

# The Role of Customer Satisfaction and Trust as Mediation on The Influence of Service Quality and Corporate Image to Customer Loyalty

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## Abstract

This study aims to analyze the factors that affect customer loyalty and also factors that affect customer satisfaction and trust. In addition, it also analyzes the factors of customer satisfaction and trust as a factor mediation on the relationship in question. Sample amounted to 270 customer of internet service provider. Primary data were obtained through questionnaire distribution. Data were analyzed using confirmatory factor analysis (CFA) and structural equation modeling (SEM). The result showed that 2 exogenous variables significantly influenced directly to endogenous variables, but also 2 exogenous variables influenced through endogenous variables mediation (customer satisfaction and trust). The results of research besides can add to the treasury of research results about consumer behavior, but also that is very important for ISP management in improving customer loyalty through customer satisfaction and trust.

**Keywords :** Customer loyalty, satisfaction, trust, service quality, corporate image

## 1. INTRODUCTION

In the era of globalization today, telecommunications holds a very important role in human life. Through the human communications technology can mutually exchange information from a distance with a relatively quick and efficient. In an increasingly tight business competition due to globalization today, particularly telecommunications companies in Indonesia are required to have a competitive advantage in terms of quality and excellence of products/services produced. But in this era, the telecommunications company began to focus on the internet service provider (ISP), that because the growth of Internet users in Indonesia are on the rise. ISP technology has now grown rapidly with technologies such as wireless and fibre optics (Kahimpong 2016).

The number of providers of telecommunication service providers whose competition is increasingly tight for the current development, especially ISPs that make the company continue to provide the best facilities for the community. Until the end of 2016, there are about 20 thousand more ISP customers in Aceh. In other words from 20 thousand total ISP customers in Aceh, 40% of customers are in Banda Aceh, the remaining 20% are in Lhokseumawe, 10% in Langsa, 10% in Meulaboh and the other 20% spread in other areas in the province of Aceh. Consumers who want to subscribe ISP product or new users in Aceh province reached 150 subscribers per day. The existence of this fiber optic network makes customer complaints in the Aceh province is reduced. Complaints received by the ISP company is about 5% per day, mostly due to the infrastructure development carried out by the company resulting in in disconnection of the network, and the rest is caused by natural conditions that cannot be predicted. Most complaints come from customers who have not yet used fiber optic networks.

Many companies of telecommunications compete to provide the best quality of service to their customers, the reason is because a very sharp competition in the telecommunications business sector today. The high-quality relationship with customers depends on the success of service provider's it self (Panda, 2003) which, in turn, helps determine customer loyalty (Lymperopoulos, Chaniotakis, and Soureli, 2006). Some research to determine customer satisfaction is the main thing in the service (Hossain and Leo 2009; Ilias and Panagiotis 2010; Kuo et al. 2011).

However, assessments with several different aspects of ISP quality that affect customer loyalty are still relatively little reviewed in the study (Vlachos and Vrechopoulos 2008). Reliable information about ISP services to the public is still needed by marketing managers (Quach, Thaichon, and Jebarajakirthy 2016)

In addition to service quality, corporate image is also one of the factors that affect satisfaction, and customer loyalty (Beneke et al. 2011). Business world highlighted the importance of corporate image and developed it as a key factor of success (Khvtisiashvili 2012). Link of corporate image and customer satisfaction proposed by Chun and Davies (2006), so the results are considered incomplete. The basic importance of this research is to identify the role of diversification of corporate image in the enterprise-oriented communication services such as ISP's and the involvement in creating competitive advantage.

This study in addition to studying the effect of service quality and corporate image on customer satisfaction, trust, and consumer loyalty, but importantly want to examine whether consumer satisfaction and trust play a role in the relationship.

## 2. LITERATURE REVIEW

### 2.1. Effect of service quality and corporate image on customer satisfaction, trust, and customer loyalty

Quality of service refers to the opinion of Parasuraman, Berry and Zeithaml (1988) which says the quality of service is the customer's perception of the service expected with the service received. The view can be understood that a service is considered to be weighted if the customer's expectations are in accordance with the receiver. Some authors have linked the quality of service with customer satisfaction (Dauda and Lee 2016; Ali and Filieri 2015; Jun, Yang, and Kim 2004). Linkage between corporate image, loyalty, trust, and customer satisfaction (Beneke et al. 2011; Amin, Isa, and Fontaine 2013; Kang, Cho, and Baek 2007; Lee and Moghavveni 2015).

Corporate image is the belief, idea, and appearance of the organization (Bos 2007). Thus, the corporate image is uniquely owned, and the individual personality of the organization is perceived to differ from one organization to another. According to Kotler, Haider, and Rein (1993) corporate image can be understood as a customer perception that is believed about the existence of the company with everything it has. Research has found that corporate image is the most commonly driven customer satisfaction (Anderson and Sullivan 1993; De Wulf, Odekerken-Schröder, and Iacobucci 2001; Žabkar and Kalajdžić 2013). There is a relationship between image, customer satisfaction, customer loyalty (Amin, Isa, and Fontaine, 2013), Beneke et al. (2011) also they have examined consumer attitudes toward store image.

According to Rousseau et al. (1998), trust is a psychological state that is vulnerable to acceptance based on expectations of the intentions or behaviors of others. Customer trust means the mood of a customer's person to accept the behavior of other people or service providers to share their needs. Trust is also an attitude manifested in action based on previous experience on the behavior of others. So the belief in this study is the behavior of customers who accept the provider's behavior in accordance with expectations.

According to Oliver (1997) customer satisfaction is the meeting between the expectations and reality of a selected product and service. the opinion of Oliver (1997) welcomed by Mbutia and Thaddaeus (2015) simply argues that satisfaction is nothing but a consumer perception of what is expected and accepted. From the concept it can be understood that customers can be satisfied if expectations can be met on products that have been selected, or vice versa. In addition, the customer wants to see the maximal performance of a product. In harmony with that view Bayraktar et al. (2012) said consumers tend to seek a high level of satisfaction with a product.

According to Bloemer and Kasper (1995) customer loyalty is not merely a commitment but a repetitive purchase behavior that can be interpreted as a loyalty to the trademark of a product. The same view is expressed by Gremler and Brown (1996). Customer loyalty can be seen as a repetitive purchase behavior of service providers, positively attitudes toward providers, and assumes such service providers are expected in the event of a need. So it can be understood that customer loyalty is the occurrence of repeated purchases abroad of product or company. This research takes the term loyalty to a service offered by a service provider. Customer's willingness to service providers can happen because it is influenced by several factors.

Based on some of the authors we have reviewed above, we consider them incomplete as we did in our research. This study wanted to analyze the factors that affect customer loyalty, including service quality, corporate image, satisfaction, and customer trust. More specifically, we analyze the factors of satisfaction and trust as a mediating variable on that influence.

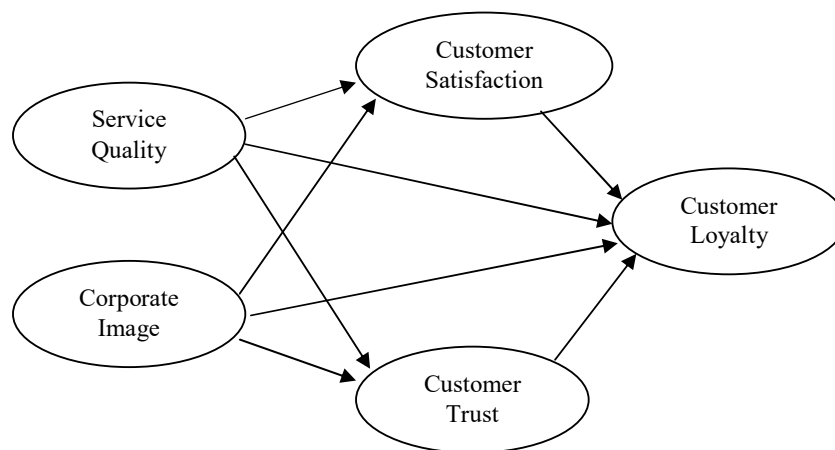


Figure 1. Design of research model

### 3. RESEARCH METHOD

#### 3.1. Sample data collection

In this study samples taken on ISP customer in Aceh that are eligible. The main requirement to be sampled are those customers who have subscribed to ISP more than once. The sample of the study was 270 respondents, the samples taken at 3 different ISP locations were (Langsa, Lhokseumawe, and Meulaboh). Primary data were taken using questionnaire method. Primary data were analyzed using confirmatory factor analysis (CFA) and structural equation modeling (SEM) statistics.

#### 3.2. Tools and data analysis model

This study used a multivariate structural equation modeling (SEM) technique. Based on the consideration that SEM has the ability to detect every latent variable and its indicator, unlike any other technique. By looking at the purpose of the research, then the data analysis techniques used in this research is quantitative analysis using SEM with program of AMOS 22 and SPSS 22 for descriptive analysis of research object. SEM can be described as an analysis that approaches factor analysis, structural model, and path analysis. Establish a research model based on justification theory that form causal relationship of construct (variable) research model, in this research there is construct variable consisting of two exogenous constructs, that is service quality and company image, two constructs of mediation variable that is customer satisfaction and customer trust, and one endogenous variable is customer loyalty.

**Table 1.** Construct and Statement Items in Questionnaire

| Variable                        | Item | Questions                                                                                                 | Reference                 | Mean | SD   |
|---------------------------------|------|-----------------------------------------------------------------------------------------------------------|---------------------------|------|------|
| Customer Loyalty                | CL1  | I'm still continue to subscribe my ISP product until now                                                  | Yap et al. (2012)         | 3.79 | 0.83 |
|                                 | CL2  | I prefer using my ISP product for the Internet than anything else                                         | Yap et al. (2012)         | 3.31 | 1.03 |
|                                 | CL3  | I would recommend to people around me to subscribe my ISP product                                         | Yap et al. (2012)         | 2.88 | 1.02 |
|                                 | CL4  | I say positive things about my ISP product to the others                                                  | Kaur & Soch (2012)        | 2.76 | 1.02 |
|                                 | CL5  | I give encouragement to people around me to subscribe my ISP product                                      | Kaur & Soch (2012)        | 2.86 | 1.05 |
| Customer Satisfaction           | CS1  | I was satisfied subscribe my ISP product                                                                  | Minkiewicz et al. (2011)  | 3.67 | 1.03 |
|                                 | CS2  | My ISP company provides a reasonable price on ISP product devices that match the satisfaction that I felt | Minkiewicz et al. (2011)  | 2.83 | 1.01 |
|                                 | CS3  | Subscribe my ISP product is a wise decision I have ever made                                              | Minkiewicz et al. (2011)  | 2.96 | 1.08 |
|                                 | CS4  | I feel the device of my ISP product fulfilled my expectations                                             | Minkiewicz et al. (2011)  | 2.68 | 0.98 |
|                                 | CS5  | I am happy with my decision to subscribe my ISP product                                                   | Minkiewicz et al. (2011)  | 2.84 | 1.01 |
|                                 | CS6  | I feel an impressive experience subscribing to my ISP product                                             | Minkiewicz et al. (2011)  | 3.12 | 1.01 |
| Customer Trust                  | CT1  | All services provided by my ISP company can be trusted                                                    | Aydin & Ozer (2005)       | 3.28 | 1.10 |
|                                 | CT2  | My ISP company give me more confidence to continue to subscribe                                           | Aydin & Ozer (2005)       | 3.28 | 0.93 |
|                                 | CT3  | I believe that my ISP company high integrity and honesty                                                  | Philip et al. (2010)      | 2.86 | 1.05 |
|                                 | CT4  | I believe my ISP company has a good policy                                                                | Philip et al. (2010)      | 2.93 | 0.99 |
|                                 | CT5  | I believe that my ISP company has the capability of reliable service                                      | Philip et al. (2010)      | 3.06 | 1.00 |
|                                 | CT6  | I believe with the truth of information provided by my ISP company                                        | Aydin & Ozer (2005)       | 2.98 | 0.97 |
| Service Quality Corporate Image | SQ1  | Services provided by my ISP company for the ISP products according to what I want                         | Parasuraman et al. (1988) | 3.57 | 0.96 |
|                                 | SQ2  | My ISP company give priority to the interests and needs that I want for the ISP products                  | Parasuraman et al. (1988) | 3.09 | 0.96 |
|                                 | SQ3  | My ISP company provides convenient and easy-to-understand customer service for the ISP products           | Parasuraman et al. (1988) | 2.89 | 1.03 |
|                                 | SQ4  | My ISP company has a professional service system for the ISP products                                     | Parasuraman et al. (1988) | 2.92 | 1.07 |
|                                 | SQ5  | My ISP company provides fast and precise services for the ISP products                                    | Parasuraman et al. (1988) | 3.06 | 1.09 |
|                                 | CI1  | My ISP company first came to mind when I heard about communication and internet devices                   | Nguyen et al. (2013)      | 3.76 | 0.94 |
|                                 | CI2  | I have a good impression about My ISP company                                                             | Nguyen et al. (2013)      | 2.93 | 1.03 |
|                                 | CI3  | My ISP company has a better image and big name in comparison with other companies                         | Nguyen et al. (2013)      | 3.40 | 1.03 |
|                                 | CI4  | My ISP company always has the latest and up-to-date innovations                                           | Chun & Davies (2006)      | 2.84 | 0.98 |
|                                 | CI5  | My ISP company has a social responsibility and often perform socialization                                | Chun & Davies (2006)      | 2.77 | 1.03 |

Source: Primary data 2017.

### 4. RESULT

#### 4.1. SEM assumption test results

Table 2 and 3 shows the results of SEM assumption testing. There are several assumptions that must be met, namely assumption of normality, outlier, and *multicollinearity*. Normality assumption that can be seen on the value of *skewness* and *kurtosis* generated by AMOS. The assumption of outlier in this study using *Mahalanobis* distance method and then assumption of *multicollinearity* can be seen on covariance matrix determinant value. As a result, the value of *skewness* and *kurtosis* in this study is fully qualified and normal. Furthermore, for the assumption of outliers using *Mahalanobis* distance data as a whole is 270 remaining 231 data, the rest are considered as outliers and the data is discarded. Then, for the assumption of *multicollinearity*, the determinant value of the covariance matrix is 1.244. These results indicate that *multicollinearity* does not

occur in the existing data. Based on the test results found all the assumptions are eligible and can be continued next analysis.

**Table 2.** Skewness and kurtosis value

| Variable |                       | Skewness |        | Kurtosis |        |
|----------|-----------------------|----------|--------|----------|--------|
|          |                       | Value    | c.r    | Value    | c.r    |
| CL       | Customer Loyalty      | -0.05    | -0.33* | -0.46    | -1.43* |
| CS       | Customer Satisfaction | 0.10     | 0.59*  | -0.35    | -1.09* |
| CT       | Customer Trust        | -0.12    | -0.74* | -0.56    | -1.73* |
| SQ       | Service Quality       | -0.06    | -0.38* | -0.46    | -1.42* |
| CI       | Corporate Image       | -0.18    | -1.14* | -0.46    | -1.42* |

Note : \*Significant at  $p=0,05$  level

#### 4.2. CFA model conformity testing results

The conformance test of the CFA model aims to test the indicators used in the model to be confirmed whether it can properly determine the construct (Hair et al. 2010). From this measurement model, it will be known that the load factor value is how the newly formed latent variable is able to reflect each of each manifest variable. The recommended minimum loading factor value to use is  $\geq 0.6$ . (see Table 4).

**Table 3.** Loading factor measurement model

| Variable                     | Loading Factor | Validity |      | Reliability |      |
|------------------------------|----------------|----------|------|-------------|------|
|                              |                | r        | AVE  | $\alpha$    | CR   |
| <b>Customer Loyalty</b>      |                |          |      |             |      |
| CL1                          | 0.83           | 0.89     | 0.63 | 0.74        | 0.89 |
| CL2                          | 0.79           | 0.87     |      |             |      |
| CL3                          | 0.76           | 0.87     |      |             |      |
| CL4                          | 0.79           | 0.89     |      |             |      |
| CL5                          | 0.78           | 0.88     |      |             |      |
| <b>Customer Satisfaction</b> |                |          |      |             |      |
| CS1                          | 0.87           | 0.89     | 0.54 | 0.76        | 0.87 |
| CS2                          | 0.84           | 0.87     |      |             |      |
| CS3                          | 0.62           | 0.78     |      |             |      |
| CS4                          | 0.75           | 0.86     |      |             |      |
| CS5                          | 0.63           | 0.78     |      |             |      |
| CS6                          | 0.66           | 0.79     |      |             |      |
| <b>Customer Trust</b>        |                |          |      |             |      |
| CT1                          | 0.83           | 0.89     | 0.54 | 0.80        | 0.87 |
| CT2                          | 0.66           | 0.80     |      |             |      |
| CT3                          | 0.77           | 0.87     |      |             |      |
| CT4                          | 0.70           | 0.84     |      |             |      |
| CT5                          | 0.65           | 0.80     |      |             |      |
| CT6                          | 0.76           | 0.84     |      |             |      |
| <b>Service Quality</b>       |                |          |      |             |      |
| SQ1                          | 0.77           | 0.84     | 0.56 | 0.72        | 0.86 |
| SQ2                          | 0.79           | 0.85     |      |             |      |
| SQ3                          | 0.74           | 0.84     |      |             |      |
| SQ4                          | 0.73           | 0.84     |      |             |      |
| SQ5                          | 0.72           | 0.86     |      |             |      |
| <b>Corporate Image</b>       |                |          |      |             |      |
| CI1                          | 0.80           | 0.86     | 0.59 | 0.73        | 0.87 |
| CI2                          | 0.79           | 0.88     |      |             |      |
| CI3                          | 0.76           | 0.84     |      |             |      |
| CI4                          | 0.75           | 0.84     |      |             |      |
| CI5                          | 0.71           | 0.82     |      |             |      |

Source: Primary data, 2017

The results of the CFA test show the overall item for each variable yields the value of the loading of the eligible factors, all values are in the value of  $\geq 0.6$ . Value of Goodness of Fit obtained measurement model in this research is  $\chi^2 = 710.3$ ;  $DF = 0.315$   $p = 0.000$ ;  $CMIN / DF = 2.39$ ;  $RMSEA = 0.07$ ;  $GFI = 0.82$ ;  $AGFI = 0.789$ ;  $NFI = 0.87$ ;  $CFI = 0.93$ ;  $TLI = 0.92$ ;  $PNFI = 0.79$ ; and  $PGFI = 0.69$ .

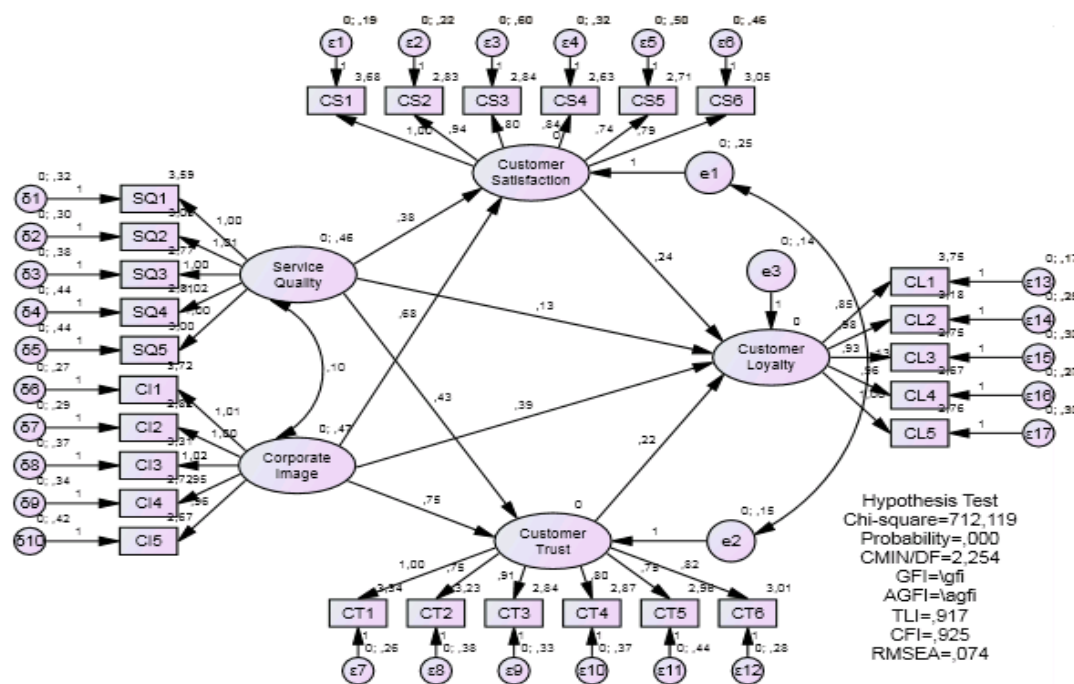


Figure 2. Structural equation model

Table 4. R Squared value

| Variable              | R <sup>2</sup> |
|-----------------------|----------------|
| Customer Loyalty      | 0,720          |
| Customer Satisfaction | 0,574          |
| Customer Trust        | 0,733          |

Source: primary data, 2017

### 4.3. Structural Model

Figure 2 is the result of CFA in the model form, in which the image shows the effect of exogenous variables on the endogenous variables and also shows the effect of mediation variables on exogenous and endogenous effects. The results of the effect analysis have been shown in tables 4, 5.

## 5. DISCUSSION AND CONCLUSION

From the results of the tests that have been done, it appears that each variable has a significant and positive influence, either directly or indirectly and this finding is relevant with the study that has been done previously. Quality of service has a significant effect to customer satisfaction (Ratanavaraha et al. 2015; Ali and Raza, 2015), customer trust (Su and Fan 2011; Alrubaie and Alkaa'ida 2011) and customer loyalty (Albarq 2013; Thaichon et al. 2014). In other words when the quality of the services they have earned the suitability or not according to their expectations, it will have an impact to satisfaction of customer (Dominici and Guzzo, 2010), trust (Su and Fan 2011) and loyalty (Thaichonet al. 2012).

Corporate image has an effect to satisfaction of customer (Milfelner and Korda 2011; Minkiewicz et al. 2011), customer trust (Loureiro and González 2008; Lee and Moghavvemi, 2015) and customer loyalty (Lee,

Lee, and Wu 2011; Bahram and Maryam 2012). In other words, a company that has a good image can certainly provide satisfaction for its customers (Minkiewicz et al. 2011) increases trust (De Wulf et al. 2001), and raises loyalty (Sirohi et al. 1998).

Satisfaction (Bagram and Khan 2012; Demir, Talaat, and Aydinli 2015) and customer trust (Kaur and Soch 2012; Shainesh, 2012) have an effect on customer loyalty. In other words, customer loyalty can be created or influenced by customer's perceived satisfaction (Harris and Goode 2004) and customer trust (Dimitriadis et al. 2011).

**Table 5.** Total effect, direct effect and indirect effect

|                                                                             | Total Effect | Direct Effect | S.E  | Indirect Effect | Sobel Test | S.E (Ind) | C.R  | P    |
|-----------------------------------------------------------------------------|--------------|---------------|------|-----------------|------------|-----------|------|------|
| Customer Satisfaction ← Service Quality                                     |              | 0.34          | 0.07 |                 |            |           | 5.53 | 0.00 |
| Customer Trust ← Service Quality                                            |              | 0.39          | 0.06 |                 |            |           | 6.70 | 0.00 |
| Customer Satisfaction ← Corporate Image                                     |              | 0.61          | 0.08 |                 |            |           | 9.05 | 0.00 |
| Customer Trust ← Corporate Image                                            |              | 0.68          | 0.03 |                 |            |           | 1.25 | 0.00 |
| Customer Loyalty ← Service Quality                                          | 0.30         | 0.12          | 0.06 |                 |            |           | 2.15 | 0.03 |
| Customer Loyalty ← Corporate Image                                          | 0.69         | 0.37          | 0.08 |                 |            |           | 4.81 | 0.00 |
| Customer Loyalty ← Customer Satisfaction                                    |              | 0.26          | 0.08 |                 |            |           | 3.15 | 0.00 |
| Customer Loyalty ← Customer Trust                                           |              | 0.23          | 0.07 |                 |            |           | 3.05 | 0.00 |
| Customer Loyalty ← Customer Satisfaction ← Service Quality                  |              |               |      | 0.09            | 2.75       | 0.03      | 2.77 | 0.00 |
| Customer Loyalty ← Customer Trust ← Service Quality                         |              |               |      | 0.09            | 2.81       | 0.03      | 2.79 | 0.00 |
| Customer Loyalty ← Customer Satisfaction ← Corporate Image                  |              |               |      | 0.16            | 3.11       | 0.05      | 3.11 | 0.00 |
| Customer Loyalty ← Customer Trust ← Corporate Image                         |              |               |      | 0.16            | 3.03       | 0.05      | 3.01 | 0.00 |
| Customer Loyalty ← Customer Trust & Customer Satisfaction ← Service Quality |              |               |      | 0.18            |            | 0.08      | 2.10 | 0.01 |
| Customer Loyalty ← Customer Trust & Customer Satisfaction ← Corporate Image |              |               |      | 0.32            |            | 0.09      | 3.42 | 0.01 |

Source: primary data, 2017

Customer satisfaction plays a role as mediation in the influence of service quality (Bayraktaret al. 2012; Kheng et al. 2010) and corporate image (Prayag et al. 2017; Albaity and Melhem, 2017) on customer loyalty. The effect that occurs is mediated by partial customer satisfaction either by simple or multiple mediation. Thus, in this case the quality of service is one key determinant of success in creating customer satisfaction which then affects customer loyalty (Kuo et al. 2011). As well as corporate image, when a company that has a good image can certainly provide customer satisfaction (Minkiewicz et al. 2011) which further enhances customer loyalty (Davies and Chun 2002).

Customer trust plays a role as a mediating variable in the influence of service quality (Caruana and Ramaseshan 2015; Mbuthia and Thaddaeus 2015) and corporate image (Lee and Moghavvemi, 2015; Nguyen Leclerc, and LeBlannc 2013) on customer loyalty. The effect that occurs mediated by customer trust in partial either by simple or multiple mediation. Thus, in this case the quality of service is one key determinant of success in creating customer trust (Su and Fan, 2011) which then affects customer loyalty (Mbuthia and Thaddaeus 2015). As well as the image of the company, when a company that has a good image can certainly provide customer trust and then will increases customer loyalty (Lee and Moghavvemi 2015).

## 6. LIMITATION AND FUTURE STUDY

In our opinion, there are some limitations to this study that we need to convey, the first is that the sampling in this study is only conducted in Aceh Province, so for further research it should be able to do research by expanding the region and multiplying the sample that will be the object of research so that it can get different results and better later on. Second, this study focuses on ISP customers only in Aceh. Third, it is expected to

conduct further research, can add other variables (e.g. customer value, commitment, customer retention, and others), make improvements to the questionnaire, and make the right time in the distribution of the questionnaire.

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