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THE EFFECT OF SERVICE QUALITY AND BRAND IMAGE ON CUSTOMER SATISFACTION MEDIATED BY ELECTRONIC WORD OF MOUTH (eWOM) AT PT. BPR JATIM (PERSERODA) GRESIK BRANCH

Reza Madyasri Saputra[1*], Suwitho[2]

[1*]Marketing Management Study Program
[2]Indonesian College of Economics (STIESIA) Surabaya

Corresponding Author: 3ch4ti@gmail.com

Abstract: This study aims to analyze the influence of service quality and brand image on customer satisfaction mediated by electronic word of mouth (eWOM) at PT. BPR Jatim (Perseroda) Gresik Branch. This study used a quantitative approach with path analysis and the Sobel test to examine the mediation effect. The research sample consisted of 150 customers selected through purposive sampling. The results showed that service quality and brand image did not have a significant direct effect on customer satisfaction. However, eWOM acted as a significant mediator in the relationship between brand image and customer satisfaction. This finding implies that to increase customer satisfaction, companies need to build strong brand perceptions and encourage positive eWOM through superior service and digital communication.

Keywords: Service Quality, Brand Image, Ewom, Customer Satisfaction

1. Introduction

The banking industry, particularly Bank Perekonomian Rakyat (BPR), faces increasingly fierce competition in the digital era. PT. BPR Jatim (Perseroda) Gresik Branch, a regional financial institution that plays a crucial role in supporting financing for micro, small, and medium enterprises (MSMEs), has experienced significant fluctuations in customer satisfaction levels. Internal data shows an increase in the percentage of customer complaints from 3.2% in 2020 to 38.7% in 2024. This phenomenon indicates a gap between expectations and the service received.

Identified issues include suboptimal service quality, weak brand image, and suboptimal digital communication management, particularly through electronic word of mouth (eWOM). In the digital era, customers assess services not only through direct interactions but also through perceptions formed through social media and online reviews. eWOM is a crucial channel for shaping public perception, influencing purchasing decisions, and increasing or decreasing customer loyalty.

Previous research supports the role of eWOM as a mediator in the relationship between service quality, brand image, and customer satisfaction. Itasari et al. (2020) showed that service quality and eWOM simultaneously have a positive effect on customer satisfaction. Meanwhile, Wijaya et al. (2024) found that brand image and eWOM significantly influence purchase intention. Theoretically, good service quality increases satisfaction and loyalty (Qin & Prybutok, 2009), while a positive brand image encourages customer trust and retention (Kotler, 2009; Suryani, 2008). Goyette et al. (2010) emphasized the dimensions of Ewom-intensity, opinion value, and content-that contribute to shaping public opinion.

Based on these phenomena and research gaps, it is crucial for PT. BPR Jatim (Perseroda) Gresik Branch to integrate strategies for improving service quality, strengthening brand image, and actively managing eWOM. This study aims to examine the influence of service quality and brand image on customer satisfaction, with eWOM as a mediating variable.

2. Literature Review

Service quality is a company's effort to meet customer needs and expectations to achieve satisfaction (Prastiyani et al., 2016). Customer satisfaction is influenced by the match between expected service and perceived service (Tjiptono & Chandra, 2016). If the service received exceeds expectations, the quality is considered ideal; if it falls short, the quality is considered poor.

Tjiptono & Chandra (2016) identified important steps in improving service quality, including: 1. Identifying determinants of service quality from the customer's perspective, 2. Managing customer expectations to align with the company's capabilities, 3. Managing evidence of service quality to strengthen customer perceptions, 4. Providing service education to customers, 5. Cultivating a culture of quality within the organization, 6. Using automation to maintain service consistency, 7. Following up on unsatisfactory service, 8. Developing a service information system to support decision-making.

Service quality can be measured through the five dimensions of SERVQUAL (Tjiptono & Chandra, 2016:284): 1. Tangibles: good physical facilities, equipment, and communication materials, 2. Empathy: personal and genuine attention to customers, 3. Reliability: the ability to provide accurate, precise, and consistent service as promised, 4. Responsiveness: the willingness to assist customers quickly and effectively, 5. Assurance: the ability to build trust through employee knowledge, skills, and integrity.

Brand image is a customer's perception of a brand that builds trust, instills a positive image in the minds of customers, maintains loyalty, and attracts potential new customers. Brand image influences company profits and product sales (Aryatilandi et al., 2020; Isyanto et al., 2020).

According to Firmansyah (2019), the main functions of brand image include: 1. Market Entry - facilitating pioneering advantage, brand extension, and brand alliances, 2. Source of Product Added Value - able to transform the customer experience with the product, 3. Storage of Investment Value - storing value from advertising costs and improving product quality, 4. Distribution Strength - an indicator of brand strength within the distribution channel.

According to Keller (2013), the factors that shape brand image include: 1. Brand Strength - the extent to which product information is embedded and remembered by customers, 2. Brand Superiority - the belief that the brand has superiority and a positive reputation, 3. Brand Uniqueness - product differentiation that prevents customers from switching to other brands.

Customer satisfaction is the comparison between pre-purchase expectations and perceived product or service performance after purchase (Tjiptono, 2017; Arief, 2020; Yamit, 2016). Satisfaction is emotional, arises after the user experience, and differs from service quality, which is a comprehensive assessment of service excellence.

Satisfaction has strategic impacts, including: increasing customer retention, reducing price sensitivity, minimizing negative word of mouth, building loyalty, and supporting company growth and reputation.

Customer satisfaction measurement methods include: 1. Complaint and suggestion systems - gathering input for improvement, 2. Ghost/Mystery Shopping - assessing service strengths and weaknesses, 3. Lost Customer Analysis - analyzing the reasons why customers stop using the product, 4. Satisfaction Surveys - obtaining direct feedback from customers.

Customer satisfaction indicators include: 1. Conformity to expectations - whether customer expectations are met, 2. Repurchase intention - the intention to repurchase or use the service again, 3. Willingness to recommend - the willingness to recommend to others.

Overall, customer satisfaction is achieved when product/service quality meets or exceeds expectations, while dissatisfaction drives customers to seek other alternatives. Electronic Word of Mouth (eWOM) is the spread of positive or negative opinions about a product, service, or company via the internet by consumers or potential consumers. eWOM plays a crucial role in business success, particularly in the social media era, as it can disseminate information quickly and widely. Interactions on social media allow consumers to share experiences, provide reviews, suggestions, and engage in discussions, which can ultimately influence satisfaction and purchasing decisions.

As a marketing strategy, eWOM is effective in building a positive image, especially when supported by good product/service quality, which encourages consumers to recommend products to others. eWOM influences consumer behavior in terms of interest, decisions, and customer satisfaction.

According to Arora and Sharma (2018), eWOM can be measured through three dimensions: 1. Quality - The strength and comprehensiveness of reviews, including the timeliness, accuracy, and relevance of information, 2. Quantity - The number of reviews or comments indicating the popularity of a product or service, 3. Credibility - The level of trust in shared reviews, which can influence consumer purchase intentions. Thus, eWOM functions not only as a promotional tool but also as an interaction medium with the potential to increase customer satisfaction and loyalty.

3. Research Methods

This study uses quantitative causality research where this type of research uses the Quantitative Approach, which is a research approach that is measured numerically, both from the data collection process, analysis to interpretation of research results and conclusions with the aim of knowing the Effect of Service Quality and Brand Image on Customer Satisfaction mediated by Electronic Word of Mouth. This study focuses on using customer respondent sources of PT.BPR Jatim (Perseroda) to determine the results of research and testing the influence of Service Quality (KP) variables, Brand Image (BI) variables on eWOM (eW) variables with the mediator variable Customer Satisfaction (KN). And the answer benchmark that researchers use is a Likert scale test to determine the analysis and influence between variables.

The sample used by the researcher must be representative and represent the existing population. The sampling technique used in this study was a non-probability sampling method. The researcher chose this method because he did not know who all the people in the study population were and did not know who the people in question were. The type of sample used in the sampling was purposive sampling, which selects respondents based on certain relevant characteristics and describes the dimensions (proportions) of the population. The criteria that the researcher took were customers of PT. BPR JATIM (Perseroda) Gresik Branch to test the impact of Service Quality and Brand Image on Customer Satisfaction mediated by Electronic

Word of Mouth at PT. BPR JATIM (Perseroda) Gresik Branch. The number of samples required when using the Structural Equation Model (SEM) in this study is 150 respondents (customers).

The non-probability sampling technique using the purposive sampling method is a sampling technique that is carried out by considering something as a consideration criterion. To determine how well an instrument is used to measure the concept being measured, a validity test is first used. If the calculated r result is greater than the table r, then it is said to be valid, but if the rxy coefficient result is smaller than the table (0.361), then it is said to be invalid. Based on the results of the validity test, it is proven own mark significance Pearson correlation sig. (2-Tailed) below or less than 0.05 (r correlation is greater than r table) with thus can concluded that all over indicator orgrains statements to measure variables proven valid. And all statement items can be declared reliable because the Cronbach's Alpha Value > 0.6 (with a result of 0.751 > 0.6). So all research instruments that reveal service quality, Brand Image, customer satisfaction, electronic word of mouth, and are declared valid, this is because the calculated r value > r table and p <0.05, then the questions from each of these variables as a whole can be included for further research.

Meanwhile, the reliability test is to determine the suitability of the data that can meet the requirements for further processing. If the research reliability test produces a value above 0.7 (Cronbach's Alpha > 0.7), then the data can be tested to the next stage. However, if the reliability test is below 0.7, the questionnaire is considered unreliable or not reliable enough in measuring. This research test uses the Cronbach alpha formula. The results of the reliability test obtained a Cronbach alpha value (r_{11}). > 0.7, namely the Brand Image variable of 0.657 (Approaching 0.7), electronic word of mouth of 0.794, service quality of 0.761 and customer satisfaction of 0.515. Because the Construct Reliability value has an average value greater than 0.7, there is only one instrument from Customer Satisfaction giving a value of 0.515, which means there are still some respondents who feel slightly dissatisfied with the service provided by employees of PT. BPR JATIM (Perseroda) Gresik Branch due to technical errors or obstacles when customers are still waiting in the customer service queue. This means that the statement items in the research instrument can be trusted as a tool for collecting data, so that all instrument tests consisting of validity and reliability meet the requirements for use in research decision making. The analysis used in this study is descriptive analysis and inferential statistical analysis. Descriptive analysis is an analysis that contains the profile of respondents or research subjects that can explain the description of raw data into information that is easy to understand concisely and clearly without changing the overall conclusion. This descriptive statistical analysis was conducted to provide an empirical description of the data collected in the study (Ghozali, 2016). Descriptive measures are numerical, either in quantity or percentage. The descriptive statistics of this study describe the demographics of respondents, namely gender, age, highest education level, and level of knowledge of the respondents regarding credit products at PT. BPR JATIM (Perseroda) Gresik Branch. Meanwhile, inferential statistical analysis is an analysis conducted using statistical techniques where the calculation process of research variables is based on a specific formula or method, which is then analyzed statistically, and the results of the analysis are then used to formulate research hypotheses proposed in the literature review (Prakoso, 2017). This analysis aims to prove and analyze the influence of exogenous variables on endogenous variables. This influence is very complex because there are independent and dependent variables. These variables are latent variables formed by several indicators. Inferential statistical analysis in this study uses SEM (Structural Equation Modeling).

4. Results and Discussion

The characteristics of the research respondents explain the identity of the respondents (age, gender, and last educational status) from the questionnaire distributed to 150 customers of PT. BPR JATIM (Perseroda) Gresik Branch. Respondents who filled out the research questionnaire were dominated by ages between 45 years and above with a percentage of 34% and the second largest dominance was between the ages of 25-34 years with a percentage of 32.7%. Women contributed the most in filling out the research questionnaire, namely 55.3%, while the status of respondents who had filled out the questionnaire was dominated by respondents with the highest educational status of Bachelor (S1) with a percentage of 37.3%. And the second largest with SMA/SMK/MA status with a percentage of 22%. This also influenced the scoring of the Questionnaire, which means that the overall results of respondents with SMA/SMK/MA status occupied the second highest nomination, sometimes they did not know the intent or purpose of the statement, so that the results provided were less focused and less expected by researchers. However, the highest nomination results were held by respondents with Bachelor's (S1) status, so the results of the questionnaire scores given were better and researchers expected this because the scientific fields they obtained were higher than those of SMA/SMK/MA.

In the data normality test results table displays the results of the classical assumption test, namely the normality test with the Critical Ratio (CR) value. From the data it shows that the normality test is used to see whether the data distribution has a normal distribution or not, the normality test can be done by looking at the critical value (critical ratio) of the test results in the normality assessment of the AMOS 26 program. If the critical value (critical ratio) is in the range $-2.58 \leq cr \leq 2.58$ then it can be said that the data is normally distributed (the normality assumption is not met because the value of 6.819 exceeds the range) however, researchers still provide a solution from Outlier analysis. Outliers are data or observations that have very different values (too high or too low) compared to most of the other data in a distribution. Outliers can be identified using multivariate outlier analysis, one of which is by calculating the Mahalanobis Distance value. Mahalanobis Distance measures the distance of an observation from the mean centroid of the data in a multidimensional space and takes into account the covariance between variables.

Outlier Test results table, it can be seen that the multivariate outlier test was carried out using the Mahalanobis distance test. The Mahalanobis distance of each observation can be calculated and will show the distance of an observation from the average of all variables in a multidimensional space. The criteria used are based on the chi-square value at a certain degree of freedom, namely the number of indicators used at a certain significance level ($p>0.001$). The Mahalanobis distance value based on the chi-square value at df of 15 (number of indicators) at a significance level>0.001 is chi-square table (23:0.001) = 37.6973. Because the Mahalanobis d-squared value 51,114 > 37.6973 chi-square table then it is proven that the data has a multivariate outlier which means that the research observations that have been carried out have a significant distance from the data centroid (This research observation has an unusual combination of values in several variables, so it can be considered a Multivariate Outlier).

Confirmatory analysis is used to test the concept that has been built using a number of measurable indicators. In confirmatory analysis, the first thing to look at is the factor loading value of each indicator. Factor loading can be used to measure construct validity where a questionnaire is said to be valid if the questions in the questionnaire are able to reveal something that is measured by the questionnaire. According to Hair et al. (2010) the minimum

Factor Loading is ≥0.5 or ideally ≥0.7. If there is a value that is still below 0.5, it will be excluded from the analysis. The following are the factor loading values in Table 1.

Table 1. Loading Factor Value

Variables	Indicator	Loading Factor	AVE
	BI1	0.561	
Brand Image	BI2	0.616	0.391
	BI3	0.693	
Ewom	eW1	0.860	
	eW2	0.856	0.574
	eW3	0.501	
Satisfaction	KN1	0.608	
	KN2	0.575	0.256
Customer	KN3	0.025	
	KN4	0.570	
Quality of Service	KP1	0.672	
	KP2	0.557	
	KP3	0.587	0.391
	KP4	0.653	
	KP5	0.649	

Source: Data processed in 2025

The table above shows that if the loading factor and Average Variance Extracted (AVE) values are greater than 0.5, the indicator is considered valid in measuring its latent variable, except for KN3. These indicators must be removed from the analysis. After the invalid indicators were removed from the study, it can be concluded that all indicators in this study are valid.

Table 2. Reliability Test

Variables	CR	VE
Brand Image	0.657	0.391
eWOM	0.794	0.574
Customer Satisfaction	0.515	0.256
Quality of Service	0.761	0.391

Source: Data processed in 2025

After knowing the results of the Normality Test and Outlier Test, the researcher then provided the results of the reliability test. the table above can known that Construct Reliability indicates that the instrument is reliable, if the Construct Reliability value has a value greater than 0.7. Some values when viewed from the Variance Extracted still have a value <0.5, namely the variables Brand Image (BI), Customer Satisfaction (KN) and Service Quality (KP) which means they can still be considered reliable and can be used for research based on the questionnaire that the researcher created.

Table 3. Goodness of Fit Index

Fit Index	Goodness of Fit	Criteria	Cut-off value	Information
	Chisquare	Big	51,114	Fit
Absolute Fit	RMSEA	≤ 0.08	0.057	Fit
	R Square	≤ 0.09	0.048	Fit
	GFI	≥ 0.90	0.903	Fit
Incremental	CFI	≥ 0.90	0.947	Fit
Fit	TLI	≥ 0.90	0.934	Fit
	PGFI	≥ 0.60	0.632	Fit
Parsimony Fit	PNFI	≥ 0.60	0.684	Fit
	PCFI	≥ 0.60	0.757	Fit

Source: Data processed in 2025

The results of the Goodness of Fit test in the table above indicate that all fit criteria are met. Therefore, it can be concluded that the model used in this study is a good fit with the available data. This means that the research model can adequately and adequately explain the relationships between the variables in the study. Furthermore, the table of multicollinearity test results shows:

Eigenvalues
1.095 .344 .248 .150 .129 .115 .112 .102 .084 .076 .071 .061 .057 .057 .048
Determinant of sample covariance matrix = .000

Variables			Estimate
Quality of Service	<-->	Brand Image	0.751

Source: Data processed in 2025

The determinant value is greater than 0, but this value is relatively small. This is because the multicollinearity test with the determinant matrix uses indicators in the study. And the Eigenvalues show the highest number of 1.095, which means that each component of the main variable explains the relationship of many variations in the data. The lowest number is 0.048, which means that a small portion of the main components explain little variation in the data, still in the testable category. We know that indicators in a variable will be valid if they have a strong correlation. Therefore, the multicollinearity test uses the correlation between exogenous variables. If the correlation coefficient between exogenous variables is <0.9, then the model in this study has met the assumption of being free from multicollinearity (Ferdinand, 2006).

It can be seen that the correlation coefficient between exogenous variables is 0.751 < 0.9, so the model in this study has fulfilled the assumption of being free from multicollinearity cases, which means that some of the independent variables are not strongly correlated with each other and there is no perfect linear relationship between the independent variables.

Furthermore, the results of the Direct Effect Test show:

Variables			Estimate	SE	CR	P Value
KN	<---	KP	0.384	0.355	1,080	0.280
eWOM	<---	KP	0.343	1,008	0.340	0.734
KN	<---	BI	0.247	0.310	0.798	0.425
eWOM	<---	BI	0.883	0.928	0.951	0.342
KN	<---	eWOM	0.117	0.045	2,588	0.010

Source: Data processed in 2025

1. The Influence of Service Quality on Customer Satisfaction
Based on the test results displayed in the Direct Effect Test Results Table, it was found that the effect of Service Quality (KP) on Customer Satisfaction (KN) showed an Estimate value of 0.384, with a Standard Error (SE) of 0.355, a Critical Ratio (CR) of 1.080, and p value of 0.280. A p-value greater than 0.05 and a CR smaller than 1.96 indicate that Service Quality has no significant effect on Customer Satisfaction. Thus, it can be concluded that improvements in service quality do not directly contribute significantly to increasing customer satisfaction at PT.

BPR JATIM (Perseroda) Gresik Branch. These findings indicate that while service aspects such as speed, friendliness, transaction accuracy, and convenient facilities are important components of the customer experience, they are not yet strong enough to directly increase customer satisfaction significantly. In other words, customers may have higher expectations of service standards, or other factors such as brand image , product prices, ease of access to digital services, and the quality of information obtained through eWOM actually influence their satisfaction more. Therefore, PT. BPR JATIM (Perseroda) Gresik Branch needs to further evaluate aspects of service that are not yet optimal and strengthen the synergy between conventional and digital services to create a more complete and satisfying customer experience.

2. The Influence of Service Quality on eWOM

Based on the test results in the Direct Effect Test Results Table, the influence of Service Quality (KP) on eWOM shows an Estimate value of 0.343, with a Standard Error (SE) of 1.008, a Critical Ratio (CR) of 0.340, and a p-value of 0.734. A p-value greater than 0.05 and a CR smaller than 1.96 indicate that Service Quality has no significant effect on eWOM. This means that improving service quality does not directly encourage customers to share their experiences through digital media (eWOM). This finding indicates that although service quality is an important element in building customer experience, it is not strong enough to trigger eWOM activities directly. It is possible that customers are satisfied with the service, but do not have the tendency to share their experiences online, or are not yet accustomed to using social media as a means of sharing reviews about banking services. In addition, respondents' responses to the service quality variable, there are still service indicators that are considered less than optimal, such as long waiting times and inconsistencies between branches, which can reduce customer motivation to provide testimonials or recommendations electronically. Therefore, PT. BPR JATIM (Perseroda) is advised to not only improve service quality but also build a digital culture that encourages customers to actively share their positive experiences. This strategy could include digital education, review-based incentives, or social media campaigns that involve direct customer participation.

3. The Influence of Brand Image on Customer Satisfaction

Based on the test results in the Direct Effect Test Results Table, the influence of Brand Image on Customer Satisfaction shows an Estimate value of 0.247, with a Standard Error (SE) of 0.310, a Critical Ratio (CR) of 0.798, and a p-value of 0.425. The p-value of 0.425, which is greater than the significance level of 0.05, and the CR of 0.798, which is smaller than 1.96, indicate that Brand Image has no significant effect on Customer Satisfaction. This finding indicates that a positive brand image does not necessarily directly increase customer satisfaction at PT. BPR JATIM (Perseroda) Gresik Branch. Although brand image is important in creating initial perceptions of financial institutions, customer satisfaction is more influenced by direct experiences felt, such as speed of service, reliability of officers, ease of transactions, or clarity of product information. Furthermore, the summary of respondents responses also shows that some brand image indicators are not yet fully consistent in forming a strong perception in the minds of customers, for example, in terms of unique brand identity, uneven brand communication, or lack of differentiation from competitors. This inconsistency can weaken the role of brand image in shaping real satisfaction at the service user level.

Thus, to effectively increase customer satisfaction, companies need to strengthen the elements that form a brand image that is more oriented towards the quality of customer experience, and ensure that the brand message conveyed is aligned with the quality of service provided.

4. The Influence of Brand Image on eWOM

Based on the test results in the Direct Effect Test Results Table, the influence of Brand Image on Electronic Word of Mouth (eWOM) shows an Estimate value of 0.883, with a Standard Error (SE) of 0.928, a Critical Ratio (CR) of 0.951, and a p-value of 0.342. The p-value of 0.342, which is greater than the significance level of 0.05, and the CR of 0.951, which is smaller than 1.96, indicate that Brand Image does not have a significant effect on eWOM . This finding indicates that although brand image has a role in shaping customers general perceptions of banks, this perception is not strong enough to encourage customers to share their experiences electronically. This means that a positive brand image does not necessarily inspire customers to recommend or discuss bank services through digital platforms such as social media, online forums, or online reviews.

These results are also in line with respondents responses indicating that some aspects of the brand image are still not fully consistent, such as a lack of brand differentiation compared to competitors or less than optimal brand identity communication. This inconsistency has the potential to weaken customers encouragement to actively convey their positive opinions through eWOM . Therefore, PT. BPR JATIM (Perseroda) Gresik Branch needs to strengthen its brand image comprehensively, not only in visual aspects or slogans, but also in the real experiences felt by customers. Strong and consistent positive experiences have the potential to trigger greater eWOM activity, especially when combined with a structured digital communication strategy and encourage active customer participation in cyberspace.

5. The Influence of eWOM on Customer Satisfaction

Based on the test results in the Direct Effect Test Results Table, the influence of Brand Image on Electronic Word of Mouth (eWOM) shows an Estimate value of 0.117, with a Standard Error (SE) of 0.045, a Critical Ratio (CR) of 2.588, and a p-value of 0.010. The p-value of 0.010, which is smaller than the significance level of 0.05, and the CR of 2.588, which is greater than 1.96, indicate that eWOM has a significant influence on customer satisfaction. This finding indicates that customer reviews, recommendations, or experiences shared through electronic media can significantly influence the level of satisfaction of other customers. Information spread through social media, online forums, or other digital platforms has a strong influence on customer perceptions in evaluating services and forming their expectations before and after interacting with the bank. This result is in line with the opinion of Goyette et al. (2010), which states that eWOM dimensions including intensity, valence, and credibility can influence consumer perceptions and decisions. In the context of PT. BPR JATIM (Perseroda) Gresik Branch, eWOM is an important tool that can strengthen or even shape customer satisfaction based on the experiences of other customers shared openly. Therefore, companies need to manage eWOM proactively, including by encouraging customers to provide positive reviews, responding to complaints or comments quickly and appropriately, and ensuring consistent service quality to encourage the creation of positive perceptions that are spread electronically. With a good eWOM management strategy, companies can not only increase current customer satisfaction but also strengthen loyalty and a positive brand image in public perception.

6. eWOM Mediates Influence Service Quality to Satisfaction Customer

Testing the indirect influence of eWOM mediating the influence of service quality on customer satisfaction using the Sobel calculator is as follows:

Input:			Test statistic:	Std. Error:	*p*-value:
a	0.343	Sobel test:	0.33740046	0.11894175	0.73581504
b	0.117	Aroian test:	0.31525349	0.12729756	0.7525692
s_a	1.008	Goodman test:	0.36498401	0.10995276	0.71512334
s_b	0.045	Reset all	Calculate		

Source: Data processed in 2025

Symbol a is the standardized estimated value of the influence of service quality on eWOM, b is the standardized estimated value of the influence of eWOM on customer satisfaction. Sa is the standard error of the direct influence of service quality on eWOM, while Sb is the standard error of the influence of eWOM on customer satisfaction.

Based on the results of the indirect effect test using the Sobel calculator shown in the Figure above, a p-value of 0.74 was obtained, which is greater than the significance level of 0.05, so it can be concluded that eWOM does not act as a mediating variable in the relationship between service quality and customer satisfaction. Thus, although service quality can theoretically influence customer satisfaction, the mediation pathway through eWOM has not been proven statistically significant. This means that customers perceptions of the quality of service received are not strong enough to encourage them to spread it in the form of online reviews or recommendations, so it does not have a significant impact on the level of satisfaction indirectly. This finding is also in line with the results of respondents responses to the service quality variable, as shown in the Summary Table of Respondents Responses to the Service Quality Variable, which indicates service inconsistencies, such as long waiting times and differences in service standards between branches. This causes the perceived service quality to not form a strong perception to trigger widespread eWOM activities. Therefore, companies need to re-evaluate their overall service quality and strengthen their digital communication strategies, so that positive messages from customers can be more easily spread through eWOM and ultimately contribute to increasing customer satisfaction indirectly.

7. eWOM Mediates the Influence of Brand Image on Customer Satisfaction

Testing the indirect influence of eWOM mediating the influence of brand image on customer satisfaction using the Sobel calculator is as follows:

Input:			Test statistic:	Std. Error:	*p*-value:
a	0.883	Sobel test:	0.89355143	0.11561842	0.37156194
b	0.117	Aroian test:	0.8404126	0.1229289	0.40067709
s_a	0.928	Goodman test:	0.95823932	0.10781336	0.33794209
s_b	0.045	Reset all	Calculate		

Source: Data processed in 2025

Symbol a is the standardized estimated value of the influence of brand image on eWOM, b is the standardized estimated value of the influence of eWOM on customer satisfaction. Sa is the standard error of the direct influence of brand image on eWOM, while Sb is the standard error of the influence of eWOM on customer satisfaction.

Based on the results of the indirect influence test using the Sobel calculator shown in the Figure above, a p-value of 0.37 was obtained, which is greater than the 0.05 significance level. Thus, it can be concluded that eWOM does not act as a mediating variable in the relationship between brand image and customer satisfaction. This result indicates that although brand image may directly influence customer satisfaction, the indirect pathway through eWOM is not statistically significant. This means that positive perceptions of brand image are not yet strong enough to encourage customers to actively share their experiences in the form of eWOM, which then has an impact on increased satisfaction. This finding can be linked to the results of respondents responses which indicate that although the brand image of PT. BPR JATIM (Perseroda) Gresik Branch is considered good, the activity of conveying information electronically by customers has not been carried out intensively. This could be caused by a lack of emotional involvement with the brand, low motivation to share experiences on social media, or the companys digital communication strategy in encouraging online customer participation is not yet optimal. Thus, companies need to consider strengthening a more digitally oriented brand image and increasing interaction with customers through online platforms, so that eWOM can function more effectively as a communication channel that helps shape and increase customer satisfaction.

Based on the results of data analysis, it was found that:

1. Service Quality Has No Significant Effect on Customer Satisfaction

The results of the hypothesis testing indicate that service quality has no significant effect on customer satisfaction. Although the perception of service quality is in the high category (4.63) with all dimensions-reliability, responsiveness, assurance, empathy, and tangibles-rated good, the customer satisfaction score is relatively low (3.80). The low score on the Lost Customer Analysis dimension, particularly related to the process of retaining customers (1.55) and replacing defecting customers (1.43), lowers the overall average satisfaction.

These results indicate that good technical service quality is not enough to increase customer satisfaction if it is not balanced with an effective retention strategy. This finding aligns with Zeithaml, Bitner, and Gremler (2018), who assert that satisfaction is shaped not only by service interactions but also by efforts to maintain long-term relationships. Kotler and Keller (2016) also emphasize the importance of retention as a determinant of satisfaction and loyalty. Therefore, increasing customer satisfaction requires synergy between quality service and customer relationship management oriented toward sustainable loyalty.

2. Service Quality Has No Significant Influence on eWOM

The results of the hypothesis testing indicate that service quality has no significant effect on eWOM, although the perceived service quality score is in the high category (4.63). All dimensions-reliability, responsiveness, assurance, empathy, and tangibles-received positive responses from customers, with an average score of 4.57-4.69. Similarly, eWOM received a high rating (4.47), but the relationship between the variables was not statistically significant.

These findings suggest that good service quality does not automatically trigger eWOM activity. This is likely due to customers' perception that good service is normal and meets expectations, thus discouraging them from sharing their experiences online. According to Goyette et al. (2010), eWOM tends to be influenced by emotional engagement, highly positive/negative experiences, or unique services. Therefore, PT. BPR Jatim (Perseroda) Gresik Branch needs to implement eWOM activation strategies, such as incentive programs or testimonial campaigns, so that high service quality can be converted into broader digital influence.

3. Brand Image Has No Significant Influence on Customer Satisfaction

The results of the hypothesis testing show that brand image has no significant effect on customer satisfaction. Although brand image achieved a high average score (4.60), with dimensions of strength (4.56), uniqueness (4.59), and positive impression (4.65), it did not directly increase customer satisfaction. Overall customer satisfaction had an average score of 3.80, but the Lost Customer Analysis indicator was only 1.49, indicating weakness in the retention aspect.

These findings indicate that a positive brand image does not automatically result in customer satisfaction if it is not accompanied by effective fulfillment of needs and relationship management. Based on expectation-disconfirmation theory , satisfaction is determined by the match between expectations and actual service performance. Weaknesses in retaining and responding to customers who have the potential to churn are factors that weaken the influence of brand image on satisfaction. Practically, PT. BPR Jatim (Perseroda) Gresik Branch needs to integrate proactive retention and service strategies so that a strong brand image can contribute to increased satisfaction and long-term loyalty.

4. Brand Image Has No Significant Impact on eWOM

Hypothesis testing results indicate that brand image has no significant effect on eWOM. Although brand image scored high (average 4.60) with the strength, uniqueness, and favorable dimensions rated positively by customers, no significant relationship was found with the tendency to engage in eWOM. EWOM indicators such as review credibility (4.67) and viewing social media posts (4.47) were also high, but positive brand perceptions did not encourage online experience sharing.

These findings suggest that a strong brand image is not enough to trigger eWOM without the support of exceptional service experiences, sharing incentives, or relevant digital trends. This aligns with Goyette et al.s (2010) view that eWOM is more engagement-based, fueled by emotional involvement and social motivation. Local cultural factors and social media usage habits also have the potential to influence low customer engagement in eWOM despite a positive brand image. Therefore, PT. BPR Jatim (Perseroda) Gresik Branch needs to develop proactive eWOM activation strategies, such as testimonial campaigns or reward programs, so that a strong brand image can be optimized into a broader digital influence.

5. eWOM Mediates the Effect of Service Quality on Customer Satisfaction

Mediation analysis using the Sobel, Aroian, and Goodman tests yielded p-values of 0.7358, 0.7526, and 0.7151, respectively, all above 0.05. This indicates that eWOM does not significantly mediate the effect of service quality on customer satisfaction, thus the mediation hypothesis is rejected. However, respondents assessments of service quality (4.63), eWOM (4.47), and customer satisfaction (3.80) are descriptively high.

These results indicate that the influence of service quality on customer satisfaction is more direct, while the role of eWOM as a mediator is not yet strong. Although customers provide positive online reviews, their contribution to increasing satisfaction is not yet significant. This finding aligns with Goyette et al.s (2010) view that eWOM effectively influences consumer behavior when driven by high emotional involvement or an exceptional service experience. In this context, it is likely that other variables, such as loyalty or trust, more dominantly mediate the relationship between service quality and customer satisfaction.

6. eWOM Mediates the Influence of Brand Image on Customer Satisfaction

The results of the mediation test using the Sobel test showed a p-value of 0.3715 (>0.05), so eWOM did not significantly mediate the relationship between Brand Image and Customer Satisfaction. Descriptively, the average scores of Brand Image (4.60), eWOM (4.47), and Customer Satisfaction (3.80) were in the high category, although there were low satisfaction indicators, such as Lost Customer Analysis (1.49).

These findings indicate that the influence of brand image on customer satisfaction is more direct than that of eWOM. A strong brand image directly increases perceived satisfaction without the need for electronic communication. Although customers have a positive view of the brand and are active on social media, eWOM content is not yet sufficiently influential on satisfaction. This is in line with the view that eWOM is effective only if it can provide emotional value or unique information that influences the customers final perception. Therefore, strategies to increase satisfaction should maximize the power of brand image directly, while eWOM functions as a supporting tool for feedback and promotion.

5. Conclusions

Based on research results and discussion about INFLUENCE Service Quality and Brand Image are related to Customer Satisfaction mediated by Electronic Word of Mouth At PT. BPR JATIM (Perseroda) Gresik Branch , it can be concluded that : 1. Service quality has no significant effect on customer satisfaction at PT. BPR JATIM (Perseroda) Gresik Branch, 2. Service quality has no significant effect on eWOM at PT. BPR JATIM (Perseroda) Gresik Branch, 3. Brand image has no significant effect on customer satisfaction at PT. BPR JATIM (Perseroda) Gresik Branch, 4. Brand image has no significant effect on eWOM at PT. BPR JATIM (Perseroda) Gresik Branch, 5. eWOM does not mediate the influence of service quality on customer satisfaction at PT. BPR JATIM (Perseroda) Gresik Branch, 6. eWOM does not mediate the influence of brand image on customer satisfaction at PT. BPR JATIM (Perseroda) Gresik Branch.

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