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The Effect Of Service Quality And Company Image On Loyalty At Kjpp Andi Tiffani And Associates Through Satisfaction As A Mediation Variable

Giri Kartono[1*], Alimuddin Rizal[2]
[1,2] Program Postgraduate Master Management, Faculty Economics And Business, University Stikubank (UNISBANK) Semarang, Indonesia

**Corresponding Author: girikartono7070@mhs.unisbank.ac.id*

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ABSTRACT
This study aims to analyze the effect of service quality and corporate image on client loyalty at the Public Appraisal Firm (KJPP) Andi Tiffani & Partners Semarang Branch, both directly and indirectly through customer satisfaction as a mediating variable. The public appraisal service industry is a high-trust sector requiring solid client retention strategies. The research methodology adopts a quantitative approach using a census sampling technique involving 92 respondents consisting of banking institutions, state/regional-owned enterprises, government agencies, private companies, and individual clients. Data analysis was executed using Multiple Linear Regression and the Sobel Test processed via SPSS 22. The results reveal that service quality and corporate image have a positive and significant impact on customer satisfaction. Furthermore, service quality, corporate image, and customer satisfaction exert a positive and significant effect on client loyalty. The Sobel test confirms that customer satisfaction significantly mediates the relationship between service quality and corporate image on client loyalty. These findings highlight that to build long-term loyalty in professional valuation services, firms must balance operational reliability with corporate reputation management to optimize client satisfaction evaluations.

Keywords: Service Quality, Corporate Image, Customer Satisfaction, Client Loyalty, KJPP

INTRODUCTION

The Public Appraisal Services Office (KJPP) is a professional services institution that plays a vital role in the national economy, particularly in estimating the economic value of assets, property, and businesses for banking, capital markets, and tax purposes. KJPP Andi Tiffani and Partners, Semarang Branch, is a leading appraisal service provider that relies heavily on integrity, trust, and long-term relationships with clients. In an era of increasingly competitive valuation industry, This can be seen from the rapid growth in the number of KJPP branches in Indonesia, which increased from 180 branches in 2017 to more than 430 branches in 2024 (PPPK Ministry of Finance, 2024). The ability to retain clients and build loyalty is the main key to business sustainability.

KJPP performance is not only assessed from the accuracy of the final assessment report alone, but from the entire series of interaction processes reflected in the quality of service and the credibility of the agency summarized in the company's image (corporate image). Based on *Microsoft & International Data Corporation* (IDC) research in 2019, the five main pillars of consumer trust in Indonesia include *security* (87%), *privacy* (8.6 %), *reliability* (8.0 %), *ethics* (8.5 %), and *compliance* (8.2 %). In the context of KJPP, ethics and compliance with the Indonesian Appraisal Standards (SPI) and the Indonesian Appraiser Code of Ethics (KEPI) are the main foundations of the company's image, while reliability is directly related to the timeliness of work completion according to *the service level agreement (* SLA).

Based on pre-survey data conducted by researchers in February 2026 among 30 clients of KJPP Andi Tiffani & Rekan, several initial complaints were found regarding company image and service quality indicators. Fifty percent of clients indicated a lack of digital brand recognition/company profile information, 26.7% felt staff lacked flexibility in dealing with technical challenges in the field, and 23.3% desired greater transparency regarding the assessment process. This gap between expectations and actual performance has the potential to lower client satisfaction and threaten partner loyalty.

In addition to these empirical issues, previous research indicates a *research gap* regarding the role of satisfaction variables in mediating service quality and image on loyalty. Research by Wahyudi (2023) and Deviana (2022) found that service quality and corporate image significantly influence loyalty through satisfaction. Conversely, research by Jati (2025) found that satisfaction did not significantly mediate the relationship, where the direct influence of quality and image was far more dominant than the indirect influence. Based on this empirical phenomenon and *research gap , this study aims to reexamine the model of the influence of service quality and corporate image on client loyalty at KJPP Andi Tiffani and Rekan Semarang Branch ,* with customer satisfaction as a mediating variable.

RESEARCH METHODS

This study uses a quantitative approach to test the causal relationship between variables. The research location is the Semarang Branch of KJPP Andi Tiffani and Partners. The population in this study is all institutional and individual clients who have used asset valuation services and received official reports from KJPP Andi Tiffani and Partners. The sampling technique used a saturation or census *sampling method,* in which all members of the population are sampled, namely 92 respondents (Hasan, 2012).

The research variables consist of two independent variables, namely service quality (X1) which is measured using 22 indicators of SERVQUAL model development (tangibles , *reliability, responsiveness, assurance, empathy)* and corporate image (X2) which is measured through 5 indicators *(reputation, credibility, code of ethics, partnership, identity).* The mediating variable is customer satisfaction (Y1) which is measured by 5 indicators *(suitability of expectations, value of results, total satisfaction, suitability of rates, minimum complaints),* and the dependent variable is customer loyalty (Y2) which is measured through 5 indicators *(repurchase intention, top-of-mind, resilience from competitors, recommendations, willingness to provide testimonials).*

Data collection was conducted using a Likert scale questionnaire 1–7 (strongly disagree to strongly agree). Instrument quality testing included validity testing with f-factor analysis (KMO > *0.50 and Loading Factor > 0.40)* and reliability testing *(Cronbach's Alpha > 0.70)* using SPSS 22 (Ghozali, 2016). The data analysis technique applied was two-stage multiple linear regression analysis with the following structural equation:

$$Y_1 = \alpha_1 + \beta_1 X_1 + \beta_2 X_2 + e_1 \qquad \textit{(Equation Regression I)}$$

$$Y_2 = \alpha_2 + \beta_3 X_1 + \beta_4 X_2 + \beta_5 Y_1 + e_2 \qquad \textit{(Equation Regression II)}$$

To test the existence and strength of the mediating role of customer satisfaction (Y1) , the s-obel test was used *by* testing *the* significance of the statistical z-score value *against the critical value of 1.96 at an alpha significance level of 0.05 (Ghozali* , 2016).

RESULTS AND DISCUSSION

Respondent Profile Description

Based on the results of data processing on 92 respondents, the majority of clients are in the productive age group of 31–40 years (33.7%), dominated by male gender (59.8%). Based on institutional background, respondents came from Government Agencies/State Institutions (25.0%), State-Owned Enterprises/Regional-Owned Enterprises (20.7%), Individuals/Private Individuals (19.6%), Banking (17.4%), and Non-Banking Private Companies (17.4%). The educational level of respondents is very educated, where 51.1% have a Bachelor's degree (S1) and 19.6% have a Postgraduate (S2/S3). From the aspect of partnership relationships, as many as 54.3% of clients have worked together for more than 3 years, indicating relatively high client retention.

Results of Instrument Validity and Reliability Tests

The results of the validity test based on factor analysis showed KMO > 0.50 for all variables. Based on *the rule of thumb* (loading factor > 0.40), there is two indicator The Service Quality variables (X1.1 = 0.360 and X1.3 = 0.267) were declared invalid and eliminated. All other indicators were declared valid. The reliability test showed a Cronbach's Alpha value of X1.1 = 0.360 and X1.3 = 0.267 . (0.909), X_2 (0.774), Y_1 (0.751), and Y_2 (0.782) exceeds the minimum limit of 0.70 so that all variables are proven to be very reliable.

Results of Regression Analysis and Hypothesis Testing

A summary of the results of multiple regression analysis and hypothesis testing is presented in Table 1 below:

Table 1. Summary of Results of Multiple Regression Analysis and Hypothesis Testing

Model / Track Influence	Coefficient Beta (β)	t/ F value	Sig.	Adjusted R^2	Decision Hypothesis
Model 1: Satisfaction Customer (Y_1)	-	F = 35,280	0,000	0.430	Model Fit *(Goodness of Fit)*
Quality Service (X_1) → Satisfaction (Y_1)	0.360	t = 4,120	0,000	-	**H1 Accepted** (Significant)
Image Company (X_2) → Satisfaction (Y_1)	0.394	t = 4,510	0,000	-	**H2 Accepted** (Significant)
Model 2: Loyalty Customers (Y_2)	-	F = 12,243	0,000	0.270	Model Fit *(Goodness of Fit)*
Quality Service (X_1) → Loyalty (Y_2)	0.391	t = 3,450	0.001	-	**H3 Accepted** (Significant)
Image Company (X_2) → Loyalty (Y_2)	- 0.155	t = - 1.320	0.190	-	**H4 Rejected** (No Significant)
Satisfaction Customer (Y_1) → Loyalty (Y_2)	0.316	t = 2,630	0.010	-	**H5 Accepted** (Significant)

The results of the regression analysis show that in Model 1, service quality (β = 0.360; p = 0.000) and corporate image (β = 0.394; p = 0.000) **have a positive and significant effect** on customer satisfaction. In Model 2, service quality (β = 0.391; p = 0.001) and customer satisfaction (β = 0.316; p = 0.010) are proven to have **a positive and significant** direct effect on customer loyalty. In contrast, corporate image (β = -0.155; p = 0.190) does not have a significant direct effect on customer loyalty. These findings confirm that the formation of client loyalty at KJPP Andi Tiffani and Partners is primarily driven by service quality and perceived satisfaction.

Sobel Mediation Test

The Sobel test is used to test the role of customer satisfaction (Y_1) as a mediating variable in the relationship between service quality (X_1) and company image (X_2) on customer loyalty (Y_2) at KJPP Andi Tiffani and Rekan.

Table 2. Summary Results Test Mediation Sobel (Sobel Test)

Influence Between Variables (Hypothetical Path)	Coefficient α	Coefficient b	Std. Errors ^{a}	Std. Errors ^{b}	z - count	ρ-value	Information
$X_1 \rightarrow Y_1 \rightarrow Y_2$	0.411	0.333	0.095	0.111	2,465	0.014	**Significant (Accepted)**
$X_2 \rightarrow Y_1 \rightarrow Y_2$	0.337	0.333	0.110	0.111	2,143	0.032	**Significant (Accepted)**

Source: Data Primary Processed (Test Sobel), 2026

The results of the Sobel test show that customer satisfaction (Y1) significantly mediates the effect of service quality (X1) ($z = 2.465$; $p = 0.014$) and corporate image (X2) ($z = 2.143$; $p = 0.032$) on customer loyalty (Y2) at KJPP Andi Tiffani and Rekan (both $p < 0.05$) . This finding indicates that good service quality and corporate image can optimize client loyalty indirectly through the formation of customer satisfaction first.

Discussion

1. **The Effect of Service Quality on Customer Satisfaction (H1 Accepted)**

   β = 0.360 • Sig. p = 0.000 (< 0.05)

   Service quality has been shown to have a positive and significant impact on client satisfaction. This finding supports the *Service Quality theory* (Parasuraman et al., 1988) and Kotler & Keller (2016). At KJPP Andi Tiffani and Partners, satisfaction is created through the reliability of value calculations according to the SPI *(reliability),* responsiveness in responding to surveys and drafting assistance *(responsiveness),* and the formal legality of appraisers certified by MAPPI, the Ministry of Finance, and the Financial Services Authority (OJK *) (assurance).*

2. **Influence Image Company against Satisfaction Customer (H $_2$ Accepted)**

   β = 0.394 • Sig. p = 0,000 (< 0.05)

   Corporate image has a positive and significant effect on satisfaction, even with a contribution more dominant than quality service (β 0.394 > 0.360). Referring to on Schiffman & Wisenblit (2015) and *Expectancy Disconfirmation Theory* (Oliver, 2010), reputation and regulatory compliance (PPPK & (OJK) give warranty psychological beginning. When report recognized banking/law, total client satisfaction can be achieved.

3. **The Effect of Service Quality on Loyalty (H $_3$ Accepted)**

   β = 0.391 • Sig. p = 0.001 (< 0.05)

   Service quality has a direct, positive, and significant impact on client loyalty. According to Zeithaml et al. (2018) and Griffin (2016), in a B2B context, operational consistency, timeliness, and reporting accuracy reduce risk and *psychological switching costs* , thereby securing long-term commitments *(repeat orders)* from clients.

4. **The Influence of Corporate Image on Loyalty (H4 Rejected)**
   β = -0.155 • Sig. p = 0.190 (> 0.05)
   Corporate image does not have a significant direct impact on client loyalty. According to the theories of Jacoby & Chestnut (1978) and Lovelock & Wirtz (2011), a well-known firm name only creates initial interest *(spurious loyalty).* B2B/banking clients are rational and place greater emphasis on tangible results (accuracy, efficiency, and speed). A strong reputation without satisfactory service performance is unable to maintain client loyalty.

5. **The Influence of Customer Satisfaction on Loyalty (H5 Accepted)**
   β = 0.316 • Sig. p = 0.010 (< 0.05)
   Customer satisfaction has a positive and significant impact on loyalty. Explaining the theories of Oliver (1999) and Tjiptono (2019), post-purchase satisfaction occurs in the affective and conative phases, transforming positive experiences into *loyalty actions* (repeat purchases and recommendations for future partnerships).

6. **The Mediating Role of Satisfaction in the Relationship between Service Quality and Loyalty (H6 Accepted - *Partial Mediation*)**
   Sobel Test: z = 2.465 • Sig. p = 0.014 (< 0.05)
   Customer satisfaction has been shown to partially mediate *the* relationship between service quality and loyalty. Service quality can increase loyalty directly and indirectly through satisfaction. Emotional satisfaction with the accuracy of assessment results protects clients from potential price wars *from* competitors.

7. **The Mediating Role of Satisfaction in the Relationship between Corporate Image → Loyalty (H7 Accepted - *Full Mediation*)**
   Sobel test: z = 2.143 • Sig. p = 0.032 (< 0.05)
   Customer satisfaction acts as a full mediator *between* corporate image and loyalty. This confirms the theories of Bloemer & de Ruyter (1998) and Nguyen & LeBlanc (2001). Corporate image acts as an initial attractor , but it must be filtered and verified through actual satisfaction experiences to transform reputation into long-term loyalty.

CONCLUSION AND SUGGESTIONS

Conclusion

Based on the results of data analysis and discussions that have been carried out regarding the influence of service quality and company image on client loyalty through customer satisfaction as a mediating variable at KJPP Andi Tiffani and Rekan, the following conclusions were obtained:

1. Service quality (X1) has a positive and significant effect on customer satisfaction (Y1). Every increase in service quality reflected in the reliability of *the* value calculation according to the SPI, the *responsiveness* of the assessment team, and the assurance of *formal* legality has been proven to be able to increase client satisfaction.
2. Corporate image (X2) has a positive and significant impact on customer satisfaction (Y1). The firm's reputation as an official panel assessor free from regulatory sanctions acts as a strong intangible asset. This image successfully triggers a sense of security and initial trust , which are crucial in establishing total satisfaction in the eyes of clients.
3. Service quality (X1) has a direct positive and significant effect on loyalty (Y2). Consistent, excellent operational quality in the field has proven to be a strong direct functional determinant in securing long-term cooperation commitments and stimulating repeat orders.
4. Corporate image (X2) does not have a significant direct impact on loyalty (Y2). A firm's reputation or well-known name is not an absolute guarantee that clients will automatically be loyal in the long term. Corporate and banking customers act very rationally, prioritizing evaluations of real work performance over mere affective aspects *(brand image).*
5. Customer satisfaction (Y1) has a positive and significant effect on loyalty (Y2). Loyalty does not arise instantly but rather is the accumulation of consistent satisfaction. Meeting the client's professional expectations regarding the assessment report creates a strong emotional bond that encourages *loyalty*.
6. Customer satisfaction (Y1) partially mediates *the* influence of service quality (X1) on loyalty (Y2). The service quality presented by the assessment team has two strategic paths in locking loyalty: directly through fulfilling contractual technical needs, and indirectly through creating a deep sense of satisfaction in the client's emotional realm.
7. Customer satisfaction (Y1) perfectly mediates *(full mediation)* the influence of corporate image (X2) on loyalty (Y2). This is a crucial novelty finding. A positive corporate image is completely powerless to lock long-term loyalty without going through the bridge of customer satisfaction. The great name of KJPP Andi Tiffani and Rekan will only turn into loyalty if this reputation is successfully proven through real satisfaction with the results of asset assessment work in the field.

Suggestion

Based on the conclusions above, some suggestions that can be recommended are as follows:

1. Theoretical Suggestion
    - Confirming the full mediation model, this study contributes novelty *to* the literature on B2B *(Business-to-Business) professional services marketing management*. The

finding that satisfaction fully mediates the influence of image on loyalty reinforces the theoretical limit that brand image only functions as a trigger for initial expectations *(expected value),* while behavioral loyalty *still* requires proof of real performance *(delivered value).*

- Strengthening the role of functional service quality confirms that in the public assessment services industry, service quality has a dual impact *(direct & indirect effect)* which is very dominant in forming loyalty compared to affective/image aspects alone.

2. Managerial Advice (For KJPP Andi Tiffani and Partners)
   - Making customer satisfaction the absolute standard of quality, given that customer satisfaction is a perfect mediation variable *for* a company's image, management must not be complacent about the firm's reputation or its OJK legality. Management must ensure that every draft assessment report issued is truly precise, methodologically accurate, and submitted on time to maintain true client satisfaction.
   - To enhance the continuous quality dimension of service, the assessment team is expected to maintain reliability *in* field surveys and improve responsiveness , particularly in terms of speed of communication and assistance with drafting reports prior to the final report's issuance. This will minimize clients' *psychological switching costs* , making them less likely to switch to competing KJPPs.
   - To mitigate the risk *of disconfirmation* , because image doesn't directly influence loyalty, management needs to establish a strict quality control system (SOP) to prevent a gap between the advertised professional reputation and operational reality. Prevent delays in reporting or inconsistencies in communication that could lead rational clients to migrate to competing firms.
3. Research Limitations
   - The subject coverage is limited, this research is focused on one public appraisal office, namely KJPP Andi Tiffani and Partners, so that generalization of research results for the appraisal services industry nationally needs to be done carefully.
   - In combining respondent segments, the research has not explicitly separated the perceptions of banking client groups (financial institutions/partners) and private corporate clients/independent individuals, even though these two groups may have different characteristics and decision evaluation criteria.
   - Limited variables, this study only tested the constructs of service quality, corporate image, satisfaction, and loyalty, while other decision-making factors in B2B transactions have not been covered.
4. Suggestions for Further Research

- Development of research variables, considering that the professional services industry (B2B) is greatly influenced by the efficiency aspect, further research is recommended to add other relevant variables such as perceived price (perception of assessment service rates) or switching barriers (barriers to switching).
- Expanding the respondent context, subsequent research can expand the scope of respondents by separating the analysis characteristics between the perceptions of clients from the banking sector (partners/panels) and clients from private/independent corporations to obtain more specific insights.

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