

The Influence of Service Innovation and Service Quality to Customer Satisfaction and Loyalty in Banking Industry

Vivie N.P. Rantyanti¹, R.E. Halim²

¹Universitas Indonesia

²Universitas Indonesia

Abstract: Customer satisfaction and loyalty are more challenging to obtain in today increasingly competitive market. Banking sector which offered relatively similar product is no exception. Earlier study has proven that service innovation is an inevitable necessity for firm's survival and is critical to influence the customer satisfaction and loyalty in banking industry. Moreover, a well-developed conceptual model of satisfaction and loyalty in service industry has been established, considering service quality as the antecedent. This study is aimed to develop and validate a new conceptual model of customer satisfaction and loyalty in Indonesia banking industry with service innovation and service quality concept as the antecedent, with also employed service quality dimensions. In order to validate the proposed conceptual model, online survey was conducted and data from 274 sampled customers of retail bank in Indonesia was used. The data analysis employed Structural Equation Modeling (SEM) using Lisrel 8.51. Results from the analysis reveal that the service quality dimensions were compatible. SEM results also show that service innovation has positive effect to customer satisfaction and loyalty while service quality has positive impact on customer satisfaction, and customer satisfaction has positive impact on customer loyalty. However, the effect of service quality to customer loyalty was not supported. This study enriches existing study which focus on customer satisfaction and loyalty in banking especially in emerging country context. This study also provides additional knowledge with incorporating service innovation and service quality as antecedent of customer satisfaction and loyalty in banking industry.

1. BACKGROUND

The rapid growth of technologies and innovations in this globalization era makes competition in the business world is more challenging. These innovations play an important role in the sustainability of the company especially in industries that offer similar services like in banking sector. According to Liao et al. (2010), innovation has an important role to create and maintain a company's competitive advantage, especially in an era with very intense competition. This competitive pressure, according to Shqipe et al. (2013) encouraged companies to continue to search for and offer new products and services to improve what the company currently has. Companies cannot succeed just by having a good performance, companies are not enough to just look for new opportunities, but also must have high innovation (Tajeddini et al., 2006). In a highly competitive era, innovation is the key to a company's long-term success (YuSheng and Ibrahim, 2019). This because of companies with the ability to continue to innovate will be able to respond to challenges from outside the company faster and better than companies that do not have the ability to innovate (YuSheng and Ibrahim, 2019).

Innovation in the banking world is needed to be able to survive and compete, especially because of the constant changes in the wants and needs of consumers. The pressure is the impact of the development of technology and globalization that causes changes in consumer behaviour. In accordance with consumer needs, currently banks are investing in innovation to improve service quality, especially service delivery which is intended to improve the experience of consumers in using banking services. Examples of these innovations are ATM, telephone banking, internet banking, and mobile banking. This innovation allows consumers to no longer need to come to the bank to be able to use banking services. Innovation in banking allows anyone, anywhere, and at any time to conduct banking transactions and enjoy the other banking services.

Innovations in the banking world have also increased significantly in Indonesia. Banking competition in Indonesia is quite high with 115 banks in 2019 (Financial Services Authority, 2019). The pressure of competition is so high considering the biggest banks in Indonesia such as BRI, BNI, Mandiri, and BCA have a commitment to continue to improve its network. Large competition makes each bank has its own challenges to survive. The increase of competition will increase service quality offered and it will lead to the increase of consumer expectations. Increased consumer expectations in this case will increase costs to get new customers. Therefore, banks need to adopt new innovations in response to competitive pressures and to improve service quality and reduce operational costs. These innovations also play a role in building good relationships with customers to ensure customers become satisfied and remain customers of the bank, in other word: loyal.

Customer loyalty is incredibly important for companies, including banks. In terms of costs, the costs incurred by companies to obtain new customers will be greater than retaining existing customers. In addition, when consumers are loyal to the company's brand or products, they tend to spend more than new customers (Chiu et al., 2009). Thus, it is important for banks to further understand the needs and desires of consumers so they can offer products that can satisfy them and make them loyal.

Banks need to offer something that is unique and innovative. Banks are competing to get new customers by offering different values through various innovations. In Indonesia, one example is BTPN Bank. It has successfully innovated through Jenius products. BTPN Bank aims to increase the number of customers through innovation by allowing customers to separate their funds into three different cards with the same account, making it easier for customers to manage finances. It also has an exceptionally good user experience and user interface in the mobile banking, which not only easy to use, but also enable the customers to manage their funds flexibly (customers are able to separate their funds into savings and investment through BTPN mobile banking app). The success of BTPN Bank can be seen from the increase in Jenius customers from 700,000 customers in 2018 to 900,000 customers until November 2019 (Kompas, 2019).

Previous study conducted by YuSheng and Ibrahim (2019) found that innovation has an influence on customer satisfaction and loyalty of a bank. Considering the rise of innovations carried out by banks in Indonesia and the importance of customer loyalty to banks, this study aims to know the role of service innovation on satisfaction and loyalty in banking. However, earlier study conducted by Caruana (2002) found that service quality is essential in influencing customer satisfaction in service industries such as banks. Therefore, to answering the gap between those studies, this study combining the research framework from YuSheng and Ibrahim (2019) and Caruana (2002). Thus, the objective of this study is to know the role of service innovation and service quality in customer satisfaction and customer loyalty in banking industry.

2. LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

2.1 Service Innovation

Innovation has a broad scope, ranging from new processes to products/services to satisfy the wants and needs of consumers. According to Hurley and Hult (1998) innovation is the company's openness to new ideas. It is the company's ability to be able to adapt and implement ideas, processes, or new products. YuSheng and Ibrahim (2019), in their research, defined innovation as the development and adoption of new processes, products and procedures in the company.

In the service context, innovation is a new service or a development of an existing service. The aim is to increase company's efficiency and customer satisfaction. YuSheng and Ibrahim (2019) describe that there are three approaches to service innovation (SI). First, the assimilation approach that focuses on change and technological development. Second, service-oriented approach. This approach distinguishes services from manufacturing. Then third, synthesis approach or commonly called integrative approach. Synthesis approach states that tangible products are also important in the service industry. YuSheng and Ibrahim (2019) concluded that service innovation in banks can use a synthesis approach in which banks can innovate in tangible aspects of their products, for example, ATM, credit card, etc

Research conducted by YuSheng and Ibrahim (2019) proves that service innovation has a positive effect customer satisfaction, and customer loyalty. These effects occur both directly and with customer satisfaction as mediation. This finding is in line with previous research by Ameme and Wireko (2016) which states that there is a positive relationship between innovation and customer satisfaction.

Nguyen et al., (2014) found that the application of innovation in banking services is a good way to improve service delivery. This is because these innovations enable banks to operate more efficiently. Innovation encourages banking services to be more productive. In addition, innovations in technology such as e-banking and other digital facilities enable consumers to be able to use banking services at lower costs. This certainly encourages increased consumer satisfaction (YuSheng and Ibrahim, 2019). Based on these studies, the hypotheses to be proven in this study are as follows:

H1: Service innovation has a positive effect on customer satisfaction

H2: Service innovation has a positive effect on customer loyalty

2.2 Service Quality

Gronroos (1984) defined service quality (SQ) as a result of comparisons that consumers make between expectations regarding services and perceptions about the services they experience. It consists of technical quality and functional quality. Technical quality is what is delivered to the customer while functional quality is more to the end result of the process given to consumers, including psychological and behavioral aspects such as access to the provider, how the employee's performance of his duties, and how services are performed (Gronroos, 1984).

Therefore, technical quality can be evaluated objectively while functional quality is more difficult.

Parasuraman et al. (1988) have developed twenty-two indicators that are already widely used in measuring service quality. This indicator allows researchers to measure the performance expectation gap on the gap model. This indicator is used by Caruana (2002) and Boonlertvanich (2019) in measuring service quality in the banking industry. Parasuraman et al. (1988) successfully identified five dimensions of service quality that have been used extensively in research and are also used in this study. The five dimensions according to Zeithaml et al. (1990) are as follows:

1. Tangibility : the appearance of physical facilities, equipment, officers, and communication materials
2. Reliability : the ability to provide services that are promised accurately and reliably
3. Responsiveness : the desire to help consumers and deliver services quickly
4. Assurance : the knowledge and respect of officers or employees and the ability to build trust in service providers
5. Empathy : the care and attention offered by officers or employees to customers

Study conducted by Cronin and Taylor (1992) concluded that service quality is a major factor in services that contribute to customer satisfaction. The results of these studies are reinforced by studies conducted by Anderson et al., (1994) which state that quality is the main determinant of customer satisfaction. Then, a study conducted by Boonlertvanich (2019) revealed that service quality is also an antecedent of customer loyalty. Based on the results of previous studies, the hypothesis to be tested in this study are as follows:

H3: Service quality has a positive effect on customer satisfaction. H4: Service quality has a positive effect on customer loyalty.

2.3 Customer Satisfaction

Oliver (1997) stated that customer satisfaction (CSAT) is the feeling of customers when their needs, desires, and goals are met. Therefore, satisfaction is the feeling felt by consumers or is an evaluation between pleasant or unpleasant after consuming products or services. YuSheng and Ibrahim (2019) stated that according to Davis and Heineke (1998) the level of customer satisfaction is evaluated from the difference between consumers' expectations about services and consumers' perceptions of services provided. Satisfaction is the accumulation of satisfaction resulting from previous experiences with service providers (YuSheng and Ibrahim, 2019). Repeated satisfaction results in long-term satisfaction (Kotlet and Keller, 2013). Overall satisfaction with measuring experience in interacting with service providers is a better measurement and has an impact on loyalty to service providers.

Customer satisfaction is important for marketers because satisfaction is a significant determinant of repurchases, positive word of mouth, and customer loyalty. This is also supported by the study of LaBarbera and Mazursky (1983) which shows that empirically, loyal consumers have a small chance to be able to move to competitors because the perceived satisfaction with company services is high. Caruana (2002) also reinforces by stating that customer satisfaction with the service experience received will lead to customer loyalty. Then, a study conducted by Ehigie (2006) supported by a recent study conducted by Boonlertvanich (2019) in the banking sector proved that customer satisfaction has a positive effect on customer loyalty. Based on the explanation, the hypothesis to be proven is as follows:

H5: Customer satisfaction has a positive effect on customer loyalty.

2.4 Customer Loyalty

Customer loyalty (CLOY) is a commitment that exists to continue to buy products or services consistently in the future regardless of the influence of the situation or marketing efforts that allow customers to move to competitors (Oliver, 1999). Andreassen and Lindestad (1998) stated that service quality and satisfaction are antecedents of loyalty. Service loyalty is based on a positive attitude and behavior towards service providers. This prevents consumers from moving to competitor services. The concept of loyalty itself has evolved over time. Caruana (2002) explained that according to Cunningham (1959) loyalty is the most frequently bought brand. Then in Cunningham (1961) broadened the spectrum of his analysis with a focus on stores compared to brand loyalty using the same measurements as

brands that were done before (Caruana, 2002). Then, Oliver (1999) discussed loyalty in the service sector.

Oliver (1999) stated that satisfaction is something that affects loyalty, however, because of satisfaction affects loyalty, satisfaction is constantly needed to make consumers become loyal. Then, Oliver (1999) states that there are four phases in loyalty, namely cognitive loyalty, affective loyalty, conative loyalty, and action loyalty.

1. Cognitive loyalty is the first phase of loyalty (Oliver 1999). Cognitive loyalty is characterized by preference for one brand compared to other alternatives. It is the impact of consumer knowledge from previous experience (Oliver, 1999)

2. Affective loyalty is the second phase where consumers are satisfied repeatedly - resulting in feelings of pleasure and positive attitude towards a brand.

3. Conative loyalty is intention behavior. This is influenced by the positive attitude that is repeated over and over against a brand. At this stage, consumers are committed to continuing to provide the brand. So, consumers have the desire to buy the brand in the future.

4. Action loyalty occurs when consumers are engaging a brand. There are two things in action loyalty, namely "readiness to act" and "overcoming obstacles". Readiness to act is consumers who want to buy the same brand in the future, while overcoming obstacles are consumers who will still have the same brand despite many outside influences to move to other brands.

3. METHODOLOGY

The aim of this study is to understand the relationship between SI, SQ, CSAT, and CLOY in banking sector context in Indonesia. To answer that objective, judgmental sampling was employed. The respondents in this study were active retail banking customers who has been a customer in certain bank for at least three years, doing banking transaction for at least two times a month and visit bank for at least two times a year, also they were aware of innovation that happened in the bank. A Likert scale within range from 1 = strongly disagree to 6 = strongly agree was used. The questions were adapted from previous study by YuSheng and Ibrahim (2019) and Boonlertvanich (2019). The questionnaire consists of four parts. Part one was introduction, part two was screening questions, part three measured SI, SQ, CSAT, and CLOY, part four measured respondents' demographic characteristics. Since this study was conducted in Indonesia (using Bahasa Indonesia) and the origin questionnaire was in English, wording test was necessary to make sure the translated questionnaire was understood by respondents. Then, before jumped into main test, pretest was conducted to ensure validity and reliability of the measurement items.

Data were collected from self-administered questionnaire using online platform using Google Form. Data obtained then screened for inconsistent answers and eliminate the response which did not meet the respondent's requirements. Cleaned data was analyzed using SPSS 22 for descriptive analysis and Lisrel 8.51 for hypothesis testing using structural equation modelling (SEM). There were 274 responses used in the analysis.

First and second order Confirmatory Factor Analysis (CFA) were employ in the analysis using SEM. First order CFA were used to test the validity and reliability of measurement items of the constructs as shown in Tabel 2. Second order CFA were used in measurement model because there are latent variables that constructed as dimension of other variable, in this case reliability, assurance, tangibility, empathy, and responsiveness as dimension of service quality (see Tabel 3).

4. RESULTS

4.1 Characteristic of Respondents

Demographic variables collected in this study were age, occupation, monthly income, type of banking service used, frequency of using bank services in a month, frequency of visiting bank in a year, most frequent banking transaction, and most important aspect in banking services as described in Tabel 1.

Table 1 Demographic Characteristics

		Frequency	%
Age	20-28	252	92.0
	>28-36	17	6.2
	>36	5	1.8
Occupation	Private employee	69	25.2
	Civil servant	9	3.3
	Student	152	55.5
	Freelancer	18	6.6
	State Owned	7	2.6
	Enterprise Employee	10	3.6
	Entrepreneur	9	3.3
	Others	9	3.3
Monthly income	Rp 3-5 million	191	69.7
	> Rp 5-10 million	57	20.8
	> Rp 10-15 million	14	5.1
	> Rp 15-20 million	6	2.2
	> Rp 20 million	6	2.2
Banking services used	Online	205	74.8
	Offline	69	25.2
Frequency of bank transaction in a month	2 - 4	105	38.3
	> 4 - 10	86	31.4
	> 10	83	30.3
Frequency of visiting bank in a year	2 - 4 kali setahun	181	66.1
	> 4 - 10 kali setahun	58	21.2
	> 10 kali setahun	35	12.8
Most frequent banking transaction	Cash withdrawal	93	33.9
	Bill payment	11	4.0
	Shopping	99	36.1
	Money transfer	47	17.2
	Saving	19	6.9

	Investment	5	1.8
Most important aspect	Service speed	75	27.4
in banking services			
	Service innovation	128	46.7
	Officer friendliness	25	9.1
	Service delivered as promised	19	6.9
	Branch office appearance (clean and comfortable)	8	2.9
	Accessibility of branch office	14	5.1
	Transaction safety	3	1.1
	Others	2	0.7
Notes: $n = 274$			

In term of age, most respondent are 20-28 years (92%) or in young millennials category. In term of occupation, 55.5% of respondents were students, 25.2% were private employees, and third most occupation is freelancers with 6.6% of respondents. In term of monthly income, 69.7% respondents had Rp3-5 million, 20.8% had > Rp5-10 million, 5.1% had > Rp10-15 million, 2.2% had > Rp15-20 million, and 2.2% had > Rp20 million. For types of banking services used, most respondent using online banking services (74.8%) and only 25.2% using offline banking services. In term of frequency of bank transaction in a month, 38.3% of respondents doing banking transaction 2-4 times a month, 31.4% doing banking transaction >4-10 times per month, and 30.3% using bank transaction more than ten times per month. For frequency of visiting bank branch office per year, 66.1% of respondents visit it 2-4 times a year, 21.2% of respondents visit bank >4-10 times per year and only 12.8% visit bank for more than ten times per year. Most frequent banking transaction was to buy something or shopping with 36.1%, and for cash withdrawal is about 33.9%. Furthermore, 17.2% respondents of the most banking transaction were for money transfer, 6.9% were saving, 4% were bill payment, and 1.8% were investment. In term of the most important aspect in bank services, 46.7% of respondents were choosing service innovation, 27.4% of respondents were choosing service speed, and third position, 9.1% were choosing officer friendliness.

4.2 Measurement Model Reliability and Validity

The measurement model assessed reliability and validity for the constructs. Validity was assessed by a standard loading factor ≥ 0.5 . Thirty-six indicators were analyzed. Internal consistency was measured using composite reliability. Convergent validity was measured using AVE. All values were reliable and valid (details in Table 2 and Tabel 3).

Table 2 First order CFA - Model construct, loading, AVE, and CR

<u>Model construct</u>	<u>Measurement item</u>	<u>SLF</u>	<u>AV</u>	<u>C</u>
			<u>E</u>	<u>R</u>

Service Innovation	The range of services your bank offers is consistent with the latest technological innovations in banking services.	0.86	0.65	0.92
	My bank has significantly improved the functionalities of its product(s) or introduced new product(s)	0.8		
	My bank has significantly improved or introduced new operational processes	0.8		
	My bank provides services quicker than before by the help of innovation process	0.81		
	Time taken to serve customers has reduced drastically due to the use of new process	0.79		
	There are new methods to promote products and services by my bank	0.77		
Reliability	My bank has a clear service protocol and is dependable	0.84	0.65	0.85
	My bank has a good procedure and system to store customer data	0.8		
	My bank provides a correct end-to-end service process	0.78		
Assurance	My bank officers have good knowledge and can do their job well	0.86	0.77	0.91
	My bank officers correctly operate their service and make me feel safe when making transactions	0.91		
	My bank officers are polite and provide service with proper manner	0.87		
Tangibility	My bank has up-to-date service equipment	0.74	0.65	0.84
	My bank's physical facilities are clean and visually appealing	0.86		
	My bank has enough electronic machines for selfservice transactions	0.8		
Empathy	My bank officers take good care of me	0.9	0.80	0.92
	My bank officers know my needs and provide information accordingly	0.87		
	My bank officers clearly explain any problem situations	0.91		
Model construct	Measurement item	SLF	AV	C
Responsiveness	My bank officers promptly attend to my needs	0.9	0.85	0.94
	My bank officers provide convenience service without a burdensome process	0.95		
	My bank officers are responsive and able to solve my request	0.92		
Customer Satisfaction	Service innovation has improved my satisfaction with the bank as a customer	0.88	0.82	0.96

	I am satisfied with my level of service delivery currently	0.93	
	As a customer I am satisfied with the innovative services of my bank	0.92	
	I am satisfied with my bank's current product(s)/services and process(s)	0.9	
	Generally, I am more satisfied with my bank	0.91	
Customer Loyalty	I see myself in the next 5 years continue using my bank		0.74 0.92
	I will continue doing business with the bank	0.93	
	I will tell others to use this bank	0.78	
	I will not use other bank's services	0.82	

Table 3. Second order CFA - Model construct, loading, AVE, and CR

Model construct	Dimension	Loading	AVE	CR
Service Quality	Reliability	0.91	0.78	0.95
	Assurance	0.94		
	Tangibility	0.98		
	Empathy	0.99		
	Responsiveness	0.95		

Goodness of fit	First Order	Second Order	Structural value	Explanation
Absolute Measurement				
<i>Goodness of Fit Index (GFI)</i> ($GFI \geq 0.90$)	0.85	0.84	0.8 ¹	Marginal fit
<i>Standardized Root Means Square Residual (SRMR)</i> ≤ 0.50)	0.033	0.041	0.041	Good fit
<i>Root Mean Square Error of Approximation (RMSEA)</i> ≤ 0.080)	0.066	0.065	0.065	Good fit

¹.3Goodness of Fit

Goodness of fit test was conducted to evaluate the level of model fitness. In this case how similar covariance matrix of estimated indicator variables to covariance matrix as observed in the sample data (Malhotra, 2010). The closer the value between the two matrices, the more fit the model is. Several measures are used to measure the goodness of fit, including absolute fit, incremental fit, and parsimony fit (Malhotra, 2010).

Table 4 Goodness of fit model

**Incremental
 Measurement
 Goodness of Fit**

<i>Adjusted Goodness of Fit</i>	0.82	0.80	0.80	Marginal fit
Index (AGFI ≥ 0.90)				
<i>Non-normed Fit Index (NNFI ≥ 0.90)</i>	0.95	0.94	0.94	Good fit
<i>Normed Fit Index (NFI ≥ 0.90)</i>	0.92	0.91	0.91	Good fit
<i>Relative Fit Index (RFI ≥ 0.90)</i>	0.91	0.90	0.90	Good fit
<i>Incremental Fit Index (IFI ≥ 0.90)</i>	0.96	0.95	0.95	Good fit
<i>Comparative Fit Index (CFI ≥ 0.90)</i>	0.96	0.95	0.95	Good fit

4.4 Structural Model

Figure 1 below shows the significance result of structural model relationship using t-value >1.645 as significance cut off. H1, H2, H3, and H5 are supported while hypothesis 4 is not supported.

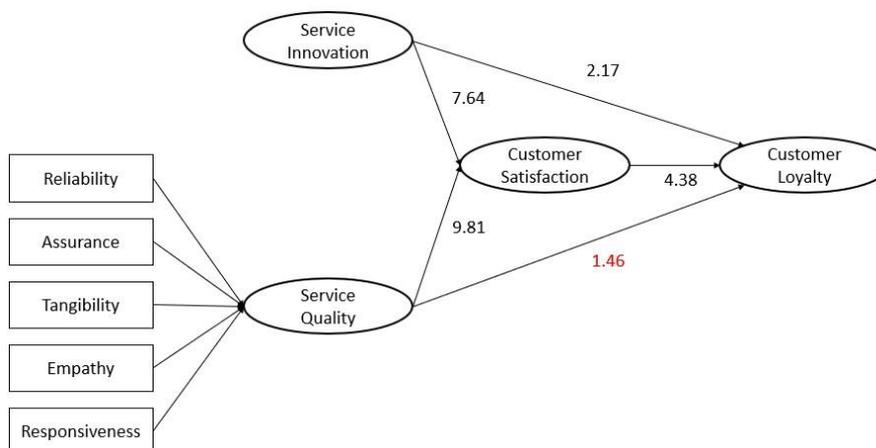


Fig. 1 Hypotheses results

5. DISCUSSION

The hypothesis significance was assessed through t-value in SEM analysis. The results are presented in Figure 1. It shows that four out of five hypotheses are supported.

The first hypothesis examined the effect of service innovation on customer satisfaction. T-value of 7.64 shows that service innovation has positive effect towards customer satisfaction. The improved functional and operational process caused by innovation makes customers more satisfied with the bank. This results also confirms previous study by YuSheng and Ibrahim (2019) which found that service innovation in banking sector has positive and direct effect to customer satisfaction.

The second hypothesis, H2, examined that service innovation has positive effect toward customer loyalty. The SEM results supported this hypothesis with t-value 2.17. Aligning with

previous study by YuSheng and Ibrahim (2019). Table xx shows that service innovation is the most important aspects in banking services according to respondents. Hence, the adoption of service innovation able to make banking customer to continue using the bank services and choose the bank over the others.

The third hypothesis (H3) the positive effect of service quality on customer satisfaction is supported with t-value 9.81. This finding confirming that service quality is an important antecedent to customer satisfaction aligning with previous study in Caruana (2002) and Boonlertvanich, (2019). Customers found it particularly important for a bank to have a quality service delivery, this is supported by responsiveness of the officers to manage customer's needs and the speed to complete the service. Knowledgeable and friendly officers are also important for customers. The increase of service quality will increase the bank customer satisfaction.

The fourth hypothesis, H4 is not supported with t-value 1.46. Unlike service innovation, service quality is not enough to make customer loyal to a bank. This finding aligns with previous study Boonlertvanich, (2019) which found that service quality has no significant direct effect to behavioural loyalty. Seeing from customer loyalty measurement items, loyalty in this research is behavioural loyalty as mentioned in Boonlertvanich, (2019). However, service quality can affect customer loyalty via customer satisfaction. The service quality itself might not be enough to influence customer loyalty unless it enhances customer satisfaction. So, higher the service quality, customer will be more satisfied, and satisfaction will lead to customer loyalty (as prove in H2 and H5)

Fifth hypothesis, H5 which examined the effect of customer satisfaction to customer loyalty is supported with t-value 4.38. This finding is aligned with previous study (Caruana, 2002 and Yusheng and Ibrahim, 2019). Therefore, customer satisfaction is something that a bank should focused on, in which service innovation and service quality has proven to be important antecedent. So, service innovation and service quality are very critical for bank survival especially service innovation because it can also directly influence customer loyalty.

6. CONCLUSION AND LIMITATION

The aim of this study was to examine the positive effect between service innovation, service quality, customer satisfaction, and customer loyalty in banking sector in Indonesia. With total response of 274 analyzed in this study, the results showed that service innovation positively affect customer satisfaction and loyalty, while service quality positively affect customer satisfaction. The positive effect between service quality and customer satisfaction was not supported. This study confirmed previous study results and provides additional knowledge to banking industry managers to keep doing innovation as today's customers need keep changing, demanding improved operational process, be more efficient and effective.

This study contributes to extant literature that focused on customer satisfaction and loyalty in banking sector, adding both service innovation and service quality as antecedent of customer satisfaction and customer loyalty. However, this study data was collected in Indonesia and only in banking sector therefore, generalizability in wider industry and population is limited. This study only using service innovation, service quality, that influenced customer satisfaction and customer loyalty whereas customer satisfaction and loyalty might not only necessarily influence by those variables. Moderating role of customer wealth status could also be developed for future studies to see the effect differences between high wealth customers and regular wealth customers in service innovation, service quality, customer satisfaction, and customer loyalty relationship.

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