The Quality of Service and Customer Learning as well as the Influence of Reciprocal Satisfaction and Corporate Image

Nasrul
Faculty of Economic and Business, Halu Oleo University, Kendari, Indonesia
Email: nasrul_pdia@yahoo.com

Abstract- *The aim of this study is to examine the effect of service quality and customer learning on customer satisfaction and corporate image as well as the reciprocal influence between customer satisfaction and corporate image particularly on a government bank in Southeast Sulawesi. This study involved 4 research variables namely service quality, customer learning, customer satisfaction, and corporate image. First of all is Service Quality. Parasuraman, et al., (1988) believed that the Quality of Service is the focus of assessment that replicates customer perceptions on five indicators of Service Quality such as tangible, reliability, responsiveness, assurance, and empathy. These indicators are then used by customers to assess the level of Service Quality at Government Banks in Southeast Sulawesi Province. The indicators to measure Service Quality are adopted from Parasuraman et al., (1985, 1988, 1991) consisting of physical evidence, reliability, responsiveness, assurance, and empathy.(1) It is found that to provide a satisfaction to customers who can further improve the corporate image, the Bank does not only improve the service quality but also providing deeper education to customers more comprehensively. (2) This study shows that the originality of this research is the addition of Customer Learning variable related to mutual satisfaction and image. Customer learning which consists of Customer Ability, Information, and Learning Methods have a significant influence on this commitment. This is a new finding in this study. The Customer Learning at Government Banks is intended to make customers able to utilize the facilities especially modern facilities that have been prepared so that transactions become easier and faster.This research is a development research that develops the variables from several previous studies. The originality of this research is the addition of Customer Learning variables that are related to customer satisfaction which then connect to a corporate image that the authors have not found in other studies. This study also uses the reciprocal relationship between customer satisfaction and corporate image. Previously, some researchers have examined the influence of corporate image which has a significant and positive influence on customer satisfaction.*

Keywords*: Service Quality, Customer Learning, Satisfaction, Corporate Image*

JEL Classification: M31

I. Introduction

The aim of this study is to examine the effect of service quality and customer learning on customer satisfaction and corporate image as well as the reciprocal influence between customer satisfaction and corporate image particularly on a government bank in Southeast Sulawesi. Banking institutions are institutions which have an important role in the economic structure of a country. A bank has a task to collect funds from third parties in the form of savings, giro, deposits, and other types of deposits which then are redistributed to the public or debtors in the form of credit. Therefore, a bank has an intermediary role from various parties in the economic system. Xu*et al*., (2006) said that the competition in financial services is influenced by three external major forces such as (1) the increasing internationalization of all financial products and business actors; (2) the changes in environmental regulations (producing many obstacles to open a competition); and (3) the rapid changes in information technology.

Along with the development of the bank itself, the current role of a bank is very complex that is to manage the circulation of money in a country, work as intermediary institutions, and organize the transactions between countries, and work as institutions in the process of money creation. The increase in the development of banking can contribute to employment and Gross Domestic Product (GDP). This condition is in accordance with the improvement of the company's performance in Indonesia shown by the improving condition of the economic sector in recent years. Over the past five years, Indonesia's economic growth has shown an increasing trend. The figures for economic growth in 2015 are in line with Bank Indonesia's projection that is 6.1%. Whereas, that number is at the lower limit of growth assumptions set by the government as stated in the 2015 State Budget that is 6.1% - 6.5%. During the period of 2011 to 2015, the nominal GDP

(current prices) growth was 19.53% per year on average while the real GDP (constant prices) growth was 5.71% per year on average.

Indonesia's economic growth in 2015 also experienced a slowdown and was recorded at 6.06%. This economic growth is lower compared to the growth in 2014 which was 6.28%. However, it is known that the decline was very low. These developments indicate that the prices are still dominant in driving the GDP growth in Indonesia. The contribution of bank's sub-sector on Indonesia's GDP from 2011 to 2015 fluctuatesin which the trend was increased in 2014. Compared to 2013, the bank's subsector contribution in 2014 was increased to 1.34% while it was decreased to 1.30% in 2015. Nevertheless, this decline was also very small.

Furthermore, the growth in the number of funds raised by government and private banks in Southeast Sulawesi Province and third parties in the form of savings, giro, and deposits was also followed by an increase in the number of customers for those three types of savings even though the growth tends to fluctuate. From the number of customers (accounts) in 2014, the percentage of customers in savings, giro, and deposits that are based on the number of banks operating in Southeast Sulawesi Province can be known. In Table 5, it can be seen that in 2014, the Government Bank has the largest percentage of customers that is 24.14% for savings customers, 20.89% for deposit customers, and 17.25% for giro customers. This indicates that the Government Bank in Southeast Sulawesi Province has the largest customer share than other public banks.

One of the factors causing the large customer share owned by Government Banks in Southeast Sulawesi Province is the image of Southeast Sulawesi people who consider that Government Bank is "the people's banks". In other words, the "state-owned banks" are still strongly attached to them so that they have a tendency to keep using the banking services offered by Government Banks. The other factor which contributes to the high market share of the Government Bank in Southeast Sulawesi Province is the ownership of a large number of customer service offices which reaches remote areas starting from branch offices, sub-branch offices, and unit offices. Therefore, as a long-standing bank, the Government Banks are able to gain a lot of customers in Southeast Sulawesi Province.

In order to satisfy its customers, the Government Bank in Southeast Sulawesi Province has various convenience facilities to conduct a transaction including the provision of online ATMs, m-banking, internet banking, telephone banking, and others. This indicates that Government Banks in Southeast Sulawesi Province have provided excellent service quality in addition to the relatively competitive prices of services offered, both deposit and loan services.

The people of Southeast Sulawesi have a familiarity with banking institutions. Although it is still classified as conventional and traditional banking customers, the people have clearly known the function of a bank for them. The modernization of banking products has not fully reached the banking customers in Southeast Sulawesi Province so that the role of a bank is needed to educate them. The banking world is a business world that cannot be separated from a competition. The tight competition faced by each banking institution forces the bank's management to think about how to keep customers satisfied with their services. The concept of how the customers receive banking education, how the customers perceive the quality of services provided by them, the level of satisfaction received by customers, the results of consuming banking services, as well as customers' trust can guide the bank to create a satisfaction for its customers.

II.   Literature review

Jamal and Naser (2002) in their research findings found that the ability of customers can have a significant influence on customer satisfaction. The ability of customers to receive learning is one of the factors that can shape customer satisfaction. The more customers are able to receive learning relating to a product or service, the level of satisfaction will be higher, because the purchase decision is based on careful consideration.

Research conducted by Andreassen and Lindestad (1998) that Corporate Image is positively related to Customer Satisfaction and Customer Loyalty. Corporate image has no impact on customer value. The weakness of this research is that it only looks at four variables while the variables of Service Quality, Customer Learning that make up Customer Satisfaction and Customer Trust are not discussed in this study.

The rational considerations in the process of making a decision can lead to the accuracy of the decision-making. If the decision made is based on rational considerations, it will have an impact on satisfaction and trust which will directly lead to a satisfied manner. For this reason, the customer rationality in concern to the ability of customers to receive education from companies can be seen as an important factor in shaping a satisfaction.

Baloglu (2002) said that the good relationship in between the customer and the producer is the beginning of customer satisfaction attitude. Therefore, the concept of marketing banking today is more directed to the concept of how to retain customers satisfied and consistent in consuming banking services. This is based on the fact that each customer has its own behavior in the decision-making of buying banking services. Veloutsou et al., (2005) stated that creating customer satisfaction has become one of the most important priorities in a management.

Furthermore, Busacca and Padula (2005) argued that service quality and customer satisfaction are generally recognized as a very important factor in determining a long-term success of a business. The concept of Customer Satisfaction leads more to Customer Loyalty which in turn affects the company's profitability and income. The opinion about the success of a business realized by providing satisfaction to customers are also supported by Maddernet al., (2007)

who wrote that Customer Satisfaction is the core of business challenges that attract the researchers to be examined. Customer satisfaction is dominated by two theoretical perspectives: chain profit services and SERVQUAL (Parasuraman et al., 1985).

Successful companies aware that in the marketing system, quality is an integral part of the organization and is supported by marketing transformation that is driven by strong forces through the spread of ever-present technology. This condition has caused the companies to change their products to suit the customers' demands according to their needs (McKenna, 1991). The level of human needs will greatly affect human behavior in meeting their needs. Due to the fact that human beings have unlimited needs while the availability of needs is very limited, humans are required to take various considerations and analyzes in consuming the needed goods/services correctly and appropriately.

The next factor that can affect the level of Customer Loyalty is the concept of Service Quality. Bloemer et al., (1998), and Caruana (2002) suggested that the Quality of Service offered by a company/bank will affect the level of Customer Loyalty. The concept of Service Quality according to Parasuraman et al., (1988) is a concept which consists of 5 (five) indicators, namely; tangibles, reliability, responsiveness, assurance, and empathy. These indicators are very instrumental in shaping the level of Customer Satisfaction and Customer Loyalty.

Based on the description above, it can be seen that Service Quality can affect the level of Customer Satisfaction and Loyalty. For this reason, the concept of Service Quality can also be used to investigate the factors that influence the level of Customer Satisfaction and Loyalty. The relationship between Service Quality and Customer Loyalty can be mediated by customer satisfaction. Bloemer et al., (1998), and Caruana (2002) believed that the influence provided by Service Quality on Customer Loyalty can be mediated by the concept of customer satisfaction. Customer expectations on the service quality provided by the company will have an impact on the satisfaction or dissatisfaction they receive. If the Service Quality offered by the company is equal to or greater than customer expectations, it will cause a sense of satisfaction received by the customer and will have an impact on the level of loyalty, vice versa.

This research is a development research that develops the variables from several previous studies. The originality of this research is the addition of Customer Learning variables that are related to customer satisfaction which then connect to a corporate image that the authors have not found in other studies. This study also uses the reciprocal relationship between customer satisfaction and corporate image. Previously, some researchers have examined the influence of corporate image which has a significant and positive influence on customer satisfaction.

Research hypothesis
This study examines 6 hypotheses as seen from the 6 arrows presented in Figure 1 below.
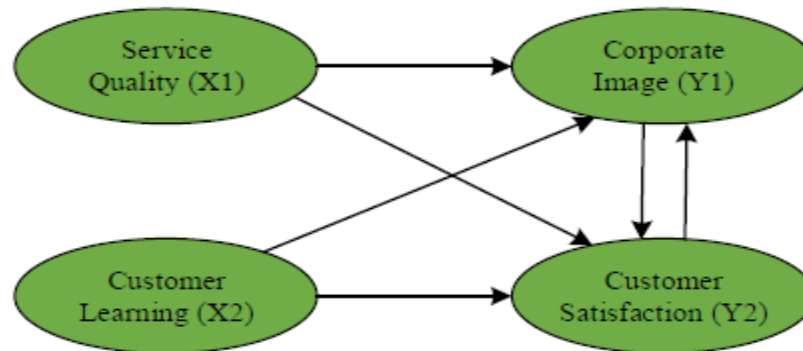

Figure 1. Conceptual Framework

Hypothesis 1: Service quality has a significant effect on customer satisfaction
Bloemer *et al.,* (1998), and Caruana (2002) revealed that the influence provided by Service Quality on Customer Loyalty can be mediated by the concept of Customer Satisfaction. Customer expectations on the quality of service provided by the company will have an impact on the satisfaction or dissatisfaction they receive. If the Quality of Service offered by the company is equal to or greater and their expectations, it will cause a sense of satisfaction. When the researchers compare the quality of services with satisfaction, they assume that satisfaction is based more on an emotional and subjective assessment (Cronin and Taylor, 1992). As a result, satisfaction theoretically will be influenced by the quality of services provided.

Hypothesis 2:   Service quality has a significant effect on corporate image.
The quality of service delivered is a focus of assessment that reflects customer perceptions on service quality. The concept of influence between Service Quality and Corporate Image adopts the research from Bloemer et al., (1998) and Nguyen and Leblanc (1998) which stated that there is a relationship between Service Quality and Corporate Image. If the service provider gives a positive image of the service delivered to the customers, the error may be forgiven and if the

error often occurs, the positive image might be broken. Five *SERVQUAL* indicators developed by Parasuraman *et al,.* (1988) to observe the relationship between the variables of service quality and corporate image are also used in this study.

Hypothesis 3: Customer learning has a significant effect on customer satisfaction

Burton (2002) explained that there are several things that need to be considered before implementing Customer Learning such as the ability of the customers, the correct segmentation method, the level of service innovation, the availability of appropriate information and learning resources, as well as the proportion of new and current customers. The positive influence of Customer Learning on the relationship between functional quality and Customer Trust is stronger when the customer shows more ability (Eisingerich & Bell, 2013). Furthermore, Eisingerich & Bell (2013) stated that Customer Learning has a positive effect on customer expertise. The significant relationship between service quality and expertise on customer loyalty is known to be stronger when customer learning is high.

Hypothesis 4: Customer learning has a significant effect on corporate image.

With the existing customer capabilities, correct segmentation methods, service innovation levels, appropriate learning resources and information, as well as the proportion of new and current customers (Burton, 2002), the customer learning will ultimately require customers to be satisfied and will tend to build the image of the service. Furthermore, Burton (2002) assumed that the application of learning (education) concept on the marketing aspect is a good step. Customer learning can be used to expand the marketing concept by considering that the company should not only paying attention to what the customers want from a product but also what they want from the marketing company. By that, it can be said that Customer Learning is related to relationship marketing as one part of marketing initiatives that need to be considered in relation to customer value and repurchase intention. Furthermore, Image according to Morgan and Hunt (1994) is as a continuous desire to maintain a valuable relationship. The image is a part of relationship marketing that is related to the belief in the sense that relational image only exists when the relationship is considered important. In addition, the constant desire to maintain a relationship is related to the assumption that committed partners will want a sustainable relationship and will try to maintain it.

Hypothesis 5 and 6: Corporate image has a reciprocal influence on customer satisfaction.

The image of a Company is believed to create an effect on Customer Satisfaction. When customers are satisfied with the services delivered, their attitude towards the company will be better. This attitude will then affect Customer Satisfaction with the company. In connection with this research, the Corporate Image has a significant effect on Customer Satisfaction. A research carried out by Andreassen and Lindestad (1998) found that the Corporate Image was positively related to the perceived quality, customer satisfaction, and customer loyalty. In customer loyalty, corporate image and customer satisfaction cannot be separated.

Another empirical study of corporate image is from Kandampully and Suhartanto (2000) saying that customer loyalty is recognized as the dominant factor in the success of the business organization. In general, Corporate Image and Customer Satisfaction have a positive relationship with customer loyalty. Bloemer *et al.,* (1998) said that service quality and customer satisfaction have a significant influence on customer loyalty. Nevertheless, factors such as community movements, customer advice, and contacts have an indirect impact on loyalty through satisfaction and quality.

III. Methodology

This study involved 4 research variables namely service quality, customer learning, customer satisfaction, and corporate image. First of all is Service Quality. Parasuraman et al., (1988) believed that the Quality of Service is the focus of assessment that replicates customer perceptions on five indicators of Service Quality such as tangible, reliability, responsiveness, assurance, and empathy. These indicators are then used by customers to assess the level of Service Quality at Government Banks in Southeast Sulawesi Province. The indicators to measure Service Quality are adopted from Parasuraman et al., (1985, 1988, 1991) consisting of physical evidence, reliability, responsiveness, assurance, and empathy.

Secondly, Customer Learning is a marketer/company effort to provide information and skills in accordance with the needs of the customers. The most important thing in this matter is that the materials must be aimed to a different level of individuals in the life cycle and level of understanding as well as to different groups such as women and minority ethnic customers. Burton (2002) added that there are several considerations in implementing Customer Learning, namely the existing ability of the customers, the correct segmentation method, the level of service innovation, the availability of information resources, the right learning education method, and the proportion of new and current customers.

Third, Customer Satisfaction. According to the theory of equity, Satisfaction occurs when a customer feels that the ratio of results to input (outcome compared to input) is proportional to the same ratio obtained by others (Oliver and De Sarbo, 1988). The attribution theory from Weiner*et al.,* (1971) developed by Oliver and De Sarbo (1988) and Engel et al., (1994) described that there are three indicators determining the success or failure of an outcome to determine whether a purchase is satisfactory or unsatisfactory.

Last but not least, Company Image can be used as a sign of information related to potential buyers or existing buyers and can affect Customer Loyalty (the willingness to provide positive word-of-mouth communication). Thus, the Corporate Image is assumed to have an impact on the customer choice when service attributes are difficult to evaluate. Corporate image is formed and developed in the customer's mind through communication and experience. Corporate image is believed to have an effect on customer satisfaction decisions. When customers are satisfied with the services delivered, their attitude towards the company will be better. This attitude will then affect Customer Satisfaction in the company.

This research took place in Southeast Sulawesi Province. The object in this research is the customers of 4 government banks, namely BRI, BNI, BTN, and Bank Mandiri. The population in this research was around 650,000 customers of all the four banks (up to 2017). The sample was obtained with the method of Structural Equation Modeling (SEM). There were 5-10 indicators in all research variables. 17 indicators were involved in this study so that there were 17x10 respondents or at least 170 respondents. This study used a sample of 200 respondents from 4 banks or averagely 50 respondents per bank. The sampling method used was purposive random sampling which took 50 respondents from each bank to the main bank in the provincial capital of Southeast Sulawesi that is Kendari. The data analysis used was SEM because (1) the variables are measured latently with several indicators in each variable and (2) there is a reciprocal relationship between the two endogenous variables (image and satisfaction) so that it is not possible to use other analytical tools besides SEM.

IV. Results

In the first stage, the measurement model was tested with SEM. The measurement model is measured from the value of the loading factor (standardize coefficient) on each indicator to the latent variable. The loading factor value shows the weight of each indicator as a measure of each variable. The indicator which has a large loading factor points out that the indicator is the strongest (dominant) variable measure. The results of the confirmatory factor analysis on the indicators of the seven research variables can be seen in Table 1 below.

Table 1.The Results of Measurement Model Test in SEM

Variables	Indicators	Standardize	P-*Value*
Service Quality (X_1)	Tangible ($X_{1.1}$)	0.647	0.001
	Reliability ($X_{1.2}$)	0.491	0.001
	Responsiveness ($X_{1.3}$)	0.521	0.001
	Assurance ($X_{1.4}$)	0.593	0.001
	Empathy ($X_{1.5}$)	0.514	Fix
Customer Learning (X_2)	Ability ($X_{2.1}$)	0.672	0.001
	Information ($X_{2.2}$)	0.626	0.001
	Learning Method ($X_{2.3}$)	0.627	Fix
Corporate Image (Y_1)	Customer Relationship ($Y_{1.1}$)	0.608	Fix
	Physical Environment ($Y_{1.2}$)	0.569	0.001
	Location ($Y_{1.3}$)	0.566	0.001
	Position in Market ($Y_{1.4}$)	0.604	0.001
	Employee Attitude ($Y_{1.5}$)	0.535	0.001
Customer Satisfaction (Y_2)	Satisfied ($Y_{2.1}$)	0.651	0.001
	In Conform with Expectations ($Y_{2.2}$)	0.520	0.001
	More Service Performance ($Y_{2.3}$)	0.582	0.001
	Not Disappointing ($Y_{2.4}$)	0.679	Fix

Based on the Table 1, it can be concluded that the measurement model is as follows:
1. Service Quality Variable (X_1) is significantly measured by five indicators such as Tangible, Reliability, Responsiveness, Assurance, and Empathy (P- value<0.05). From the highest coefficient of StandardizedSEM, it is obtained that Tangible is the strongest indicator of 0.647 to measure Service Quality. Therefore, the Quality of Service at Government Banks in Southeast Sulawesi Province is seen primarily due to the existence of Tangible.
2. Customer Learning Variable (X_2) is significantly measured by three indicators, namely Customer Ability, Information, and Learning Method (P-value<0.05). From the highest coefficient of StandardizedSEM, it can be seen that Customer Ability indicator is the strongest indicator of 0.672 in measuring Customer Learning variable. By that, Customer Learning at Government Banks in Southeast Sulawesi Province is seen primarily because of the Customer Ability.
3. The Corporate Image variable (Y_1) is significantly measured by five indicators such as Customer Relationship, Physical Environment, Location, Market Position, and Employee Attitude (P-value<0.05) where the strongest

indicator (highest coefficient) is Customer Relationship by 0.608. This indicates that the Corporate Image of a Government Bank in Southeast Sulawesi Province is seen primarily because of the Customer Relationship.

4. Customer Satisfaction variable (Y_2) is significantly measured by four indicators including satisfactory feeling with the service performance, the service performance that suits customers' expectation on the basis of information, more service performance, and service performance that does not disappoint the customers (P-value<0.05). From the highest coefficient of Standardized SEM, it is known that the strongest indicator to measure customer satisfaction is the service performance that does not disappoint the customers (0.679). It can be concluded that the Customers of Government Banks in Southeast Sulawesi Province feel satisfied primarily because of the service performance that is not disappointing.

In the second stage, there was a structural model testing. The hypothesis testing in concern to the direct influence on each path that is based on the complete analysis contained in the results of SEM analysis can be seen in this following Table 2:

Table 2.The Result of Hypothesis Testing

Independent Variables	Dependent Variables	SEM Coefficient	P-value	Remark
Service Quality (X_1)	Corporate Image (Y_1)	0.410	0.002	Significant
Service Quality (X_1)	Customer Satisfaction (Y_2)	0.391	0.003	Significant
Customer Learning (X_2)	Corporate Image (Y_1)	0.367	0.008	Significant
Customer Learning (X_2)	Customer Satisfaction (Y_2)	0.330	0.002	Significant
Corporate Image (Y_1)	Customer Satisfaction (Y_2)	0.384	0.002	Significant
Customer Satisfaction (Y_2)	Corporate Image (Y_1)	0.365	0.002	Significant

From the table above, it is seen that service quality has a significant and positive effect on customer satisfaction and corporate image. The higher the service quality, the higher the customer satisfaction and corporate image. It is also revealed that customer learning has a significant and positive effect on customer satisfaction and corporate image. The higher the customer learning, the higher the corporate image and customer satisfaction. This study also found that there is a significant and positive reciprocal relationship between corporate image and customer satisfaction. The higher corporate image will lead to higher customer satisfaction. Contrariwise, higher customer satisfaction will improve the corporate image.

V. Discussion

Service Quality has a Significant Effect on Customer Satisfaction. This research supports the theory of Service Quality by Parasuraman et al., (1988) that there are two factors influencing the quality of services such as the expected service and perceived service. If the service received or felt is in line with the expectations of the customer, the service quality is perceived as good and satisfying. If the service received exceeds, the quality of service is perceived as ideal quality. However, if the service received is lower than customer expectations, the service quality will be perceived as bad. The quality of service must begin with the customer's needs and end with the customer's perception. Customer perception of the quality of services is the assessment of the merits of a service as a whole. In addition, according to Zeithaml et al., (2010), Customer Satisfaction is a comparison between the expected service (expectations) and performance (perceived performance).

Service Quality has a significant effect on Customer Satisfaction. In line with the results of research conducted by Mohammed and Ward. (2006), in a context of automated banking services, Service Quality is positively correlated with Customer Satisfaction. Previous research found a positive relationship between the quality of automated services offered by particular banks and customer satisfaction. Mohammed and Ward. (2006) showed that customer satisfaction is an

important mechanism so that it is one of the important findings in concern with the significant relationship between the quality of internet services and satisfaction.

Based on the results of research hypothesis test that Service Quality has a significant effect on Customer Satisfaction, it can be interpreted that the Quality of Services delivered by Government Banks in Southeast Sulawesi Province has provided satisfaction to customers. The service quality consists of several indicators such as the physical environment (modern) owned by the Government Banks, the ability of the Government Banks to carry out services in a timely and reliable manner, the Bank's responsiveness in solving customer problems, the guarantees (security) given by Bank Rakyat Indonesia for customers, as well as the empathy from Bank Rakyat Indonesia employees towards the customers. Consequently, the better the quality of service, the better the customer satisfaction.

Service Quality Significantly Affects Corporate Image. The results of this study refer to SERVQUAL theory developed by Parasuraman et al., (1988) which found that the quality of services delivered is a focus of assessment that reflects customer perceptions of five service quality indicators namely tangible, reliability, responsiveness, assurance, and empathy. This research is also in line with the results of previous studies proposed by Nguyen and Leblanc (1998) that the path of the relationship between Service Quality and Corporate Image is statistically significant and supports the hypothesis. These findings indicate that customers will receive a higher level of service quality as long as the service forms or benefits the overall image of the company. Based on the results that support this hypothesis and according to customer's perception, the Quality of Service at Government Banks in Southeast Sulawesi Province has a better service that is comfortable, fast, and easy. In addition, as a state-owned bank, the Government Banks in there have the largest number of customers because they work as a representative, have strategic office position that is accessible, have friendly and responsive employees, as well as have a professional work pattern. Therefore, with better quality of service, it will increase the image of the company for government banks in the community.

Customer learning has a significant effect on customer satisfaction. The results of hypothesis testing support the theory of Burton (2002) that there are several variables that need to be considered before implementing a Customer Learning such as the ability of the customers, the right segmentation method, the level of service innovation, the availability of information resources, the right learning method, and the proportion of new and current customers. The results of hypothesis testing in this study point out that Customer Learning has a significant effect on Customer Satisfaction that is based on the ability of customers to utilize service facilities from Bank Rakyat Indonesia. The availability of information on how to utilize the service facilities provided by Bank Rakyat Indonesia and the understanding of each explanation given with the right learning method will have an impact on the higher level of satisfaction in the Government Banks of Southeast Sulawesi Province.

Customer learning has a significant effect on the corporate image. Based on the results of the research hypothesis testing, it is explained that the Customer Learning variable has a strong influence on the formation of Government Banks corporate image. This Customer Learning includes the ability of the customer in utilizing the service facilities provided by the Government Banks. In addition, Customer Learning also includes the provision of facilities and infrastructure for the delivery of information such as electronic media and leaflets as well as direct explanation through Bank's Customer Services. The strong influence of Customer Learning on the corporate image is also supported by good learning methods. Based on the results of the study, a good learning method at Government Banks in Southeast Sulawesi Province is to explain the benefits, functions, and methods of operation especially the modern facilities provided by the Government Banks. The Customer Learning Method, in addition to the explanation, is also carried out by simulating the operation of modern facilities guided by the bank employees. Whereas, if there are new facilities, the delivery will be done by using electronic media or leaflets as well as offering a direct guide to customers who come to the office individually.

The corporate image has a reciprocal relationship with customer satisfaction. The results of hypothesis testing show that the Corporate Image has a significant effect on Customer Satisfaction. This is in line with the opinion of Nguyen and LeBlanc (1998) that corporate image is not the only image to be felt by customers. Furthermore, Nguyen and LeBlanc (1998) stated that corporate image is the result of a collection where the customers process and compare various company attributes. On the other hand, Bloemer et al., (1998) showed that corporate image has a significant influence on customer satisfaction. Corporate image is important because it can be assessed from customer satisfaction which consists of emotions, values, attribution, and others. This study also found that loyal customers are those who are satisfied and have a positive corporate image. The results of hypothesis testing in this study revealed that the Corporate Image has a significant effect on Customer Satisfaction. Based on the perception of the respondents, the Corporate Image of the Government Banks is very good which includes customer relationship, physical environment, location, as well as the position of the Government Banks in the community or banking market/business.

Research contributions and limitations

In the development of science, the findings in this study can be used to test and clarify the theories developed as well as the consistency of findings from previous research. This can be described as follows: (1) it is found that to provide a satisfaction to customers which can further improve the corporate image, the Bank does not only improve the service quality but also providing deeper education to customers more comprehensively. (2) This study shows that the originality of this research is the addition of Customer Learning variable related to mutual satisfaction and image. Customer learning

which consists of Customer Ability, Information, and Learning Methods have a significant influence on this commitment. This is a new finding in this study. The Customer Learning at Government Banks is intended to make customers able to utilize the facilities especially modern facilities that have been prepared so that transactions become easier and faster.

Besides a number of findings, several limitations are also found to be used as input for future studies, such as 1) only focusing on Government Banks, savings customers, and the variables of Customer Learning while Deposits and Giro were not discussed in this study. 2) This study is limited to the area of research that is only in the Southeast Sulawesi Province. Besides that, the number of samples used was only 156 respondents. 3) Another limitation in this research is that the data was obtained in one period of time (cross-section) that is only when the data was collected through a questionnaire so that the development within the time of a unit of analysis cannot be obtained in this study. 4) The data collection in this study is only focused on the questionnaires filled by customers to be processed and analyzed. The limitations on that data collection make the researchers difficult to control the data perfectly.

VI.   Conclusion

Service Quality Variable, Corporate Image Variable, Customer Learning variable and Customer Satisfaction were perceived very positively by respondents. Service quality has a significant and positive effect on customer satisfaction and corporate image. The higher the service quality, the higher the customer satisfaction and corporate image. It is also revealed that customer learning has a significant and positive effect on customer satisfaction and corporate image. The higher the customer learning, the higher the corporate image and customer satisfaction. This study also found that there is a significant and positive reciprocal relationship between corporate image and customer satisfaction.

References

1. Andreassen, T. W., &Lindestad, B. (1998). Customer loyalty and complex services. The impact of corporate image on quality, customer satisfaction and loyalty for customers with varying degrees of service expertise. *International Journal of Service Industry Management*, *9*(1), 7–23. https://doi.org/10.1108/09564239810199923.
2. Baloglu, S. (2002). Dimensions of customer loyalty: Separating friends from well wishers. *Cornell Hotel and Restaurant Administration Quarterly*, *43*(1), 47–59. https://doi.org/10.1016/S0010-8804(02)80008-8.
3. Bloemer, J., de Ruyter, ko, &Peeters, P. (1998). Investigating drivers of bank loyalty: The complex relationship between image, service quality and satisfaction. *International Journal of Bank Marketing*, *16*(7), 276–286. https://doi.org/10.1108/02652329810245984.
4. Burton, D. (2002). Consumer education and service quality: Conceptual issues and practical implications. *Journal of Services Marketing*, *16*(2), 125–142. https://doi.org/10.1108/08876040210422673.
5. Busacca, B., &Padula, G. (2005). Understanding the relationship between attribute performance and overall satisfaction Theory, measurement and implications. *Marketing Intelligence and Planning*. https://doi.org/10.1108/02634500510624110.
6. Caruana, A. (2002). Service loyalty: The effects of service quality and the mediating role of customer satisfaction. *European Journal of Marketing*, *36*(7/8), 811–828. https://doi.org/10.1108/03090560210430818.
7. Cronin, J. J., & Taylor, S. A. (1992). Measuring Service Quality: A Reexamination and Extension. *Journal of Marketing*, *56*(3), 55. https://doi.org/10.2307/1252296.
8. Eisingerich, A.B. & Bell, S.J (2013), "*Educating Customers: Its Impact On Customer Trust And Implication for Management Consulting*", Judge Business School University of Cambridge.
9. Engel F, James, Roger, D Blackwell,   Paul W, Miniard; (1994). "*PerilakuKorsumen,*Terjemahanoleh F.X. Budiyanto", CetakanPertama,PenerbitBinapuraAksara , Jakarta.
10. Kandampully, J., &Suhartanto, D. (2000). Customer loyalty in the hotel industry: The role of customer satisfaction and image. *International Journal of Contemporary Hospitality Management*, *12*(6), 346–351. https://doi.org/10.1108/09596110010342559.
11. Maddern, H., Maull, R., Smart, A., & Baker, P. (2007). Customer satisfaction and service quality in UK financial services. *International Journal of Operations and Production Management*, *27*(9), 999–1019. https://doi.org/10.1108/01443570710775838.
12. McKenna, R. (1991). Marketing is everything. *Harvard Business Review*, *69*(1), 65–79.
13. Mohammed, A. H., & Ward, T. (2006). The effect of automated service quality on Australian banks' financial performance and the mediating role of customer satisfaction. *Marketing Intelligence and Planning*. https://doi.org/10.1108/02634500610653991.
14. Morgan, R. M., & Hunt, S. D. (1994). The Commitment-Trust Theory of Relationship Marketing. *Journal of Marketing*, *58*(3), 20. https://doi.org/10.2307/1252308.
15. Nguyen, N., & Leblanc, G. (1998). The mediating role of corporate image on customers' retention decisions: An investigation in financial services. *International Journal of Bank Marketing*, *16*(2), 52–65. https://doi.org/10.1108/02652329810206707.

16. Oliver, R. L., &DeSarbo, W. S. (1988). Response Determinants in Satisfaction Judgments. *Journal of Consumer Research*, *14*(4), 495. https://doi.org/10.1086/209131.

17. Parasuraman, A., Zeithaml, V. A., & Berry, L. L. (1985). A Conceptual Model of Service Quality and Its Implications for Future Research. *Journal of Marketing*, *49*(4), 41. https://doi.org/10.2307/1251430.

18. Parasuraman, a, Zeithaml, V. a, & Berry, L. L. (1988). SERQUAL: A Multiple-Item scale for Measuring Consumer Perceptions of Service Quality. *Journal of Retailing*. https://doi.org/10.1016/S0148-2963(99)00084-3.

19. Parasuraman, A., Berry, L., & Zeithaml, V. (1991). A Understanding customer expectations of service. *MIT Sloan Management Review*, *32*(3), 39.

20. Veloutsou, C., Gilbert, G. R., Moutinho, L. A., & Goode, M. M. H. (2005). Measuring transaction-specific satisfaction in services: Are the measures transferable across cultures? *European Journal of Marketing*, *39*(5–6), 606–628. https://doi.org/10.1108/03090560510590737.

21. Weiner, B., Frieze, I., Kukla, A., & Rosenbaum, R. M. (1971). Perceiving the Causes of Success and Failure. *Developmental Psychology*, *11*(1), 103. https://doi.org/10.1037/h0076132.

22. Xu, Y., Goedegebuure, R., & van der Heijden, B. (2006). Customer perception, customer satisfaction, and customer loyalty within chinese securities business: Towards a mediation model for predicting customer behavior. *Journal of Relationship Marketing*, *5*(4), 79–104. https://doi.org/10.1300/J366v05n04_06.

23. Zeithaml, V. A., Bitner, M. J., & Gremler, D. D. (2010). Services Marketing Strategy. In *Wiley International Encyclopedia of Marketing*. John Wiley & Sons, Ltd. https://doi.org/10.1002/9781444316568.wiem01055.