



The Influence of Corporate Image on Customer Loyalty through Customer Engagement as a mediating variable (Study on Customers of PT. Bank Syariah Indonesia in Malang City)

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Abstract. The study analyzed how the influence of corporate image on customer loyalty to customers of PT. Bank Syariah Indonesia in Malang City, the influence of corporate image on customer engagement on customers of PT. Bank Syariah Indonesia in Malang City, the influence of customer engagement on customer loyalty to customers of PT. Bank Syariah Indonesia in Malang City and the influence of corporate image mediated by customer engagement on customer loyalty to customers of PT. Bank Syariah Indonesia in Malang City. This study the sample that will be taken is 211 Islamic bank customers spread across the city of Malang Data analysis using SEM-PLS. The results indicate all hypotheses are accepted, the first hypothesis test, it shows that corporate image has a positive and significant effect on customer loyalty. The second hypothesis shows that corporate image has a positive and significant effect on customer engagement. The third hypothesis show that customer engagement has a positive and significant effect on customer loyalty. The fourth hypothesis shows that the indirect effect of corporate image through customer engagement on customer loyalty has a positive and significant effect.

Keywords: Corporate Image, customer engagement, customer loyalty.

1 Introduction

Indonesia, as the country with the largest Muslim population in the world, has the potential to be at the forefront of the Islamic finance industry. Increased public awareness of halal matter and strong stakeholder support are important factors in the development of the halal industry ecosystem in Indonesia, including Islamic banks. On February 1, 2021, which coincided with 19 Jumadil Akhir 1442 H, it marked the history of the merging of Bank Syariah Mandiri, BNI Syariah, and BRI Syariah into one entity, namely PT. Bank Syariah Indonesia (BSI). The merger of the three Islamic Banks is an effort to create a Sharia Bank that is the pride of the people, which is expected to become a new energy for national economic development and contribute to the welfare of the wider community. The existence of Bank Syariah Indonesia is also a reflection

of the face of Islamic banking in Indonesia which is modern, universal, and provides goodness for all nature (Rahmatan Lil 'Aalamiin).

The population in East Java is 40,994 million people in June 2021. Of this number, 39.85 million people (97.21%) are Muslim or the majority of the population is Muslim. East Java is a province that has the fourth largest Islamic banking institution in Indonesia, with assets of 5.63% of the total assets of Islamic banks in Indonesia. (OJK Snapshot, September 2021). Malang City is the second largest city in East Java, after Surabaya, and is well known as a city of education. The majority religion in Malang City is Islam, with a percentage of 89.70%, of the total population of Malang city. Based on this data, it is an opportunity for Islamic banks to continue to grow and must compete by providing the best service to their customers. (https://id.wikipedia.org/wiki/Kota_Malang).

The result of the merger of the three largest Islamic banks in Indonesia to become PT. Bank Syariah Indonesia, it is suspected to have an impact on the influence of corporate image and customer loyalty in Malang City. So the banking sector must make various efforts to maintain the existence of Islamic banks and customer loyalty. One way to increase customer loyalty is to improve corporate image. Corporate image significantly influences customer retention either directly or indirectly on customer loyalty (Andreassen & Lindestad, 1998). Kotler, (2008), states that when companies should be able to understand better about the impact of corporate image on customer loyalty, because of the highly competitive environment and the importance of customer retention and customer loyalty.

Nguyen, N. and Leblanc (2001), stated that corporate image is related to the business name, architecture, various products/services, traditions, ideology and the impression of quality communicated by everyone interacting with corporate clients. According to Keller (2011), the desired corporate image increases the likelihood of brand choice, as well as resulting in greater consumer loyalty and decreased vulnerability to competitive marketing actions. This is supported by Bloemer, J., et al, (1998), Andreassen & Lindestad, (1998) and Johnson, et al, (2001) which state that there is a positive relationship between corporate image and customer loyalty. Corporate image is defined as the perception of an organization that customers hold in their memory.

Corporate image is used as an important factor to increase customer loyalty (KandamPully and Hsin, 2007). Dijkmans et al., (2015), stated that to create customer engagement in online stores, companies can take advantage of corporate image, which is referred to as "the process of positioning, monitoring, measuring, speaking, and listening to the organization perceived by online store consumers". The conclusion is that a high corporate image will result in a more positive and high customer engagement. Based on the phenomena and background above, it is necessary to conduct research related to the Effect of Corporate Image on Customer Loyalty through Customer Engagement as a mediating variable (Study on Customers of PT. Bank Syariah Indonesia in Malang City).

The study analyzed how the influence of corporate image on customer loyalty to customers of PT. Bank Syariah Indonesia in Malang City, the influence of corporate image on customer engagement on customers of PT. Bank Syariah Indonesia in Malang City, the influence of customer engagement on customer loyalty to customers of PT.

Bank Syariah Indonesia in Malang City and the influence of corporate image mediated by customer engagement on customer loyalty to customers of PT. Bank Syariah Indonesia in Malang City.

2 Literature Review

2.1 Corporate Image

Corporate image as a filter that reflects the overall reputation of the company and is a customer experience (Aydin, 2005). Corporate image according to Keller, (2011) is the perception of the organization's image, the perception of sound, smell, touch, taste and feeling experienced through the use of products, customer service, commercial environment and corporate communications. Bank corporate image indicators according to Abu Saleh, et al (2017), consist of:

1. Security, including physical safety, risk and uncertainty avoidance, financial security and keeping clients' personal and financial information confidential.
2. Accessibility, means the ease and convenience in which customers can access the services provided by the bank.
3. The services offered, must be attractive in the eyes of their customers and this includes interest paid on savings, commissions charged for services and interest charged on loans.
4. Reputation, as a property that includes many attributes such as product and service quality, ability to innovate, financial stability, ability to attract, develop, use of company assets and management quality.

2.2 Customer Engagement

Brodie et al. (2011), customer engagement represents a psychological state, which is characterized by a certain level of intensity that plays a central role in the relational exchange process. Patterson, et al, (2006) define customer engagement as the level of physical, cognitive, and emotional customers associated with service organizations. Customer engagement indicators according to Vivek, (2012) consist of:

1. Awareness, the level of attention, focus, and relationship owned by the customer to the brand.
2. Enthusiasm, the level of excitement and customer interest in the brand.
3. Interaction, various participations made by customers (offline and online) to the company or other customers outside of purchases.
4. Activity, the level of unity and sense of belonging felt by the customer towards the brand.
5. Extraordinary experiment, a condition that describes that the customer has full concentration, is happy, and really enjoys his role as a customer of a brand.

2.3 Customer loyalty (customer loyalty)

Kotler, (2008), states that customer loyalty is a strong commitment to repurchase or subscribe to a particular product or service in the future despite situational and marketing efforts causing transitional behavior. Indicators of customer loyalty according to Tabrani et al., (2018), consist of:

1. Customers say positive things about Islamic banks to others
2. Customers recommend sharia banks to their family and relatives
3. Customers suggest choices of Islamic banks to new customers
4. Customers have more than one sharia bank service

3 Research Methodology

This type of research uses quantitative research, namely research based on the philosophy of positivism, used to examine certain populations or samples, data collection using research instruments, quantitative/statistical data analysis, with the aim of describing and testing predetermined hypotheses. (Sugiyono, 2010).

3.1 Conceptual framework

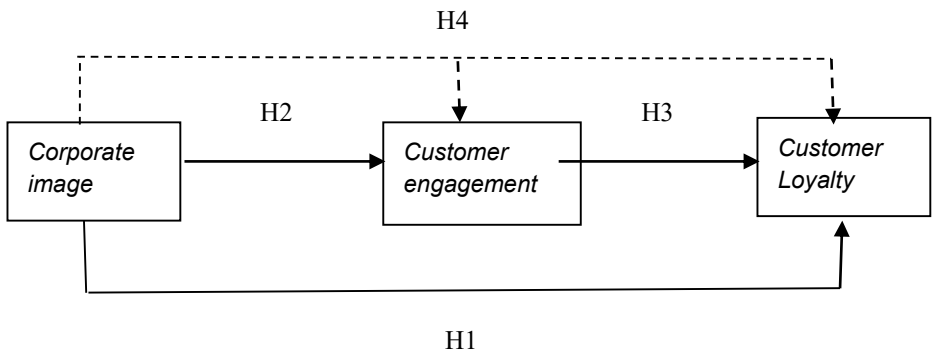


Fig. 1.. Conceptual framework

3.2 Research Hypothesis

Corporate image has an important influence in maintaining customer loyalty. Research by Setyono et al. (2015), shows that company image has a significant influence on customer loyalty.

H1. There is an influence between corporate image on customer loyalty to customers of PT. Bank Syariah Indonesia in Malang City.

Corporate image is a valuable intangible asset for companies, Dijkmans et al., (2015), researching online companies to see the benefits of customer engagement that affect corporate image. shows that customer engagement is positively related to corporate image.

H2. There is an influence between corporate image on customer engagement on customers of PT. Bank Syariah Indonesia in Malang City.

Fernandes and Esteves (2016), show that loyalty is significantly related to customer engagement. Hapsari et al. (2017), shows that customer engagement has the most influential effect on passenger loyalty.

H3. There is an influence between customer engagement on customer loyalty to customers of PT. Bank Syariah Indonesia in Malang City.

H4. There is an influence between corporate image on customer loyalty through customer engagement on customers of PT. Bank Syariah Indonesia in Malang City.

3.3 Population and Sample

The population in this study were customers from PT. Bank Syariah Indonesia in Malang City. The sampling method is a non-probability sampling technique by means of incidental sampling. (Sugiyono, 2010). Regarding the minimum sample size in SEM analysis, according to Hair et al., (2018) found that the appropriate sample size for SEM is between 100 – 200 samples. So in this study the sample that will be taken is 211 Islamic bank customers spread across the city of Malang.

3.4 Data analysis technique

In this research, the technical analysis used is SEM based on variance or Component based SEM, which is known as Partial Least Square (PLS). Hair et al., (2018), checking the validity with Pearson correlation, the instrument is declared valid if the correlation value is > 0.3 .

4 Results

4.1 Description of Respondent Characteristics

1. Gender-based respondents showed that the percentage of male and female respondents was almost balanced, at 51.20% of male respondents and 48.80% of female respondents.
2. Age-based shows that the majority of respondents are aged 20-30 years. In addition, the number of respondents aged 21-50 years is quite a lot. Respondents over the age of 50 were only 8.1%.
3. Based on educational background shows that the majority of respondents have studied Strata 1 (S1). The number of respondents who have studied S1 almost reached half the total number of respondents involved. On the other hand, only a few

respondents have a Diploma education background, which is only 9 out of 211 people or equivalent to 4.30%.

4. Work based on employment shows that the majority of respondents work as private employees, which is as much as 91 out of 211 people or equivalent to 43.1%. On the other hand, only a few SOE employees were involved in this study as respondents.
5. Based on income shows that the percentage of respondents with income of Rp 2,000,000 to Rp 5,000,000 reached 42.70%. On the other hand, respondents with incomes of more than Rp 10,000,000 were only 10.90%.
6. The description shows that as many as 58.3% became customers of Islamic banks for 3 years - 5 years. A total of 41.70% of respondents have been customers of Islamic banks for > 5 years.

4.2 PLS SEM Analysis

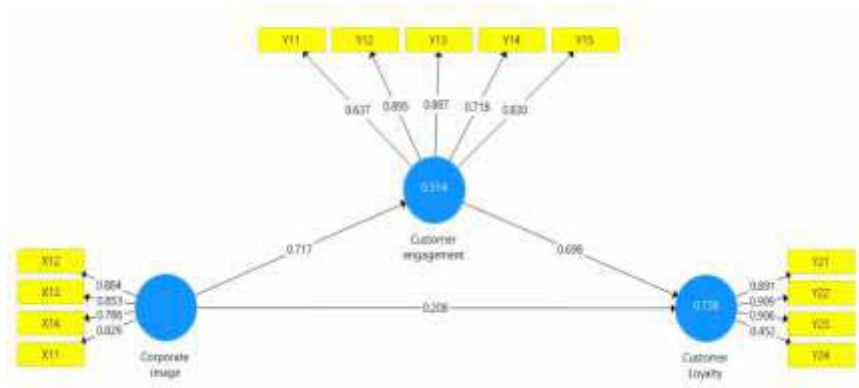


Fig. 2. Bootstrapping initial model based on conceptual model

Based on the model above, it can be seen that from the measurement model on the corporate image variable, it is reflected in 4 indicators, customer engagement is reflected in 5 indicators, and customer loyalty is reflected in 4 indicators.

Validity and Reliability Test.

Table 1. Convergent Validity Test

Average Variance Extracted (AVE)	Indikat or	Corporate image	Customer Loyalty	Customer engagement
0,704	X11	0,829		
	X12	0,884		
	X13	0,853		
	X14	0,786		
0,639	Y11			0,637
	Y12			0,895
	Y13			0,887

	Y14	0,718
	Y15	0,830
0,661	Y21	0,891
	Y22	0,909
	Y23	0,906
	Y24	0,452

The results of testing the model after being revised are as follows.

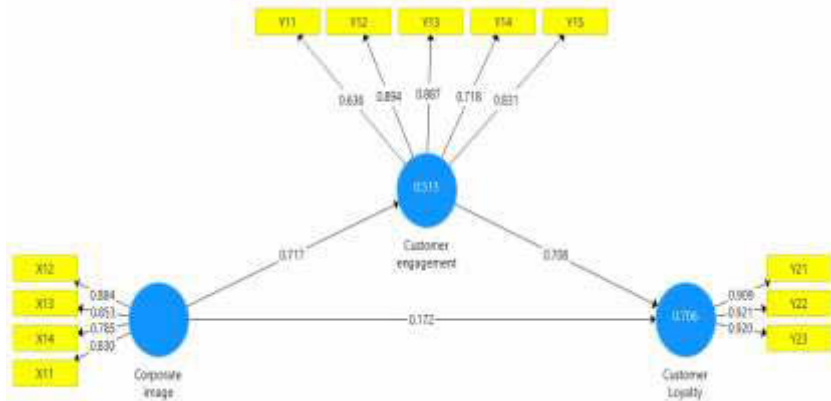


Fig. 3. PLS Algorithm Model after Revision

Table 2. Discriminant Validity Test (cross loading) of the model after revision

	Corporate image	Customer Loyalty	Customer engagement
X11	0,830	0,640	0,599
X12	0,884	0,617	0,650
X13	0,853	0,516	0,567
X14	0,785	0,492	0,584
Y11	0,447	0,487	0,636
Y12	0,697	0,747	0,894
Y13	0,652	0,756	0,887
Y14	0,476	0,517	0,718
Y15	0,552	0,757	0,831
Y21	0,649	0,909	0,759
Y22	0,605	0,921	0,738
Y23	0,613	0,920	0,787

Table 3. Composite Reliability

Variable	Composite Reliability
Corporate image	0,905
Customer Loyalty	0,940
Customer engagement	0,897

The construct values of Corporate image, Customer engagement, and Customer Loyalty have composite reliability >0.6 , then Corporate image, Customer engagement, and Customer Loyalty have met the criteria of good reliability (reliable).

Results from Analysis of Measurement Model (Outer Model).

Table 4. Output Model Measurement of corporate image variable

Indicators	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
X11 <- Corporate image	0,830	0,830	0,025	33,887	0,000
X12 <- Corporate image	0,884	0,884	0,015	58,204	0,000
X13 <- Corporate image	0,853	0,849	0,030	28,269	0,000
X14 <- Corporate image	0,785	0,785	0,034	22,773	0,000

Original Sample (O) = loading factor

Table 5. Output Model Measurement of Customer engagement variable

Indicators	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Y11 <- Customer engagement	0,636	0,639	0,067	9,503	0,000
Y12 <- Customer engagement	0,894	0,894	0,017	52,096	0,000
Y13 <- Customer engagement	0,887	0,886	0,021	42,469	0,000
Y14 <- Customer engagement	0,718	0,718	0,057	12,579	0,000
Y15 <- Customer engagement	0,831	0,831	0,025	32,818	0,000

Original Sample (O) = loading factor

Table 6. Output Model Measurement of Customer Loyalty variable

Indicators	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
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Y21	<-	0,909	0,908	0,015	58,848	0,00
Customer Loyalty						0
Y22	<-	0,921	0,921	0,020	45,544	0,00
Customer Loyalty						0
Y23	<-	0,920	0,920	0,016	58,877	0,00
Customer Loyalty						0

Original Sample (O) = loading factor

Based on table 6, the Y22 indicator with a value of 0.921 is the best indicator that represents the customer loyalty variable. While the Y21 indicator with a value of 0.909 has the lowest value among the 3 indicators of the customer loyalty variable. However, the 3 indicator items have met the criteria with a factor loading coefficient value > 0.5, so all items can be used for further testing.

Results of Structural Model Analysis (inner model).

Output of structural model (inner model) after bootstrap 500 times can be seen in the following image.

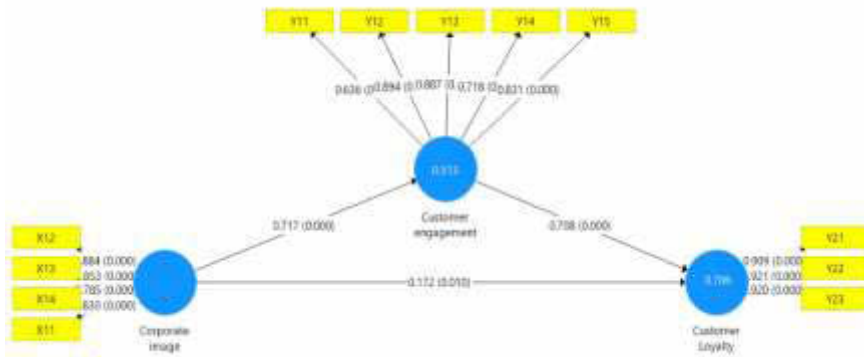


Fig. 4. Inner Model

Table 7. R-square

Construct	R Square
Customer Loyalty	0,706
Customer engagement	0,513

Based on the table, it is known that the R-square for the customer engagement variable is 0.513, which means that customer engagement is influenced by corporate image by 51.3%, while the other 48.7% is influenced by other factors. The R-square value for the Customer Loyalty variable is 0.706, which means that Customer Loyalty

is influenced by customer engagement by 70.6%, while the other 29.4% is influenced by other factors.

The direct effect of exogenous variables on endogenous variables.

Table 8. Direct effect

Direct effect	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Corporate image -> Customer Loyalty	0,172	0,171	0,067	2,579	0,010
Corporate image -> Customer engagement	0,717	0,720	0,046	15,582	0,000
Customer engagement -> Customer Loyalty	0,708	0,710	0,057	12,483	0,000

Original Sample (O)= koefisien path

The estimation results of the inner model for the direct influence of Corporate image on Customer Loyalty show the path coefficient value of 0.172 with a p-value of 0.010 which is smaller than alpha 0.05 (error level =5%), which shows the direct influence of Corporate image on customers. Loyalty is significant. The resulting effect is positive, which means the better the corporate image, the more customer loyalty will increase and vice versa.

The estimation results of the inner model for the direct influence of corporate image on customer engagement show a path coefficient value of 0.717 with a p-value of 0.000 which is smaller than alpha 0.05 (error level = 5%), which shows the direct influence of corporate image on customers. engagement is significant. The resulting effect is positive, which means the better the corporate image, the higher the customer engagement and vice versa.

The estimation results of the inner model for the direct influence of customer engagement on customer loyalty show a path coefficient value of 0.708 with a p-value of 0.000 which is smaller than alpha 0.05 (error rate =5%), which shows the direct influence of customer engagement on customers. Loyalty is significant. The resulting effect is positive, which means that the better the customer engagement, the greater the customer loyalty and vice versa.

Indirect effect of exogenous variables on endogenous variables.

Table 9. Specific Indirect Effects

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Corporate image -> Customer engagement -> Customer Loyalty	0,508	0,511	0,055	9,215	0,000

The path coefficient value for the indirect effect between corporate image through customer engagement on customer loyalty is 0.508 indicating a p value of 0.000 which is smaller than 0.05, so it can be concluded that the indirect effect between corporate image through customer engagement on customer loyalty is significant. This means that, the better the corporate image, the greater the customer engagement, so that the increase in customer engagement will affect the increase in customer loyalty and vice versa.

4.3 Measurement of Goodness Of Fit

Goodness Of Fit is used to assess the overall model (measurement model and structural model). GOF assessment is by paying attention to the GOF value, if GOF is 0.1 then it can be said GOF is small, if it is 0.25 it can be said to be medium and if it is 0.36 it can be said large. The squared value of the factor loading value is called communalities. This value shows the percentage of constructs able to explain the variations that exist in the indicator. The following is the calculation of the GOF value of the PLS model:

Table 10. Calculation of GOF Value of PLS Model

Variable	Indicator	Loading factor	Communality	R square
Corporate image	X11	0,830	0,689	-
	X12	0,884	0,782	
	X13	0,853	0,728	
	X14	0,785	0,617	
Customer engagement	Y11	0,636	0,405	0,513
	Y12	0,894	0,799	
	Y13	0,887	0,786	
	Y14	0,718	0,516	
	Y15	0,831	0,691	
Customer Loyalty	Y21	0,909	0,826	0,706
	Y22	0,921	0,848	
	Y23	0,920	0,846	
Mean			0,711	0,610

$$GOF = \sqrt{Communality \times R^2}$$

$$GOF = \sqrt{(0.711) \times (0.610)} = 0.6583$$

Based on the calculation of the GOF value, a value of 0.6583 (GoF large) was obtained, which means that the PLS model made has a high ability to explain empirical data, so it can be said that the overall prediction of the model is quite good.

5 Conclusion

Based on the results of the first hypothesis test, it shows that corporate image has a positive and significant effect on customer loyalty. This is supported by Rosenberger (2004), the result is that the company's image has a positive and significant effect on customer loyalty. Wang & Chaipoopirutana, (2014) also resulted in a positive and significant effect of company image on customer loyalty. Andreas & Andreassen (1998) which states that the company's image has a positive and significant effect on customer loyalty, the higher the corporate image strategy created, the more customer loyalty it will be.

The second hypothesis shows that corporate image has a positive and significant effect on customer engagement. This research is supported by Amriah Amir, Silvy L. Mandey, (2020), showing that customer involvement affects customer loyalty at Indihome Telkom Manado. So companies need to find strategies that can increase customer engagement and customer loyalty with Indihome products.

The results of the third hypothesis show that customer engagement has a positive and significant effect on customer loyalty. This is supported by Cheung & Lee (2014), which states that customer involvement in customer loyalty on the C2C online shopping platform has a positive and significant effect. John et al., (2018), showed that customer engagement affects brand loyalty, using an online survey. Daniel and Tonder, (2019) found that customer engagement can affect customer loyalty in insurance companies. The fourth hypothesis shows that the indirect effect of corporate image through customer engagement on customer loyalty has a positive and significant effect. Supported by Roby Darmadi et al., (2021) which states that social media customer engagement has a significant influence in increasing loyalty to private tourism universities in Jakarta. Arinal Hidayah and Mugiono, (2019), which states that the customer engagement variable has a positive and significant effect on Wardah Cosmetics brand loyalty. Social media marketing variables have a positive and significant effect on brand loyalty at Wardah Cosmetics which is mediated by customer engagement Instagram account @wardahbeauty, where customer engagement has a greater influence on brand loyalty than social media marketing.

5.1 Suggestion

To increase customer loyalty, PT. Bank Syariah Indonesia Malang City must always improve its corporate image program, namely by providing security guarantees for customers, facilitating access to Syariah Bank services, providing complete types of financial services and always improving the quality of service to its customers.

PT. Bank Syariah Indonesia Malang City must be able to create a good corporate image program so that it is expected to increase customer engagement. Customers can pay more attention to the existence of Islamic Banks, customers can provide suggestions and criticisms, have a sense of pride in being a Sharia Bank customer, customers have a good relationship with Sharia Banks, customers feel happy to make transactions at Sharia Banks and customers can convey the importance of transacting at Sharia Banks to their customers. other customers. When the corporate image and

customer engagement programs can be implemented properly, it will form customer loyalty to PT. Bank Syariah Indonesia in Malang city.

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