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Customer Satisfaction as a Mediating Mechanism of Banking Loyalty: An Empirical Re-analysis of the Corporate Image and Service Quality Model among Bank BRI Customers

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ABSTRAK

Penelitian ini ditujukan untuk menginterpretasikan kembali peran kepuasan nasabah sebagai variabel mediasi dalam pembentukan loyalitas nasabah Bank Rakyat Indonesia (BRI) berdasarkan perkembangan teori terkini, serta untuk mengidentifikasi strategi yang dapat digunakan dalam meningkatkan loyalitas nasabah di era perbankan digital. Pendekatan kuantitatif digunakan dengan desain analisis data sekunder melalui metode empirical re-analysis. Data penelitian diperoleh dari penelitian Hidayat (2019) yang menguji pengaruh citra perusahaan dan kualitas pelayanan terhadap loyalitas nasabah melalui kepuasan nasabah pada Bank BRI Cabang Purwokerto dengan jumlah responden sebanyak 144 orang menggunakan pendekatan Structural Equation Modeling (SEM). Dalam penelitian ini, pengumpulan data primer maupun estimasi ulang model SEM tidak dilakukan. Fokus penelitian diarahkan pada interpretasi ulang terhadap hasil empiris yang meliputi goodness of fit, pengaruh langsung, dan pengaruh tidak langsung antarvariabel. Hasil interpretasi menunjukkan bahwa kualitas pelayanan merupakan faktor yang paling dominan dalam peningkatan kepuasan dan loyalitas nasabah. Pengalaman positif yang mendorong kepuasan dan loyalitas terbukti dapat diciptakan melalui pelayanan yang cepat, andal, aman, serta didukung oleh layanan digital yang mudah digunakan. Sebaliknya, pengaruh langsung citra perusahaan terhadap loyalitas nasabah tidak terbukti signifikan, sehingga loyalitas lebih banyak dibentuk oleh kualitas pelayanan dan pengalaman yang dirasakan secara langsung oleh nasabah. Selain itu, peran kepuasan nasabah sebagai variabel mediasi dalam hubungan antara kualitas pelayanan dan citra perusahaan terhadap loyalitas nasabah juga berhasil dikonfirmasi. Berdasarkan temuan tersebut, peningkatan customer experience, penguatan kualitas pelayanan, serta pengembangan layanan digital secara berkelanjutan disarankan untuk diprioritaskan oleh Bank BRI guna meningkatkan kepuasan dan membangun loyalitas nasabah yang lebih kuat serta berkelanjutan di tengah persaingan perbankan berbasis omnichannel.

ABSTRACT

This study was conducted to reinterpret the role of customer satisfaction as a mediating variable in the formation of customer loyalty at Bank Rakyat Indonesia (BRI) based on recent theoretical developments, as well as to identify strategies that can be employed to enhance customer loyalty in the digital banking era. A quantitative approach was adopted using a secondary data analysis design through the empirical re-analysis method. The data were obtained from Hidayat (2019), which examined the effects of corporate image and service quality on customer loyalty through customer satisfaction at

Bank BRI Purwokerto Branch, involving 144 respondents and utilizing the Structural Equation Modeling (SEM) approach. In this study, neither primary data collection nor re-estimation of the SEM model was conducted. Instead, the research focused on reinterpreting the empirical findings, including goodness-of-fit measures, direct effects, and indirect effects among variables. The results of the interpretation indicate that service quality is the most dominant factor in enhancing customer satisfaction and customer loyalty. Positive customer experiences that promote satisfaction and loyalty were found to be created through services that are fast, reliable, secure, and supported by user-friendly digital platforms. In contrast, the direct effect of corporate image on customer loyalty was not found to be significant, suggesting that loyalty is shaped more by service quality and customers' actual experiences than by image perceptions alone. Furthermore, the mediating role of customer satisfaction in the relationship between service quality, corporate image, and customer loyalty was successfully confirmed. Based on these findings, the enhancement of customer experience, the strengthening of service quality, and the continuous development of digital banking services are recommended to be prioritized by BRI in order to increase customer satisfaction and build stronger and more sustainable customer loyalty amid omnichannel banking competition.

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1. INTRODUCTION

The banking industry is undergoing a significant transformation driven by the emergence of digital banks (neo-banks) and fintech-based financial service providers. Unlike in the past, when conventional banks operated in a relatively stable and less competitive environment, they now face increasing competition from technology firms, startups, and telecommunications companies that offer innovative digital financial services (Wewege et al., 2020; Rakocevic et al., 2025). Consequently, banks are required to continuously innovate and develop digital services to meet evolving customer expectations.

Modern banking customers demand high-quality, accessible, and uninterrupted services, as well as seamless integration across multiple service channels in real time (Vasiliev & Serov, 2019). In response, the omnichannel banking approach has emerged, emphasizing service consistency, optimization, and seamless customer experiences. As one of Indonesia's oldest banking institutions, remains committed to delivering customer-oriented financial services through its principle of "Serving the People Wholeheartedly," reflecting its dedication to providing accessible and high-quality banking services throughout Indonesia.

Bank Rakyat Indonesia (BRI) was chosen for this study, distinguished by a vast service network and a significant client base. BRI's significant role in the Indonesian banking sector renders it an appropriate backdrop for analyzing the interconnections between corporate image, service quality, customer happiness, and customer loyalty. In the development of digital services and omnichannel competition, BRI faces challenges in maintaining customer satisfaction and loyalty, making it a relevant context for examining the factors that influence loyalty.

This study builds upon the work of Hidayat et al. (2019), which examined the influence of corporate image, service quality, and customer satisfaction on customer loyalty at Bank BRI Purwokerto Branch. In contrast, Zakiah & Umiyati (2023) found that customer satisfaction only mediated the relationship between service quality and customer loyalty, but not between corporate image and customer loyalty. These inconsistent findings indicate a research gap regarding the mediating role of customer satisfaction, thereby justifying further investigation.

Instead, customer satisfaction appears to play a crucial role in translating service quality into loyalty. Recent studies further emphasize that customer loyalty in the banking sector is shaped by the interaction of satisfaction, trust, service quality, corporate image, and digital experience (Kim et al., 2024; Tedjokusumo & Murhadi, 2023).

Although the study by Hidayat et al. (2019) was conducted several years ago, its findings remain relevant in the context of Bank BRI's ongoing digital transformation. Therefore, this research re-examines the role of customer satisfaction as a mediating variable in enhancing customer loyalty among BRI customers. The novelty of this study lies in its use of an empirical re-analysis approach, which not only revisits previous statistical findings but also interprets them in light of recent theoretical developments and contemporary banking industry conditions.

2. LITERATURE REVIEW

2.1 Service Quality

According to Kotler & Armstrong (2022), service quality is determined by the gap between expected and perceived service performance. Likewise, Goetsch & Davis (2019)) define it as a dynamic condition encompassing services, human resources, processes, and the service environment that fulfills customer needs and expectations. Service-based institutions, banks must provide reliable, responsive, and customer-oriented services to build long-term customer relationships. Consistently delivering positive service experiences enhances customer satisfaction, strengthens loyalty, and supports organizational performance (Odang & Mbani, 2026).

2.2. Brand Image

Brand image refers to the set of perceptions and associations held by consumers regarding a product or service, which creates added value by emphasizing its distinctive attributes and competitive advantages. In a broader organizational context public develop toward an institution. According to Odang & Mbani (2026), corporate image encompasses not only perceptions of the products and services offered but also evaluations of the organization as a whole. Furthermore, a strong brand image serves as a reflection of an organization's identity, communicating its vision, core values, service excellence, and commitment to meeting customer needs. It represents how the company positions itself in the minds of consumers and differentiates itself from competitors. Consequently, organizations must carefully manage the factors that influence their image and reputation, as these elements organizational success (Awalia & Setiawan, 2022).

2.3. Customer Satisfaction

Customer satisfaction is the overall evaluation of customers' experiences with a company's products or services and reflects the extent to which service performance meets or exceeds their expectations. According to Nurjannah et al. (2026), customer satisfaction influences future behavioral intentions, including repeat purchases and continued service usage. In contrast, dissatisfied customers tend to switch to competitors and share negative experiences, potentially harming the organization's reputation and customer retention (Abed, 2022).

2.4. *Customer Loyalty*

Customer loyalty is a strong commitment to continue using or repurchasing a preferred product or service despite the availability of competing alternatives (Odang & Mbani, 2026). Loyalty encompasses not only repeat purchase behavior but also a psychological attachment and preference toward a particular organization. In the banking sector, loyal customers maintain long-term relationships with their banks, demonstrate higher levels of trust. Customer loyalty is a valuable asset that supports business sustainability (Awalia & Setiawan, 2022).

3. RESEARCH METHOD

Here is the scholarly English translation and paraphrased version: According to Cooper & Schindler (2014), re-analysis is a sort of secondary research that aims to reinterpret data from prior studies in order to develop new conclusions, perspectives, or theoretical insights from existing empirical evidence. The data employed in this study were collected from the research conducted by Hidayat et al. (2019), which studied the effects of corporate image and service quality on customer loyalty through customer satisfaction among customers of Bank BRI Purwokerto Branch. The original study involved 144 respondents and employed (SEM) technique. Unlike primary empirical studies, the present research does not entail the gathering of new data, reprocessing of raw datasets, or re-estimation of the SEM model. Instead, the study focuses on critically reinterpreting the empirical data that have previously been published. The re-analysis process comprises a full assessment of the original study's data, including Goodness-of-Fit indices, direct effects, and indirect effects identified within the proposed model. Furthermore, these findings are re-examined in light of current advancements in the literature about client loyalty in the banking sector. By merging contemporary theoretical perspectives with existing empirical evidence, this study intends to present a novel conceptual understanding of customer pleasure as a mediating process in the building of customer loyalty. In doing so, the research contributes to the enrichment of theoretical discourse and offers a richer explanation of previously documented empirical links.

4. RESULTS AND DISCUSSION

The findings of Hidayat et al. (2019) which examined 144 customers of Bank BRI Purwokerto Branch using questionnaire data analyzed through (SEM). Adopting an empirical re-analysis approach, the present study does not collect new primary data but reinterprets and re-evaluates the published findings to gain. This approach aims to enrich the theoretical understanding and contextual relevance of the original results. The statistical findings reported by Hidayat et al. (2019) are presented as follows:

4.1 *SEM Model Feasibility*

Before the relationships among variables were interpreted, the feasibility of the SEM model was assessed through Goodness of Fit (GoF) testing. Several fit indices, including Chi-square, Probability, CMIN/DF, GFI, AGFI, TLI, CFI, and RMSEA, were evaluated by Hidayat (2019). The results confirmed that the model met the acceptable fit criteria and was considered suitable for analyzing the relationships among the studied variables.

Table 1. Summary of the SEM model goodness-of-fit based on the attached data.

Goodness-of-Fit Index	Model Results	Cut-off	Interpretation
Chi-Square	272.771	< 283.586	Good
Probability	0.116	≥ 0.05	Good
RMSEA	0.028	≤ 0.08	Good
GFI	0.872	≥ 0.90	Marginal
AGFI	0.844	≥ 0.90	Marginal
CMIN/DF	1.109	≤ 2.00	Good

Goodness-of-Fit Index	Model Results	Cut-off	Interpretation
TLI	0.989	≥ 0.95	Good
CFI	0.990	≥ 0.95	Good

The SEM results indicate that the proposed model achieved an acceptable level of fit. Six of the eight goodness-of-fit indices met the good fit criteria, while GFI and AGFI were classified as marginal fit but remained acceptable. Overall, a strong fit between the model and the empirical data was confirmed, indicating that the model is statistically reliable for explaining the relationships among the studied variables(Hidayat et al., 2019).

4.2 *Results of the Structural Path Test*

After the Goodness of Fit criteria were satisfied, structural path analysis was conducted to examine the causal relationships among the latent variables. The effects of corporate image and service quality on customer loyalty, with customer satisfaction as a mediating variable, were subsequently analyzed. The results are presented as follows:

Table 2. Summary of causality tests in the SEM model.

Structural Relationship	Estimate	S.E.	C.R.	P	Interpretative Decision
Satisfaction ← Image	0.432	0.164	2.632	0.008	Significant
Satisfaction ← Service Quality	0.493	0.176	2.795	0.005	Significant
Loyalty ← Satisfaction	0.464	0.122	3.806	<0.001	Strongly significant
Loyalty ← Image	0.252	0.127	1.979	0.048	Not significant at the initial threshold
Loyalty ← Service Quality	0.279	0.140	1.985	0.047	Significantly weak

The strongest effect on customer satisfaction was generated by service quality (β = 0.493), followed by corporate image (β = 0.432). Customer loyalty was subsequently influenced by customer satisfaction (β = 0.464). Although a direct effect of service quality on customer loyalty was identified, its magnitude was relatively small. In contrast, the direct effect of corporate image on customer loyalty was found to be weak and insignificant, indicating that customer satisfaction serves as a more important mechanism in shaping customer loyalty (Hidayat et al., 2019).

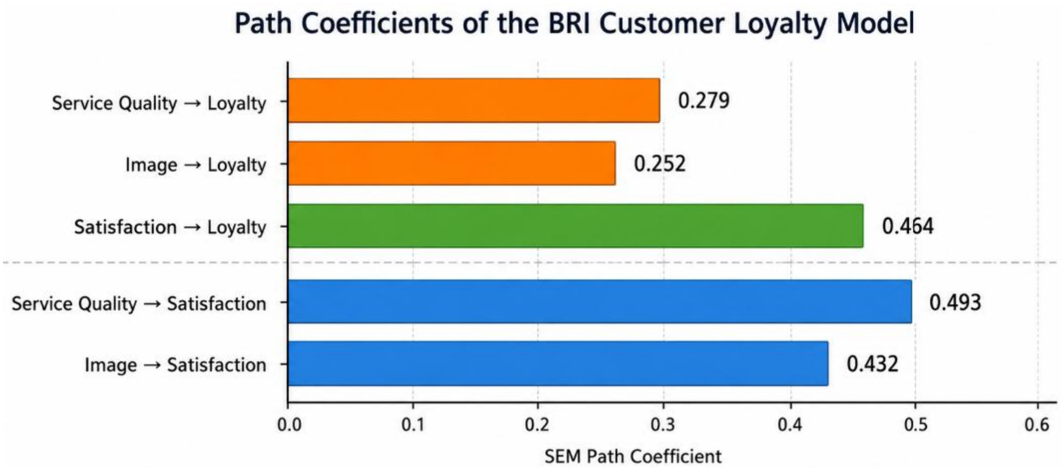

Figure 1. Visualization of the path coefficients of the BRI customer loyalty model.

4.3 *The Mediating Effect of Customer Satisfaction*

The effects of corporate image and service quality on customer loyalty were found to be significantly mediated by customer satisfaction. The greatest total effect was generated by service quality (0.508), followed by corporate image (0.483). These findings indicate that customer loyalty at Bank BRI is primarily shaped through customer satisfaction as the key mediating mechanism (Hidayat et al., 2019).

Table 3. Direct, indirect, and total effects on loyalty

Mediation Path	Total Effect	Direct Effect	Indirect Effect	Interpretation
Image → Satisfaction → Loyalty	0.483	0.269	0.214	Mediated
Service Quality → Satisfaction → Loyalty	0.508	0.279	0.229	Mediated

The mediation analysis indicates that the effects of corporate image and service quality on customer loyalty are significantly mediated by customer satisfaction, with indirect effects of 0.214 and 0.229, respectively. The largest total effect on customer loyalty is generated by service quality (0.508), followed by corporate image (0.483). These findings suggest that customer loyalty at Bank BRI is primarily formed through customer satisfaction, which functions as the main mechanism linking corporate image and service quality to loyalty outcomes (Hidayat et al., 2019).

4.4 Discussion

Based on the statistical test results conducted by Hidayat (2019), the findings of the study can be reinterpreted through an empirical re-analysis approach. Several key discussion points are interpreted.

1. **The findings of Hidayat (2019) These results suggest that improving service quality enhances customer satisfaction, which subsequently strengthens customer loyalty**

   Consistent with Singh et al. (2023), high-quality services that are reliable, responsive, and aligned with customer needs foster positive experiences, encourage continued service usage, and increase customers' willingness to maintain long-term relationships and recommend the organization to others. In addition, high-quality service adds value to every interaction between the organization and its customers. Positive customer experiences strengthen the relationship between customers and the organization, thereby fostering sustainable loyalty. In line with this, Ayinaddis et al. (2023) explain that in the increasingly competitive banking industry, service quality—particularly in e-banking services—plays a crucial role in enhancing customer satisfaction and loyalty. The development of digital banking services has transformed the way banks deliver services by providing greater accessibility without limitations of time and location, thereby encouraging innovation and improving the competitiveness of the banking sector. Therefore, banks must continuously improve service quality to meet customer expectations and sustain loyalty in the digital era. The findings of this empirical re-analysis are supported by the performance of Bank Rakyat Indonesia (BRI), which recorded the highest profit growth among major Indonesian banks, reaching IDR 24.8 trillion in the first semester of 2022, equivalent to a 99% year-on-year increase (Databoks, 2022). This achievement reflects strong customer engagement and extensive utilization of banking services. The growth in profitability is closely associated with customer satisfaction, which encourages higher transaction volumes, greater use of banking products, and increased adoption of digital and conventional services.

   In line with this, throughout 2025, the BRI Group was recorded as the financial institution in Indonesia that received the highest number of awards among national banking institutions. These various accolades reflect BRI's strong commitment to maintaining service quality and delivering a customer experience that is oriented toward customer satisfaction. Several notable awards obtained by BRI in 2025 include:

a. The Best Contact Center Indonesia (TBCCI) 2025 – BRI was awarded 1st Runner Up in an event organized by the Indonesia Contact Center Association (ICCA). This recognition reflects BRI's commitment to providing a modern, innovative, and customer satisfaction–oriented contact center service.
b. BRI received five international awards. These recognitions reflect BRI's excellence in delivering quality banking services, supporting SME development, and generating sustainable economic and social value.
c. Euromoney Awards for Excellence 2025 – The BRI Group earned three prestigious awards, namely Best Digital Bank 2025, Best Bank for Diversity and Inclusion 2025, and Best Bank for Research 2025 awarded to BRI Danareksa Sekuritas. These awards highlight BRI's successful digital transformation in providing innovative and competitive banking services.

The combination of strong financial performance, consistent profit growth, and numerous awards demonstrates that Bank Rakyat Indonesia (BRI) possesses high-quality and competitive service standards within the national banking industry. Digital transformation requires banks to deliver integrated services across multiple channels, including branch offices, mobile banking, internet banking, and contact center services. BRI's success in maintaining financial performance while achieving various awards indicates its ability to adapt to these changes through service innovation, enhancement of customer experience, and strengthening of technological infrastructure.

2. Limitations of the Direct Influence of Corporate Image on Customer Loyalty

The findings of Hidayat (2019) This means that customers' perceptions or general impressions of a bank are not strong enough to encourage them to remain loyal. In line with this, Zakiah & Umiyati (2023) explains that whether the corporate image is good or bad does not affect the level of customer loyalty. This may be because customer satisfaction must first be considered before it can influence the formation of loyalty. Kadri & Onamusi (2025) explain that in the financial sector of developing countries such as Nigeria, customers tend to prioritize functional performance such as transaction reliability, service speed, and trust levels, rather than symbolic appeal, where emotional or aesthetic aspects of a brand are considered secondary compared to performance-based reputation in influencing loyalty. Similarly, Soetan & Mogaji (2024) emphasize that customers' trust in a bank's operational system is more decisive for loyalty than efforts to build image through promotion. Since brand image is not a significant determinant of customer loyalty, banks need to reconsider how visual and promotional elements shape customer perceptions. This requires regular perception audits as well as systematic feedback mechanisms to understand how customers interpret advertisements, brand aesthetics, and public relations campaigns. Rebranding initiatives should be directed to ensure that symbolic or aesthetic components function to reinforce, rather than replace, service reliability and ethical credibility. In essence, commercial banks can achieve sustainable customer loyalty when their branding strategies do not focus solely on surface-level image, but also emphasize authenticity, integrity, and value-based performance at every customer touchpoint (Kadri & Onamusi, 2025).

In developing markets such as Indonesia, customers tend to prioritize service efficiency, convenience, and reliability over brand perceptions. Although BRI has established a positive reputation through its significant contribution to the national economy. Consequently, BRI's image as a bank committed to serving lower- and middle-income communities reinforces, rather than solely determines, customer loyalty (Putri et al., 2025).

According to GoodStats (2025), Indonesia's population structure can be categorized. The low-income group accounts for 8.5% of the total population. The middle-income group represents the largest proportion at 66.6%, while the high-income group constitutes only 0.4%. In this context, BRI's image as a bank primarily serving lower- and middle-income communities becomes relatively limited if it is confined only to those segments. The dominance of the middle-income population indicates broader and more diverse financial needs, suggesting that banks need to expand their service positioning to remain aligned with evolving market dynamics and socio-economic changes.

In addition, based on the Brand Comparison Index from the Top Brand Award (2026), savings products such as BCA's Tahapan account have a higher index compared to BRI's BritAma product. This indicates that customer acceptance and preference for BCA's savings products are stronger, reflecting higher customer loyalty toward the brand.

3. Customer Satisfaction as the Foundation for Building Loyalty

The findings of Hidayat (2019) indicate that customer loyalty is significantly influenced by customer satisfaction. In the digital banking era, preference is increasingly given to services that are fast, convenient, and accessible without face-to-face interaction (Vebiana, 2020). The adoption of digital banking has been driven by technological advancements and increasing demand for efficient and accurate services. Benefits in the form of reduced operational costs and improved service efficiency have been generated for both banks and customers (Madiarsa & Suardana, 2024). However, customer experiences may be affected by challenges such as system errors and difficulties in operating digital platforms (Tiwari et al., 2021). Consequently, customer satisfaction is regarded as a critical factor in sustaining service usage and strengthening loyalty. Greater loyalty is more likely to be demonstrated by customers who are satisfied with the convenience, reliability, and performance of digital banking services.

According to Shin et al. (2020), business success is reflected in the ability of products or services to generate value and customer satisfaction. Customer satisfaction is achieved when service performance meets or exceeds customer expectations (Vebiana, 2020), and loyalty is subsequently fostered through this satisfaction (Makudza, 2021). In the banking sector, service experiences are evaluated based on the extent to which customer needs and expectations are fulfilled (Kamath et al., 2022).In the context of Bank Rakyat Indonesia (BRI), customer loyalty is largely shaped by satisfaction derived from positive service experiences. Such satisfaction is strengthened through the provision of banking services that are convenient, secure, fast, and consistent across multiple service channels.

In the era of digitalization and omnichannel competition, banking services are accessed through multiple integrated channels, including mobile banking, internet banking, ATMs, and branch offices. Consequently, service consistency and seamless channel integration are required to ensure a positive customer experience. Customer satisfaction is enhanced when responsive, accessible, and integrated services are provided across channels, resulting in stronger trust and continued service usage. Therefore, customer satisfaction is regarded as a key factor in strengthening customer loyalty and supporting the effectiveness of banking service strategies in the digital era.

4. The Role of Customer Satisfaction Mediation in the Relationship Between Corporate Image, Service Quality, and Customer Loyalty

The findings of Hidayat (2019) indicate that customer satisfaction mediates the effects of corporate image and service quality on customer loyalty. In the context of Bank Rakyat Indonesia (BRI), a positive corporate image and strong commitment to supporting MSMEs create favorable customer perceptions; however, these factors alone are insufficient to ensure long-term loyalty. Customer loyalty is more strongly influenced by direct service experiences, including transaction convenience, service speed, and accessibility across service channels. When service performance meets or exceeds customer expectations, customer satisfaction is enhanced, which subsequently strengthens loyalty, trust, and continued service usage. These findings are supported by (Dwi et al., 2022).

5. Banking Service Development Strategy in the Digital Era and Omnichannel Competition

In the increasingly competitive digital and omnichannel era, banking service development strategies have become a key factor in enhancing customer loyalty. Banks are no longer only required to provide fast and easily accessible services, but must also be able to deliver an integrated, consistent, and personalized experience across all service channels, both offline and online. The strategies that can be implemented by Bank BRI are as follows:

1. To achieve sustainable business success, organizations must continuously improve service quality Supriyanto et al. (2021) emphasize that banks should prioritize service quality. Achieved by understanding behavior through online reviews and utilizing customer feedback as a valuable source for service improvement and decision-making (Aliu et al., 2026).
2. In addition, Singh et al. (2023) emphasizes that organizations should consistently monitor, measure, and evaluate service quality in order to identify areas requiring improvement and to enhance overall customer experience.
3. Regarding service quality dimensions, Ayinaddis et al. (2023) recommends that banks focus their improvement efforts on key aspects such as responsiveness, reliability, system availability, service speed, and convenience.
4. Furthermore, banks are encouraged to continuously implement ongoing improvements (continuous improvement) in existing services, particularly in online banking and mobile banking services, so that these services become more accessible, efficient, and user-friendly for customers (Fida et al., 2020).

5. CONCLUSION

Based on the findings of Hidayat (2019) Fast, reliable, secure, and user-friendly services create positive customer experiences that strengthen satisfaction and encourage loyalty. The study also confirms mediates the effects of service quality and corporate image on customer loyalty, highlighting its central role in loyalty formation. Therefore, Bank Rakyat Indonesia (BRI) should prioritize improving service quality, optimizing customer experience, and continuously enhancing digital banking services. These strategies are essential for increasing customer satisfaction and sustaining customer loyalty in the era of digital transformation and omnichannel competition.

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