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The Impact of Service Quality, Product Quality and Interest Rates on Customer Loyalty: The Mediating Role of Corporate Image (Case Study of Bank BRI's Kebon Jeruk Branch)

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Abstract
This research aims to analyze the influence of service quality, product quality and interest rate levels on customer loyalty with the intervening variable of corporate image at BRI Kebon Jeruk branch office. This study uses a survey method with a sample of 95 people with the Simple Random Sampling technique. The data collection technique use saquestionnairethathas been tested for validity and reliability. The data analysis technique uses the SPSS 22.0 application by means of multiple linear regression analysis and path analysis tests . The results of the study provide the following conclusions: (1) service quality has a positive and significant effect on corporate image; (2) Product quality has a positive and significant effect on corporate image; (3) interest rates have a positive but not significant effect on corporate image; (4) service quality, product quality, and interest rates together have a positive and significant effect on corporate image; (5) service quality has a positive and significant effect on customer loyalty; (6) Product quality has a positive and significant effect on customer loyalty; (7) interest rates have a positive but not significant effect on member loyalty; (8) Perception, service quality have a simultaneous effect on customer loyalty; (9) Service quality, product quality, and interest rates have a simultaneous effect on customer loyalty through company image as an intervening variable.

Keywords: service equality, product quality, interestrate, corporate image, loyalty.

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INTRODUCTION

The banking industry is a strategic sector that plays a major role in supporting the national financial system and driving economic growth. In recent decades, digital transformation, changes in consumer behavior, and increasing competition among both conventional and digital banks have pushed financial institutions to innovate and improve service quality continuously (Alfiyanto et al., 2020; Sharma & Joshi, 2024). In this context, maintaining customer loyalty has become a key challenge, especially for large-network banks such as Bank BRI, including its Kebon Jeruk branch. Strong customer loyalty not only ensures long-term relationships but also strengthens a bank's competitive position in this highly dynamic industry (Damberg et al., 2022).

Service quality is generally defined as the extent to which the delivered service meets or exceeds customer expectations. (Parasuraman et al., 2005) developed five dimensions of service quality: tangibles, reliability, responsiveness, assurance, and empathy. Research by (Andhi Johan Suzana et al., 2022; Herington & Weaven, 2007), stated that service quality significantly influences customer loyalty in digital banking services. However, different results were found in a study by (Nguyen et al., 2020), which concluded that service quality did not significantly affect customer loyalty in a regional bank, as customers prioritized transaction speed and security. These differing outcomes suggest that the effect of service quality on customer loyalty may vary depending on context and bank characteristics. Thus, this research is important to assess the actual role of service quality at Bank BRI Kebon Jeruk.

Product quality in banking includes financial service features such as ease of use, functional benefits, security, and digital innovation. (Ekasari et al., 2019a, 2019b), found that product quality had a positive and significant impact on customer loyalty in mobile banking services. However, a study by (Arifin & Cahyana, 2023), found that product quality did not directly affect customer loyalty due to product homogeneity among banks, which made customers less able to differentiate based on quality. This emphasizes the need to re-examine whether product quality remains a determining factor for loyalty amid high competition and advanced digitalization, such as at BRI Kebon Jeruk.

Interest rates are macroeconomic variables that often influence customer decisions regarding savings or loan products. Theoretically, competitive interest rates can attract and retain customers. (Pan & Ha, 2020) found that interest rates had a significant effect on customer loyalty in Islamic banking. However, different results were reported by Mardiani (2020), who found no significant effect of interest rates on loyalty, as customers were more concerned with convenience and service accessibility than interest rate values. Therefore, it is essential to further analyze how interest rates influence loyalty within the urban customer context of Bank BRI.

Corporate image refers to public perception formed through experience, communication, and the organization's overall reputation. (Mulatsih, 2017; Özkan, 2020) confirmed that corporate image is a strong mediating variable between service quality and customer loyalty. Conversely, Simanjuntak and (Quynh et al., 2018) found that corporate image did not significantly mediate when service quality was already very high, making brand perception more of a bonus than a key driver. Hence, this study aims to re-test the mediating role of corporate image in the relationship between service quality, product quality, and interest rates with customer loyalty at BRI Kebon Jeruk.

Given the inconsistencies in previous findings and the importance of each variable in influencing customer behavior, this research is highly relevant. Customer loyalty is a strategic factor for business continuity, and understanding it from various dimensions can help management formulate more effective strategies. This study aims to analyze the influence of service quality, product quality, and interest rates on customer loyalty, with corporate image as a mediating variable, in the context of Bank BRI Kebon Jeruk branch. The findings are expected to contribute both theoretically and practically in shaping customer-oriented marketing and service strategies within the banking industry.

METHODS

This study employs a quantitative approach using survey methods to empirically examine the relationships between variables. The research population comprises all active savings customers at BRI Kebon Jeruk Branch in November 2024, totaling 86 individuals. By applying Slovin's formula with a 5% margin of error, a sample of 71 respondents was obtained, selected based on specific criteria requiring them to be active customers conducting financial transactions at the branch. Primary data collection was conducted through structured questionnaires using a 5-point Likert scale to measure service quality, product quality, interest rates, corporate image, and customer loyalty, supplemented by secondary data from the bank's internal reports. Data analysis was performed using path analysis as part of Structural Equation Modeling (SEM). This method enables researchers to simultaneously test the direct effects of service quality, product quality, and interest rates on customer loyalty, while also measuring the mediating role of corporate image in these relationships.

RESULTS & DISCUSSION

Results

Validity Test Result

Instrument testing in research is the process of ensuring that the measurement tools (such as questionnaires, scales, or tests) used in a study are valid (measure what they are intended to measure) and reliable (produce consistent results when used under the same conditions).

Table 1.
Validity Testing of Service Quality Variable

Items	Calculation	r table	Results
X1.1	0,977	0,361	Valid
X1.2	0,977	0,361	Valid
X1.3	0,969	0,361	Valid
X1.4	0,986	0,361	Valid
X1.5	0,986	0,361	Valid
X1.6	0,896	0,361	Valid
X1.7	0,957	0,361	Valid
X1.8	0,981	0,361	Valid
X1.9	0,968	0,361	Valid
X1.10	0,987	0,361	Valid
X1.11	0,987	0,361	Valid
X1.12	0,954	0,361	Valid
X1.13	0,958	0,361	Valid

Source: Excell, 2025

Based on Table 1 above, it can be concluded that the results of the validity test for the service quality variable indicate that the research instrument is valid and appropriate to be used as a tool for measuring research data.

Table 2.
Validity Testing of Product Quality Variable

Items	Calculation	r table	Results
X2.1	0,944	0,361	Valid
X2.2	0,970	0,361	Valid
X2.3	0,936	0,361	Valid
X2.4	0,626	0,361	Valid
X2.5	0,965	0,361	Valid

Source: Excell, 2025

Based on Table 2 above, it can be concluded that the results of the validity test for the product quality variable indicate that the research instrument is valid and appropriate to be used as a tool for measuring research data.

Table 3.
Validity Testing of Interest Rates Variable

Items	Calculation	r table	Results
X3.1	0,989	0,361	Valid
X3.2	0,989	0,361	Valid

Source: Excell, 2025

Based on Table 3 above, it can be concluded that the results of the validity test for the interest rates variable indicate that the research instrument is valid and appropriate to be used as a tool for measuring research data.

Table 4.
Validity Testing of Corporatae Image Variable

Items	Calculation	r table	Results
Z.1	0,966	0,361	Valid
Z.2	0,980	0,361	Valid
Z.3	0,927	0,361	Valid
Z.4	0,963	0,361	Valid
Z.5	0,956	0,361	Valid
Z.6	0,942	0,361	Valid
Z.7	0,927	0,361	Valid

Source: Excell, 2025

Based on Table 4 above, it can be concluded that the results of the validity test for the interest rates variable indicate that the research instrument is valid and appropriate to be used as a tool for measuring research data.

Table 5.
Validity Testing of Consumer Loyalty Variable

Items	Calculation	r Table	Results
Y.1	0,932	0,361	Valid

Source: Excell, 2025

Based on Table 5 above, it can be concluded that the results of the validity test for the consumer loyalty variable indicate that the research instrument is valid and appropriate to be used as a tool for measuring research data.

Reliability Test Results

The reliability test is intended to measure the consistency of the questionnaire which is an indicator of a variable or construct. A questionnaire is said to be reliable if a person's answers to questions are consistent or stable over time (Ghozali, 2019). The basis for decision-making in the reliability test is if a construct or variable is said to be reliable if it gives a Cronbach's Alpha> value of 0.70.

Table 6.
ReliabilityTesting

Variable	Cronbach's Alpha	Criterion	Results
Quality of Service	0,989	0,7	Reliable
Product Quality	0,985	0,7	Reliable
Interest Rates	0,978	0,7	Reliable
Company Image	0,982	0,7	Reliable
Customer Loyalty	0,988	0,7	Reliable

Source: Excell, 2025

Based on Table 6 above, it shows that all variable instruments have a value of Cronbah's Alpha > 0.7 so that it can be concluded that all variables are declared reliable.

Multiple Regression Linear

A regression test has a very close relationship between correlation and regression, where the correlation technique is used to analyze the strength of variable relationships, while regression is used to determine the effect of changing the value of certain variables when other variables change.

Table 7.
Multiple Linear Regression Equation Results of Service Quality, Product Quality, and Interest Rate on Company Image (Model 1)

Type		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,624	,457		1,366	,175
	Quality of Service	,139	,042	,264	3,325	,001
	Product Quality	,615	,074	,708	8,269	<,001
	Interest Rates	,072	,251	,022	,288	,774

a. Dependent Variable: Organizational Image

Company Image = 0.624 + 0.139 Service Quality + 0.615 Product Quality + 0.072 Interest Rate

Based on Table 7 above, the multiple linear regression equation model 1 can be described as follows:

1. The constant value is 0.624, which means that if the service quality, product quality, and interest rate, the value is 0, then the company's image is 0.624.
2. The value of the regression coefficient of the service quality variable is 0.139, meaning that if the service quality variable increases by 1 unit, while the product quality variable and the buna rate are considered fixed or zero, then the company's image will increase by 0.139.
3. The value of the regression coefficient of the product quality variable is 0.615, meaning that if the product quality variable increases by 1 unit, while the service quality variable and the interest rate are considered fixed or zero, then the company's image will increase by 0.615.
4. The value of the regression coefficient of the interest rate variable is 0.072, meaning that if the variable interest rate increases by 1 unit, while the variables of service quality and product quality are considered fixed or zero, then the company's image will increase by 0.072.

Table 8.
Multiple Linear Regression Results of Service Quality, Product Quality, and Interest Rate on Customer Loyalty (Model 2)

Type	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	2,687	,823		3,265	,002
Quality of Service	,764	,075	1,051	10,162	<,001
Product Quality	,181	,134	,151	1,353	,180
Interest Rate	-1,023	,451	-,224	-2,265	,026

a. Dependent Variable: Loyalty

Loyalty = 2,687 + 0.764 Service Quality + 0.181 Product Quality – 1,023 Interest Rate

Based on Table 8 above, the multiple linear regression equation of model 2 can be described as follows:

1. The constant value is 2.687, which means that if the service quality, product quality, and interest rate, the value is 0, then the customer loyalty is 2.687

2. The value of the regression coefficient of the service quality variable is 0.764, which means that if the service quality variable increases by 1 unit, while the product quality variable and the buna rate are considered fixed or zero, then customer loyalty will increase by 0.764.
3. The value of the regression coefficient of the product quality variable is 0.181, which means that if the product quality variable increases by 1 unit, while the service quality variable and the interest rate are considered fixed or zero, then customer loyalty will increase by 0.181.
4. The value of the regression coefficient of the variable interest rate is -1.023, meaning that if the variable interest rate increases by 1 unit, while the variables of service quality and product quality are considered fixed or zero, then customer loyalty will decrease by 1.023

Model 1 Hypothesis Test

Simultaneous Hypothesis Test (F-Test)

Simultaneous hypothesis testing (F-test) is a statistical test used in multiple linear regression analysis to find out whether all independent variables together (simultaneously) have a significant influence on the dependent variables.

Table 10.
Hypothetical Results by Similtan (F-Test) Model 1

Type		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	3326,115	3	1108,705	1431,614	<.001b
	Residual	70,474	91	,774		
	Total	3396,589	94			

a. Dependent Variable: Company Image

b. Predictors: (Constant), Interest Rate, Product Quality, Service Quality

Based on Table 10 above, it shows a Fcal value of 1531,614 and a Ftable value of 2.70, with a significance value of 0.001 < 0.05, so it can be concluded that the variables of service quality, product quality and interest rate have a significant effect on the company's image.

Partial Hypothesis Test (t-test)

Partial hypothesis test (t-test) is a statistical test used in multiple linear regression analysis to find out whether a partially independent variable has a significant influence on the dependent variable.

Table 11.
Hypothetical Results by Similtan (T-Test) Model 1

Variable	t count	t table	Sig.	Criterion	Conclusion
Quality of Service	3,325	1,986	0,001	< 0.05	Significant Impact
Product Quality	8,269	1,986	0,001	< 0.05	Significant Impact
Interest Rate	0,288	1,986	0,774	> 0.05	Not Influential

Source: Excell, 2025

In table 11 above, it can be explained that the service quality variable has a tcal value of 3.325 and a ttable value of 1.986 with a significance value of 0.001 < 0.05, so it can be concluded that the service quality variable has a significant effect on the company's image. In table 11 above, it can be explained that the product quality variable has a tcal value of 8.269 and a ttable value of 1.986 with a significance value of 0.001 < 0.05, so it can be concluded that the product quality variable has a significant effect on the company's image. In table 11 above, it can be explained that the variable interest rate has a calculation value of 0.288 and a ttable value of 1.986 with a significance value of 0.774 > 0.05, so it can be concluded that the interest rate variable has no effect on the company's image.

Coefficient of Determination (R2) Model 1

The determination coefficient is a statistical measure in regression analysis that shows how much of the proportion of variation in the dependent variables can be explained by the independent variables in the model.

Table 12.
Determination Coefficient (R2) Test Results Model 1

Type	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,990a	,979	,979	,88002

a. Predictors: (Constant), Trust, Service Quality, Product Quality, Interest Rate

b. Dependent Variable: Company Image

In table 12 above, the R Square value is 0.979 or 97.9%. This means that the variables of service quality, product quality and interest rate are able to explain the company's image by 97.9% and the remaining 2.1% are influenced by other variables that are not included in this study.

Model 2 Hypothesis Test

Simultaneous Hypothesis Test (F-Test)

Simultaneous hypothesis testing (F-test) is a statistical test used in multiple linear regression analysis to find out whether all independent variables together (simultaneously) have a significant influence on the dependent variables.

Table 13.
Results of Simultaneous Hypothesis Test (F-Test) Model 2

Type	Sum of Squares	Df	Mean Square	F	Sig.
2 Regression	6275,274	3	2091,758	833,137	,001b
Residual	228,474	91	2,511		
Total	6503,747	94			

a. Dependent Variable: Loyalty

b. Predictors: (Constant), Interest Rate, Product Quality, Service Quality

Based on Table 13 above, it shows a Fcal value of 833.137 and a Ftable value of 2.70, with a significance value of 0.001 < 0.05, so it can be concluded that the variables of service quality, product quality and interest rate have a significant effect on customer loyalty.

Partial Hypothesis Test (t-test)

Partial hypothesis test (t-test) is a statistical test used in multiple linear regression analysis to find out whether a partially independent variable has a significant influence on the dependent variable.

Table 14.
Hypothetical Results by Similtan (t-Test) Model 2

Variable	t count	t table	Sig.	Criterion	Information
Quality of Service	10,162	1,986	0,001	< 0.05	Significant Impact
Product Quality	1,353	1,986	0,18	> 0.05	Not Influential
Interest Rate	2,265	1,986	0,026	< 0.05	Significant Impact

Source: Excell, 2025

In table 14 above, it can be explained that the service quality variable has a tcal value of 10.162 and a ttable value of 1.986 with a significance value of 0.001 < 0.05, so it can be concluded that the service quality variable has a significant effect on customer loyalty. In table 14 above, it can be explained that the product quality variable has a tcal value of 1.353 and a ttable value of 1.986 with a significance value of 0.001 > 0.05, so it can be concluded that the product quality variable has no effect on customer

loyalty. In table 14 above, it can be explained that the variable interest rate has a calculated value of 2.265 and a ttable value of 1.986 with a significance value of 0.026 < 0.05, so it can be concluded that the variable interest rate has a significant effect on customer loyalty.

Coefficient of Determination (R^2) Model 2

The determination coefficient is a statistical measure in regression analysis that shows how much of the proportion of variation in the dependent variables can be explained by the independent variables in the model.

Table 15.
Determination Coefficient (R2) Test Results Model 2

Type	R	R Square	Adjusted R Square	Std. Error of the Estimate
2	,982a	,965	,964	1,584

In table 15 above, the R Square value is 0.964 or 96.4%. This means that the variables of service quality, product quality and interest rate are able to explain customer loyalty of 96.4% and the remaining 3.6% are influenced by other variables that are not included in this study.

Path Analysis

To find out whether the company's image (Z) has a role as an intervening variable, a path analysis test can be carried out by determining the amount of direct or indirect influence of each variable on loyalty. For this reason, it is necessary to know the standardized value of the company's beta coefficient of the company's image to direct loyalty.

Table 4.16
The Influence of Company Image on Loyalty

Type		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIVID
1	(Constant)	2,813	1,159	,964	2,427	,017	1,000	1,000
	Organizational Image	1,33	,038		34,751	,001		

Based on Table 16 above, the Standardized Coefficients Beta value is 0.964. So the path analysis test can be described as follows:

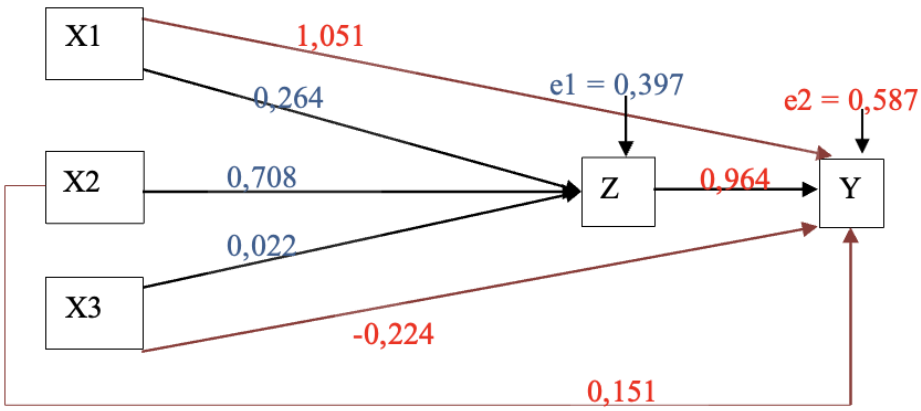

Figure 1.
Path Analysis

Table 14.
Sobel Test Results

Variable	t-count	P-Value	Conclusion
			(t-count > T-table 1,986; P-Value < 0.05 = Z as intervening)
Quality of Service	0,6986	0,00	Company Image as an Intervening Variable
Product Quality	16,811	0,00	Company Image as an Intervening Variable
Interest Rate	2,812	0,00	Company Image as an Intervening Variable

Source: Excell, 2025

DISCUSSION

Based on the results of the partial test (t-test) displayed in the table, it can be seen that the Service Quality variable has a calculated t-value of 3.325 which is greater than the t-table (1.986) with a significance value of 0.001 < 0.05. Similarly, the Product Quality variable shows a t count of 8.269 which is also greater than the t table, and has a significance of 0.001 < 0.05. This indicates that both variables have a significant effect on the dependent variable. Thus, it can be concluded that service quality and product quality are important factors that make a real contribution to this research model. Meanwhile, the Interest Rate variable has a calculated t of 0.288, much smaller than the t of the table of 1.986, and a significance value of 0.774 > 0.05. This shows that interest rates did not have a significant influence on the dependent variables in this study. Most likely, these factors are not particularly of primary concern in the context or sector being studied, or these variables are influenced by other dynamics beyond the scope of the model. Therefore, the focus of improvement can be directed on improving the quality of services and products as a priority strategy.

Based on the results of the partial test (t-test) in the table above, it can be seen that the Quality of Service variable has a calculated t of 10.162, much larger than the t table (1.986), and a significance value of 0.001 which is smaller than 0.05. This shows that the quality of service has a significant effect on the dependent variables. Likewise, the Interest Rate variable has a t calculation of 2.265 > t table and a significance value of 0.026 < 0.05, which means that the interest rate also has a significant influence on the variable being studied. These two variables can be considered as factors that need to be considered in strategic policy-making. On the other hand, the Product Quality variable showed a calculated t of 1.353, which is smaller than the table t of 1.986, as well as a significance value of 0.18 > 0.05. This shows that the quality of the product does not have a significant influence on this model. This insignificance may be due to the perception of consumers who judge the quality of products relatively evenly, or because other factors such as price and service are more decisive in their decisions. As such, organizations should prioritize service improvement and consider interest rate policies to maximize the impact on destination variables.

Based on the results of the analysis in the table, it can be concluded that the three independent variables — namely Service Quality, Product Quality, and Interest Rate — all have a p-value of < 0.05 and a t-value > t-table (1.986), which means that all three have a significant effect on the intervening variable, namely the Company's Image. This shows that the company's image plays a role as an intermediate variable in the relationship between these variables and the intended outcome. As such, companies need to pay attention to how their services, products, and interest rate policies shape public

perception, as this indirectly affects business outcomes through strengthening or weakening the company's image in the eyes of consumers.

CONCLUSION

Based on a series of partial test results (t-test) and analysis of indirect influences through intervening variables, it can be concluded that Service Quality consistently shows a significant influence on dependent variables as well as on the company's image as an intervening variable. This emphasizes that the service aspect is a strategic element that needs to be a top priority in business management, because it has a direct or indirect impact on customer perception and organizational final results. Interest rates, while not significant in one model, show influence in other models when the image of the company is involved as a mediator, which indicates that the effects can appear indirectly and should still be considered contextually. Meanwhile, Product Quality shows more complex dynamics. In one model, it exerts a significant influence, but not in another. This indicates that the perception of the product may have been at a uniform standard level, so that it is no longer the main differentiator in consumer decision-making. However, when processed through the perception of the company's image, the influence of product quality reappears, which means that the company's reputation can reinforce the impact of the perception of product quality on the final result. Therefore, an effective business strategy should focus on improving service quality and managing the company's image, while still considering the indirect effects of other variables such as product quality and interest rate policies.

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