PERFORMANCE OF SERVICES, COMPANY IMAGES AND LOYALTY OF CUSTOMERS IN THE VILLAGE CREDIT INSTITUTE (LPD)

I Komang Arsana, I Nengah Suardhika, Anik Yuesti

Abstract-- *This study aims to analyze customer loyalty due to service performance and corporate image in this case the Village Credit Institution (LPD). Customer loyalty is important for LPD. LPDs are owned by indigenous village communities and for indigenous village communities. This research was conducted in Kesiman LPD with a sample of 100. The research data were analyzed using SEM PLS. The results showed that service performance has a positive effect on customer satisfaction, company image has a positive effect on customer satisfaction, service performance has a positive effect on customer loyalty, customer satisfaction has a positive effect on customer loyalty company image has a positive effect on customer loyalty. Service performance will be able to influence customer loyalty mediated by customer satisfaction, this means that excellent service performance will increase customer satisfaction so that greater loyalty. Company image will be able to influence customer loyalty which is mediated by customer satisfaction, this means that a very popular company image will increase customer satisfaction so that loyalty is greater.*

Keywords--. *Service performance, company image, customer satisfaction, customer loyalty*

I. INTRODUCTION

Financial institutions are *financial intermediaries* as supporting intermediaries that are vital to upholding the smooth running of the economy. Financial institutions basically have the function of transferring funds (*loanable funds*) from savers or surplus units *(lenders)* to borrowers (*borrowers)* or foreign exchange units. These funds are allocated through negotiations between the owners of funds using funds through the money market and capital market.

Service quality is crucial in maintaining customers for a long time. Companies that have superior services will be able to maximize the company's financial performance (Gilbert et al., 2004). The position of this study also aims to fill the available research gaps and confirm the relationship between service performance variables, company image, customer satisfaction and customer loyalty which this research was conducted at the financial services institution, the Kesiman Village Credit Institution (LPD).

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The decrease in the number of savings customers is a problem that can be formulated related to the business phenomenon experienced by the Kesiman Village Credit Institute (LPD). In the future Kesiman Village Credit Institutions (LPD) should improve service performance by Kesiman Village LPD staff so that customer satisfaction can be improved or by providing stimuli in the form of direct gifts or gifts for permanent customers, for example, giving congratulations birthdays to customers when their birthdays have arrived, in addition to giving gifts in the form of a calendar at the end of the year and inviting customers to attend the LPD Kesiman Anniversary event on every May 5, and arranged by drawing lottery with Savings and Time Deposit prizes. so expect customers who are satisfied with all the facilities they get so that customers want to tell and invite family, friends and others to become customers of the Kesiman Village Credit Institute (LPD).

The phenomenon in the field shows that high customer demand is not matched by the performance of services provided, such as attention in maintaining service performance, customer complaints, service delays and the lack of management in managing their business properly. So that customer confidence in LPD Kesiman is reduced. Thus better service performance and customer satisfaction will be able to answer the problems that arise in determining the increasing number of customers because after all customers will only be able to assess the service performance and the good and quality company image they receive from the company not on their perception of quality services in general.

Customer or customer loyalty is reflected in the interest of the customer or customer for the product or service. According to Kotler and Keller (2009: 138) "Loyalty is a commitment held in depth to buy or support products or services that are preferred in the future even though there is no influence of loyalty at the level of" quite loyal "but loyalty at a certain level" very loyal " can create customer loyalty.

Customer satisfaction as a customer response to the perceived level of discrepancy between expectations and service performance that Zaithamls & Bitner (2008: 110) found. Consumer satisfaction is a major factor in assessing service quality, where consumers assess the performance of services received and felt directly on a product. Quality of service is determined by how the level of compatibility between the services provided with the expectations expected by service users. The higher the perceived quality of service the higher the level of user / customer satisfaction, then the positive impact on a person's behavior or intention in responding to the service (Cronin and Taylor in Bahar *et.al*, 2009: 972). The company's image has an interrelated relationship with customer satisfaction, when customers feel satisfied the company's image will improve. Kai et al., (2011), Majid et al. (2016), Cheng *et al.* (2014)

All of the above presentation research must be done to analyze the relationship between the influence of service quality on customer loyalty is mediated by the image of the company (c*ooperate* image) and customer satisfaction for solving business phenomenon experienced by Kesiman Village Credit Institute (LPD).

II. LITERATURE REVIEW

Service Performance Service

performance is often conditioned as a comparison between the services expected and the services that are actually received by customers (Parasuraman et al. 1988). Good service is the main condition for success for service companies. Companies that are able to offer a quality service that is sustainable will have competitive advantages in any business. This allows the company to meet not only the needs of current customers but also to anticipate the future needs of customers Mubbsher *et al*. (2014).

Service performance is the expected level of excellence and control over the level of excellence meets customer desires. In other words, there are two main factors that affect the quality of service, namely *expected service* and *perceived service* or the quality of service expected and the quality of service received. If the service received is in accordance with customer expectations, the perceived quality of service is good and satisfying. If the service received exceeds customer expectations, the quality of service is perceived as an ideal quality. Conversely, if the service received is lower than expected, the quality of service is perceived as poor service quality (Tjiptono, 2008: 59)

Service performance is described as a form of attitude, but not the same as satisfaction, which results from a comparison between consumer expectations and company capability . Quality focuses on the benefits created for customers and productivity refers to the costs incurred by the company. Where the quality of service is very influential in creating value for customers and companies, by providing quality experience more efficiently in order to increase the long-term profitability of the company (Lovelock, 2010: 151).

Citra *(Corporate* Image)

According to Kotler (2009: 299) definition or understanding of the image as a set of beliefs, ideas, and impressions of a person against an object. Soemirat and Elvinaro (2007: 113) provide an image definition or understanding of how other parties view a company, a person, a committee, or an activity. So it can be taken a general understanding of the image, which is the result of evaluation in a person based on understanding and understanding of stimuli that have been processed, organized and stored in someone's mind with the aim of knowing exactly what is in each individual's mind about an object, how they understand it and what they like or dislike about the object.

Company image is defined as the perception of a company that is reflected in the associations contained in consumer memory. (Keller, 1993). Nguyen and Lablanc (2001) state that the company's image is related to the physical and attributes associated with the company such as names, buildings, products / services, to influence the quality that is communicated by everyone to be interested in the company, Gronroos and Keller. (1995), corporate image is the perception of an organization that is recorded in the consumer's memory and works as a filter that affects the perception of the company.

Several factors affect the *image* company's (Mayer in Palupi, 2006). (a) Services, (b) Physical Facilities; as a support for basic buildings and products sold also have a strong influence on consumers. (c) Product and Service Quality; quality is often considered as a relative measure of a product or service consisting of design quality which is a function of product specifications, whereas conformity quality is a measure of how far a product is able to meet the requirements or quality specifications that have been set. There are three components that reflect the company's image (Macaulay and Sarah, 1996), namely

(1) The quality of the products and services produced.

(2) How to provide services.

(3) Interpersonal relationships that are formed through these services.

Customer

Satisfaction Consumer satisfaction can be defined as an evaluation of the awareness and love of consumers for goods or services that have been delivered to him by certain producers (Birgelen et al, 2000). Satisfaction is influenced by the level of

expectation for service quality (Cronin and Taylor 1992). Customer satisfaction as a result of a comparison between product or service expectations and the reality that someone receives raises the first two possibilities: if the seller gives excessive information to the customer, the customer will have too high appreciation, resulting in dissatisfaction, if the seller cannot fulfill the information. The second possibility is if the seller cannot fulfill the information to the customer, then the customer will be less interested (expectations are low) in the product or service, so that the transaction will not occur. The key to the success of a business lies in customer satisfaction, this is because by satisfying customers, organizations can increase the level of profits and get a wider market share. Because satisfaction is an important factor, many studies have been conducted to measure customer satisfaction, so there is much definition of customer satisfaction.

Sheiffman and Kanuk (2010: 29) say that customer satisfaction is an individual customer's perception of the performance of a product or service and its relationship with their expectations. Research shows that the level of customer satisfaction has a relationship with consumer behavior and identifies several types of consumers. On the positive side, consumers who are very satisfied will maintain a purchase, they will get experience that exceeds their expectations and they will give very positive recommendations about the company to others. But on the negative side, consumers who feel normal or even dissatisfied will stop doing business with the company, furthermore they will give bad recommendations about the company to others.

Customer Loyalty

According to Engel (1995: 144), loyalty is also defined as a deep commitment to repurchase or repeat the pattern of product or service preferences in the future, which causes repeated purchases of the same brand or a set of the same brand, despite the involvement of factors situational and marketing efforts that have the potential to cause brand switching behavior. This concept includes the possibility of assimilation of service contracts in the future, how likely is the customer to give positive comments, or the possibility of customers giving their opinions. A customer might be loyal to a brand due to the high barriers to switching brands due to technical, economic or psychological factors. On the other hand, customers may be loyal to a brand because they are satisfied with the product or brand provider and want to continue the relationship with the product or service provider. Loyal customers are those who repurchase the same brand, only consider the same brand and are not seeking information at all information about other brands.

Problems formulated based on cases experienced by the Kesiman Village LPD namely; instability occurs in the number savings customers for the period of 2016-2018, as a trust institution urgently needs public references in the form of a positive loyalty effect. The loyalty factor is strongly suspected to be the instability of the number savings customers. The relationship of the influence of service quality on loyalty requires attention to build models from various existing studies. Based on the findings of empirical studies, the better quality of service by the Village Credit Institutions (LPD) Kesiman village to its customers it will have an impact on the corporate image (LPD) (Hashim et al 2016, 2014. Ardani and Suprapti 2013, Seyed et al 2015) in turn affects the increase in customer satisfaction (Hook, et al, 2011)

Conceptual Framework and Hypotheses

With exposure empirically above, it can be built a concept model of the effects of performance service and corporate image in determining satisfaction customers and their influence on customer loyalty at the Kesiman Village Credit Institute (LDP). Conceptual framework can be presented through Figure 1

Figure 1

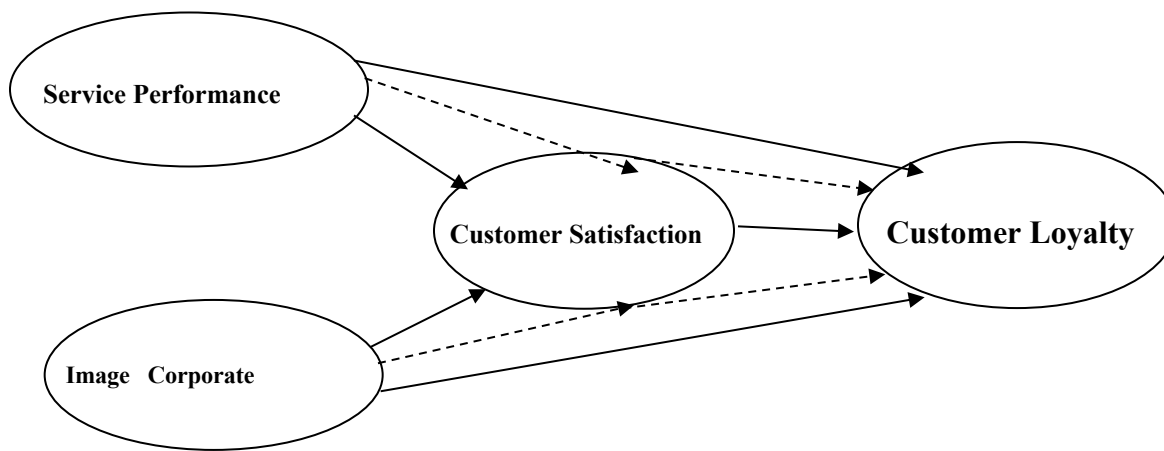**Conceptual Framework**

Figure 1 Conceptual Framework

III. DATA COLLECTION

Research conducted takes place in the Village Credit Institution (LPD) Kesiman Village or often abbreviated as LPD Kesiman located at Jalan Waribang No . 22 East Denpasar. The object of this research is the customer who actively transacts in the Kesiman LPD. The population in this study were all active customers in the Kesiman Village Credit Institution (LPD), both savings customers, deposits and credit customers, totaling 18,662 with details of 14,179 savings customers, 2,186 deposit customers and 2,297 credit customers. The sample is part of the number and characteristics possessed by the population (Sugiyono, 2014: 81). The minimum number of samples determined in this study uses the Slovin formula, Based on calculations with the Slovin formula above, the minimum number of samples targeted in this study is 100 people. The method of sampling*(sampling)*in this study is *proportionate sampling* or sampling proportionally to each customer. While the determination of respondents using *random sampling* (random sampling) with a lottery on the customer list.

Data collection methods used in this study used a questionnaire. The research questionnaire was compiled based on the results of theoretical and empirical studies and formations during pre-research, first assessing the *face* and *content validity,* sentences and structure of each question through discussions with a number of Kesiman Village Credit Institution (LPD) clients. In the process, some improvements were also made to the content of the questions in the research instrument. Next (*try outtry out*) involving 35 respondents to ensure the level of validity and reliability of research instruments before being distributed to all target samples. If the research instrument has been declared valid and reliable at this stage of the trial, then the research instrument is said to have good calibration for each variable size under study. Then the research instruments are distributed directly to all target samples.

Inferential analysis techniques are used to test empirical models and hypotheses that are adjusted in this study. The analysis technique used is a structural equation model (*Structural Equation Modeling* - SEM) based on *variance* or *component based*-SEM, known as *Partial Least Square* (PLS). This PLS is a method of analysis *prower full,* because it does not assume

the data must require certain scale measurements, is used on small sample sizes (30-50 Units or <100 units), and can also be used to confirm theories (Ghozali, 2008, Hair *et al*, .2010)

IV. ANALYSIS DATA

Hypothesis testing is done by *t-test* by sorting out for direct and indirect effects of influence or testing of mediating variables. In the following sections, the results of direct influence testing and examination of mediation variables are successively described.

1) Direct Impact Testing

Summary of the results of the validation test path coefficients*(pathcoefficient)*at each track to the direct effect is presented in Table 5.10 provide information to test the hypothesis. The results of testing the five hypotheses in this study can be described: Service performance (X_1) is proven to have a positive and significant effect on customer satisfaction (Y_1). This result is shown by a positive path coefficient of 0.457 with T-statistics = 4.708 (T-statistics> 1.96), so hypothesis 1 (H1): service performance has a positive and significant effect on customer satisfaction can be proven. The results of the analysis obtained mean that the performance of services provided to the customers of the Kesiman Village Village Credit Institution (LPD) will arouse satisfaction among customers for conducting transactions in the Kesiman Village Village Credit Institute (LPD). Company Image (X_2) was found to have a positive and significant effect on customer satisfaction (Y_1). This result is shown by the positive path coefficient of 0.229 with T-statistic = 2.043 (T-statistic> 1.96). These results indicate that hypothesis 2 (H2): company image has a positive and significant effect on customer satisfaction proven empirically. In accordance with the results obtained can be stated, the more popular the image of the company owned can increase customer satisfaction in the Village Credit Institute (LPD) Kesiman Village. Service performance (X_1) is proven to have a positive and significant effect on customer loyalty (Y_2). This result is shown by a positive path coefficient of 0.466 with a T-statistic = 4.352 (T-statistic> 1.96), so hypothesis 3 (H3): service performance has a positive and significant effect on loyalty can be accepted. The results obtained give meaning, the more performance of the services provided to the customer, the customer loyalty will be more loyal to the Village Credit Institute (LPD) Kesiman Village. Company image (X_2) was found to have a positive and significant effect on customer loyalty (Y_2). This result is shown by the positive path coefficient of 0.409 with T-statistic = 4.626 (T-statistic> 1.96). These results indicate that hypothesis 4 (H4): company image has a positive and significant effect on customer loyalty proven empirically. These results give meaning, the more popular the image of the company owned by the Village Credit Institute (LPD) Kesiman Village will be able to increase customer loyalty to always transact. Customer Satisfaction (Y_1) has a positive and significant effect on customer loyalty (Y_2). This result is shown by a positive path coefficient of 0.485 with a T-statistic = 8,561 (T-statistic> 1.96). These results indicate that hypothesis 5 (H5): customer satisfaction has a positive and significant effect on customer loyalty can be proven empirically. In accordance with these results, it can be stated that the more satisfied the customer is for the LPD Kesiman service, the loyal behavior in conducting transactions will increase.

2) Examination of Mediation Variables

In the following examination will be examined the mediating role of job satisfaction variables (Y_1) on the indirect effect of service performance (X_1) and company image (X_2) on customer loyalty (Y_2). The examination of indirect effects in this study can be presented in the results of the analysis in Table 2.

Information that can be obtained from Table 1 can be delivered in description: Customer satisfaction (Y_1) is able to mediate positively on the indirect effect of service performance (X_1) on customer loyalty (Y_2). These results are shown from the mediation tests conducted, it appears the effect of A; C; and D has a significant value. Based on these results it can be interpreted that improving the quality of service performance can provide satisfaction for customers through transacting at the Kesiman Credit Institution (LPD) so that in the end customer loyalty behavior becomes increasingly increasing. Other information that can be conveyed, the mediating effect of customer satisfaction variables (Y_1) on the indirect effect of service performance (X_1) on customer loyalty (Y_2) is partial (*partial mediation*). This finding provides a clue, mediating customer satisfaction (Y_1) as a determinant on the effect of service performance (X_1) on customer loyalty (Y_2). This is because, service performance (X_1) also has a significant direct effect on customer loyalty (Y_2). Customer satisfaction (Y_1) is able to mediate to the indirect effect of corporate image (X_2) on customer loyalty (Y_2). Mediation examination results on effect A; C; and D already have a significant value, but the path coefficient of indirect effects obtained is still quite good which is 0.111 (above 0.10). Based on these results it can be stated, the satisfaction of the Kesiman Village Village Credit Institution (LPD) customers is obtained from customer loyalty. Overall analysis results can be recapitulated direct effects, indirect effects, and total effects in the table 3

Information obtained from Table 3, the service performance channel (X_1) on loyalty (Y_2) has the greatest total effect, namely 0.668 compared to the corporate image pathway (X_2) on customer loyalty (Y_2) which only gets total effect of 0.520. These results provide a clue that customer loyalty to the Kesiman Village Credit Institute (LPD) tends to be determined by the company's image owned by the Kesiman Village Credit Institute (LPD). Other findings obtained, the performance of services in the organization will be able to realize greater customer loyalty behavior in the Village Credit Institute (LPD) Kesiman Village, if the customer is satisfied with the services provided. Thus, customer satisfaction felt by customers from the performance of services in the organization will further enhance the behavior of the community in the Village Credit Institute (LPD) Kesiman Village.

Hypothesis testing results indicate that service performance has a positive and significant effect on customer satisfaction. These results mean that the better the performance of the services provided, the customer satisfaction will increase. The findings of this study illustrate that the performance of services that tend to promote the tangible *(tangible),* reliability *(reliability),* responsiveness *(responsiveness),* service assurance *(assurance),*and empathy*(empathy)*can increase customer satisfaction is reflected in the fulfillment of customer expectations, satisfaction with products, satisfaction with facilities and satisfaction with staff services.

Service performance reflects such as fostering customer perceptions related to the service performance of Kesiman Village Credit Institution (LPD) officers, fostering customer trust, fostering customer perceptions with a sense of security due to the service performance of Kesiman Village Credit Institution (LPD) officers, fostering customer perception related to politeness Kesiman Village Credit Institution (LPD) officers in serving, and fostering customer perceptions with regard to mastering knowledge to answer customer questions so that service performance that has been good among customers is maintained. Good service performance can show a variety of positive behaviors from respondents and can affect customer satisfaction as reflected in customer perceptions about products at the Kesiman Village Credit Institution (LPD).

The results of hypothesis testing show that company image has a positive and significant effect on customer satisfaction. These results mean that the more popular the company's image, customer satisfaction will increase. The findings of this study

illustrate that corporate image that tends to prioritize financial prospects (*financial prospects*), presence in the market (*market presence*), (*corporate management*), and corporate communication (*corporate communication*) can increase customer satisfaction as reflected by meeting customer expectations , satisfaction with products, satisfaction with facilities and satisfaction with staff services.

The company's image reflects the high extent of the company's image among customers where customer perceptions about the head of the Village Credit Institute (LPD) Kesiman Village are good leaders, customer perceptions about the head of the Village Credit Institution (LPD) Kesiman Village have strong leadership, customer perceptions about the Credit Institution Kesiman Village (LPD) is a moral financial institution, which has a good aim and does things in a right and good way, customer perceptions about the head of the Village Credit Institution (LPD) Kesiman Village have a good management system and customer perceptions about the head of the Kesiman Village Credit Institute (LPD) has flexible leadership. A high company image can show a variety of positive behaviors from respondents and can influence customer satisfaction with customer perceptions about products at the Kesiman Village Credit Institute (LPD).

Based on the data presented in Table 1 it is known that the path coefficient of service performance influence on customer loyalty has a value of 0.446 with a *t-statistics value* of 4.352. The path coefficient shows that service performance has a positive influence on customer loyalty. This means that the higher the performance of services owned by a company, the higher the customer loyalty of a company.

Based on the data obtained in Table 5.10 shows that the path coefficient between the corporate image variable on customer loyalty is 0.409 with a *t-statistics value* of 4.626. The path coefficient shows that the company's image has a positive influence on customer loyalty. This means that the more popular the company's image that is owned by a company, the higher the customer loyalty of a company. The results of this study support the results of the research proposed by Yu, Te Tu, Shean - Yuh Lin, Tan Kui Hsu, 2013. This study found that the company's brand image has a significant effect on customer commitment and loyalty and creates loyalty as a competitive advantage in the market.

Based on the data obtained in Table 5.10 shows that the effect of customer satisfaction on customer loyalty is significant with the path coefficient between customer satisfaction variables on customer loyalty is 0.485 with a *t-statistics value* of 8.561. The results of this study prove that high customer satisfaction will result in high customer loyalty as well. Research conducted by Moon-Koo Kim, Myeong-Cheol Park, Dong-Heon Jeong, 2004 *The Effect of Customer Satisfaction and Switching Barriers on Customer Loyalty in Korean Mobile Telecomonication Service.* The results of this study indicate that the determinants of service quality have a positive effect on customer satisfaction.

Based on the data obtained in Table 1 shows that the path coefficient between service performance variables and customer loyalty is 0.282 with a *t-statistics value* of 3.386. The addition of customer satisfaction variables as a mediating variable gives a different effect on the direct relationship of service performance on customer loyalty. Testing the mediating variables of corporate customer satisfaction is done by calculating the value of the path coefficient and *T-Statistics* which can be seen in Table 4.

Based on the calculations in Table 4 path coefficients obtained for 0282. From the results of these calculations it can be interpreted that the role of customer satisfaction as a mediator has a path coefficient of 0.282 (8.2%). These results indicate that customer satisfaction has a role as a mediator between service performance and customer loyalty, so the hypothesis that customer satisfaction acts as a mediating relationship between service performance and customer loyalty is proven.

This research support research conducted by Farida, (2013) The Influence of Customers and Service Quality on Customer Loyalty, Through Customer Satisfaction on Bus Efficiency Customers (Efficiency PO Study in Yogyakarta-Cilacap Department). With the results of the study stated that: 1) Customer value has a positive and significant effect on customer satisfaction. 2) Service quality has a positive and significant effect on satisfaction. 3) Customer satisfaction has a positive and significant effect on customer loyalty. 4) Customer value has a positive effect on customer loyalty through customer satisfaction. 5) Service quality has a positive effect on customer loyalty through customer satisfaction.

Based on the data obtained in Table 4 shows that the path coefficient between the company image variable on customer loyalty is 0.441 with a *t-statistics value* of 5.213. The addition of customer satisfaction variables as a mediating variable gives a different effect on the direct relationship of corporate image to customer loyalty. Testing mediating variables of corporate customer satisfaction is done by calculating the value of the path coefficient which can be seen in Table 4. Based on the calculation results in Table 4 obtained a path coefficient of 0.441. From the results of these calculations it can be interpreted that the role of customer satisfaction as a mediator has a path coefficient of 0.441 (44.1%). These results indicate that the customer satisfaction variable has a role as a mediator between the company's image and customer loyalty, so the hypothesis stating that customer satisfaction acts as a mediating relationship between company image and customer loyalty is proven.

V. ANALYSIS RESULT

Table 1
Hypothesis Testing Results Direct Effect

No	Relationship Between Variables	Path Coefficient	T-Statistic	Description
1	Service Performance (X1) Customer Satisfaction (Y1)	0.457	4.708	Significant
2	Company Image (X2) Customer Satisfaction (Y1)	0.229	2,043	Significant
3	Service Performance (X1) Customer Loyalty (Y2)	0.446	4.352	Significant
4	Company Image (X2) Customer Loyalty (Y2)	0.409	4,626	Significant
5	Customer Satisfaction (Y1) Customer Loyalty (Y2)(Y2)	0.485	8.5,561	Significant

Source: Data processed, 2020.

Table 2
Recapitulation of Results of Testing Mediation Variables

No	Mediation Variable Job Satisfaction (Y1) on:	Effect coefficient				Ket
		(A)	(B)	(C)	(D)	
1	Service performance (X1) Customer Loyalty (Y2)	0.446 (sig)	0.282 (sig)	0.457 (sig)	0.485 (sig)	Partial Mediation
2	Corporate Image (X2) Customer Loyalty (Y2)	0.409 (sig)	0.441 (sig)	0.229 (sig)	0.485 (sig)	Partial Mediation

Source: Data processed, 2020.

Table 3

Calculation of Direct, Indirect and Total

No	Variables	Direct	Effects Indirect	Effects otal Effects
1	Service Performance (X_1) Customer Satisfaction (Y_1)	0.457ś	-	0.457
2	Corporate Image (X_2) Customer Satisfaction (Y_1)	0.229ś		0.229
3	Service Performance (X_1) Customer Loyalty (Y_2)	0.448ś	0.222ś	0.668
4	Company Image (X_2) Customer Loyalty (Y_2)	0.409ś	0.111ś	0.520
5	Customer Satisfaction (Y_1) Customer Loyalty (Y_2)	0.485ś		0.485

Sources : Data processed, 2020

Table 4

Testing Results Variable Mediation

No.	Relationships between variables	Coefficient Line	T-Statistic	Information
1	Performance Service (X_1) Customer Loyalty (Y_2)	0282	3386	Significant
2	Company Image (X_2) Customer Loyalty (Y_2)	0441	5213	Significant

Source: Data processed, 2020 .

VI. STUDY R ESULTS, SUMMARY AND CONTRIBUTION

Based on the discussion of research results, it can be concluded that, customer satisfaction and company image as a determinant of the effect of service performance on customer loyalty are: Service performance has a positive and significant effect on customer satisfaction at the Village Credit Institution (LPD) Kesiman Village, means that the better the performance of the services provided to customers, the higher the impact of customer satisfaction. Vice versa if the performance of services provided by the Village Credit Institute (LPD) Kesiman Village is not good or less satisfying, then customer satisfaction will decrease. The company's image has a positive and significant effect on customer satisfaction at the Kesiman Village Credit Institution (LPD), which means that the more popular the company's image, customer satisfaction will increase. Vice versa if the company's image is not good in the eyes of customers, customer satisfaction will also decrease. Service performance has a positive and significant effect on customer loyalty at the Kesiman Village Credit Institution (LPD), meaning that the better the performance of the services provided to customers, the higher the customer loyalty level will be. Vice versa if the performance of services provided by the Village Credit Institute (LPD) Kesiman Village is not good or less satisfying, then customer loyalty will decrease. Customer satisfaction has a positive and significant impact on customer loyalty in the Kesiman Village Credit Institution (LPD), this means that the better the customer satisfaction, the greater the customer loyalty. And vice versa if customer satisfaction is not properly addressed, customer loyalty to the Village Credit Institute (LPD) Kesiman Village will be increasingly disloyal.

The company's image has a positive and significant effect on customer loyalty at the Kesiman Village Credit Institution (LPD), which means that the more popular the company's image, the greater the customer loyalty. Vice versa if the company's image / company image is not good, customer loyalty to the Village Credit Institute (LPD) Kesiman Village will continue to decline. In addition, service performance will be able to influence customer loyalty mediated by customer satisfaction, this means that excellent service performance will increase customer satisfaction so that loyalty becomes more loyal to make transactions at the Kesiman Village Credit Institution (LPD). Company image will be able to influence customer loyalty which is mediated by customer satisfaction, this means that a very popular company image will increase customer satisfaction so that customer loyalty for conducting transactions in Kesiman Village Credit Institutions (LPD) will be more loyal.

The limitations that can be conveyed from this research are based on the relatively short time of the study and the busyness of the researchers because they are bumped into office hours. This limitation certainly impacts the low level of research generalization, given the problems faced in the process of maintaining customer relative complexs and dynamic over time. If the model is set at another time conditions allow to obtain different results. In addition to the development of more relevant indicators used on each variable, there are also many factors as determining the level of customer loyalty in a company. This is because the effort to increase customer loyalty is quite crucial in an increasingly dynamic era.

Based on these conclusions it can be suggested: Service performance at the Kesiman Village Credit Institution (LPD), reflecting on reliability is the most important dimension in service performance. This is not in accordance with the reality where in reality the average of service guarantees (*assurance*) is the highest average of respondents' responses that is 4.54. Thus, the service performance at the Kesiman Village Credit Institution (LPD) can be declared inadequate. This report provides instructions for management to pay attention to service guarantees (*assurance*) such as fostering customer perceptions related to the service performance of Kesiman Village Credit Institution (LPD) officers to foster customer trust, fostering customer perceptions related to feelings of security due to the performance of the Village Credit Institution officer service (Kesiman Village LPD, fostering customer perceptions related to the Kesiman Village Credit Institution (LPD) courtesy staff in serving, and fostering customer perceptions with regard to mastering knowledge to answer customer questions so that service performance so far has been well maintained among customers disregard tangible *(tangible),* reliability *(reliability),* responsiveness *(responsiveness)* and empathy(empathy). The company's image in the Kesiman Village Credit Institution (LPD) is reflected in the*financial prospect*. In this case it is not in accordance with the reality where in fact the average management of the company (*corporate management*) is the highest average of 4.51, thus the company's image in the Village Credit Institute (LPD) Kesiman Village can be declared inadequate.

This report provides important clues for management to pay more attention to(*corporate management corporate management*) such as customer perceptions about the head of the Kesiman Village Credit Institution (LPD). Kesiman is a good leader, customer perceptions about the head of the Kesiman Village Credit Institute (LPD) have leadership strong, customer perceptions about the Village Credit Institution (LPD) Kesiman Village is a moral financial institution, which has a purpose and good and do things in a right and good way, customer perceptions about the Village Credit Institution (LPD) Kesiman Village has a system good management and customer perceptions about the head of the Kesiman Village Credit Institution (LPD) having flexible leadership without ignoring *financial prospects*, *corporate communication*, and*market presence*. Customer satisfaction at the Kesiman Village Credit Institution (LPD) tends to be reflected in satisfaction with the facilities.

This is not in accordance with the reality where the average expectations of customers in service have the highest average value of 4.54 from the respondents' answers. The results of this study provide instructions for management, an important role in customer satisfaction must pay more attention to satisfaction with staff services. Therefore it can provide direction for management to impose satisfaction on staff services at the Kesiman Village Credit Institute (LPD) such as customer perceptions about products in the Kesiman Village Credit Institute (LPD) without overriding other factors. Such as fulfilling customer expectations, satisfaction with facilities and satisfaction with staff services. Loyalty at the Kesiman Village Credit Institute (LPD) indicates that the indicator of representing to others is the most important indicator in measuring customer loyalty. It can further be interpreted that loyalty to the Kesiman Village Credit Institution (LPD) tends to be reflected in indicators that reflect to others. This is not in accordance with the reality where the average purchase indicator repeatedly has the highest average of 4.45 from the respondents' answers. These results provide a clue, the important role in customer loyalty must pay more attention to the purchase indicators repeatedly. Therefore, it can give directions for management to prioritize repeat purchases at the Kesiman Village Credit Institution (LPD), such as customer perceptions relating to paying more attention to customers who make purchases or make repeat transactions at the Kesiman Village Credit Institution (LPD).

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