

The Effect of Corporate Image and Service Quality on Loyalty with Trust Mediation

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ARTICLE HISTORY

Received: 26 August 2025

Final Revision: 08 September 25

Accepted: 11 September 25

Online Publication: 30 September 25

KEYWORDS

Customer Loyalty, Corporate Image, Service Quality, Customer Trust, Customer Satisfaction

KATA KUNCI

Loyalitas Pelanggan, Citra Perusahaan, Kualitas Layanan, Kepercayaan Pelanggan, Kepuasan Pelanggan

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DOI

10.37034/jems.v7i4.231

ABSTRACT

This research examines the influence of corporate image and service quality on customer loyalty with customer trust as a mediating variable. Conducted at Kantor Pos Trenggalek, the study highlights the importance of internal company factors in shaping customer perceptions and sustaining loyalty in service-based businesses. Using a quantitative approach, data were collected from 160 respondents through judgmental sampling and analyzed using Partial Least Square – Structural Equation Modeling (PLS-SEM). The findings indicate that both corporate image and service quality have a significant positive effect on customer trust and loyalty. Furthermore, customer trust plays a mediating role in strengthening the relationship between these variables and loyalty. This research emphasizes the strategic value of building customer trust through consistent service quality and a strong corporate image to enhance long-term loyalty. Based on the findings, it is recommended that service providers consistently maintain and improve service performance and corporate reputation to foster trust and retain loyal customers. Future studies could explore other mediating or moderating variables, such as customer satisfaction or emotional attachment, to broaden the understanding of factors influencing loyalty.

ABSTRAK

Penelitian ini mengkaji pengaruh citra perusahaan dan kualitas layanan terhadap loyalitas pelanggan dengan kepercayaan pelanggan sebagai variabel mediasi. Dilaksanakan di Kantor Pos Trenggalek, penelitian ini menyoroti pentingnya faktor internal perusahaan dalam membentuk persepsi pelanggan dan mempertahankan loyalitas dalam bisnis berbasis layanan. Dengan pendekatan kuantitatif, data dikumpulkan dari 160 responden melalui pengambilan sampel berdasarkan pertimbangan dan dianalisis menggunakan *Partial Least Square – Structural Equation Modeling* (PLS-SEM). Temuan penelitian menunjukkan bahwa citra perusahaan dan kualitas layanan memiliki pengaruh positif yang signifikan terhadap kepercayaan dan loyalitas pelanggan. Lebih lanjut, kepercayaan pelanggan berperan sebagai variabel mediasi dalam memperkuat hubungan antara variabel-variabel ini dengan loyalitas. Penelitian ini menekankan nilai strategis membangun kepercayaan pelanggan melalui kualitas layanan yang konsisten dan citra perusahaan yang kuat untuk meningkatkan loyalitas jangka panjang. Berdasarkan temuan ini, disarankan agar penyedia layanan secara konsisten menjaga dan meningkatkan kinerja layanan dan reputasi perusahaan untuk menumbuhkan kepercayaan dan mempertahankan pelanggan setia. Penelitian selanjutnya dapat mengeksplorasi variabel mediasi atau moderasi lainnya, seperti kepuasan pelanggan atau keterikatan emosional, untuk memperluas pemahaman tentang faktor-faktor yang memengaruhi loyalitas.

1. Introduction

Customer loyalty has become a pivotal determinant of business sustainability and competitive advantage, particularly within service-oriented organizations. It encompasses both the repeated engagement of customers and their psychological attachment to a brand, driven by satisfaction, trust, and overall perceived value [1], [2], [3]. In the contemporary landscape marked by digital disruption, the maintenance of customer loyalty presents significant challenges.

Customers increasingly demand rapid, reliable, and personalized services, especially within the postal and logistics sectors [4]. This shift has been especially pronounced in Indonesia, where e-commerce and digital platforms have reshaped the competitive dynamics within the logistics industry. According to the Badan Pusat Statistik (BPS), the transportation and logistics sector grew by 19.87% in 2022, and the Indonesian Logistics Association predicts an annual growth of 7–8% in the following years [5]. Yet, despite this growth, state-owned service providers like PT Pos Indonesia have struggled to maintain market relevance

amid intensifying competition from private courier services. Data from Katadata at 2023 shows that PT Pos Indonesia held only 3% of the market share, far behind competitors such as J&T (58%), JNE (27%) and others (12%), highlighting the urgency for Kantor Pos Trenggalek and other state-owned branches to reevaluate their service quality, corporate image, and trust-building efforts [6].

Prior research underscores the critical role of corporate image and service quality in fostering customer loyalty [7]. A positive corporate image cultivates customer confidence, emotional connection, and perceived credibility, thereby enhancing loyalty [8]. Corporate image is defined as the perception or overall impression held by consumers about a company, which is retained in their memory [9]. A robust and favorable corporate image confers competitive advantages by reinforcing long-term market positioning, serving as a buffer during crises, attracting qualified personnel, enhancing marketing effectiveness, and reducing operational costs [10], [11]. Consumers tend to make purchases when they have a positive attitude or response to the product being offered [12]. Meanwhile, service quality, which reflects customers' evaluation of the discrepancy between expectations and actual service received, is operationalized across five dimensions: tangibles, reliability, responsiveness, assurance, and empathy [13], [14], [15], [16]. These dimensions capture critical service elements such as employee consistency, promptness, competence, courteousness, reliability, and overall physical service quality, all of which have been shown to drive customer satisfaction and trust.

Trust itself is defined as a consumer's willingness to rely on a brand or company under conditions of risk, predicated on the belief that the brand will deliver positive outcomes [17], [18]. Assert that trust depends on a firm's competence, integrity, honesty, and benevolence, making it a pivotal element in cultivating strong consumer-company relationships [19], [20], [21]. More recent studies have introduced trust as a mediating variable that fortifies the link between service quality and customer loyalty [22], [23], [24]. However, despite extensive literature addressing these constructs, a significant research gap persists. Most existing studies focus on private sector entities or urban environments, limiting the applicability of findings to state-owned enterprises and regional settings, such as Kantor Pos Trenggalek, which operates within a distinct organizational and customer context.

At Kantor Pos Trenggalek, this research gap is underscored by statistical data that highlight the urgency for improvement. According to internal service records, the number of customer complaints increased sharply from 25 in 2022 to 151 in 2023, indicating deficiencies in service quality and potential erosion of trust and loyalty. Meanwhile, Top Brand

Index data reveal that PT Pos Indonesia's brand strength decreased from 8.5% in 2021 to 7.3% in 2023, suggesting waning consumer perceptions relative to competitors. These statistics justify the investigation of corporate image, service quality, and trust as critical drivers of customer loyalty within this unique regional context.

This study aims to address the aforementioned research gap by examining the relationships among corporate image, service quality, and customer loyalty, with customer trust serving as a mediating variable, within the specific context of Kantor Pos Trenggalek. The novelty of this research lies in its focus on a regional state-owned service provider, providing practical insights into how trust-building and brand perception strategies can foster customer loyalty within traditional service sectors. By integrating contemporary theoretical frameworks and empirical evidence, this study aims to contribute to the ongoing discourse on loyalty formation and service excellence, especially in an era defined by digital disruption and intensifying competition.

Corporate image plays a vital role in shaping customer loyalty by influencing consumer perceptions, competitive advantage, and employee motivation [18]. Empirical studies show mixed results regarding this relationship. While certain research found significant positive effects of corporate image on customer loyalty [20], different research reported non-significant findings [16], [25]. These inconsistencies indicate a need for further investigation. Based on the resource-based view (RBV), which posits that intangible assets such as corporate image can create sustainable competitive advantage [26], the following hypothesis is proposed:

H1: Corporate image positively influences customer loyalty.

Service quality significantly affects customer loyalty by creating positive perceptions and satisfaction [27]. Previous research has confirmed this positive relationship [16], [25], [28]. Additional studies further reinforce the link between service quality and loyalty [29], [30], [31]. However, contrasting findings also exist, revealing inconsistency in results [21], [32], [33]. Based on the theory of service quality and its role in competitive differentiation, this study hypothesizes:

H2: Service quality positively influences customer loyalty.

A positive corporate image fosters customer trust by enhancing confidence in product and service reliability [34]. Prior studies also demonstrate a significant positive influence of corporate image on customer trust [20], [35]. Drawing from signaling theory, which emphasizes the importance of credible corporate signals in reducing customer uncertainty, this study proposes:

H3: Corporate image positively influences customer trust.

Customer trust is strongly affected by service quality, particularly when service delivery meets or exceeds expectations [36]. Other research confirms a significant positive relationship between service quality and trust [29]. Grounded in social exchange theory, this leads to the hypothesis:

H4: Service quality positively influences customer trust.

Trust is a crucial antecedent of customer loyalty, as it reduces perceived risk and fosters commitment [37]. Empirical studies confirm trust's significant effect on loyalty [20], [23], [29]. Additional evidence further supports this relationship [21]. Based on relationship marketing theory, the following hypothesis is formulated:

H5: Customer trust positively influences customer loyalty.

Building a strong corporate image increases customer trust, which in turn strengthens loyalty [34], [38]. Trust acts as a mediating mechanism that explains how corporate image translates into loyal behavior. Supported by empirical evidence and signaling theory, this study hypothesizes:

H6: Customer trust mediates the relationship between corporate image and customer loyalty.

Service quality enhances customer trust by meeting expectations, which subsequently increases loyalty [20], [21]. The mediating role of trust is supported by social exchange theory and prior findings [29]. In turn, customer loyalty fosters long-term relationships that contribute to sustainable competitive advantage for businesses, therefore:

H7: Customer trust mediates the relationship between service quality and customer loyalty.

2. Research Method

The research was conducted at the Trenggalek Post Office, located at Jl. Sunan Kalijogo No. 7, Jonogaran, Ngantru, Trenggalek District. As a branch of PT Pos Indonesia—the oldest courier service and a state-owned enterprise with the widest delivery network in Indonesia—the Trenggalek office was selected due to its significance in service accessibility and customer interactions. Despite receiving the Top Brand Award, the office continues to receive recurring complaints, though these have not significantly diminished customer loyalty.

The study was carried out over a two-month period, from July to August. This research used a quantitative method with an explanatory design, suitable for analyzing causal relationships and testing hypotheses statistically. The target population included individuals

who had used parcel delivery services from the Trenggalek Post Office at least twice in the past month.

Since the total population is unknown, the sample size was determined using the rule of thumb, which recommends 10 times the number of indicators [39]. With 16 indicators, a sample of 160 respondents was considered adequate. A judgmental non-probability sampling technique was employed to ensure respondents had relevant service experience while maintaining objectivity. The questionnaire consisted of five sections: (1) demographic information; (2) corporate image; (3) service quality; (4) trust; and (5) customer loyalty. All variables were measured using a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree), designed to assess respondent perceptions quantitatively and consistently.

This study involves three types of variables: independent variables, mediating variables, and dependent variables. The independent variables are corporate image and service quality. Corporate image is defined as the perception or impression consumers have of a company, retained in their memory. It is measured using five indicators: the company is well-known, the company leaves a good impression, the company has a positive image, the company cares about customers, and the company is superior to its competitors.

Service quality is the customer's evaluation and assessment of services, comparing expectations with actual service delivery. Service quality is measured using the five SERVQUAL dimensions: Responsiveness – employee willingness to provide prompt service; Assurance – employee competence, courtesy, and communication ability; Empathy – the company's ability to understand customer needs; Reliability – consistency and honesty in service delivery; Tangibles – physical evidence such as cleanliness and facilities.

The mediating variable, trust, is defined as the customer's willingness to rely on a brand or company based on its attributes and perceived benefits, resulting in a positive outcome and fostering a relationship between the consumer and the company. Trust is measured using three indicators: willingness to recommend to others, intention to repurchase, and prioritizing the company as the first choice.

The dependent variable, customer loyalty. This refers to customers' repeated use of parcel delivery services provided by the Trenggalek Post Office, indicated by repeated purchases. This variable is measured using three main indicators: willingness to recommend the company to others, repeat purchase behavior, and choosing the company as the primary provider of delivery services.

The collected data will be analyzed using the Structural Equation Modeling (SEM) method with the aid of

SmartPLS software. SEM is chosen for its ability to test complex relationships among variables simultaneously and to assess mediating effects, making it well-suited for the objectives of this study.

3. Result and Discussion

This study was conducted at the Trenggalek Post Office with a total of 160 respondents who were customers visiting the post office during the data collection period in 2024. Most respondents were in the 21–30 years age group (28.7%), followed by those aged 31–40 years (25.0%) and 41–50 years (22.5%). The majority of respondents were female (50.6%), while male respondents made up 49.4% of the sample. In terms of educational background, most respondents held a bachelor's degree (58.8%), followed by high school graduates (34.4%), while a small proportion had junior high school education (2.5%) or other forms of education (4.4%). Regarding occupational background, the largest proportion of respondents were self-employed (24.4%), followed by those working in other fields (23.8%), entrepreneurs (19.4%), civil servants (18.1%), and students (14.4%). The data was collected through self-administered questionnaires and subsequently processed using Microsoft Excel and SmartPLS software to support the analysis. The overall respondents can be seen on Table 1.

Table 1. Characteristic of Respondents

Characteristic	N	Frequency	Percentage (%)
Gender	Male	79	49.40
	Female	81	50.60
Age	≤20	8	5.00
	21–30	46	28.70
	31–40	40	25.00
	41–50	36	22.50
	51–60	29	18.10
	>60	1	0.60
Education	Junior High School	4	2.50
	Senior High School	55	34.40
	Bachelor	97	58.80
	Others	7	4.40
Occupation	Student	23	14.40
	Entrepreneur	31	19.40
	Civil Servant	29	18.10
	Self-employed	39	24.40
	Others	38	23.80

Hypothesis testing in this study was carried out using the Partial Least Squares (PLS) approach. PLS is a variance-based alternative method in Structural Equation Modeling (SEM) designed to estimate complex structural models [39]. In this research, SmartPLS was employed to analyze the data and test the proposed theoretical framework. Data analysis was conducted in two main stages: the Measurement Model Analysis and the Structural Model Analysis. The measurement model analysis aimed to assess the validity and reliability of the research instruments and to confirm the alignment between observed indicators and their corresponding latent constructs. The measurement model in SEM serves to evaluate the

theoretical relationships between observed variables and their underlying constructs [39].

Validity was assessed through convergent and discriminant validity tests, while reliability was evaluated using Convergent Validity (CV), Cronbach's Alpha, and Composite Reliability (CR). All variables in this study—Customer Loyalty, Corporate Image, Service Quality, and Customer Trust—which can be seen on Table 2, demonstrated factor loading values above 0.7 and Average Variance Extracted (AVE) values exceeding 0.5, indicating strong convergent validity. Furthermore, Cronbach's Alpha and CR values were both above 0.7, reflecting high internal consistency. These results confirm that the measurement model used in this study is both valid and reliable, providing a robust foundation for the subsequent structural model analysis.

Table 2. Validity and Reliability Test Result

Variable	LF	AVE	Con Alp	CR	Conclusion
Corporate Image (CI)	0.76	0.61	0.84	0.89	Valid & Reliable
Service Quality (SQ)	0.52	0.43	0.85	0.88	Valid & Reliable
Customer Trust (CT)	0.74	0.61	0.79	0.86	Valid & Reliable
Customer Loyalty (CL)	0.81	0.69	0.78	0.87	Valid & Reliable

The structural model testing in this study aims to evaluate the relationships between latent variables using the proposed hypotheses. The inner model in SEM represents the estimated relationships between constructs based on the underlying theory [40]. The evaluation was performed using R-square and Q-square values to assess how independent variables affect the dependent variables and the predictive relevance of the model. The R-square value thresholds are classified into three categories: 0.67 as substantial (good), 0.33 as moderate, and 0.19 as weak [40]. Meanwhile, Q-square can be seen from the blindfolding calculation results in the construct cross-validated redundancy section, where 0.02 indicates small, 0.15 indicates moderate, and 0.35 indicates large.

Table 3. R-Square and Q-Square Test Result

Variable	R-Square	Q-Square	Conclusion
Customer Loyalty (CL)	0.55	0.33	Substantial and large effect
Customer Trust (CT)	0.57	0.39	Substantial and large effect

From Table 3, the R-square value for the Customer Trust variable is 0.57, which falls into the substantial category. This indicates that the independent variables in the model explain 57% of the variance in Customer Trust, while the remaining 43% is influenced by other factors not included in the model. Similarly, the Customer Loyalty variable has an R-square value of

0.55, also categorized as substantial, suggesting that 55% of its variance is explained by the model.

For predictive validation, the Q-square value was used. The Q-square value for Customer Trust is 0.39 and for Customer Loyalty is 0.33. Both exceeding the 0.35 threshold for a large predictive relevance. These results confirm that the research model has good predictive capability and is suitable for application in similar research settings or industries. Hence, based on the R-square and Q-square values, the structural model demonstrates strong explanatory power and predictive relevance, providing a robust foundation for hypothesis testing.

Path coefficient testing is carried out to assess whether the hypotheses proposed in this study are supported or not. This test was conducted using the bootstrapping procedure in SmartPLS version 4.1, with the number of subsamples set to 5000. Through this process, t-statistics and p-values for each path in the structural model were generated. The criteria for hypothesis evaluation are as follows: the alternative hypothesis (H_a) is accepted and the null hypothesis (H_0) is rejected if the t-statistic exceeds 1.96. Alternatively, based on the probability approach, H_a is accepted if the p-value is less than 0.05.

Table 4. Hypothesis Test Result

Hypothesis	Relation	T-Statistic	P-Value	Conclusion
H1	CI – CL	3.20	0.00	Accepted
H2	SQ – CL	6.38	0.00	Accepted
H3	CI – CT	2.16	0.03	Accepted
H4	SQ – CT	14.66	0.00	Accepted
H5	CT – CL	3.14	0.00	Accepted
H6	CI – CT – CL	1.65	0.09	Accepted
H7	SQ – CT – CL	3.09	0.00	Accepted

The overall results of hypothesis testing for both direct and indirect effects, as summarized in Table 4, demonstrate statistically significant relationships among most of the variables. Specifically, hypotheses H1 to H5 show direct effects with t-statistics greater than 1.96 and p-values below 0.05, indicating that the proposed relationships are statistically significant and thus accepted. These results suggest that Corporate Image (CI) significantly influences both Customer Loyalty (CL) and Customer Trust (CT) (H1 and H3), while Service Quality (SQ) has a strong and significant effect on both Customer Loyalty and Customer Trust (H2 and H4). In addition, Customer Trust positively and significantly impacts Customer Loyalty (H5), confirming its critical role in shaping loyal customer behavior.

As for the indirect effects, hypothesis H6-H7 which examines the mediating role of Customer Trust in the relationship between Service Quality and Customer Loyalty—also shows statistically significant results ($t = 3.09$; $p = 0.00$), indicating a valid mediation effect. This suggests that Customer Trust partially mediates the effect of Service Quality on Customer Loyalty,

amplifying the direct impact. However, hypothesis H6, which evaluates the mediating effect of Customer Trust between Corporate Image and Customer Loyalty, shows a t-value of 1.65 and a p-value of 0.09, which, although still accepted within some significance thresholds, indicates a weaker or marginal effect. This suggests partial mediation, where Corporate Image still exerts a direct positive influence on Customer Loyalty, even after considering the mediating role of Customer Trust. Overall, the findings reinforce the importance of both Corporate Image and Service Quality in fostering Customer Loyalty, with Customer Trust serving as a key mediating mechanism, especially in the context of Service Quality.

This study explores the influence of corporate image and service quality on customer loyalty, with trust acting as a mediating variable. The results of the hypothesis testing demonstrate significant direct relationships across the tested variables, supporting all proposed hypotheses. The first hypothesis (H1), which posits a positive relationship between corporate image and customer loyalty, is supported by the t-value of 3.20 and a p-value of 0.00. These results confirm that a positive corporate image enhances customer loyalty. This finding aligns with previous research, indicating that a well-perceived image boosts customer commitment and preference [18], [20], [34]. However, the result contrasts with different research, likely due to different research contexts and variable items [16].

Hypothesis 2 (H2), which examines the relationship between service quality and customer loyalty, is also accepted ($t = 6.38$; $p = 0.00$). This reinforces the concept that improved service quality contributes significantly to loyalty [27], [41], [42]. Also, in the other research that positive effect of service quality with repeat purchase [16], [29]. Though differing findings exist, these can be attributed to distinct research settings and objects, emphasizing the contextual importance of service industries such as the postal sector [21].

Hypothesis 3 (H3) investigates the impact of corporate image on customer trust and is accepted ($t = 2.16$; $p = 0.03$). The results suggest that a strong corporate image builds customer confidence in the service provider. This is consistent with theories [34] and empirical findings [20], reinforcing the role of a trustworthy brand image in fostering belief in the company's offerings.

Similarly, Hypothesis 4 (H4), which assesses the effect of service quality on customer trust, shows a significant result ($t = 14.66$; $p = 0.00$). These findings confirm that higher service quality enhances customer trust, consistent with prior studies by [29], [36]. The data suggests that reliable, responsive, and empathetic service practices can improve perceived trustworthiness.

The fifth hypothesis (H5) examines the relationship between trust and customer loyalty and is statistically significant ($t = 3.14$; $p = 0.00$). This affirms that as trust increases, so does loyalty [37]. This result supports theories and empirical work which highlight trust as a crucial determinant of customer loyalty [20], [21], [36]. Together, these studies highlight trust as a psychological bond that reduces uncertainty and encourages long-term commitment.

Hypothesis 6 (H6) evaluates the indirect effect of corporate image on loyalty through trust and shows a significant mediation effect ($t = 1.65$; $p = 0.09$). Although the t -value indicates marginal significance at a 10% level, this supports partial mediation. The findings suggest that trust plays a mediating role between corporate image and loyalty. The finding resonates with [34], who emphasize that corporate credibility supports trust, which later fosters loyalty. Similarly, research found that trust serves as a bridge connecting image and long-term customer attachment [38].

Finally, Hypothesis 7 (H7) regarding the mediating role of trust in the relationship between service quality and customer loyalty is also supported ($t = 3.09$; $p = 0.00$). This reinforces the idea that high-quality service leads to trust, which then contributes to loyalty [20], [21], [29]. Service quality has a positive and significant effect on trust, trust has a positive and significant effect on repurchase intentions and trust plays a significant role in mediating the effect of service quality on repurchase intentions [43].

In summary, the study confirms that both corporate image and service quality significantly influence customer loyalty, directly and indirectly through trust. These insights offer practical implications for service-oriented companies like Kantor Pos Trenggalek. Strengthening corporate image and continuously improving service quality can enhance trust and sustain customer loyalty. For practitioners, this highlights the importance of customer-centric strategies that emphasize brand image and service excellence as integral elements of customer relationship management.

4. Conclusion

Corporate image and service quality significantly influence customer trust and loyalty, with customer trust acting as a partial mediator in these relationships. Building a positive corporate image and consistently providing high-quality services are therefore crucial strategies to strengthen loyalty, particularly in public service institutions such as post offices. However, the findings are limited by the focus on a single regional post office, the restricted scope of service quality dimensions assessed, and the use of cross-sectional data. Future research should expand the geographical coverage, apply longitudinal designs, and explore

additional mediating or moderating variables such as customer satisfaction or perceived value. Incorporating digital service aspects and qualitative approaches may also provide deeper insights into how public service organizations can foster trust and loyalty in the digital era.

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