rule for convergent validity testing, factor loading should be > 0.7 and AVE > 0.5 .

The factor loading values for all indicators were greater than 0.7, as can be seen from the algorithm calculations shown in Figure 2 using Partial Least Squares (PLS) software and Structural Equation Modeling (SEM) data analysis tools. Furthermore, it is clear from the analysis of the average variance extracted (AVE) value that all latent variables show values greater than 0.5. The latent

variables of service quality, company image, customer happiness, and customer loyalty have AVE values of 0.600, 0.636, 0.654, and 0.589, respectively. Thus, the convergent validity test meets the requirements and can proceed to the next stage of testing.

Discriminant Validity Test

Discriminant validity cited by Hair et al. (2021) is the extent to which a construct does not correlate with other measures that are different from it. Discriminant validity can be assessed by applying the cross loadings method and the Fornell-Lacker criterion. The discriminant validity test has met the assumption if the cross loading value of a latent variable is higher than that of other latent variables. Meanwhile, in the Fornell-Lacker criterion method, the assumption is met if the root AVE value of each latent variable is greater than its correlation to other latent variables. The following table displays the cross loading and Fornell-Lacker criterion values for the research discriminant validity test:

Table 3. Cross Loadings

Indicator	Latent Variabel			
	Service Quality	Company Image	Cutomer Satisfaction	Customer Loyalty
SQ ₁	0.774	0.311	0.441	0.442
SQ ₂	0.799	0.410	0.381	0.559
SQ ₃	0.824	0.320	0.402	0.439
SQ ₄	0.753	0.512	0.399	0.523
SQ ₅	0.720	0.295	0.373	0.325
CI ₁	0.288	0.816	0.366	0.466
CI ₂	0.394	0.785	0.359	0.443
CI ₃	0.381	0.839	0.359	0.353
CI ₄	0.499	0.747	0.332	0.359
CS ₁	0.430	0.297	0.850	0.697
CS ₂	0.405	0.363	0.855	0.513
CS ₃	0.414	0.439	0.712	0.426
CL ₁	0.417	0.460	0.408	0.747
CL ₂	0.304	0.382	0.434	0.752
CL ₃	0.556	0.378	0.431	0.779
CL ₄	0.524	0.373	0.748	0.792

Base on table 6, the relationship between indicators and latent variables in this study using the cross loadings analysis approach. Based on the table, it is known that each variable has a higher cross loading value than other variables. This indicates that the assumption has been met by the cross loading discriminant validity test.

Table 4. Fornell-Lacker Criterion

Latent Variables	Corporate Image	Customer Satisfaction	Service Quality	Customer Loyalty
Corporate Image	0.797			
Customer Satisfaction	0.445	0.808		
Service Quality	0.484	0.515	0.775	
Customer Loyalty	0.514	0.688	0.601	0.768

Base on table 7, the relationship between indicators and latent variables in this study using the AVE value analysis approach. Based on the table, it is known that each root AVE value of each latent variable is greater than its correlation value with other latent variables. This means that the discriminant validity test using the Fornell-Lacker criterion method has met the assumption.

Reliability Test

According to Sekaran & Bougie (2016), the purpose of the reliability test is to evaluate the consistency of the indicators used to measure a construct. Cronbach's Alpha and Composite Reliability can be used to conduct this test. Indicators are considered reliable if the Composite Reliability and

Cronbach's Alpha values for each latent variable are more than 0.7 (Hair et al., 2021). The following table displays the Composite Reliability and Cronbach's Alpha values from this study:

Table 5. Composite Reliability and Cronbach's Alpha

Latent Variabel	Composite Reliability	Cronbach's Alpha
Service Quality	0.875	0.809
Corporate Image	0.849	0.732
Customer Satisfaction	0.882	0.834
Customer Loyalty	0.852	0.772

Base on table 8, the consistency of the indicators used to measure a construct based on the Cronbach's Alpha and Composite Reliability values. Based on this table, it is known that each latent variable has a Composite Reliability and Cronbach's Alpha value exceeding the cutoff point of 0.7. Thus, it can be concluded that the indicators used in this study measure the right latent variables consistently and reliably.

Structural Model (Inner Model)

Coefficient of Determination (R-Square) Test

The coefficient of determination, or R-square, can be used to estimate how exogenous variables will affect or contribute to the endogenous variables in a model. The closer the R-Square value is to 1, the greater the dependent variation explained by the dependent variable. The following table shows the R-Square values for this study:

Table 6. *R-Square* (R^2)

Latent Variabel	<i>R-Square</i>
Customer Satisfaction	0,316
Customer Loyalty	0,576

Base on table 9, indicates that the customer satisfaction R-Square value is 0.316. This shows that the combination of corporate image and service quality accounts for 31.6 percent of the variation in customer satisfaction, with other variables beyond the purview of this model accounting for the remaining 68.4 percent of the difference. Furthermore, 0.576 is the R-Square value for client loyalty. This suggests that PT. Bank Kalteng's service quality and corporate image account for 57.6% of the variance in customer loyalty, with other factors not included in this study accounting for 42.4 percent of the difference.

Hypothesis Test

In this study, hypothesis testing consists of direct effects and indirect effects. For direct effects, the hypothesis is tested by looking at the original sample value, t-statistic and p-value. If the original sample > 0, t-statistic > 1,64 and p-value < 0.05 the hypothesis for direct influence can be concluded to have a positive and significant effect. As for the indirect effect, the hypothesis is tested by looking at the p-value. If the p-value < 0.05 then the variable under study is mediated. Furthermore, to determine the type of mediation using the procedure developed by Zhao et al. (2010) as follows:

- Indirect Only Mediation (Full Mediation)
If a x b (indirect effect) is significant while c (direct effect) is not significant.
- Direct Only Nonmediation (No Mediation)
If a x b (indirect effect) is not significant while c (direct effect) is significant.
- No Effect Nonmediation (No Mediation)
If a x b and c (direct and indirect effects) are not significant.
- Complementary Mediation or Competitive Mediation (Partial Mediation)

- 1) If a x b and c (direct and indirect effects) are significant and positive then the type of complementary mediation.
- 2) If a x b and c (direct and indirect effects) are significant and negative then it is a competitive mediation type.

Table 7. Results of Hypothesis Test

No	Structural Model	Original Sample	T Statistic	P Value
Direct Effects				
1	Service Quality -> Customer Satisfaction	0,392	3,871	0,000
2	Corporate Image -> Customer Satisfaction	0,255	2,434	0,008
3	Customer Satisfaction -> Customer Loyalty	0,469	4,545	0,000
4	Service Quality -> Customer Loyalty	0,276	2,955	0,002
5	Corporate Image -> Customer Loyalty	0,171	2,034	0,022
Indirect Effects				
6	Service Quality -> Customer Satisfaction -> Customer Loyalty	0,184	2,738	0,004
7	Corporate Image -> Customer Satisfaction -> Customer Loyalty	0,120	2,372	0,010

Based on table 10, the results of the bootstrapping calculation in table 10, the first hypothesis (H₁), second hypothesis (H₂), third hypothesis (H₃), fourth hypothesis (H₄), and fifth hypothesis (H₅) are accepted which states that there is a positive and significant influence between service quality on customer satisfaction, company image on customer satisfaction, service quality on customer loyalty, corporate image on customer loyalty and customer satisfaction on customer loyalty. Then for the sixth hypothesis (H₆) and the seventh hypothesis (H₇) is rejected which states that there is an indirect influence between service quality on customer loyalty through customer satisfaction as an intervening variable and there is an indirect influence between corporate image on customer loyalty through customer satisfaction as an intervening variable.

Discussion

The Effect of Service Quality on Customer Satisfaction

In this study, service quality on customer satisfaction has a positive and significant effect. This is evidenced by the results of the analysis which shows the original sample value of 0.392, t-statistic 3.871, and p-value 0.000. Therefore the first hypothesis (H₁) in this study which states that service quality has a positive and significant effect on customer satisfaction at PT. Bank Kalteng can be accepted. These results are in line with previous research conducted by Monica & Marlius, (2023) which also states that service quality has a positive and significant effect on customer satisfaction.

Based on these results, it can be interpreted that every time the effect of service quality increases, customer satisfaction of PT. Bank Kalteng will also increase by 0.392. This increase is greater than the effect of company image on customer satisfaction. This means that the better the service quality of PT. Bank Kalteng will make more customers satisfied, compared to the increase in the company's image on customer satisfaction.

The Effect of Corporate image on Customer Satisfaction

In this study, the corporate image on customer satisfaction has a positive and significant effect. This is evidenced by the results of the analysis which shows the original sample value of 0.255, t-statistic 2.434, and p-value 0.000. Therefore the second hypothesis (H₂) in this study which states that corporate image has a positive and significant effect on customer satisfaction at PT Bank Kalteng can be accepted. These results are in line with previous research conducted by Zusmawati et al., (2023) which also states that corporate image has a positive and significant effect on customer satisfaction.

Based on these results, it can be interpreted that every time the influence of the company's image increases, the customer satisfaction of PT Bank Kalteng will also increase by 0.225. This increase, although smaller than the effect of service quality on customer satisfaction. But it will still affect customer satisfaction.

The Effect of Customer Satisfaction on Customer Loyalty

In this study, customer satisfaction on customer loyalty has a positive and significant effect. This is evidenced by the results of the analysis which shows the original sample value of 0.469, t-statistic 4.545, and p-value 0.000. Therefore the third hypothesis (H3) in this study which states that customer satisfaction has a positive and significant effect on customer loyalty at PT Bank Kalteng can be accepted. These results are in line with previous research conducted by Magdalena, (2018) which also states that customer satisfaction has a positive and significant effect on customer loyalty.

Based on these results, it can be interpreted that every time the effect of customer satisfaction increases, the customer loyalty of PT Bank Kalteng will also increase by 0.469. This increase is greater than the effect of service quality and company image.

The Effect of Service Quality on Customer Loyalty

In this study, service quality on customer loyalty has a positive and significant effect. Evidenced by the results of the analysis which shows the original sample value of 0.276, t-statistic 2.955, and p-value 0.002. Therefore the third hypothesis (H4) in this study which states that customer satisfaction has a positive and significant effect on customer loyalty at PT Bank Kalteng can be accepted. These results are in line with previous research conducted by Risal, (2019) which also states that service quality has a positive and significant effect on customer loyalty.

Based on these results, it can be interpreted that every increase in the effect of service quality, the loyalty of PT Bank Kalteng customers will also increase by 0.276. This increase is greater than the effect of company image.

The Effect of Corporate Image on Customer Loyalty

In this study, the corporate image of customer loyalty has a positive and significant effect. Evidenced by the results of the analysis which shows the original sample value of 0.171, t-statistic 2.034, and p-value 0.022. Therefore, the fifth hypothesis (H5) in this study which states that corporate image has a positive and significant effect on customer loyalty at PT Bank Kalteng can be accepted. These results are in line with previous research conducted by Siadari & Latfi, (2020) which also states that corporate image has a positive and significant effect on customer loyalty.

Based on these results, it can be interpreted that every increase in the influence of the company's image, the customer loyalty of PT Bank Kalteng will also increase by 0.171. This increase, although smaller than the effect of the influence of customer satisfaction and service quality. But it will still affect customer loyalty.

The Effect of Service Quality on Customer Loyalty through Customer Satisfaction as an Intervening Variable

In this study, customer satisfaction is able to mediate service quality on customer loyalty. This is evidenced by the results of the analysis which shows a t-statistic value of 2.738, and a p-value of 0.004. Then, the results of the direct effect are also significant, so the sixth hypothesis (H6) in this study which states that service quality has an indirect effect on customer loyalty through customer satisfaction as an intervening variable, is rejected. Based on these results, customer satisfaction in this study is of the direct only nonmediation type (no mediation). These results are in line with previous research conducted by Hanapi & Arianto, (2021) which also states that customer satisfaction is able to mediate service quality on customer loyalty.

The Effect of Corporate Image on Customer Loyalty through Customer Satisfaction as an Intervening Variable

In this study, customer satisfaction is able to mediate corporate image on customer loyalty. This is evidenced by the results of the analysis which shows a t-statistic value of 2.372, and a p-value of 0.010. Then, the results of the direct effect are also significant, so the seventh hypothesis (H7) in this study which states that corporate image has an indirect effect on customer loyalty through customer satisfaction as an intervening variable, is rejected. Based on these results, customer satisfaction in this study is of the direct only nonmediation type (no mediation). These results are in line with previous

research conducted by Yuliarrani et al., (2024) which also states that customer satisfaction is able to mediate corporate image on customer loyalty.

4. CONCLUSION

Based on the results of this study, it can be concluded that the direct effect of service quality and corporate image has a positive and significant effect on customer satisfaction of PT Bank Kalteng. In addition, customer satisfaction, service quality and company image also have a positive and significant effect on customer loyalty. Furthermore, for the indirect effect customer satisfaction is able to become an intervening variable for service quality and corporate image on customer loyalty at PT Bank Kalteng. The results of this study also show that in the direct influence of service quality more affects customer satisfaction than company image. Therefore, PT Bank Kalteng is expected to focus more on the quality of their services to increase customer satisfaction. Then for customer loyalty, this study shows that customer satisfaction has a greater effect than service quality and company image. Therefore, it is important for PT Bank Kalteng to continue to increase customer satisfaction by focusing on improving the quality of its services. The population in this study is still unknown with certainty, therefore for future researchers it is hoped that they can find out the population of PT. Bank Kalteng so that the determination of the number of samples can truly represent the population.

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