

THE EFFECT OF SERVICE QUALITY, BRAND IMAGE, E-WOM, CUSTOMER SATISFACTION ON CUSTOMER LOYALTY



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Abstract

Service quality has become an important strategy in business that encourages customer involvement in creating products that meet customer demand to create customer satisfaction. Brand Image and E-WOM are also still important considerations that influence customer satisfaction. With customer satisfaction, it will be a factor in customer loyalty. The purpose of this study is to identify the effect of service quality, brand image, E-WOM, and customer satisfaction on loyalty in the Jabodetabek fashion industry. This study was designed using a purposive sampling method involving 180 customers who had purchased from several store brands in Jabodetabek malls. Data were analyzed using the Structural Equation Model (SEM), with SmartPLS 4.0. Some of the findings in this study are that service quality, brand image, and E-WOM affect customer loyalty and service quality also has a direct effect on customer loyalty, while E-WOM and customer satisfaction do not affect customer loyalty. The managerial implications of this study are that although in general customer satisfaction contributes to loyalty, this relationship is not always simple and certain. In a competitive market like Jabodetabek with international fashion brands, other factors such as price, trends, and brand awareness also play an important role in determining customer loyalty.

Keywords: Service Quality, Brand Image, E-WOM, Customer Satisfaction, Customer Loyalty

INTRODUCTION

Malls have now developed globally, becoming a place where people from near and far gather to select and purchase goods and services from merchants (Man & Qiu, 2021). This concept makes the mall a successful place by providing a variety of products (Manandhar, 2020). One of them is foreign fashion, which continues to emerge and grow (Lee et al., 2021). Fashion today is caught in a competitive cycle with shorter and faster sales and production periods (Won & Kim, 2020). Therefore, companies need to design strategic plans that aim to create value according to customer desires in order to remain competitive in the market (Syah & Olivia, 2022). Customer desires lead to service quality (Supriyanto et al., 2021). Therefore, a successful service quality strategy is needed that leads to customer satisfaction (Othman et al., 2019). Because many of the problems that companies have now are caused by Customer satisfaction parameters are constantly changing (Monmousseau et al., 2020; Srivastava & Kumar, 2021; G. Wu et al., 2021).

According to Parasuraman et al. (1988) There are five dimensions to measure service quality, namely responsiveness, empathy, assurance, reliability, and tangibles. Customers will feel satisfied if they get efficient service, which will ultimately increase their involvement and build better relationships with the company (Zygiaris et al., 2022). Customers who receive products or services that match or even exceed their expectations tend to respond satisfactorily to the company. (Syah & Wijoyo, 2021). Satisfied customers will also lead to loyalty (Oliver, 1999). Previous research shows that service quality has a positive effect on customer satisfaction. (Dam & Dam, 2021; Lesmana et al., 2021; Sriboonlue, 2023; Sukamuljo et al., 2021; Wang et al., 2023) and customer loyalty (Dam & Dam, 2021; Dewi et al., 2021; Jamaluddin & Ruswanti, 2017; Lubis et al., 2021).

The Internet offers a variety of platforms that are ideal for spreading Electronic Word of Mouth (E-WOM), including blogs, discussion forums, review sites, online shopping platforms and social media. (Doi & Hayakawa, 2020; Izudin et al., 2020). E-WOM is generated from summaries of customer experiences and is usually written voluntarily, without any economic costs or external stimuli. (Tang & Kim, 2022; Vermeer et al., 2019). E-WOM can be positive by praising brand names and products or negative. (Miremadi et al., 2021). E-WOM has a strong influence on consumer satisfaction. (Sari & Cahyadi, 2023).

Because customer satisfaction is one of the key factors for E-WOM success.(Amgad et al., 2021). Previous research also shows that E-WOM has a positive influence on customer satisfaction.(González et al., 2021; Martínez et al., 2021; Tandon et al., 2020).

Nowadays, E-WOM or electronic word of mouth promotion, has become a hot topic all over the world.(Kerdpitak, 2022; Khalayleh & Al-Hawary, 2022; Seijas et al., 2023). Because it plays an active role in attracting attention through the use of the internet or social networks, as well as creating two-way communication that can influence consumer behavior (Verma & Yadav, 2021). Therefore, if companies do not consider the importance of E-WOM for business, it will most likely have an impact on customer loyalty.(Duarte et al., 2018; Mishra & Singh, 2019; Tran & Strutton, 2020; Zhang et al., 2021). Previous research shows that E-WOM is positively related to customer loyalty.(Hung & Khoa, 2022; Zhang et al., 2021).

Brand image is the picture and feelings that consumers have about a brand, which then influences their decision to purchase that product or service.(Putri & Yasa, 2022). Customers' attitudes and actions towards a brand image greatly influence their purchasing decisions.(Calsum et al., 2023). Brand image is a comprehensive assessment of a company by consumers which is believed to influence customer satisfaction.(Between & Rastini, 2022). High product quality will improve the brand image in the eyes of consumers, which ultimately increases their satisfaction.(Huseynli & Mammadova, 2022). Previous research shows that brand image has an effect on customer satisfaction.(Antara & Rastini, 2022; Dam & Dam, 2021; Huseynli & Mammadova, 2022; Putri & Yasa, 2022).

A number of studies show that every satisfied customer should lead to customer loyalty.(SR & Mathirajan, 2021). By retaining customers, of course it also makes expenses cheaper than having to look for new customers.(Yao et al., 2020). Therefore, if customer loyalty continues to increase, the company can secure a stable customer base.(Yum & Yoo, 2023). Customer satisfaction is considered as a key variable, as it is a very important factor in retaining customers.(Gonu et al., 2023; Wang et al., 2023; Yum & Yoo, 2023). Several previous studies have suggested that customer satisfaction has a positive effect on customer loyalty.(Hariandja & Vincent, 2022; Li, 2023; Pasaribu et al., 2022; Redda, 2023; Sriboonlue, 2023).

In some previous studies have discussed the influence of service quality as one of the keys to customer satisfaction. However, the research only looks specifically at one region. As a comparison, currently customer satisfaction research only focuses on one region.(Kuo & Nakhata, 2019; Tang & Kim, 2022; Verma & Yadav, 2021). Plus customer satisfaction research focuses more on service quality.(Wang et al., 2023). In this study, brand image and E-WOM variables were added. And other studies have concentrated more on the service sector, while in this study the fashion industry was conducted.

The purpose of this study is to explore the relationship between service quality, brand image and E-WOM in the Jabodetabek community obtained during fashion shopping at Jabodetabek malls towards customer satisfaction and customer loyalty. Through the application of the results of this study, it is expected to provide scientific contributions and become a reference in managerial strategies for companies in selling fashion products in malls to face global competition.

REVIEW OF LITERATURE

Quality of Service

Service quality (servqual) was first adopted from the gap in consumer perception between desired and expected service which consists of 10 main categories labeled as determinants of service quality, including understanding/knowing the customer, competence, security, courtesy, reliability, tangibles, communication, responsiveness, access and credibility.(Parasuraman et al., 1985). In 1988, servqual was categorized into five dimensions, namely empathy, responsiveness, reliability, assurance and tangibles (Parasuraman et al., 1988).

Brand Image

Brand image is how consumers view a brand.(Gazi et al., 2022). Brand image is also a market-specific factor that receives a lot of attention.(Gazi et al., 2024). To improve brand image, one way is to provide information according to the products provided.(Gresindi & Lestari, 2023). Where information about the brand has a positive influence on perceived quality and value.(Hien et al., 2020). A reputable brand image is a key aspect in helping

customers make purchasing decisions effectively and satisfactorily, which ultimately results in good results and associations in the consumer's long-term mind market.(Yang et al., 2023).

E-WOM

According to Arndt (1967), word of mouth as a physical conversation about a product or service that occurs between individuals who are not commercial actors. Thus, the power of word of mouth influences the final purchase stage because the preferred verbal message can arouse customer interest, reduce fear, and provide certainty(Martilla, 1971). The emergence of the internet has expanded the concept into an online context known as electronic word of mouth (E-WOM) which can reach a wide audience in a short time.(Kankhuni & Ngwira, 2022). Some people also argue that E-WOM is a valid and useful source of information (Ruswanti et al., 2020).

Customer Satisfaction

Customer satisfaction is a mental state that compares customer expectations before purchase with perceptions of post-purchase performance (Tunç, 2022). Meanwhile, according to Shamsi et al. (2023), Satisfaction is an assessment of the extent to which a product, service, and customer encounters generally meet customer expectations. Satisfaction is a positive reflection of customers based on the consumption or use of a product or service.(Boonlertvanich, 2019). It tests the accuracy and expectations of consumers towards the product or service consumed and determines whether the product or service will meet customer expectations (Wang et al., 2023).

Customer Loyalty

According to Jacoby et al. (1978), the dimension of customer loyalty behavior is a form of repeat purchase behavior for a particular product or service. Customer loyalty is a theory that has been widely adopted and used in aspects of customer behavior for years and original research has defined it as a behavioral manifestation that includes repurchasing a company's products or services (Tellis, 1988). Customer loyalty is also an important component and is needed by a company to be able to survive and compete in a competitive market (Hariandja & Vincent, 2022).

RESEARCH METHOD

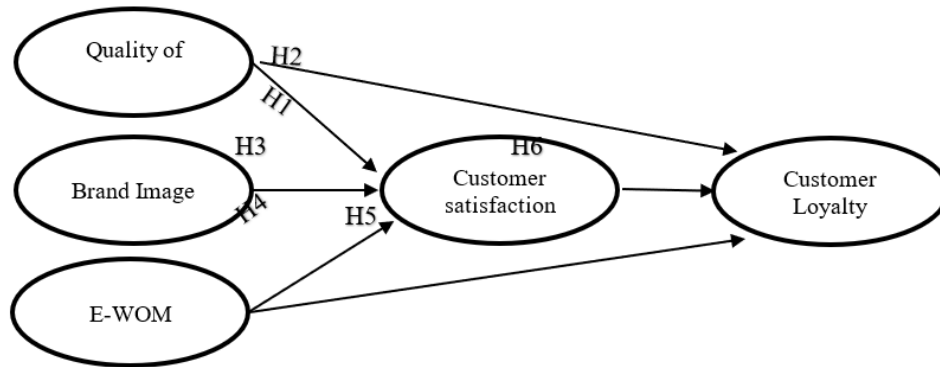


Figure 1.
Research Model

Measurement of service quality variables using dimensions Parasuraman et al. (1988) which consists of 5 dimensions, namely responsiveness, reliability assurance, real evidence, and empathy with 20 questions. Measurement of brand image variables using dimensions Ansary & Nik Hashim (2018) with 5 questions. E-WOM measurement uses dimensions Kudeshia & Mittal (2016) with 4 questions. Measurement of customer satisfaction variables using dimensions Naik et al. (2010) with 4 questions. Customer loyalty variables use Frances & Thomas (2019) with 6 questions. There are 39 questions measured in detail, which can be seen in Appendix 2 (operational variables) and Appendix 3 (questionnaire). These questions use a 5-point Likert scale, ranging from 1 (strongly disagree) to 5 (strongly agree).

This study collected data through an online survey distributed using Google Forms. This study focused on five specific fashion brands, namely Uniqlo, H&M, Pull & Bear, Calvin Klein, and Hugo Boss, using a purposive sampling method. The respondent criteria were customers who had purchased fashion products at least 2 times in the last 6 months and were 18 years of age and older. Data were collected for 3 months from April to June 2024. Samples were obtained from customers of the 5 brands spread throughout Jabodetabek with sociodemographic characteristics in this study including gender, place of residence, age, occupation, education and fashion spending allocation in a month. Initially, 30 people became respondents to collect data by distributing pre-test questionnaires.

This study is a quantitative study using the Structural Equation Model (SEM) method, with data processing and analysis using SPSS 26 and Smart PLS 4.0 software. Researchers

use factor analysis through SPSS by examining two things for validity, namely KMO and MSA. Good values for both of these measures are above 0.5, which means their factor analysis is worth continuing. Furthermore, to test reliability with Cronbach's Alpha, namely the closer the Alpha value is to 1, the better (Hair et al., 2014). The number of samples in this study was determined by the size must have five to ten times the number of statements analyzed (Hair et al., 2014).

The total service quality questions asked in the pre-test were 20 questions, and 18 questions were declared valid for use in the study. Meanwhile, 19 other questions about brand image variables, E-WOM, customer satisfaction, and customer loyalty were all declared valid. Thus, there are 37 valid questions ready to be used in this research questionnaire. This study will also involve 185 respondents.

RESULTS AND DISCUSSION

Respondents in this study consisted of customers of Uniqlo, H&M, Pull & Bear, Calvin Klein, and Hugo Boss. Of the total 185 respondents, 62.7% were female and 37.3% were male, with the majority living in Jakarta (69.7%). Most respondents were aged between 18 and 26 years (50.8%), worked as Private Employees (49.7%), and had a Bachelor's degree (63.2%). Many respondents spent less than IDR 1,000,000 to IDR 1,500,000 per month (35.1%) for fashion needs, and they made purchases twice in the last six months (68.6%). For more information on respondent profiles.

Testing the validity and reliability of the construct was carried out in accordance with the suggestions stated by (Hair et al., 2014). The results of this study meet the reliability requirements with a construct reliability value above 0.60 and a variance extract above 0.50. (Hair et al., 2014). Measurement of construct validity in this study is considered acceptable and declared valid because all indicators in each variable have a loading factor value of more than 0.50. The Service Quality variable (CR = 0.908; VE = 0.507) meets the construct reliability requirements along with the Brand Image variable (CR = 0.808; VE = 0.759), E-WOM (CR = 0.745; VE = 0.701), Customer Satisfaction (CR = 0.839; VE = 0.804) and Customer Loyalty (CR = 0.944; VE = 0.884).

The results of this study produced a T-Value path diagram which can be seen in Figure 2 below.

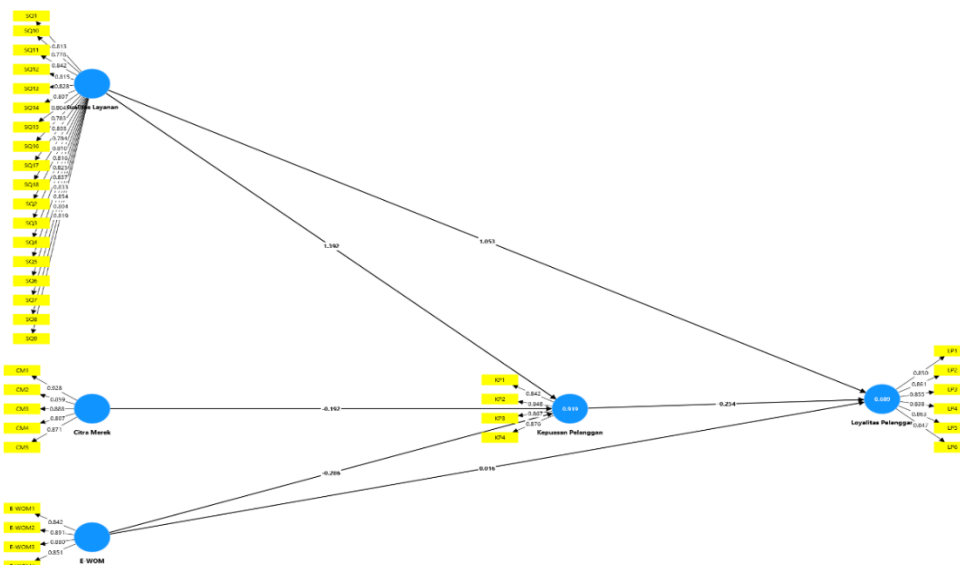


Figure 2.
T-Value Test Results

Based on Figure 2 Path Diagram T-Value above, the hypothesis testing of the research model can be explained as follows.

Table 1.
Hypothesis Testing of Research Model

Hypothesis	Hypothesis Questions	T-Value	Information
H1	There is a Positive Influence of Service Quality on Customer Satisfaction	15,857	Data Supports Hypothesis
H2	There is a Positive Influence of Service Quality on Customer Loyalty	4.079	Data Supports Hypothesis
H3	There is an Influence of Brand Image on Customer Satisfaction	2.208	Data Supports Hypothesis
H4	There is a Positive Influence of E-WOM on Customer Satisfaction	5,844	Data Supports Hypothesis
H5	There is a Positive Influence of E-WOM on Customer Loyalty	0.136	Data Does Not Support Hypothesis
H6	There is a Positive Influence of Customer Satisfaction on Customer Loyalty	1,340	Data Does Not Support Hypothesis

Source: Smart PLS 4.0 processed data (2024)

The first analysis on the Service quality variable has a direct effect on customer satisfaction with a t value of 15.827 (> 1.96). Furthermore, service quality has a direct effect on customer loyalty with a t value of 4.079 (> 1.96). Brand Image has a direct effect on Customer Satisfaction with a t value of 2.208 (> 1.96). E-WOM has a direct effect on customer loyalty with a t value of 5.844 (> 1.96).

The next analysis of the E-WOM variable is not proven to influence the relationship of Customer Satisfaction with a value of $t = 0.0136 (< 1.96)$. Furthermore, the customer satisfaction variable is not proven to influence the relationship of customer loyalty with a value of $t = 1.340 (< 1.96)$.

Discussion

The results of this study indicate that service quality has a very significant influence compared to other variables on customer satisfaction in fashion stores in Jabodetabek malls. Dimensions of service quality, including reliability, responsiveness, assurance, empathy, and physical elements, interact with each other to create a positive shopping experience, which ultimately contributes to customer satisfaction. Overall, good service quality plays a very important role in ensuring customer satisfaction in stores. From an emotional perspective, perceived value, and customer loyalty, as well as their impact on brand image and differentiation in the market, all of these aspects are interrelated and form a comprehensive shopping experience. Therefore, improving service quality should be a top priority for fashion industry players to ensure continued customer satisfaction. This is in line with research conducted by Chatterjee et al. (2023) that customer satisfaction, the most important variable is service quality. Other studies also show that service quality has a good influence on customer satisfaction levels with an indirect influence (Ong et al., 2024). Companies need to provide high-quality services to meet customer expectations and achieve high levels of satisfaction, which will ultimately build customer trust in the company. (Balinado et al., 2021).

In particular, Pantouvakis (2010) evaluates service quality with two second-order constructs, namely physical service quality includes two dimensions, namely tangible evidence and reliability and interactive service quality includes three dimensions, namely assurance, empathy, and responsiveness. Although these three dimensions are interactive, in

other studies conducted in various fields such as the transportation and health industries, it is stated that the dimensions of responsiveness and empathy have very similar meanings, considering their interactive capabilities (Saricam, 2022). Thus, although the findings suggest that the empathy and personal relationship dimensions are preferred in research focused on apparel retail (Chang et al., 2015; Islam et al., 2012; Lu & Seock, 2008), the removal of these dimensions can be explained by the fact that these two dimensions can be considered differently from the quality of service provided by the retail store from the consumer's perspective and this can be considered concerning the personnel working in the clothing retail store. The findings in this study are supported by the statement (Balinado et al., 2021; Chatterjee et al., 2023; Ong et al., 2024) that customers who experience good service quality during shopping show good shopping satisfaction.

The results of this study indicate that there is a positive influence between high service quality and customer loyalty. Satisfying experiences resulting from quality service, as well as emotional relationships that are established, in addition to competitive advantages in the market, are the main factors that encourage customers to remain loyal. Therefore, fashion store owners and managers need to make improving service quality a top priority, to build and maintain long-term customer loyalty. Service quality should include qualities such as thoughtful and caring expressions, genuine interest in solving problems, listening attentively, and the courage to take responsibility (Wu et al., 2024). This finding is believed to influence customer loyalty because it is considered that fast and accurate service performance is important in influencing customer loyalty (Lee & Lee, 2023). This finding is in line with research (John T. Bowen & Shiang-Lih Chen, 2001; McMullan, 2005) who studied loyalty by comprehensively identifying customer attitudes and behavior, thus strengthening the results of this study. This study is also in line with research conducted by Ivanauskien & The Wolf (2014) which investigates the dimensions of retail service quality that have an influence on the dimensions of loyalty for customers in the retail sector.

The results of the hypothesis test above show that brand image influences customer satisfaction. To improve customer satisfaction, brand managers must consistently manage and strengthen their brand image to meet customer expectations and improve the shopping experience. By understanding and developing brand image, companies can build better

relationships with customers. This in turn will ensure the sustainability and success of the business in the highly competitive fashion industry. This is in line with research conducted by Espinosa et al. (2018) which states that brand image has a positive influence on customer satisfaction, which can be interpreted that the image received by customers is able to strengthen customer satisfaction. Because a higher store brand image can produce more satisfied customers (Ranjbarian et al., 2012). The explanation above supports that brand image influences consumer satisfaction, meaning that customer satisfaction can also be created if a company has a good brand image. (Graciola et al., 2018). This is also supported by research Dam & Dam (2021) which also states that the good impression received by customers regarding brand image will have a positive effect on customer satisfaction. The explanation above supports that brand image affects consumer satisfaction, meaning that customer satisfaction can also be created if a company has a good brand image. (Graciola et al., 2018).

The above hypothesis shows that E-WOM has a positive impact on customer satisfaction. E-WOM, which functions as a form of digital communication related to products or services, is able to increase trust and credibility in the eyes of consumers, as well as increase their expectations of the product. Through social interactions that are established, customers feel more connected to the brand, which ultimately contributes to increasing their level of satisfaction. In line with previous research, it is increasingly important to motivate marketers to spread positive information through effective and relevant E-WOM with products/services that can affect customer satisfaction. (Saleem et al., 2022). Recent literature supports the findings of this study regarding the determinants of satisfaction and its influence on E-WOM using online reviews (Redditt et al., 2022). This finding is in line with previous research models that focus on the satisfaction aspect (Leung, 2020; Sijoria et al., 2019). Therefore, companies need to encourage customers to share their positive experiences (Anastasiu & Dospinescu, 2019).

The research obtained above shows that E-WOM does not have a positive effect on customer loyalty. This is due to the diverse characteristics of the fashion market, the quality and information of E-WOM, high levels of competition, changes in consumer behavior, deeper emotional experiences, and the possibility of all the negative impacts of E-WOM

playing a role in the weak relationship between E-WOM and customer loyalty. This is also in line with research conducted by Setiawan (2014) that there is no significant direct influence of E-WOM on customer loyalty. Factors that influence customer loyalty are due to the credibility and quality of the E-WOM information received (Park, 2020).

The results of the study above show that satisfaction does not have a positive effect on loyalty. The hypothesis that states that customer satisfaction does not have a positive effect on customer loyalty in fashion stores in Jabodetabek malls can be understood through various internal and external factors that influence consumer behavior. Variations in choice, the impact of social media, changes in trends, shopping experiences, and aspects of offers and promotions are some of the elements that can weaken the positive relationship between satisfaction and loyalty. This is also in line with research conducted by Cherries (2012) which shows the results if customer satisfaction does not have a significant effect on loyalty. So it is necessary to develop strategic interventions between satisfaction and loyalty in building satisfaction that results in loyalty (Albarq, 2023).

CONCLUSION

Most of the hypotheses used in this study were successfully proven, where service quality, brand image, and E-WOM affect customer satisfaction, and service quality affects customer loyalty. While E-WOM and customer satisfaction do not affect customer loyalty. Although each brand has different characteristics and strategies, in fact, customer satisfaction in shopping at Jabodetabek mall stores is not a key factor in customer loyalty in general.

This study provides an initial understanding of the influence of various factors on customer loyalty in Jabodetabek malls for certain fashion brands, with several limitations and limitations that need to be considered. This study uses a sample that is not representative enough to cover the entire customer population in Jabodetabek malls. Limited sample selection can also hinder the generalization of research results to a wider population. This study only focuses on five specific fashion brands, namely Uniqlo, H&M, Pull & Bear, Calvin Klein, and Hugo Boss, and cannot be generalized to other fashion brands, which may have different characteristics and factors driving loyalty. Furthermore, this study may not

control all variables that can influence customer loyalty, such as demographic factors, lifestyle, and peer influence.

This study provides several managerial implications. This study shows that service quality has a significant impact on customer satisfaction. Therefore, management needs to pay attention to several important aspects to improve service quality, including improving service quality through employee training and setting clear service standards. Second, measuring and evaluating service quality by conducting customer satisfaction surveys and analyzing feedback. Third, developing customer experience by creating a pleasant shopping environment and offering additional valuable services. Fourth, building relationships with customers through effective communication and implementing loyalty programs. Fifth, being responsive to change by adapting to market trends and providing flexibility in service, and sixth, investing in technology, including the use of information systems and implementing self-service. With a structured and sustainable approach to these aspects, fashion stores can improve customer shopping experiences, which will ultimately support increased overall customer satisfaction and loyalty.

The second managerial implication shows that brand image has a significant impact on customer satisfaction. This provides strategic guidelines for store management, including strengthening branding through improving product and service quality, implementing comprehensive marketing strategies, optimizing the shopping experience, and continuously monitoring and evaluating brand perception and customer satisfaction levels. Therefore, focusing on brand image management can be a key factor in achieving higher levels of customer satisfaction and increasing competitiveness in the fashion industry. By understanding and implementing these managerial implications, companies can harness the potential of brand image to improve customer satisfaction, build long-term loyalty, and achieve sustainable business success.

The third implication that needs to be studied further is to understand how E-WOM and customer satisfaction can effectively increase customer loyalty in well-known brands such as Uniqlo, H&M, Pull & Bear, Calvin Klein, and Hugo Boss. Recommendations and positive reviews from other consumers found on online platforms can influence purchasing decisions and increase customer trust in the brand. However, this study shows that E-WOM

and customer satisfaction do not have a significant influence on customer loyalty. This finding suggests that there are other factors, besides E-WOM and customer satisfaction, that also play an important role in influencing customer loyalty. In a competitive market context such as Jabodetabek, with the presence of international fashion brands, other factors such as price, trends, and brand awareness also play an important role in determining customer loyalty. Therefore, the implementation of a structured and coordinated strategy across all aspects of the business needs to be done to create a positive and memorable customer experience, which will ultimately drive loyalty.

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