IMPACT OF SERVQUAL DEVELOPMENT ON CORPORATE IMAGE AND CUSTOMER SATISFACTION TO BUILD CUSTOMER LOYALTY

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Abstract: There is need to explore customer expectations in high culture contact societies regarding the reflective factors of each SERVQUAL dimension in the case of microfinance institution services in Bali Indonesia. This research aims to develop the dimension of SERVQUAL and analyze its influence to customer satisfaction and loyalty. The research design is a mixed method, starting from a qualitative method to explore forming factors that have not been accommodated in each SERVQUAL dimension, involving 3 informants and empirically tested by involving 95 customers as respondents. The results found two new factors and proved significant as a reflective factor dimension of tangibility, namely; signs for easy access to Bank locations. The second factor is the reflective factor of the empathy dimension that is; sincerity of the officer in providing excellent personal service. These two findings complement and successfully strengthen the SERVQUAL and significantly affect customer satisfaction and loyalty.

Keywords: Service quality, Consumer satisfaction, Loyalty, SERVQUAL, Sincerity, Bali.

1. INTRODUCTION

1.1 Research background:

The face of competition in the banking industry in Indonesia seems to be most dynamic since the deregulation of the banking sector undertaken by the Government of Indonesia through June 1983 Package and October 1988 Package which essentially facilitates the establishment of a bank (McLeod, 1999). The number of Bank brands is growing rapidly causing increasingly fierce competition increasingly fierce (Alfansi and Sargeant, 2000).

In October 1997, an economic crisis that devastated the foundations of the Indonesian banking sector (Fane and McLeod, 2002), was characterized by increasing capital flows abroad, the sharp depreciation of the rupiah against foreign currencies and the low consumer confidence index (Alfansi and Sargeant, 2000). This forced the government through Bank Indonesia to regulate the banking sector to stabilize the financial system and prevent a repeat of the crisis.

This policy has a significant impact on the decline in the number of banks in Indonesia, from 130 banks in 2007 to 120 banks in 2011 and finally to 115 banks by 2016 (OJK, 2017). The decrease in the quantity of banks was also marked by merger activities in the period 2000 to 2010 where there were 33 Banks that merged into 14.

The decline in the number of banks in Indonesia also occurs in Rural Banks (BPR). In 2007 there were 1,817 BPRs reduced to 1,635 BPRs by 2013 (OJK, 2016). The total number of 1,337 BPRs is concentrated in Java and Bali island (Joko Suyanto, 2013). By the year 2017 declined again to 1,617 BPR in the first half (OJK, 2017). Total of 1,617 BPRs in Indonesia, as many as 137 BPRs exist in Bali Province, with total business volume or total assets of IDR 13.20 trillion.

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Reduced number of banks does not mean making competition in the banking industry experiencing looseness. In quantity, banks have decreased but in quality of competition even increased. Each bank, both national and international scale foreign exchange and non-foreign exchange, expanded the quality of service through increasing the number of service offices, and the quality of Human Resources, technological support and promotion budget. The activities are not only in the capital's centers, but spread to villages in Bali Province.

The inclusion of large banks to the level of villages in Bali has caused rural banks as micro-finance institutions, concentrated more heavily in villages under intense pressure, because BPRs have limited resources compared to large banks. The number of BPR office network in Bali Province is the fourth most nationally. In 2017, the number of BPRs in Bali is more concentrated in Badung regency, which is 38.68% or 52 BPRs from total of 137 BPR (OJK 2017). This figure informs the level of competition among BPR in Bali is more concentrated in Badung regency.

BPR Calliste is located in Sempidi Village, Mengwi Sub-district, Badung Regency experiencing fierce competition. Radius 5 Km^2 around its operational location, there are competitors; several rural banks, a number of state-owned commercial banks and regional banks. BPR Calliste management is aware to be able to retain customers in difficult situations, it requires a high commitment to improve service performance in order to be able to satisfy and maintain the image of the bank.

To know the performance of the service, one of them is done approach of the relationship through intensive communication with the customer by simplifying the process of complaint submission and client's suggestion to be followed up immediately. On average in a month the number of complaints received during the period from June 2016 to June 2017 was 19 complaints. Tolerance of complaints given is as much as between 12 complaints in a month with the assumption that there are 3 complaints received within a week.

These results indicate less optimized service performance feared to have a negative impact on image and customer satisfaction subsequently has a significant effect on the decline in customer loyalty. Based on the exposure, the problem that can be formulated is, "efforts to improve service performance are not supported by the increased satisfaction and impact on the image of the bank is feared will threaten customer loyalty". An intensive empirical study of the problem is required.

1.2 Research gap:

Empirical studies linking the influence of service quality to customer loyalty do not fully show uniform results. Several studies have shown significant results (Lee, 2013; Auka *et al*., 2013; Choknumkij and Fongsuwan, 2014; Ivanauskienė and Volungėnaitė, 2014; Picón *et al*., 2014; Khan *et al*., 2014; Sharifi *et al*., 2015; Aghdaie *et al*., 2015; Rashid *et al*., 2016; Ismail and Yunan, 2016; Beigi *et al*., 2016); while some other studies found no significant influence (Albarq, 2013; Chotivanich, 2014; Rashid *et al*., 2016). This gap has made various studies include other variables as mediation such as satisfaction and corporate image, to support customer loyalty. Other studies sought to develop quality service indicators.

SERVQUAL is a service quality measurement that has been widely used in various studies, but has undergone some criticism (such as operationalization of expectations, reliability and validity of instruments related to formulation differences in scores and dimension scales to be used across different industries (Sureshchandar, Rajendran and Kamalanabhan, 2001: 111). What is the SERVQUAL model is still appropriate to measure the quality of service (Kampakaki, and Papathanasiou, 2016) Despite criticism, SERVQUAL remains became the model of choice for measuring service quality in various sectors (Mohsin Muhammad Butt and De Run, 2010).

2. LITERTURE REVIEW AND HYPOTHESES

2.1 Customer Loyalty:

According to Oliver (1999), loyalty can be developed through different phases, namely the cognitive, affective, conative, and final behaviors. The first three stages are usually called loyalty attitudes that depend on the customer's experience with the service provider (overall satisfaction). Completing these three stages can lead to behavioral loyalty as the final stage.

Attitudes and behavior are two dimensions of loyalty, which can be collectively referred to as composite loyalty (Dick and Basu, 1994, Oliver, 1999). Much of customer loyalty measurement adopts the attitude and behavior dimension caused by experience of many important factors or variables. In the context of banking industry, customer loyalty can be caused by customer experience of service quality, bank's image and satisfaction.

2.2 SERVQUAL:

Service quality concept, SERVQUAL especially which was developed by Parasuraman *et al.* (1985), ten dimensions of service quality identified, then became five following dimensions; tangibility, reliability, responsiveness, assurance, and empathy (Parasuraman *et al.*, 1988). These five SERVQUAL dimensions have been recognized existence as service performance so that they are considered as suitable instruments to measure bank's services performance (Lau, et al., 2013; Ladhari, 2009). Its implementation is often used to predict image, satisfaction, and loyalty.

The influence of SERVQUAL on satisfaction has been extensively researched in the world's banking industry and has proven to be significantly positive impact (Kwan and Hee, 1994; Lai and Nguyen, 2017; Ladhari, 2009; Ladhari *et al.*, 2011). Service quality is also found as a strong determinant of its formation of corporate and bank image (Hussein and Hapsari, 2015; Huang *et al.*, 2014; Lin, 2005; Peng, 2011), positively and significantly affects customer loyalty (Hussein and Hapsari, 2015; Huang *et al.*, 2014; Wu, 2014; Fomell, 1992). Based on the empirical findings it can be formulated hypotheses as follows:

H1: Service quality positively affects customer satisfaction

H2: Service quality positively affects corporate image

H3: Service quality positively affects customer loyalty

2.3 Corporate Image:

The corporate image has been recognized as an important factor regarding the results of the customer's assessment of the whole of a company (Bitner, Mary Jo., 1999) and being considered in terms of what's on the customer's mind when they hear the company's name (Mohsin Zafar *et al.*, 2012). Dowling (1986) defines the image as a specific point of view of a particular material through description, memory or other means of relating it to the material.

Gray (1986) argued that, corporate image is a combination of consumer perceptions and attitudes toward business entities. Walters (1978) introduces three dimensions of corporate image as follows; Institutional image, which refers to the general attitude of the consumer to a company offering commodities or services; Functional image, which refers to the attitude formed on the basis of the functional activities performed by the profit-making enterprise; and commodity image, which refers to the attitude towards commodities offered by the company.

Yeo and Youssef (2011) show the conceptual framework of corporate image in banking industry context, developed from previous studies; corporate management, financial prospect, market presence and corporate communication. In general, corporate image has a positive impact on customer loyalty (Wu, 2014). In banking industry context, bank's image is an important factor in shaping the customer's evaluation to select banks. Bank's image is found to be an important predictor of customer loyalty (Hussein and Hapsari, 2015; Huang *et al.*, 2014; Han and Schmitt, 1997), as well as mediators between service quality and customer loyalty (Hussein and Hapsari, 2015; Huang *et al.* 2014).

H4: Corporate image has a positive effect on customer loyalty

2.4 Customer Satisfaction:

Customer satisfaction is defined as a result of customer evaluation of a product or service in terms of whether the product or service has met their needs and expectations (Bitner and Zeithaml, 2003; Akbar and Parvez, 2009). Satisfied customers have a tendency to be loyal (Awwad, 2011). Several studies have shown that there is a direct positive relationship between satisfaction and loyalty (Homburg et al., 2003; Lee, 2010; Ganiyu et al., 2012). Research by Arokiasamy and Abdullah (2013) investigates the impact of the five dimensions in SERVQUAL on customer satisfaction.

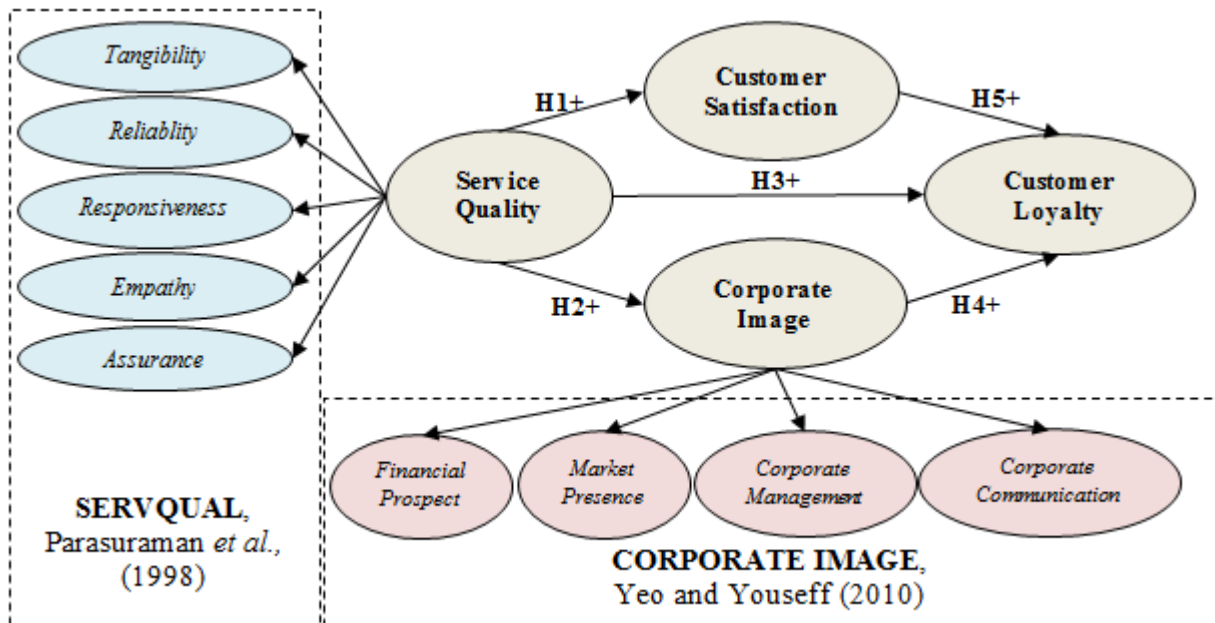H5: Customer satisfaction has a positive effect on customer loyalty

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Figure 1: Hypothesis Formulation

3. RESEARCH METHODOLOGY

This research uses mixed methode research design. First, qualitative methods start from direct interviews to reveal the expectations of informants about the quality of service they expect, then strictly examine the meanings of informant statements regarding the expected quality of service. Second, the quantitative method is involved to test the SERVQUAL that has been developed through inferential statistic using Structural Equation Modeling (SEM), with Partial Least Square (PLS) approach.

3.1. Informant:

The three informants involved in this study were savings and time deposit customers of BPR Calliste. Determination of informants based on customers' willingness as informants. These three informants represent characteristic saturation. More detailed data on the characteristics of informants can be seen in Appendix 1.

3.2. Statement significant and formulated meaning:

This stage selects from the many informant statements that are considered significant (statements significant) with the needs of research data. The captured meaning began to saturate at the third informant.

The results can be revealed that most of the formulated meanings are confirmed in the important items of the SERVQUAL dimension. Two important unconfirmed findings on SERVQUAL items are sincerity in serving and the need for a pointer to the bank location. The result of significant statement from 2 informants are as follows:

"I am very pleased with the personal attention your officer has shown me in my service, which is done with a mask. As good as any service performed, if the officer's face does not show sincerity, I think the service is tarnished because, I feel uncomfortable enjoying it ". (Code: Informant-1)

"When I tell my friends about your BPR, my friends find it difficult to find your BPR, whereas your BPR's location is on a highway known to many people, I feel the need for a clear physical mark that makes it easy to see your BPR." (Code: Informant-2).

The meaning that can be captured (formulated meaning) from the statement of significant informant-1 is; Sincerity officers serve in person. This means that the personal attention made by the officer should be shown with sincerity. Therefor sincerity enters as a new item that reinforces the SERVQUAL four-dimensional dimension.

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Significant statement (statement significant) shown 2 informants, giving formulated meaning is; bank guidance sign. There is a desire from the informant to provide the BPR with physical evidence of location signs that make it easier to find the BPR. Therefor these signs are included in the tangible dimension.

These two meanings are further analyzed because they are not yet confirmed specifically on SERVQUAL, so they are considered new items. Other meanings that have been captured are not reported in this article, as they confirm the items of each SERVQUAL dimension.

3.3 Content Validity Ratio:

New items found were done by distributing questionnaires to 14 customers and was analyzed by content validity ratio or CVR method. Characteristics of customers who are recruited for content validity test consist of 1 respondent with bachelor degree, and the rest most of high school graduate, more complete explanation of other characteristics can be seen Appendix 2.

Scale of measurement consist of 4 points; 1 is irrelevant, 2 is somewhat relevant, 3 is quite relevant, and 4 is highly relevant (Zamanzadeh et al., 2015). Respondents who chose points 3 and 4 were deemed to agree with the item of questions representing the construct (Zamanzadeh et al., 2015). While points 1 and 2 are disagreed, the content validity ratio (CVR) for each item can be calculated by the formula (Yen et al., 2009; Zamanzadeh et al., 2015).

The results of the content validity test show that the calculation of I-CVIs on items 1 and item 2, as many as 14 resource customers gives value in the category of relevant rating and there is no (0) panelist that gives the irrelevant rating category value, so the value of I-CVIs is 1,000 or 100% so the relevant item 1 becomes part of the tangible dimension and item 2 becomes part of the empathy. The next step includes both items as part of each tangible and empathy dimension to participate tested in the validity and reliability of the questionnaire.

Table 1: I-CVIs Items Calculation

Items	Relevant (rating 3 or 4)	Irrelevant (rating 1 or 2)	I-CVIs	Interpretation
The need for a pointer to the BPR's location (item 1)	14	0	1,000	*Relevant*
BPR's officers sincerity in personal serving (item 2)	14	0	1,000	*Relevant*

Source: Researcher Result Analysis, 2018

3.4 Variables and measures:

There are four latent variables involved to be a model in this research, namely; service quality, satisfaction, corporate image and customer satisfaction. Each latent variable measured by several items that have been empirically tested and used in previous empirical studies is shown in Table 2. For the service quality variables adopted from SERVQUAL (Parasuraman *et al.*, 1998) is supported by two new items in tangible and empathy dimensions results of the exploration in this study (please refer to table 2).

All these items as research instrument using (5) points Likert scale which is started with "extremely disagree (1)" up to "extremely agree (5)". All variables and indicators as well as references involved to this research were shown in table 2.

3.5 Construct validity and reliability:

Validity and reliability test is done by 30 respondents involved. This test is done by finding significant correlation and Cronbach's Alpha each dimension and construct. The construct is considered to be reliable if it has a Cronbach's Alpha value > 0.70 (Malhotra 2007). The indicator has a valid condition if each indicator score contains a positive and significant bivariate correlation with total indicator score. Table 2 describes the Cronbach's Alpha values of each construct and the dimensions show values above 0.7 and significant correlations each indicator show positive values.

Table 2: Validity & Reliability Test

Variable	Dimension	Item	Reference	Signifi-cant Correla-tion	Crom-bach's Alpha
Service Quality (X)	Tangibility (X1)	The office equipment looks modern (X1.1)	Parasuraman et al., (1998)	0,569**	0,733
		The physical facilities are verygood and attractive (X1.2)	Parasuraman et al., (1998)	0,463**	
		Employees appearance looks neat (X1.3)	Parasuraman et al., (1998)	0,767**	
		Materials such as brochures, transaction forms which is used looks good in my opinion (X1.4)	Parasuraman et al., (1998)	0,728**	
		The need for a pointer to the BPR's location (item 1) (X1.5)*	**Exploration result**	0,489**	
	Reliabiity (X2)	Always keep the promise that have been set before (X2.1)	Parasuraman et al., (1998)	0,811**	0,813
		Bank Officer showed a strong interest in solving problems faced with my transaction (X2.2)	Parasuraman et al., (1998)	0,811**	
		Bank officer had done the service properly when I first got in touch (X2.3)	Parasuraman et al., (1998)	0,835**	
		Bank's services provided in accordance with their promised before (X2.4)	Parasuraman et al., (1998)	0,850**	
		Bank officers always try to make error-free recording (X2.5)	Parasuraman et al., (1998)	0,869**	
	Responsive-ness (X3)	Bank officer always precise in information delivery to me (X3.1)	Parasuraman et al., (1998)	0,747**	0,817
		Bank officer deliver fast services to me (X3.2)	Parasuraman et al., (1998)	0,783**	
		Bank officer always ready to deliver service to me (X3.3)	Parasuraman et al., (1998)	0,866**	
		Bank officer always have time to deliver their service at anytime I need it (X3.4)	Parasuraman et al., (1998)	0,859**	
Service Quality (X)	Assurance (X4)	I always trust to this bank (X4.1)	Parasuraman et al., (1998)	0,901**	0,799
		I'm comfortable and safe to have my bank transacrion with this bank (X1.4.2)	Parasuraman et al., (1998)	0,856**	0,799
		Bank officer is descent and deliver service properly (X4.3)	Parasuraman et al., (1998)	0,664**	
		Bank officer deliver clear disclosure as they have an excellent knowledge (X4.4)	Parasuraman et al., (1998)	0,536**	
	Empathy (X5)	Bank officer pay personal attention to me (X5.1)	Parasuraman et al., (1998)	0,848**	0,812
		I feel so comfortable with bank time of service delivery (X5.2)	Parasuraman et al., (1998)	0,864**	
		Bank officer pay special personal attention to me (X5.3)	Parasuraman et al., (1998)	0,899**	
		Bank officer understand with my special requirement (X5.4)	Parasuraman et al., (1998)	0,717**	
		BPR's officers sincerity in personal serving (Item 2) (X5.5) *	Exploration Result	0,812**	
Corporate Image (Y1)	Financial Prospect (Y1.1)	The bank's profitability is high (Y1.1.1)	Yeo & Youssef (2010)	0,753**	0,822
		The bank's financial growth is	Yeo & Youssef	0,804**	

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		promising (Y1.1.2)	(2010)		
		The bank has positive financial development (Y1.1.3)	Yeo & Youssef (2010)	0,899[**]	
		The bank has a positive future prospect (Y1.1.4)	Yeo & Youssef (2010)	0,827[**]	
	Market Presence (Y1.2)	The bank is well known and familiar to consumers (Y1.2.1)	Yeo & Youssef (2010)	0,769[**]	0,826
		The bank knows what it stands for (Y1.2.2)	Yeo & Youssef (2010)	0,683[**]	
		The bank is a leader in its field (Y1.2.3)	Yeo & Youssef (2010)	0,907[**]	
		The bank has powerful presence in the market place (Y1.2.4)	Yeo & Youssef (2010)	0,955[**]	
	Corporate Management (Y1.3)	The CEO is a good leader (Y1.3.1)	Yeo & Youssef (2010)	0,933[**]	0,826
		The CEO has strong leadership (Y1.3.2)	Yeo & Youssef (2010)	0,937[**]	
		This bank is a moral company, i.e. it does things the right way (Y1.3.3)	Yeo & Youssef (2010)	0,824[**]	
		The bank has a good management system (Y1.3.4)	Yeo & Youssef (2010)	0,893[**]	
		Managers in this bank are flexible (Y1.3.5)	Yeo & Youssef (2010)	0,927[**]	
	Corporate Communica-tion (Y1.4)	The bank has high media publicity (Y1.4.1)	Yeo & Youssef (2010)	0,781[**]	0,810
		News coverage about the bank is mostly positive (Y1.4.2)	Yeo & Youssef (2010)	0,829[**]	
		The bank's web site is informative and nicely designed (Y1.4.3)	Yeo & Youssef (2010)	0,677[**]	
	Corporate Communica-tion (Y1.4)	The bank's annual report/newsletter/ brochure is clearly presented (Y1.4.4)	Yeo & Youssef (2010)	0,833[**]	
Customer Satisfaction (Y2)		I feel that bank's services beyond my expectation (Y2.1)	Lupiyoadi (2001)	0,793[**]	0,820
		I'm satisfied with the bank product (Y2.2)	Lupiyoadi (2001)	0,784[**]	
		I'm satisfied with the bank services facility (Y2.3)	Lupiyoadi (2001)	0,839[**]	
		I'm satisfied with all bank services that I accept (Y2.4)	Lupiyoadi (2001)	0,891[**]	
Customer Loyalty (Y3)		I will tell positive things about the bank product and services to all my friends (Y3.1)	Kim and Lee (2012); Hair *et al* (2006)	0,797[**]	0,826
		I will ask all my relatives to be my bank customer's (Y3.2)	Kim and Lee (2012); Hair *et al* (2006)	0,699[**]	
		I will never move to other bank (Y3.3)	Kim and Lee (2012); Hair *et al* (2006)	0,794[**]	
		I will consider to buy another product if there any preposition from this bank (Y3.4)	Kim and Lee (2012); Hair *et al* (2006)	0,707[**]	

Remarks: ** *p* value is significant at *level* 0,01; *Exploration result

Source: SPSS analysis result, 2018

3.6 Sampling:

The population in this study is all BPR Calliste savings customers. The technique of determining sample size used Slovin formula obtained 97 respondents. Respondent characteristic data can be seen in Table 3. Sampling is done randomly.

Table 3: Respondents Characteristic Data

Characteristic	Amount	
	Absolute	Relative
(1)	(2)	(3)
Gender		
• Male	49	51%
• Female	48	49%
Total	**97**	**100%**
Age		
1) 17 up tp 24 years old	5	5%
2) 25 up to 32 years old	22	23%
3) 33 up to 40 years old	28	29%
4) 41 up to 48 years old	22	23%
5) 49 up to 56 years old	18	17%
6) > 56 years old	2	2%
Total	**97**	**100%**
Latest Education		
1) Elementary School	0	0%
2) Junior High School	0	0%
3) High School	55	56%
4) University (Bachelor degree)	42	44%
Total	**97**	**100%**
Occupation		
1) Government Officer	0	0%
2) Private Company's Officer	22	43%
3) Government's Company	0	0%
4) Private Sector	75	77%
5) Retired	0	0%
6) Students	0	0%
Total	**97**	**100%**
Religion		
1) Moslem	11	12%
2) Protestan	0	0%
3) Catholic	8	8%
4) Hindu	78	77%
5) Budha	3	3%
Total	**97**	**100%**
Hometown		
1) Denpasar	23	24%
2) Badung	61	63%
3) Gianyar	13	13%
Total	**97**	**100%**

Source: Processed Data, 2018

4. DATA ANALYSIS

The output of the analysis shows that all indicators have a loading factor value > 0.60 exceeding the required criteria with p<0.05 to meet the criteria of covergent validity (Hair et al, 2006). Table 4.1 shows, Average Variance Extracted (AVE) >0,50 qualifies discriminant validity (Fornell and Larcker, 1981). Composite reliability is said to be good if it has a value above 0.70. The value obtained in this study is above 0.70 so that in accordance to Nunnally (1978) criteria.

Table 4.1: AVE Composite Reliability dan R Square

Variabel	AVE	√AVE	Composite Reliability (> 0.60)	Cronbach's Alpha (> 0.70)
Corporate Communication	0.940	0.967	0.984	0.978
Corporate Image	0.574	0.758	0.958	0.953
Corporate Management	0.937	0.968	0.987	0.983
Customer Loyality	0.610	0.781	0.847	0.759
Customer Satisfaction	0.581	0.762	0.862	0.785
Assurance	0.914	0.956	0.977	0.968
Financial Prospect	0.933	0.966	0.982	0.976
Market Presence	0.907	0.952	0.975	0.966
Emphaty	0.849	0.921	0.966	0.955
Reliability	0.693	0.832	0.900	0.852
Responsiveness	0.947	0.973	0.986	0.982
Service Quality	0.579	0.761	0.966	0.963
Tangible	0.694	0.833	0.900	0.851

Source: Processed Data, 2018

The following table 4.2 shows R Square of dependent variable are as follows; customer satisfaction, corporate image classified moderate and customer loyalty above 0.75 is strong (Criteria: Chin, 1998; Hair, *et al.*, 2011; Henseler *et al.*, 2009).

Table 4.2: R2 and R Square Ajusted Result

Variables & Dimensions	Status	R Square	R Square Adjusted	P Values	Kriteria*
Corporate Image	**Variable**	**0.534**	0.529	0.000	**Moderat**
Customer Satisfaction	**Variable**	**0.633**	0.629	0.000	**Moderat**
Customer Loyality	**Variable**	**0.965**	0.964	0.000	**Kuat**
Corporate Communication	Dimension	0.646	0.642	0.000	Moderat
Corporate Management	Dimension	0.567	0.562	0.000	Moderat
Financial Prospect	Dimension	0.658	0.654	0.000	Moderat
Market Presence	Dimension	0.611	0.607	0.000	Moderat
Empathy	Dimension	0.722	0.719	0.000	Moderat
Assurance	Dimension	0.559	0.554	0.000	Moderat
Reliability	Dimension	0.934	0.933	0.000	Kuat
Responsiveness	Dimension	0.698	0.695	0.000	Moderat
Tangible	Dimension	0.666	0.663	0.000	Moderat

Remarks: *= Criteria Chin, (1998), Hair, *et al.* (2011), Henseler *et al.,* (2009)

Source: Processed Data, 2018

The above mentioned result of inner model evaluation based on Q-Square predictive relevance was obtained at 0.994. This value can be interpreted that, the information contained in the data is 99% can be explained by the model, while the remaining 1% is explained by errors and other variables not contained in this study.

The Q-Square predictive relevance criteria are categorized as having predictive relevance if the Q-Square value is >0, otherwise if the Q-Square <0 indicates the model has a less relevant predictive value.

5. RESULT

5.1 Hypothesis Testing:

The result of structural model analysis shows the relationship between latent variable adopted as the concept of this research model as shown in the following Figure 2 and Table 5 disclosure:

1) The result of hypothesis test shows that service quality significantly has positive influence on customer satisfaction (β = 0.795; p <0.000) means H1 supported.

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2) Service quality proved to have a significant positive effect on corporate image ($\beta = 0.731$; p <0.000) means H2 is supported.

3) The result of service quality test to customer loyalty shows $\beta = -0.019$ with p> 0.05, meaning H3 is not supported or rejected.

4) The next hypothesis test shows that customer satisfaction has a significant positive effect on customer loyalty ($\beta = 0.583$; p <0.000). This result shows H4 is supported.

5) H5 hypothesis test showed that corporate image significantly positively affects customer loyalty ($\beta = 0.429$; p <0.000), H5 is supported.

Table 5: Direct Effect Testing Result

Path	Original Sample	P Value	Hypothesis
Service Quality -> Consumer satisfaction	0.795	0.000	H1: Supported
Service Quality -> Corporate Image	0.731	0.000	H2: Supported
Service Quality -> Consumer Loyalty	-0.019	0.625	H3: Not Supported
Consumer Satisfaction -> Consumer Loyalty	0.583	0.000	H4: Supported
Corporate Image -> Consumer Loyalty	0.429	0.000	H5: Supported

Source: Processed Data, 2018
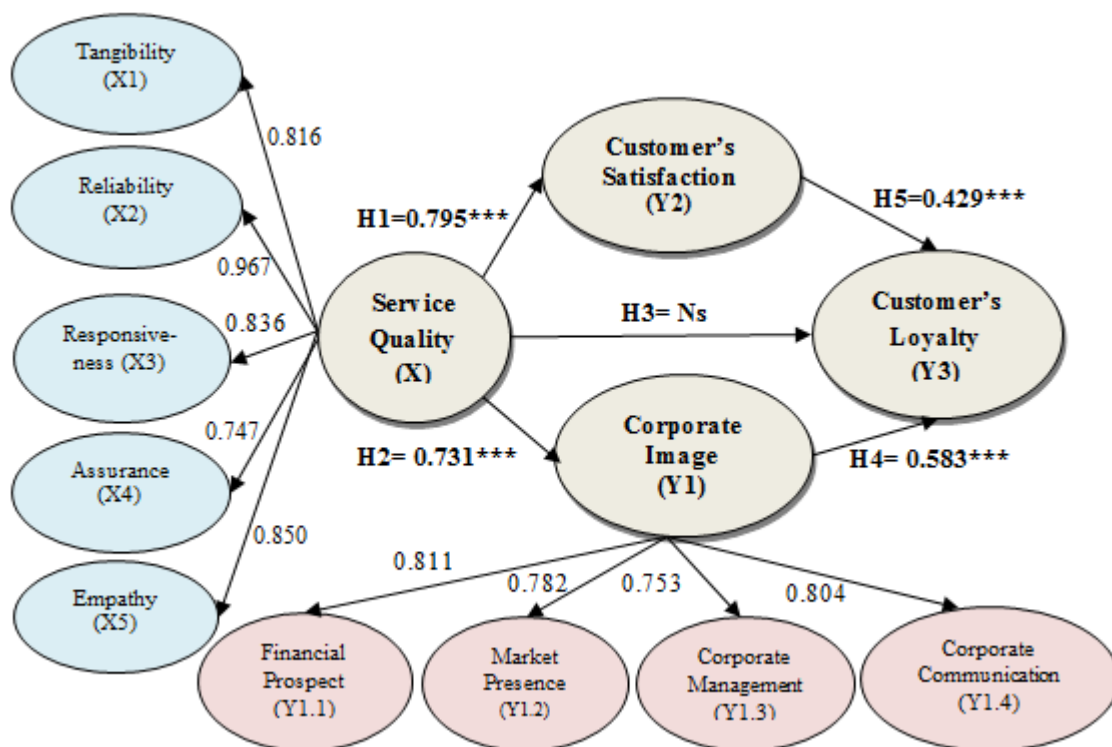
Remarks: ***=significant level = 0.000; Ns = Not significant

Figure 2: Path Diagram & Hypothesis Test Result

5.2. Analisis peran mediasi:

Baron and Kenny (1986) explains, there are three types of the following mediation effects; (1) Partial mediation occurs when the exogenous variable X significantly affects the mediation variable M, and M also has a significant influence with the endogenous variable (Y), but the magnitude of the direct effect is related to the effect of X on Y to diminish if added variable M. (2) The second type of mediation effect is full mediation. This effect occurs when the direct relationship between the variables X and Y becomes insignificant when the M variable is inserted into the model. (3) Last type, mediation can occur when the presence of variable M does not change the significance and magnitude of the influence relationship between variables X and Y (Awang, 2012; Meyers et al., 2013).

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The analysis of the role of mediation is shown by the analysis of the role of customer satisfaction and the image of the bank to mediate the relationship between all service quality and customer loyalty variables shown in the following Table 6.1:

Table 6.1: Rekapitulasi Hasil Pengujian Variabel Mediasi

Corporate Image (Y1) Variable Mediation at:	Model				
	A (X-M-Y)	B (X-Y)	C (X-M)	D (M-Y)	Remarks
Service Quality→Customer Loyalty	-0.019 (No Sig)	0.080 (No Sig.)	0.729 (Sig.)	0.914 (Sig.)	*Full Mediation*

Remarks: Sig=significant; NoSig=Not significant; X=exogen variable; Y=endogen variable; M=mediation variable

Source: Processed Data, 2018

The results shown in Table 5 and Table 6.1 show that customer satisfaction (Y2) and corporate image (Y1) play a full mediation relationship of service quality impact on customer loyalty (Y2) customer loyalty).

The role of corporate image mediation, shown in Table 5 gives meaning, the better the bank image caused by service quality, the more customer loyalty increases. This condition explains, the image can be regarded as a determinant variable resulting from the performance of service quality in order to increase customer loyalty.

The results of testing the role of customer satisfaction mediation (Table 6.2) shows that, the more satisfied customers caused by the quality of service (service quality) then, the greater the loyalty of customers.

Table 6.2: Rekapitulasi Hasil Pengujian Variabel Mediasi

Corporate Image (Y1) Mediation Variable at:	Model				
	A (X-M-Y)	B (X-Y)	C (X-M)	D (M-Y)	Remarks
Service Quality→Customer Loyalty	-0.019 (No.Sig.)	-0.045 (No Sig.)	0.794 (Sig.)	1.000 (Sig.)	*Full Mediation*

Remarks: Sig=significant; NoSig=Not significant; X=exogen variable; Y=endogen variable; M=mediation variable

Source: Processed Data, 2018

6. DISCUSSION

This research results seems failed to show a significant influence on service quality variable to loyalty such as previous research result conducted on public service (Kun, 2012, Akbar and Parvez, 2009) as well as in banking industry context (Ganguli & Roy, 2011; Mittal & Gera, 2013, Muhammad, & Aftab, 2013; Izogo *et al*., 2015; Makanyeza & Chikazhe, 2017; Choudhury (2015; Nguyen, Nha & LeBlanc, 1998; Kaura *et al*., 2015).

In this case of microfinance industry, service quality still can not have direct impact to customer loyalty. This lack of significance gives direction to the microfinance bank sector which is facing intense competition with various commercial banks, is very important to create a customer's satisfaction and maintain highly reputation through bank image building program.

The presence of resources in the services of micro financing institution in Indonesia has not been as good as large commercial banks that have many networks. It is therefore seemed very difficult to provide service quality that generate customer's loyalty impact directly.

BPRs as microfinance institution in Bali should provide concrete evidence of perceived satisfaction and positive bank image to generate customer loyalty anyway. The superiority of BPR in Bali has a local approach to a very strong market formed cultural characteristics. This condition causes the sincerity of the officer in serving becomes the important consideration of the customer to give satisfaction and positive evaluation to BPR's image.

Sincerity in Balinese local language known as *lascarya*, is one of the cultural norms of Balinese and Indonesian people who have a cultural orientation of hight contact. Previous research has revealed, sincerity as a behavior that does not

require rewards when helping and giving to the hight-rich Eastern culture (Teja Kusuma *et al*., 2017). Attitude to the officer's attitude will be easily forgiven in the event of a mistake, or service defects will be easily tolerated by the customer.

As mentioned by informant-1, that a perfect service becomes tarnished if the customer catches the officer's uncertainty. This statement could be mean that ministry is less than perfect, can be less prominent or forgivable because as long as it is related to the officer, the customer catches the officer in the service with sincerity help.

The results of direct impact test (Table 4) shows the quality of service (service quality) has a positive and significant impact on customer satisfaction. The results of this study support the previous findings of Lai *et al*. (2009: 981) and Hu *et al*. (2009: 116), Gupta and Dev (2012), Lai and Nguyen (2017), Hayat *et al*., (2011), Gerrard & Cunningham (2001), findings of Michel *et al*., (2009), Kaura *et al*., (2015), Kun (2012), and Chao (2011), Lai *et al*., (2009).

In the context of online banking services especially, the results of this study support the previous findings of Ladhari *et al*. (2011) that, SERVQUAL-based service quality is a significant predictor of customer satisfaction.

The results of this study also support the previous findings of various other studies using SERVQUAL in the banking industry to predict customer satisfaction (Ladhari, 2009; Kristensen & Jacob, 2012; Kampakaki & Papathanasiou, 2016; Lau *et al*., 2013). This study proves, that service quality has a positive and significant impact on Corporate Image. The better the quality of service the greater the role to form a positive image of the bank.

The results of this study are in accordance with the results of previous research on the banking industry that the quality of bank services can improve the image of the bank (Makanyeza and Chikazhe, 2017). This study supports the concept of literature and empirical results of the effect of service quality on the overall image of the service company (Andreassen and Lindestad, 1998; Aydin and Özer, 2005; Ryu *et al*., 2012; Hussein and Hapsari, 2015).

Corporate image has a positive and significant impact on customer loyalty. The better the image, the greater the opportunity to gain customer loyalty. The results of this study support previous research in banking industry that, bank's image has an influence on customer loyalty (Keisidouet *et al*., 2013; Makanyeza and Chikazhe, 2017; Amin *et al*., 2013; Nguyen and LeBlanc, 1998; Hussein and Hapsari, 2015).

Customer satisfaction has a significant effect on customer loyalty, it supports the previous findings of Lai and Nguyen (2017) and Andreassen and Lindestad (1998: 14). The results of this study also support the findings of previous research in the banking industry, that customer satisfaction can shape customer loyalty (Cinjarevic *et al*., 2010; Bloemer *et al*., 1998).

7. RESEARCH IMPLICATIONS AND LIMITATION

7.1 Managerial and research implications:

Bank which is classified as microfinance institution are extremely difficult to directly influence customer loyalty through its service quality due to intense competition with major commercial banks. The BPR sector as a microfinance has limited resources. Today intense competition in the banking industry requires BPR's creativity and service innovation. The foundation for innovation is a form of customer expectations.

The finding that the sincerity of officers to serve and the form of guidance to facilitate customers to the location of the bank should be an important concern of management and incorporated into the basis of innovation. Bank image (corporate image) and customer satisfaction is an absolute requirement that must be built.

7.2 Limitations and future research:

This study has limitations on sample size in a bank unit. Further research is suggested to try on a larger scope of sample of micro-banking industry. Other limitations, this study only involves informants whose Balinese cultural background. Further research is suggested to involve different cultural informants.

Failure to show a positive influence between service quality on customer loyalty, giving suggestions for future research to adopt sincerity of officers in serving customers as a variable to moderate the influence of service quality (SERVQUAL) on customer loyalty to developing country context in Asia that has a cultural orientation hight contact. Very limited sophistication is found and adopted in empirical research models especially in marketing.

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