



ANALYSIS OF THE INFLUENCE OF SERVICE QUALITY, PRICE, TRUST AND CORPORATE IMAGE ON SATISFACTION AND CUSTOMER LOYALTY IN PT. POS INDONESIA BANJARMASIN

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Abstract:

This study aims to examine and analyze the influence of service quality, price, trust, and corporate image on satisfaction and customer loyalty in PT. Pos Indonesia Banjarmasin. Samples were selected by purposive sampling method and after the outlier test conducted on the 128 respondents, 119 respondents who participated in this study were obtained. Next, hypothesis testing using SEM-GeSCA was done. The research result indicates that there are six hypotheses which are significant; namely the influence of service quality on satisfaction, the influence of service quality on customer loyalty, the influence of price on satisfaction, the influence of trust on satisfaction, the influence of corporate image on satisfaction and the influence of satisfaction on customer loyalty. However, there are three hypotheses that are not significant: the influence of price on customer loyalty, the influence of confidence on customer loyalty, and the influence of corporate image on customer loyalty.

Keywords: service quality, price, trust, corporate image, satisfaction, customer loyalty

1. Introduction

Technology development grows rapidly; making courier service in Indonesia develops rapidly as well. Service provider companies are dominated by the private sector. However, among many private-owned courier companies, PT. Pos Indonesia as a courier service provider for State Owned Enterprises (SOEs) in Indonesia in the field of written communication services and / or electronic mail, parcel services, logistic services, financial transaction services, and postal agency services for public is still able to survive in competition with the private companies. Rapidly increasing competition

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requires PT. Pos Indonesia to continue to innovate, diversify and improve performance in order to keep customers satisfied and loyal in using the services of the Post Office.

Kotler and Keller (2009:308) explains that loyalty is a deeply held commitment to buy or support over preferred products or services in the future despite the influence of the situation and potential marketing efforts that may cause customers to switch products. The key to producing high customer loyalty is to deliver a high customer value. A study conducted by Fornell and Wernerfelt (1987:345) mentions that a satisfied customer tends to be a loyal customer. Therefore, when the rate of customer satisfaction increases, it will be followed by the increase rate of the customer loyalty.

This study refers to previous study of Setiawan and Sayuti (2017), which proved that the quality of services, trust and corporate image had influence on satisfaction and loyalty of customer. However, in this study, the authors add price as an exogenous variable. This is based on the theory that states that the price is one of the main drivers of customer satisfaction; affordability is an important source of satisfaction because they will get high value of money (Kotler and Keller, 2007:177).

2. Literature Review

According to Cronin and Taylor, quoted by Tjiptono (2014:295), one possible relationship that many agreed is that satisfaction assists consumers in revise the perceptions of the quality of services. The higher the quality of services provided by a company, the higher the perceived satisfaction of the customer to the company. However, if the quality of services provided by a company is low, the lower the customer perceived satisfaction of the company. This is in line with the research results of Ravichandran, et.al, (2010), Quddus and Hudrasyah (2014), Klementova, et.al (2015), Yeo, et al. (2015), Horsu and Yeboah (2015) and Hapsari et.al (2016) which state that there is significant influence of service quality on customer satisfaction. Based on this description, a hypothesis can be formulated, H1: Service quality has an influence on customer satisfaction.

Zeithaml et al. (2013:30) explains that there are links between the quality of service and loyalty of consumer. Loyalty of consumers depends on the level of quality of services provided to the consumers and they believe that there is a positive relationship between service quality and customer loyalty. This means that the higher the quality of services provided to consumers, the higher the loyalty given by the consumer to the company. This is in line with the research results of Mosahab et al. (2010), Onditi, et al. (2012), Dubey and Srivastava (2016), and Huu Minh (2016) and Sumertana (2016) which state that there is a significant influence of service quality on customer loyalty. Based on this description, a hypothesis can be formulated, H2: Service quality has an influence on customer loyalty.

Daryanto and Setyobudi (2014:52) explain that for customers who are sensitive, a low price is an important source of satisfaction because they will get a high value of money. The lower the price set and the lower the fees charged by the company to the

customers, the higher the perceived customer satisfaction and vice versa. In addition, the price is one of main drivers of customer satisfaction, for customers who are sensitive; a low price is an important source of satisfaction because they will get a high value of money (Kotler and Keller, 2007:177). This is similar to the results of research conducted by Hanif, et al. (2010) and Felani and Soekotjo (2017) which state that there is a significant influence of price on customer satisfaction. Based on this description, a hypothesis can be formulated, H3: The price has an influence on customer satisfaction.

Swastha and Handoko in Riyadi (2004:83) state that the price is one of the main things that influence loyalty of consumer. Prices which are in line with the quality of products or services will increase customer loyalty in the products or services. On the contrary, for customers who are sensitive to the issue of price, if the price charged does not match the quality of the product or service they receive, then their loyalty to a product or service will be decreased. This is supported by the research from Virvilaite, et.al (2009), Montolalu (2013) and Hortamani, et al. (2013) as well as Dewastuti and Ngatno (2017) which state that there is a significant influence of price on customer loyalty. Based on this description, a hypothesis can be formulated, H4: Price has an influence on customer loyalty.

Trust will build consumer perception. Zeithaml (1988) explained that consumers' perception of services they receive is affected by the delivery of services (service encounters) and proof of the service given by the company to the customer. Way of delivering services and proof of good service will build the trust of the customer and create a positive perception of a company. This is similar to research results of Fasoah and Harnoto (2013), Osman dan Sentosa (2013), and the research of Laely (2016) which state that there is a significant influence of trust on customer satisfaction. Based on this description, a hypothesis can be formulated X, H5: Trust has an influence on customer satisfaction.

Robinette (2001:13) explains that trust is one of the factors that influence customer loyalty. Trust arises from a long process until both parties trust each other. If trust has been established between the customer and the company, the business will be easier to develop; the relationship of the company and customer is reflected from the level of confidence (trust) of the customers. If the level of customer trust is high, the relationship of the company with customers will be strong. Loyalty is measured from the start of the emergence of preference of consumers towards the emergence of trust of the product or service with respect to its performance. Riyadi (1999:58) explains that loyalty will occur when there is trust of consumers for products hence there is communication among the consumers is to talk about the products. This means that, the consumers who already like a product or service at a company will have trust for the product or service. Consumers who believe in a product will share stories about their satisfaction in using the product which will trigger a loyal attitude for example by trying other products provided by the company. This is supported by the research results of Akbar and Parvez (2009), Eid (2011), Nguyen, et al. (2013), and Fasoah and Harnoto (2013), which state that there is a significant influence of trust on loyalty of the

customer. Based on this description, a hypothesis can be formulated, H6: Trust has an influence on customer loyalty.

Zeithaml (1988) explains that corporate image can be a filter that affects perceptions of the customers of service of a company. A positive image will drown disappointment over poor service, or when consumers who have a very positive image of a company having a bad experience it will not cause fatal consequences to their satisfaction, because the positive image can reduce bad experience. A negative image will cause consumers become quick-tempered and not satisfied if having bad experiences and it needs a lot of good experience to change the overall bad image. This is supported by the results of Setiawan and Suyuti (2017) which state that there is a significant influence of corporate image on customer satisfaction. Based on his description, a hypothesis can be formulated, H7: Corporate image has an influence on customer satisfaction.

Mardalis (2005:117) explains that a company will be seen through its image; whether it is a negative or positive image. A positive image will give a good sense of the company's products and so can increase the number of sales. Instead, a company's product sales will fall or loss if the image is viewed negatively by the public. This case is similar to the results of Hart and Rosenberger (2004) and Susanti (2009) which state that there is a significant influence of corporate image to customer loyalty. Based on this description, a hypothesis can be formulated, H8: Corporate image has an influence on customer loyalty.

Gaffar (2007:72) states that one of the factors that influence customer loyalty is satisfaction. Customer satisfaction is a measurement of the gap between the customer expectations with the fact that they accept or perceived. Improved customer satisfaction to a company will also increase the customer loyalty and another way round. This is in line with the results of Chiguvi and Guruwo (2017) which state that satisfaction effects customer loyalty. Based on this description, a hypothesis can be formulated, H9: Satisfaction has an influence on customer loyalty.

Based on the explanation above, the model of this research can be described as follows:

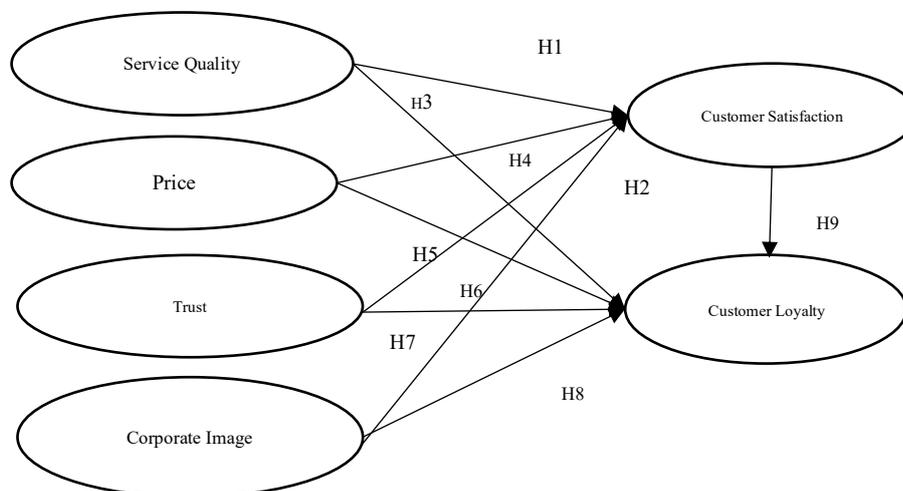


Figure 1: Model of Research

3. Research Methodology

The approach used in this study was quantitative. This type of research was causality associative (effect) since this study aimed to examine the effect of the price, trust and corporate image on customer satisfaction and customer loyalty. The research location was in PT Pos Indonesia (Persero) or the Post Office which was located in Banjarmasin on Jl. Lambung Mangkurat No. 19 Banjarmasin.

The population in this study was all customers who used the services of PT. Pos Indonesia Banjarmasin. Sampling technique used is purposive sampling, i.e. a sampling technique with some specific considerations (Sugiyono 2008:122). In this study, samples taken were post office customers who have been using the services of the post office for at least 2 (two) times and aged at least 18 years old. There were 128 respondents used as the samples of this research.

Questionnaires were distributed to all users of PT. Pos Indonesia Banjarmasin Branch; the questionnaires filled out by the respondents then filtered according to the criteria of the required sample in this study. If there was a respondent which did not meet the criteria, then the sample was replaced with a new sample. The scoring technique used was interval scale.

3.1 Instruments Validity and Reliability Test

This study resulted that all indicators of the latent constructs of quality of service variable are valid for the estimate value on the weight factor is ≥ 0.70 . As for the variables of price, trust, corporate image, customer trust and loyalty also meet the valid criteria for the estimate value on the loading factor is ≥ 0.70 , except for variable X4.1 indicator of the corporate image, hence the variable should be removed and can not be included in data processing. It can be concluded that all constructs are reliable since the reliability of variables of quality of service, price, trust, corporate image, trust and customer loyalty seen from the Cronbach Alpha which is more than 0.70 and the value of AVE is more than 0.50.

3.2 Data Analysis Technique

The analysis technique in this research is the path analysis by using GeSCA (Generalized Structured Component Analysis) with significant value of Critical Ratio used is $CR > 1.96$ (significance level = 5%).

4. Results and Discussion

4.1 Analysis of Generalized Structured Component Analysis

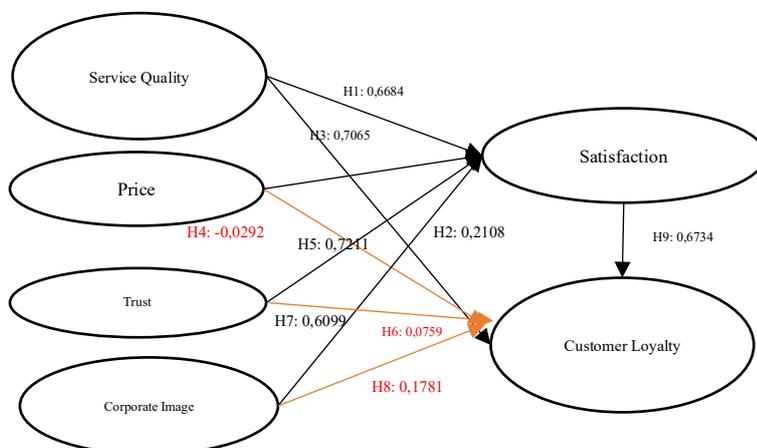


Figure 2: Model of Research Result

In this study, the final model of the research will be determined based on the trimming method. According to Rutherford, quoted by Sarwono (2007:1) the trimming model is used to improve a model of structural path analysis by means of removing the exogenous variables which path coefficient were not significant. Based on the trimming method, then H4, H6 and H8 will be excluded from the model of research because they are not significant, the resulting model and correlation coefficient values are as follow:

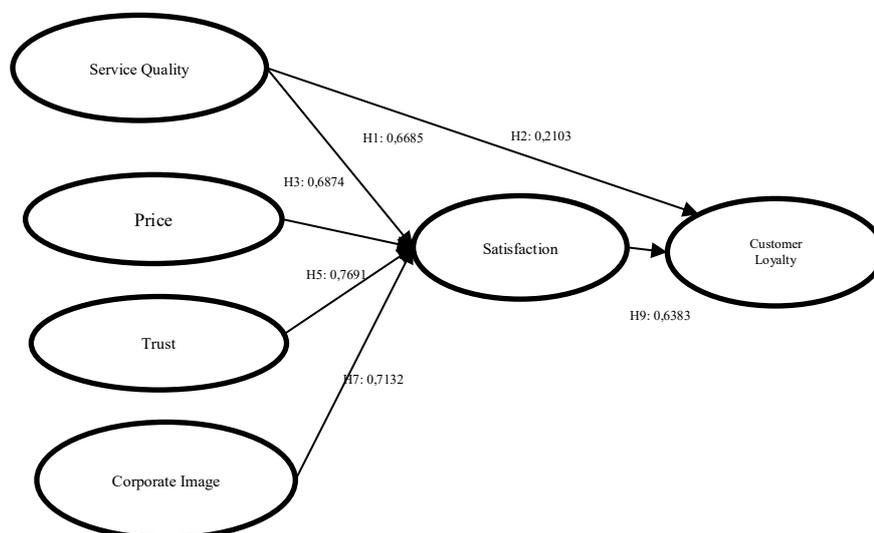


Figure 3: The Final Model of Research Results

Evaluations to the structural model of the study were conducted to determine how much variance can be explained by the model by looking at FIT and AFIT. Following are the results of the test of goodness of fit in this research:

Table 1: Identification of Goodness of FIT

FIT Model	
FIT	0.5798
GFI	0.9776
SRMR	0.3107

Source: Data processed, 2019.

According to the Table 1, the following assessment can be described:

a. FIT = 0.5798

From the GeSCA test result, it is known that the FIT value obtained in this study is 0.5798; meaning that variations of the whole data in the research model is good enough in explaining the phenomenon under study. The object of research was able to influence the customer satisfaction and loyalty by 57.98% and the remainder of 42.02% can be explained by other variables outside the model.

b. GFI (Good of Fit Index) = 0.9776

The test results in this study show that the value of GFI of research conceptual model is 0.9776, or approximately 97.76% greater than the prescribed criteria, i.e. $GFI > 0.90$ or more than 90%, this means that the model established is acceptable and able to show a strong relevance between the theory and research phenomena.

c. SRMR (Standardized Root Mean Square) = 0.3107

The test results of the research show SRMR value of 0.3107. The value of SRMR that is recommended for the size of the fit model is ≤ 0.80 , therefore it can be stated that the model established in this study has been exceptionally good.

4.2 Hypothesis Testing Results

The results of path coefficient value using GeSCA are as follows:

Table 2: The Results of Path Coefficient Value

Path Coefficient	CR	Information
Service quality ~ Satisfaction	9.36*	Significant
Service quality ~ Customer loyalty	2.48*	Significant
Price ~ Satisfaction	8.77*	Significant
Price ~ Customer loyalty	-0.30	Not
Trust ~ Satisfaction	8.45*	Significant
Trust ~ Customer loyalty	0.69	Not
Corporate image ~ Satisfaction	5.75*	Significant
Corporate image ~ Customer loyalty	1.39	Not
Satisfaction ~ Customer loyalty	8.66*	Significant

Source: Data processed, 2019.

The summary of path analysis between exogenous variables on endogenous variables can be seen in the following table:

Table 3: Summary of the Path Analysis

Variables Influence	Coefficient of Direct Path	Path Coefficient Not Directly Through Satisfaction
Service quality ~ Satisfaction	0.6684	
Service quality ~ Customer loyalty	0.2108	(0.6684)* (0.6374) = 0.426
Price ~ Satisfaction	0.7065	
Price ~ Customer loyalty	-0.0292	(0.7065)* (0.6374)= 0.4503
Trust ~ Satisfaction	0.7211	
Trust ~ Customer loyalty	0.0759	(0.7211)* (0.6374)= 0.4596
Corporate image ~ Satisfaction	0.6099	
Corporate image ~ Customer loyalty	0.1781	(0.6099)* (0.6374)= 0.3887
Satisfaction ~ Customer loyalty	0.6374	

Source: Data processed, 2019.

The value of path coefficient from the variable of quality of service on customer satisfaction was 0.6684. GeSCA analysis shows that service quality has a positive and significant influence on customer satisfaction. This is proven by the value of Critical Ratio of the quality of service to customer satisfaction which was 9.36 which is far above the standard value of 1.96. This study suggests that PT. Pos Indonesia can improve its quality of services so that the customers feel more satisfied in using the services of the Post Office. Steps that can be taken including giving better service, friendly and quick response and highly responsive services are customer needs and must be given by a service provider company. In addition, creating excellent communication and caring attitude from the employees are also important to improve customer satisfaction. Thus, H 1 is accepted.

The value of path coefficient from the variable of service quality on customer loyalty was 0.2108. GeSCA analysis shows that the quality service has a significant influence on customer loyalty. This result is proven by the value of Critical Ratio of the quality of service to customer loyalty which was 2.38 which is above the minimum value 1.96. Quality service can influence customer loyalty directly, but its indirect influence is bigger than the immediate influence which was equal to 0.426. That is, the quality of services at the Post Office can influence customer loyalty, but it will give greater effect if the customer satisfaction is improved more. Steps that can be taken to improve the loyalty of the customer including improving the service to increase the customer satisfaction in using the services of the Post Office. The satisfied customers of services of a company will be the loyal customers. The improve of the quality of service can also be done through improvements in the performance of employees in serving customers, creating product innovations and services in shipment or mail order to catch up with private companies. Thus, H2 is accepted.

The value of path coefficient from the variable of price on satisfaction was 0.7065. GeSCA analysis shows that price has a significant influence on customer satisfaction. This is proven by the value of Critical Ratio of the price to customer satisfaction which was 8,77 which is above the minimum value of 1.96. This study suggests that PT. Pos Indonesia can increase the satisfaction of customer by considering the price and the

service charge. The price offered is in accordance with the quality of services rendered. Thus, the pricing should be adjusted to the length of the package to arrive at its destination. Thus, H3 is accepted.

The value of path coefficient from the variable of price on customer loyalty was -0.0292. GeSCA analysis indicates that the price does not have a significant influence on customer loyalty since the value of Critical Ratio was less than 1.96 that is equal to -0.30. Thus, H4 rejected. However, the price has an indirect influence on customer loyalty with estimate value as big as 0.4503. Thus, in this study the variable of satisfaction serves as a mediating variable between the variable of price with the variable of customer loyalty. This study suggests that PT. Pos Indonesia may review the price offered. The price offered must be confirmed by the quality services rendered and can certainly compete with similar companies. This needs to be done since the customers will compare the prices offered with the benefits or quality obtained and how the advantages and disadvantages of the service when compared to its competitors. Thus, for increasing the customer loyalty, the Office Post should ensure pricing that makes customers satisfied.

The value of path coefficient from the variable of trust on customer satisfaction was 0.7211. GeSCA analysis shows that trust has a significant influence on customer satisfaction. This is proven by the value of Critical Ratio of trust to customer satisfaction which was 8.45 which is above the minimum value of 1.96. This study explains that customers have trust in sending packages through the Post Office. They believe that the Post Office employees were well-behaved, honest in giving serve and able to meet their needs. In terms of delivery of letter and package, the customer trust to their service providers is more important than any other things. If the customer have high trust to the Post Office, then they will not hesitate to use all the products or services provided by the Post Office, even though they cost more expensive compared with similar companies because they expect in terms of both products and services are provided and of the quality of services received, all they get from the Post Office so as to make them feel satisfied. This can be improved by creating a good communication with the customers and by asking for comments and suggestions on how to improve satisfaction by building customer trust. Thus, H5 is accepted.

The value of path coefficient from the variable of trust on customer loyalty was 0.0759. GeSCA analysis shows that trust does not have a significant influence on customer loyalty. This result is proven by the value of Critical Ratio of trust to customer loyalty which was 0.69 which is below the minimum of 1.96. Thus, H6 is rejected. However, the trust has an indirect influence on customer loyalty with the estimate value of 0.4596. Thus, in this study this variable of satisfaction serves as a mediating variable between the variables of trust with the variable of customer loyalty. This study explains that customers have trust in sending the package via the Post Office, but they are not loyal. This can be improved by further increasing the trust of customers, for example by further increasing the timeliness of the arrival of a package or a letter sent by the customer. Customers who are disappointed with the inaccuracy of the time

when they send a package are difficult to loyal to the company that provide the service delivery of the package. Besides, loyalty can also be improved by creating products or services that exceed customer expectations in using the services of the Post Office. Thus, customer loyalty can be achieved if the Post Office can create customer trust which makes them satisfied. Therefore, if the customer satisfaction increases, their loyalty will increase as well.

The value of path coefficient from the variable of corporate image on customer satisfaction was 0.6099. GeSCA analysis shows that the image of the company has a positive and significant influence on customer satisfaction. This is proven by the value of Critical Ratio of the image of the company to satisfaction customers which was 5.75 which is above the minimum value of 1.96. This study suggests that the image of the company of PT. Pos Indonesia as an experienced state-owned company in the field of courier services, has a greater value in the eyes of the customers and they are satisfied with the performance of the Post Office. This can be improved further by providing guarantees against the safety of the goods shipped via the Post Office. By providing the insurance the company can build a positive image in the eyes of the customer and make them satisfied in using the services of the Post Office. Thus, H7 is accepted.

The value of path coefficient from the variable of corporate image on customer loyalty was 0.1781. GeSCA analysis shows that the image of the company does not have significant influence on customer loyalty. This result is proven by the value of Critical Ratio of the image of the company to customers' loyalty of 1.39 which is below the minimum of 1.96. Thus, H8 is rejected. However, the image of the company's indirectly influences customer loyalty with the estimate value of 0.3887. Thus, in this study the satisfaction serves as a mediating variable between the variable of the company's image with the variable of customer loyalty. This study suggests that the image of the company of PT. Pos Indonesia as an experienced state-owned company in the field of courier services does not make the customers loyal in using the services of the Post Office. This can be improved by creating a positive image in serving the customers. Smiles, greetings and best regards, thank you remark and friendliness play important roles in enhancing the positive image. In addition, the Post Office can also be said to be lacking in the promotion, so that the public is much more familiar with other private companies as shipping service providers. Building a positive image of the Post Office could also be done with having a more active role in the promotion, social activities and improve cooperation with big companies and business people on line then publishing through the media. If the Post Office is able to improve the satisfaction of customer with building a positive image, then customer loyalty will increase.

The value of path coefficient from the variable of satisfaction on customer loyalty was 0.6374. GeSCA analysis shows that satisfaction has a positive and significant influence on customer loyalty. This is proven by the value of Critical Ratio of the satisfaction to customer loyalty which was 8.66 which is above the minimum value of 1.96. This study describes that satisfaction influences customer loyalty in using the services of the Post Office. This can be improved by giving appreciation to loyal

customers, providing excellent service, handling customer complaints properly. In addition, it is also necessary to carry out the customer satisfaction survey to find out things that the customers want to be developed and improved by PT. Pos Indonesia in the future. The satisfaction of the customers will make the customers loyal in using the services of the Office though in the midst of fierce competition among privately owned rival companies. Thus, H9 is accepted.

4.3 Variability of Variables

Table 4: Table 6 R² Test Results

R-squared Values of Endogenous Latent Variables	
Service quality	0
Price	0
Trust	0
Corporate image	0
Satisfaction	0.706
Customer loyalty	0.4802

Source: Data processed, 2019.

Based on table 6 it is found that the variable of quality of service, price, trust and corporate image are exogenous variables, hence $R^2 = 0$. The exogenous variables could influence endogenous variable of Customer satisfaction more than 70% therefore it is concluded that the exogenous variables are sufficient to influence the success of customer satisfaction variable. However, exogenous variables are less able to influence customer loyalty variable for the influence of only 48%.

5. Conclusions and Recommendations

Based on the 9 research hypotheses, 6 hypotheses are accepted and give positive results. Customer satisfaction variable is influenced by the variable of quality of service, price, trust and corporate image. While variable of customer loyalty is influenced by the variable of quality of service and satisfaction. Service quality has a positive and significant influence on customer satisfaction and customer loyalty. Price has a positive and significant influence on satisfaction. However, the price has no significant influence on customer loyalty. Trust has a positive and significant influence on satisfaction. However, it has no significant influence on customer loyalty. Corporate image has a positive influence on satisfaction. However, the corporate image does not have significant influence on customer loyalty. Customers' satisfaction gives positive and significant influence on customer loyalty. In other words, if the satisfaction variable increases, the customer loyalty also increases. Variable of satisfaction serves as a mediating variable between the variables of service quality, price, trust and corporate image on customer loyalty. It is indicated by the correlation coefficient value of indirect influence between the quality of service, price, trust and corporate image on loyalty customer that is greater than the immediate influence.

Based on the results of this research some suggestions can be given for PT. Pos Indonesia Banjarmasin Branch and for further research, i.e., in order to increase the customer satisfaction and loyalty to use the services from the post office. Things that can be done by PT. Pos Indonesia including, first, providing quality services that make customers feel comfortable and secure in using the services of the Post Office. The guarantee is expected to include: the goods arrive quickly and safely, on time; neat packaging and undamaged to the destination, as well as providing insurance in the case of damaged or lost while in transit. Second, setting the price according to the quality of the services rendered. Ensure that the price and the cost of services in accordance with current market conditions, this is because the customers will compare prices or quality rendered with the benefits obtained. In addition, the pricing is also determined based on the market conditions, as customers will surely compare prices among courier services. Third, the Post Office is expected to continue to improve the performance of the employees by maintaining honesty of the employees in serving the customers. The honesty owned by the employees will increase the customer trust if coupled with good manners and ability to meet the customer needs in shipping goods, such as the provision of clear information to the customers. Fourth, the Post Office as an experienced company in the field of courier service should be able to build a positive image toward the customers. To enhance the positive image of the Post Office, some efforts that can be done including being more active in the promotion, social activities and improve cooperation with big companies and business people on line then publishing through the media. As for the development of theory and research on customer satisfaction and loyalty, things that can be done by further research, among others are first, further research is expected to develop this study by comparing the quality of service, price, trust and corporate image of PT. Pos Indonesia by similar courier service company. In order to find out the different levels of customer satisfaction and loyalty among the state-owned and private-owned courier services. In addition, further research can also develop this research by examining other factors that make customers satisfied and their influence on customer loyalty. Other factors include: habitual behavior, commitment and linking of the brand, as well as emotional factors e.g. pride in using a product or service from a particular company.

5.1 Research Limitations

- a) Personal factors of the respondents made their answers in the questionnaires were sometimes not objective. In some questionnaire the answers of the respondents which were not in accordance with the real condition found.
- b) GeSCA technique analysis used was the latest version hence the value of Critical Ratio to determine the significance can not be seen directly.

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