Examining the Effects of Service Quality, Customer Satisfaction, and Marketing Communication on Customer Loyalty in Consumer Finance

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Abstract

The consumer finance industry in Indonesia has become increasingly competitive due to the rapid growth of non-bank financial institutions and the widespread adoption of digital technology. The increasingly intense competition in the financial services industry requires companies to deliver high-quality services efficiently in order to enhance customer satisfaction and loyalty. In the context of consumer finance, rapid business expansion is often prioritized, while critical factors such as service quality, customer satisfaction, and effective marketing communication receive less attention. However, these factors play a crucial role in sustaining long-term customer loyalty and competitive advantage. This study aims to examine the effects of service quality, customer satisfaction, and marketing communication on customer loyalty in the consumer finance sector. Data were collected using a structured questionnaire administered to 100 customers of a consumer finance company in Indonesia. Multiple linear regression analysis was employed, along with tests of the coefficient of determination and hypothesis testing using SPSS 26.0. The results indicate that service quality, customer satisfaction, and marketing communication have a significant and positive effect on customer loyalty, with an adjusted R^2 value of 69.8%. The t-test results confirm the individual significance of each independent variable, while the F-test demonstrates the overall robustness of the regression model. These findings highlight the importance of strengthening service quality, enhancing customer satisfaction, and implementing effective marketing communication strategies to foster customer loyalty in the consumer finance industry.

Keywords: *Service Quality, Customer Satisfaction, Marketing Communication, Customer Loyalty, Consumer Finance*

Abstrak

Industri keuangan konsumen di Indonesia semakin kompetitif karena pertumbuhan pesat lembaga keuangan non-bank dan adopsi teknologi digital yang meluas. Persaingan yang semakin ketat di industri jasa keuangan menuntut perusahaan untuk memberikan layanan berkualitas tinggi secara efisien guna meningkatkan kepuasan dan loyalitas pelanggan. Dalam konteks keuangan konsumen, ekspansi bisnis yang cepat seringkali diprioritaskan, sementara faktor-faktor penting seperti kualitas layanan, kepuasan pelanggan, dan komunikasi pemasaran yang efektif kurang mendapat perhatian. Padahal, faktor-faktor ini memainkan peran penting dalam mempertahankan loyalitas pelanggan jangka panjang dan keunggulan kompetitif. Studi ini bertujuan untuk meneliti pengaruh kualitas layanan, kepuasan pelanggan, dan komunikasi pemasaran terhadap loyalitas pelanggan di sektor keuangan konsumen. Data dikumpulkan menggunakan kuesioner terstruktur yang diberikan kepada 100 pelanggan perusahaan keuangan konsumen di Indonesia. Analisis regresi linier berganda digunakan, bersama dengan uji koefisien determinasi dan pengujian hipotesis menggunakan SPSS 26.0. Hasilnya menunjukkan bahwa kualitas layanan, kepuasan pelanggan, dan komunikasi pemasaran berpengaruh signifikan dan positif terhadap loyalitas pelanggan, dengan nilai R^2 yang disesuaikan sebesar 69,8%. Hasil uji-t mengonfirmasi signifikansi individual masing-masing variabel independen, sementara uji-F menunjukkan ketahanan model regresi secara keseluruhan. Temuan ini menyoroti pentingnya memperkuat kualitas layanan, meningkatkan kepuasan pelanggan, dan menerapkan strategi komunikasi pemasaran yang efektif untuk mendorong loyalitas pelanggan di industri pembiayaan konsumen.

Kata kunci : Kualitas Layanan, Kepuasan Pelanggan, Komunikasi Pemasaran, Loyalitas Pelanggan, Pembiayaan Konsumen

INTRODUCTION

The consumer finance industry in Indonesia has become increasingly competitive due to the rapid growth of non-bank financial institutions and the widespread adoption of digital technology. This competitive environment requires consumer finance companies not only to pursue business growth but also to focus on delivering high-quality services, enhancing customer satisfaction, and implementing effective marketing communication strategies to maintain long-term customer loyalty.

Changes in customer behavior, characterized by higher expectations and greater access to alternative financial services, have made customer loyalty a strategic asset in the consumer finance sector. Customers tend to remain loyal to companies that provide reliable, responsive, and customer-oriented services. Therefore, consistent service quality management is essential in building trust and improving customer satisfaction, which in turn strengthens customer loyalty.

In addition to service quality and customer satisfaction, marketing communication plays a crucial role in shaping customers' perceptions and fostering long-term relationships. Effective marketing communication enables companies to clearly convey the value of their products and services, develop a positive corporate image, and increase customer engagement. In the context of consumer finance, transparent and easily understandable communication is particularly important in enhancing customer trust and loyalty.

This study was conducted at a nationally operating consumer finance company in Indonesia, hereafter referred to as Company X, which has actively improved its performance in recent years through service enhancement initiatives, digital system development, accelerated financing processes, and the optimization of marketing communication strategies. Internal performance data indicate improvements across key indicators during the 2022–2024 period, as presented in Table 1.

Table 1. Performance Indicators of Company X (2022–2024)

No	Performance Indicator	2022	2023	2024
1	Service Quality Index	82%	85%	88%
2	Customer Satisfaction Index	80%	85%	88%
3	Customer Loyalty	70%	75%	80%
4	Marketing Communication Effectiveness	75%	80%	85%
5	New Customers from Digital Campaigns	60%	65%	70%

Source: Internal data of Company X (processed)

The data show a consistent increase in service quality, customer satisfaction, marketing communication effectiveness, and customer loyalty over the three-year period. Improvements in service quality are closely associated with higher levels of customer satisfaction, which ultimately contribute to increased customer loyalty. Moreover, effective marketing communication has played a significant role in strengthening the company's image and fostering long-term customer relationships. Digital marketing initiatives have also proven effective in attracting new customers and expanding market reach.

Despite these positive trends, the empirical relationships among service quality, customer satisfaction, marketing communication, and customer loyalty in the consumer finance sector remain underexplored, particularly in emerging market contexts such as Indonesia. Therefore, this study aims to examine the effects of service quality, customer satisfaction, and marketing communication on customer loyalty in the consumer finance industry, providing theoretical contributions to the literature on services marketing and practical insights for managers in designing customer-oriented strategies.

Previous studies have extensively examined the relationships between service quality, customer satisfaction, and customer loyalty across various service industries, including banking, hospitality, and telecommunications. Many empirical findings consistently demonstrate that higher service quality leads to increased customer satisfaction, which subsequently enhances customer loyalty. Similarly, marketing communication has been found to influence customer perceptions, trust, and relational outcomes. However, most of these studies focus on traditional banking institutions or general service sectors, with relatively limited emphasis on the consumer finance industry, particularly within emerging market contexts.

In the context of consumer finance, existing research tends to investigate customer loyalty by focusing on isolated factors, such as service quality or customer satisfaction, rather than examining the combined effects of service quality, customer satisfaction, and marketing communication within an integrated framework. Moreover, studies that incorporate marketing communication often emphasize digital promotion or advertising effectiveness without sufficiently linking communication strategies to customer loyalty outcomes mediated by customer experiences. This fragmented approach limits a comprehensive understanding of how these key variables interact to shape customer loyalty in consumer finance services.

RESEARCH METHODS

Research Object and Population

The object of this study is a consumer finance company operating in Indonesia, hereafter referred to as Company X. The population of this research consists of all active customers of Company X who regularly use its financing services and have maintained a customer relationship for more than one year. Based on internal company records, the total number of active customers meeting these criteria is 133 individuals.

Population refers to a generalized area consisting of objects or subjects that have specific characteristics determined by the researcher for analysis and conclusion drawing (Sugiyono, 2017). In this study, the population is finite and clearly identifiable, allowing for precise calculation of the sample size.

Sampling Technique and Sample Size

To determine the appropriate sample size, this study employs the Slovin formula with a margin of error of 5% (0.05). The Slovin formula is suitable because the population size is known and the researcher aims to obtain a representative sample from the population.

The Slovin formula is expressed as follows:

$$\mathbf{n=N/(1+N(e)^2)}$$

Where:

n = sample size

N = population size

e = margin of error (5% or 0.05)

Based on the calculation:

$n=133/(1+133(0.05)^2)=99.81$

The result is rounded up to 100 respondents. Therefore, the total sample size used in this study is 100 customers.

Data Collection Method

Primary data were collected through a structured questionnaire distributed to the selected respondents. The questionnaire was designed to measure perceptions of service quality, customer satisfaction, marketing communication, and customer loyalty using a Likert scale. The collected data were then processed and analyzed to examine the relationships among the variables studied.

Table 2. Tabel Operasional Variabel

Variable	Dimension	Indikators	Operasional Decision
Service Quality (X1)	Reliability	1. Accuracy in delivering financing services. 2. Ability of the company to fulfill service promises	Service quality refers to the extent to which the service provided meets or exceeds customer expectations (Lovelock & Wright, 2005, as cited in Tjiptono, 2012).
	Responsiveness	1. Speed of staff in handling customer requests 2. Responsiveness in addressing customer complaints	
	Assurance	1. Professionalism of staff in explaining financing products 2. Customers' sense of security in conducting transactions	
	Empathy	1. Personal attention to customer needs 2. Effectiveness of personal communication	
	Tangibles	1. Comfort of office facilities 2. Staff appearance and supporting promotional materials	
Customer Satisfaction (X2	Product Attributes	1. Fairness between benefits and financing costs 2. Perceived quality of financing services 3. Ease of application procedures	Customer satisfaction is a customer's feeling of pleasure or disappointment resulting from comparing perceived performance with expectations (Kotler & Keller, 2016).
	Service Attributes	1. Clarity of product information 2. Ease of accessing service information 3. Effectiveness of complaint handling	
	Purchase Attributes	1. Friendliness of service staff 2. Ease of obtaining product information 3. Positive corporate image	
Marketing Communication (X3)	Advertising	1. Attractiveness of promotional messages 2. Frequency of product information received	Marketing communication is the process by which companies convey messages to consumers to build awareness, interest, and ultimately customer loyalty (Belch & Belch, 2021)
	Sales Promotion	1. Attractive discounts or promotional programs **2.** Customer loyalty programs	
	Public Relations	1. Corporate image built through media exposure 2. Participation in social or community activities	
	Direct Marketing	1. Direct contact via phone or digital messaging 2. Effectiveness of personalized messages	
Customer Loyalty (Y)	Repeat Usage	1. Consistent use of the company's financing services 2. Willingness to apply for financing again	Customer loyalty refers to a strong commitment to continuously reuse a preferred service, reflected in repeat usage,

	Recommendation	4. Willingness to recommend services to others 5. Sharing positive service experiences	positive recommendations, and resistance to competitor offerings.” (Adapted from Oliver, 1997; supported by Lihawa & Tunjungsari, 2023; Riyadi & Erdiansyah, 2023; Putera & Famiola, 2024)
	Resistance to Competitors	6. Not easily attracted by competitors’ offers 7. Preference to remain with the same company	
	Service Exploration	8. Interest in trying other service products 9. Responsiveness to service innovations	

Normality Test

The normality test is conducted to examine whether the residual values generated from the regression model are normally distributed. A regression model that satisfies the normality assumption is indicated by residuals that are symmetrically distributed and follow the diagonal line.

In this study, normality is assessed using a Normal Probability Plot (P–P Plot). If the plotted residual points spread closely around and follow the direction of the diagonal line, the data can be considered normally distributed, indicating that the regression model meets the normality assumption.

Heteroskedasticity Test

Heteroskedasticity refers to a condition in which the variance of the residuals is not constant across observations in a regression model. A good regression model should be free from heteroskedasticity, as its presence may lead to inefficient parameter estimates and unreliable statistical inference.

The presence of heteroskedasticity is identified through the pattern of residual distribution, based on the following criteria:

1. If the residuals form a specific pattern—such as a wave pattern, funnel-shaped pattern, or systematic widening and narrowing—heteroskedasticity is likely to occur.
2. If the residuals are randomly scattered above and below zero on the Y-axis without forming a clear pattern, it can be concluded that heteroskedasticity is not present.

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Multicollinearity Test

Multicollinearity occurs when two or more independent variables in a regression model are highly correlated, which can distort coefficient estimates and reduce the reliability of statistical results. In this study, multicollinearity among service quality, customer satisfaction, and marketing communication is examined using the Variance Inflation Factor (VIF) and tolerance values.

A regression model is considered free from multicollinearity if the VIF value is below 10 and the tolerance value exceeds 0.10. These criteria indicate that the independent variables do not have excessive linear relationships and are suitable for inclusion in the regression analysis.

Multiple Linear Regression Analysis

Multiple linear regression analysis is employed to examine the effects of service quality, customer satisfaction, and marketing communication on customer loyalty in the consumer finance sector. This analytical technique is used to identify both the direction and magnitude of the influence of each independent variable on the dependent variable (Sugiyono, 2012).

The multiple linear regression model is formulated as follows:

$$\mathbf{Y=\alpha+\beta\_1\ X\_1+\beta\_2\ X\_2+\beta\_3\ X\_3+\varepsilon}$$

Where:

Y = Customer Loyalty

α = Constant

$\beta_1, \beta_2, \beta_3$ = Regression coefficients

X_1 = Service Quality

X_2 = Customer Satisfaction

X_3 = Marketing Communication

ε = Error term

This model enables the study to quantitatively assess how variations in service quality, customer satisfaction, and marketing communication contribute to changes in customer loyalty within the consumer finance industry.

RESULTS AND DISCUSSION

Normality Test

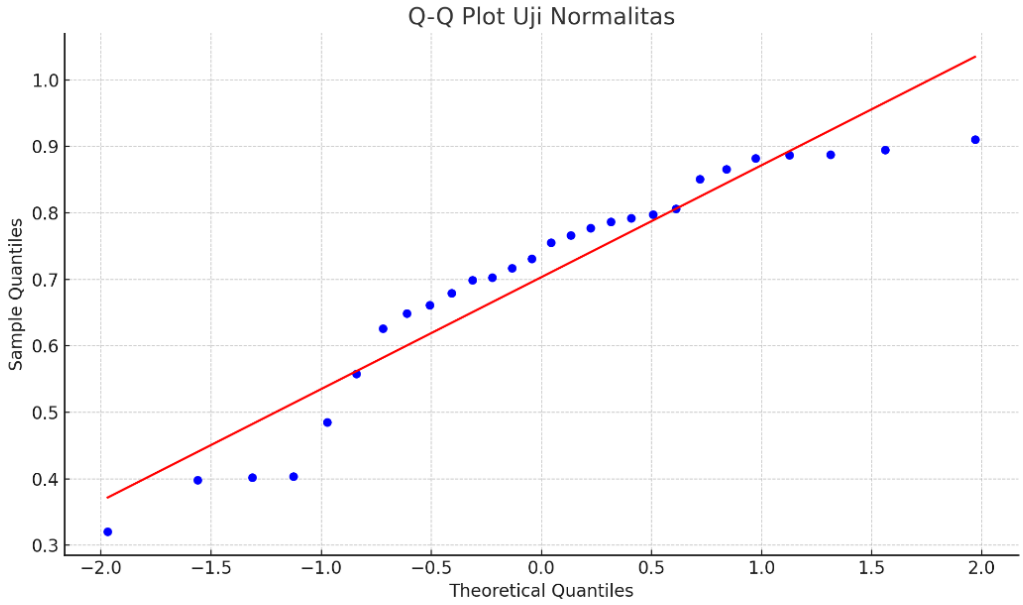

Figure 1. Normality Test Result

Figure 1 shows that the data are distributed around and along the diagonal line, as reflected in the histogram distribution. Therefore, it can be concluded that the data exhibit a normal distribution and meet the normality assumption.

Heteroskedasticity Test

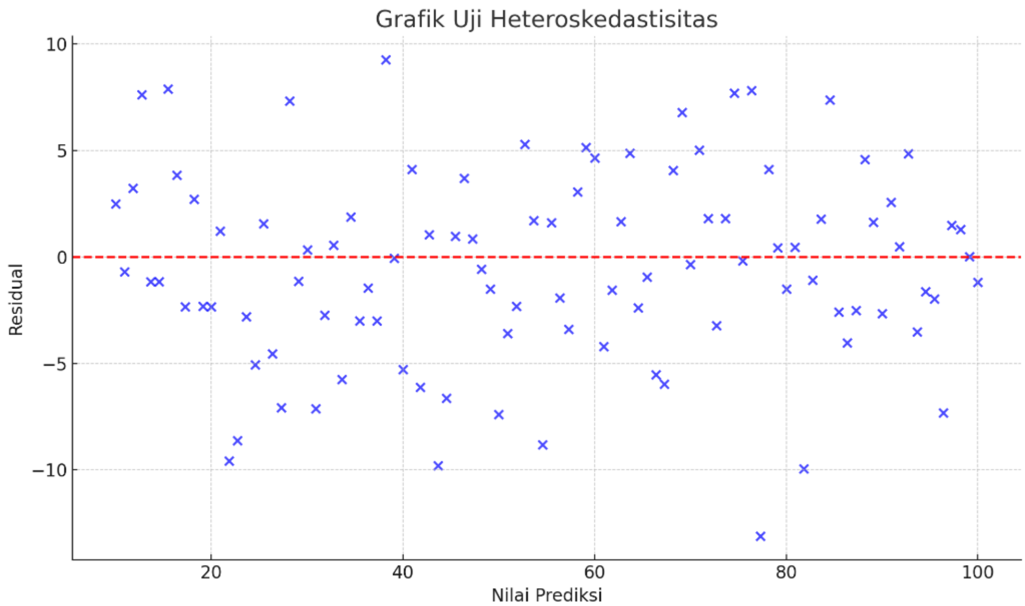

Figure 2. Scatterplot Graphic

Figure 2 shows that the data points are randomly distributed with no discernible pattern or trend line. This indicates that the data are scattered above and below zero, suggesting that the model does not suffer from heteroskedasticity.

Multicollinearity Test

Table 3. Multicollinearity Test Result

Collinearity Statistics		
Variable	**Tolerance**	**VIF**
Service Quality (X1)	0,910	1,099
Customer Satisfaction (X2)	0,906	1,103
Marketing Communication (X3)	0,978	1,023

Table 3 above shows that the Variance Inflation Factor (VIF) values for each independent variable are below 10 and the tolerance values exceed 0.10. Therefore, no multicollinearity problem is detected in the regression model.

Multiple Linear Regression Analysis

Table 4. Multiple Linear Regression Analysis Result

Unstandardized Coefficients Unstandardized			Standa rdized	Standardized Coefficients	
Model		**Std. Error**	**Beta**	**t**	**Sig.**
(Constant)	4.833	5.195		.930	.358
Service Quality (X1)	.342	.165	.192	2.080	.045
Customer Satisfaction (X2)	.824	.102	.745	8.052	.000
Marketing Communication (X3)	.421	.129	.290	3.255	.002

a. Dependent Variable: Customer Loyalty
b. Predictors: (Constant), Service Quality, Customer Satisfaction, Marketing Communication

Source: Processed primary data, 2025.

Referring to Table 4 above, the multiple linear regression equation can be formulated as follows:

$$\mathbf{Y = 4{,}833 + 0{,}342\ X1 + 0{,}824\ X2 + 0{,}421\ X3}$$

The regression equation can be interpreted as follows:

1. Constant (α) = 4.833, indicating that if service quality, customer satisfaction, and marketing communication are equal to zero (or excluded from the model), customer loyalty has a value of 4.833.

2. The regression coefficient for Service Quality (X_1) = 0.342, meaning that a one-unit increase in service quality leads to an increase of 0.342 units in customer loyalty, assuming other variables remain constant.
3. The regression coefficient for Customer Satisfaction (X_2) = 0.824, indicating that a one-unit increase in customer satisfaction results in an increase of 0.824 units in customer loyalty, ceteris paribus.
4. The regression coefficient for Marketing Communication (X_3) = 0.421, implying that a one-unit increase in marketing communication leads to an increase of 0.421 units in customer loyalty, holding other variables constant.

T test

Table 5. T-test Results Coefficients[a]

Unstandardized Coefficients			Standardized Coefficients		
Model		Std. Error	Beta	t	Sig.
(Constant)	4.833	5.195		.930	.358
Service Quality (X_1)	.342	.165	.192	2.080	.045
Customer Satisfaction (X_2)	.824	.102	.745	8.052	.000
Marketing Communication (X_3)	.421	.129	.290	3.255	.002

a. Dependent Variable: Customer Loyalty
b. Predictors: (Constant), Service Quality, Customer Satisfaction, Marketing Communication

Source: Processed primary data, 2025

1. Based on the results presented in Table 5, the relationship between Service Quality (X_1) and Customer Loyalty (Y) shows a t-value of 2.080 with a significance level of 0.045. Since the calculated t value exceeds the t-table value (2.080 > 1.688) and the significance value is below 0.05 (0.045 < 0.05), H_1 is supported, indicating that service quality has a positive and significant effect on customer loyalty.
2. The results in Table 5 also indicate that Customer Satisfaction (X_2) significantly influences Customer Loyalty (Y). This is evidenced by a t-value of 8.052, which is greater than the t-table value (8.052 > 1.688), and a significance level of 0.000, which is below 0.05. Therefore, H_2 is supported, confirming that customer satisfaction has a positive and significant effect on customer loyalty.
3. Furthermore, based on Table 5, Marketing Communication (X_3) demonstrates a t-value of 3.255 with a significance level of 0.002. As the calculated t value exceeds the critical

t-table value (3.255 > 1.688) and the significance level is less than 0.05 (0.002 < 0.05), H_3 is supported, indicating that marketing communication has a positive and significant effect on customer loyalty.

F test

Table 6. ANOVAa

Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	1315.587	3	438.529	31.004	.000b
Residual	509.188	36	14.144		
Total	1824.775	39			

a. Dependent Variable: Customer Loyalty

Predictors: (Constant), Service Quality, Customer Satisfaction, Marketing Communication)

Source: Processed primary data, 2025.

Based on the F-test results, the calculated F-value of 31.004 exceeds the critical F-table value of 2.87, with a significance level of 0.000, which is lower than 0.05. This indicates that H_4 is supported, as the F-value is greater than the F-table value.

Therefore, it can be concluded that service quality, customer satisfaction, and marketing communication simultaneously have a positive and significant effect on customer loyalty within the consumer finance sector.

Coefficient of Determination Test (R^2)

Table 7. Model Summaryb

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.849a	.721	.698	3.76086

a. Dependent Variable: Customer Loyalty

Predictors: (Constant), Service Quality, Customer Satisfaction, Marketing Communication)

Source: Processed primary data, 2025.

Based on the calculations using SPSS, the Adjusted R^2 value in this study indicates that 69.8% of the variation in Customer Loyalty can be explained by the variables of Service Quality, Customer Satisfaction, and Marketing Communication through the applied model. Meanwhile, the remaining 30.2% is influenced by other factors outside these three variables.

Thus, the contribution of Service Quality, Customer Satisfaction, and Marketing Communication to Customer Loyalty is considered strong, while the remaining variation likely arises from aspects not examined in this study.

CONCLUSION AND RECOMMENDATIONS

This study finds that Service Quality, Customer Satisfaction, and Marketing Communication significantly influence Customer Loyalty, as evidenced by the t-test for individual effects and the F-test for their simultaneous impact. The Adjusted R^2 value of 69.8% indicates that these variables collectively explain a substantial portion of variations in Customer Loyalty, while the remaining 30.2% is influenced by other factors outside the study.

Among the variables, Customer Satisfaction is the most dominant factor affecting loyalty, highlighting the importance of consistently meeting customer expectations. Marketing Communication also contributes positively by shaping perceptions and satisfaction, while Service Quality reinforces trust and long-term engagement.

1. Organizations should prioritize improving Customer Satisfaction by ensuring high-quality service and personalized experiences.
2. Marketing Communication strategies should be optimized using clear, consistent messaging across multiple channels, including social media, digital campaigns, and customer engagement platforms.
3. Service Quality should be maintained and enhanced through responsive, reliable, and empathetic interactions with customers.
4. A holistic approach integrating all three factors—Service Quality, Customer Satisfaction, and Marketing Communication—will help sustain long-term Customer Loyalty in competitive consumer finance environments.

This conclusion emphasizes that a coordinated focus on these key variables is essential for fostering loyalty and achieving competitive advantage.

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