THE EFFECT OF PRODUCT QUALITY, SERVICE QUALITY, CORPORATE IMAGE AND PERCEIVED VALUE ON CUSTOMER LOYALTY OF B2B TRUCK COMPANY WITH CUSTOMER SATISFACTION AS INTERVENING VARIABLES

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Abstract: PT X is a multinational B2B automotive company that provides large trucks. Based on truck sales data from 2019 to 2021, PT X has experienced a decrease in truck sales. In July 2021, 2 out of 6 transactions failed because customers preferred to buy trucks from other companies. PT X suspects issues with customer loyalty. This study aims to evaluate customer loyalty levels based on factors influencing them. The research phase begins with the construction of research models and questionnaires containing rating questions on perceived value, product quality, service quality, corporate image, customer satisfaction, and customer loyalty. Questionnaires were distributed to customers who had purchased trucks from PT X between October 2021 and November 2021. Data processing is conducted using the PLS-SEM method to derive research conclusions. Based on the results of data processing, it was found that the factors affecting customer loyalty are product quality, corporate image, and customer satisfaction. Suggestions include a focus on these three factors and improvement in the spare part procurement system, with the hope that customer loyalty levels and truck sales will increase.

Keywords: *Customer loyalty, customer satisfaction, product quality, corporate image,* B2B

1.   Introduction

The transportation of goods in the supply chain can be carried out by air, land, and water routes. Various modes of transport can be used to support the shipment or expedition of goods, including trains, trucks, ships, planes, and others. Trucks are a common choice for transporting large volumes of goods over long distances in a single journey. In the supply chain process, trucks play a role in the distribution process from warehouses to the destination and vice versa. Many types of businesses use trucks as their mode of transportation, including the export and import of goods. According to Badan Pusat Statistik, Indonesia's cumulative export value from January to June 2021 increased by 34.78% compared to the same period in 2020. This indicates a need for land transportation used to transport large quantities of goods all at once. According to CNN News, a large fleet of

trucks is needed due to the increased demand for transportation during the COVID-19 pandemic.

PT X, as a well-known multinational company that sells trucks, has experienced a decline in sales volume since 2015 until 2021. This is in contrast to the data from the 2019 Road Transport Statistics, which showed an expansion in truck volumes. The sales decline that occurred in 2020 and 2021 can be attributed to the COVID-19 pandemic. This is a natural consequence, as the COVID-19 pandemic has led to a decrease in the construction, fuel, export, import, and food industries, with some even being suspended by the government. Figure 1 below shows the graph of PT X truck unit sales from 2015 to 2021.
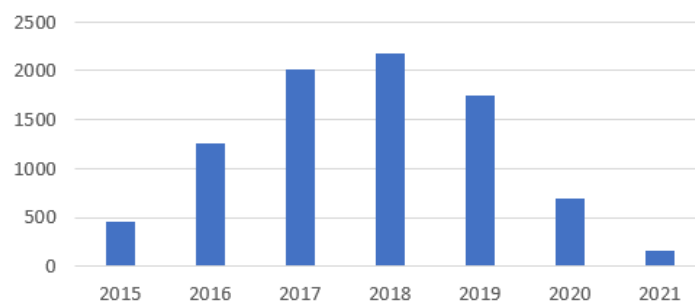

Figure 1: Truck Unit Sales from 2015 to 2021

To increase the sales volume, it can be achieved by maintaining the repurchase rate. During the economic recovery period, maintaining the repurchase rate is easier than finding new target markets or customers. Moreover, because the offered product is a specialty good, the business-to-business (B2B) market for PT X's product is relatively narrow. The company relies more on repurchases from existing customers rather than acquiring new customers. Based on the truck purchase data from 2015 to 2018, it can be seen that the percentage of new customers is smaller than the percentage of existing customers in each branch. This significant difference indicates that PT X is better off focusing on increasing repeat purchases as the primary goal rather than expanding the market to find new customers.

Research in the automotive industry has been conducted quite extensively, but there has been limited focus on Business-to-Business (B2B) aspects. Moreover, only a few studies have concentrated on B2B companies (Askariazad & Babakhani, 2015; Alireza et al., 2020; Prihatini, 2021). However, these studies have different research areas, such as the construction and mining equipment industry, hotel, and fishery companies. Some related research has focused on loyalty (Askariazad & Babakhani, 2015; Devaraj et al., 2001; Gonzalez, 2015; Liu et al., 2021), repurchase intention (Alireza et al., 2020; Prihatini et al., 2021; Halim et al., 2014; Santoso & Cahyadi, 2019; Waluya & Iqbal, 2019), brand recommendation (Alireza et al, 2020), and satisfaction (Gonzalez, 2015). This research focuses on a B2B company, namely PT X, in Indonesia, with a focus on customer loyalty and also considers satisfaction aspects.

2. Literature Review
2.1. Product Quality (PQ)

The quality of a product can be considered as a very important component in marketing strategy over the last two decades (Ishaq, 2011). Product quality is product's ability to demonstrate its functions, including durability, reliability, accuracy, ease of operation, and product repair (Kotler, 2003). In other words, product quality can also be described as the

manufacturer's ability to meet customer expectations. Jahanshahi et al. (2011) mention several criteria for product quality in the automotive industry, including safety, comfort, and air pollution; product ergonomics; product design; and the quality of functions such as output or kilometers per liter. Eskildsen et al. (2004) stated that there is a direct influence of product quality on customer loyalty and customer satisfaction. Furthermore, Chumpitaz & Paparoidamis (2004) stated that high-quality products will always lead to customer satisfaction and, ultimately, can have an impact on customer loyalty.

2.2. Service Quality (SQ)

Service quality is the service provided that can coordinate, comply with, or replace the desires of the buyer (Yarimoglu, 2014). In customer interactions, quality is a significant factor that greatly influences customer satisfaction. The higher the quality provided, the higher the level of customer satisfaction (Yarimoglu, 2014). Service quality and customer satisfaction are crucial factors for the success of companies that consider market competence, development, and growth (Angelova and Zekiri, 2011). Some dimensions that can influence service quality are reliability, responsiveness, empathy, assurance, and tangibles (Parasuraman et al., 1994). Sumaedi et al. (2012) stated that service quality and customer satisfaction are the key drivers of customer loyalty. Kuo et al. (2011), Rauyruen & Miller (2007), and Wen et al. (2005) also indicates that service quality and customer satisfaction have a positive influence on customer loyalty across various industries.

2.3. Perceived Value (PV)

Perceived value can be defined as the comparison of the overall benefits gained to the overall sacrifices made, considering the supplier's offerings and price (Lam, Shankar, Erramilli, and Murhty, 2004). Hellier, Geursen, Carr, and Rickard (2003) define perceived value as a customer's assessment of the overall brand based on the benefits obtained in relation to the cost of purchasing the product as a reference point. According to Sweeney and Soutar (2001), there are several scales that can be used to measure perceived value, including quality, price, value, emotional value, and social value. Wells et al. (2011) stated that there is a positive relationship between customer perceived value, customer satisfaction, and loyalty.

2.4. Corporate Image (CI)

Corporate image is the overall impression that emerges or forms in the minds of customers about a company. According to Tjiptono (2000), corporate image is the reputation, general image, profile, and special appeal of a company. A company's reputation can lead to trust in B2B (business-to-business) relationships (Anderson and Weits, 1989). With a good reputation, consumers can certainly have confidence and trust in the company's image. This, in turn, can enhance customer satisfaction and loyalty. Cretu & Brodie (2007), Suh & Houtson (2010), and Kristensen et al. (2000) stated that corporate image has a positive influence on customer satisfaction and on maintaining loyal relationships with consumers or customers.

2.5. Customer Satisfaction (CS)

Customer satisfaction is an important and necessary aspect in the business process (Clemes, Gan, Kao, and Choong, 2008). Customer satisfaction is an overall evaluation of a company's post-purchase performance perceived by customers (Fornell, 1992). Customer satisfaction is a feeling generated by the process of evaluating what is received and expected,

including purchase decisions, needs, and desires related to the purchase (Kotler and Armstrong, 1996). There are five main factors to be considered in order to improve customer satisfaction product quality, service quality, price, context, and personal factors (Zeithaml, Berry, and Parasuraman, 1996). Fornell (1992), Hoyer & MacInnis (2001) and Anton (1996) stated that, customer satisfaction has a positive influence on customer loyalty.

2.6. Customer Loyalty (CL)

Customer loyalty is viewed as a re-purchase action or recommending to others (Sancharan, 2011). Kuo Chang, Cheng, and Lai (2011) see customer loyalty as the attitude and behaviour of customers, where the attitude is the desire to maintain a relationship with the same company, and the behaviour is the concept of repeated purchase frequency. According to research conducted by Sumaedi, Bakti, and Yarmen (2012), customer satisfaction positively influences customer loyalty, so in order to enhance customer loyalty, customer satisfaction must be improved.

3. Research Method

Based on the theory and requirements of the company, the author create a research framework as follows.
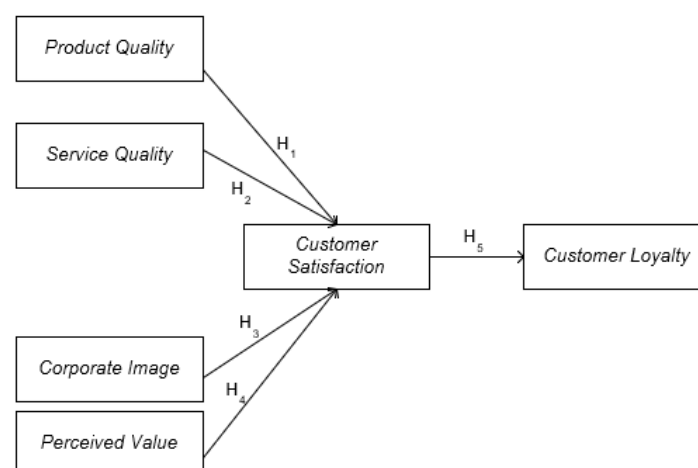

Figure 2: Structural Model

The data collection process was carried out on a population consisting of 606 companies that have been customers of PT X and purchased Q or K trucks between 2019-2021. Out of the 606 companies, PT X selected 310 companies as samples, considering several factors. The samples met the criteria of being the companies with the highest purchase volume, having a contractual relationship with PT X, and having a relatively high potential to remain customers and make repeat purchases.

Questionnaires were distributed to stakeholders in a company (usually the owners) with indicator variables including product quality, service quality, corporate image, perceived value, customer satisfaction, and customer loyalty. The indicator variables are displayed in Table 1. The minimum sample size required, according to Hair et al. (2017), is 10 times the number of indicators in the most extensive latent variable. Therefore, the minimum required sample size is 60. Data processing was performed using the SEM (Structural Equation Modelling) method with Smart PLS software.

Table 1. Indicator Variable

Variable	No.	Indicator	Reference
Product Quality (PQ)	1	Overall Perceived quality	Fornell et al., 1996
	2	Meeting quality for requirement dor products and services	
	3	Reliability and accuracy of product and service provided	
	4	Power of product and durability and availability of spare parts provided	
Service Quality (SQ)	1	Ease: Make everything easy and hassle-free for the customer	PT X motto
	2	Responsive: Responding promptly and professionally to customer issues	
	3	Reliable: Quality assurance	
	4	Convenient: understand the customer's needs and expectation	
Corporate Image (CI)	1	Overall opinion	Fornell et al., 1996
	2	Trustworthiness and reliability	
	3	Good reputation	
	4	Social contribution for society	
	5	Innovative and forward looking	
	6	Professional	
Perceived Value (PV)	1	Pricing	Lanza, K. M., 2008
	2	Value for the money	
	3	Goodness of the product	
Customer Satisfaction (CS)	1	Overall satisfaction with the products and services	Fornell, 1992
	2	Performance versus the customer's ideal product or service in the category	
	3	Considering expectation, fulfil expectation	
Customer Loyalty (CL)	1	Recommendation of the supplier to a friend or colleague	Lam et al., 2004
	2	Encouragement of partner to other companies to initiate business with your supplier	
	3	Saying positive thing about your professional colleges	
	4	Repurchase from supplier	
	5	Consider the supplier the 'first choice"	

4. Results and Discussion

Respondents Profile

Out of the 303 companies selected as respondents by PT X, only 77 companies were willing to complete the questionnaire. Based on the data collection results, it can be seen that the questionnaires were filled out by directors at 44%, managers at 21%, and the rest were distributed among various positions within the company. In terms of the respondents' business fields, 36% are in the general cargo business, 19% are in cargo ship expedition, 10% are in oil and chemicals, and the rest are in various other business fields. Regarding truck ownership, 78% of the respondents have Q-type trucks, 6% have K-type trucks, and 12% have both types of trucks. As for the preferred truck brand, 53% of the respondents chose trucks from PT X as their top choice. However, in terms of truck ownership, trucks from Company Mi have the highest value at 26%.

Model Evaluation

There are two stages in model evaluation for the SEM (Structural Equation Modelling) method, namely evaluation of measurement model and evaluation of structural model (Hair et al., 2017).

1. Evaluation of Measurement Model

   There are 4 steps to do evaluation of measurement model: indicator reliability, internal consistency reliability, convergent validity, and discriminant validity (Hair et al., 2017).

   a. Indicator Reliability

   According to Hair et al. (2017), indicator reliability can be assessed by analyzing the outer loading scores for each indicator. Ideally, the outer loading score should be greater than 0.708 (>0.708). The outer loading scores for each indicator are presented in Table 2. Based on Table 2, it is evident that all the outer loading values are >0.708. This suggests a high degree of similarity among the indicators.

Table 2. Outer Loading Score

Latent Variable	Indicators	Outer Loadings
PQ	PQ1	0.896
	PQ2	0.889
	PQ3	0.93
	PQ4	0.906
SQ	SQ1	0.913
	SQ2	0.842
	SQ3	0.906
	SQ4	0.791
PV	PV1	0.923
	PV2	0.941
	PV3	0.944
CI	CI1	0.872
	CI2	0.877
	CI3	0.907
	CI4	0.834
	CI5	0.881
	CI6	0.822
CS	CS1	0.915
	CS2	0.95
	CS3	0.935
CL	CL1	0.92
	CL2	0.762
	CL3	0.913
	CL4	0.875
	CL5	0.767

   b. Internal Consistency Reliability and Convergent Validity

   To assess internal consistency reliability, it is necessary to determine the Composite Reliability (CR) value. The measurement model is considered to meet the criteria if it has a CR value within the range of 0.7-0.95, as recommended by Hair et al. (2017). Additionally, to evaluate convergent validity, the Average Variance Extracted (AVE) value for each construct is required. The measurement model is considered valid if the AVE value is >0.5, according to Hair et al. (2017). The Composite Reliability and AVE scores for each variable can be found in Table 3.

Table 3. Composite Reliability and AVE Score

Latent Variable	Composite Reliability	AVE
PQ	0.923	0.807
SQ	0.897	0.747
PV	0.942	0.876
CI	0.936	0.750
CS	0.929	0.871
CL	0.918	0.723

Based on Table 3, it can be observed that the Composite Reliability and AVE values meet the criteria, so it can be said that the measurement model is valid.

c. Discriminant Validity

To perform discriminant validity, the Fornell-Larcker Criterion value is required. This value is used to ensure that the square root of AVE for each construct is higher when compared to the highest correlation with other constructs (Hair et al., 2017). The Fornell-Larcker Criterion value can be seen from Table 4.

Table 4. Fornell Larcker Criterion

	CI	CL	CS	PQ	PV	SQ
CI	**0.866**					
CL	0.715	**0.850**				
CS	0.852	0.771	**0.934**			
PQ	0.780	0.662	0.774	**0.905**		
PV	0.688	0.607	0.660	0.752	**0.936**	
SQ	0.782	0.546	0.716	0.688	0.580	**0.864**

Based on Table 3, it can be observed that the square root of the AVE for each variable is higher than its highest correlation with other variables, indicating that the measurement model is valid.

2. Evaluation of Structural Model

There are 3 steps to do evaluation of structural model: collinearity, path coefficient, and coefficient of determination (Hair et al., 2017)

a. Collinearity

Collinearity can be evaluated by examining the VIF (Variance Inflation Factor) values of each predictor construct. Constructs are considered to have a problem if their VIF values are >5 (Hair et al., 2017). The collinearity score can be seen on Table 5. Based on Table 5, it can be stated that the VIF score already meets the criteria.

Table 5. Collinearity

	CI	CL	CS	PQ	PV	SQ
CI			3.780			
CL						
CS		1.000				
PQ			3.398			
PV			2.451			
SQ			2.685			

b. Path Coefficient

To assess the relationships between constructs in the research model, path coefficient analysis is required. Path coefficient values range between -1 and 1 (Hair et al., 2017).

A path coefficient value close to 1 indicates a stronger positive relationship, a value close to -1 indicates a stronger negative relationship, and a value close to 0 indicates a weaker relationship (Hair et al., 2017). Additionally, path coefficients can be evaluated based on the p-value, and it is considered to support the hypothesis if the p-value is <0.05 (Hair et al., 2017). Path coefficient and P-value score from each hypothesis can be seen from Table 6.

Table 6. Path Coefficient

	Path Coefficient	*P-Value*	*Hypothesis supported*
CI -> CS	0,581	0,000	Yes
CS -> CL	0,771	0,000	Yes
PQ -> CS	0,245	0,023	Yes
PV -> CS	0.033	0,804	No
SQ -> CS	0,073	0,476	No

Based on Table 6, it can be observed that there are 3 accepted hypotheses: Corporate Image with Customer Satisfaction, Customer Satisfaction with Customer Loyalty, and Product Quality with Customer Satisfaction. The Path Coefficient values for Corporate Image with Customer Satisfaction and Customer Satisfaction with Customer Loyalty are 0.581 and 0.771, respectively. This indicates a fairly strong positive relationship. On the other hand, the relationship between Product Quality and Customer Satisfaction has a Path Coefficient value of 0.245, indicating a relatively weak positive relationship.

c. Coefficient of Determination

The Coefficient of Determination (R^2) is used to measure the model's ability to explain the target variable. R^2 has values between 0 and 1, and the higher the R^2 value, the higher the variance of the endogenous variable explained by all exogenous variables (Hair et al., 2017). The Coefficient of Determination values for the variables Customer Loyalty and Customer Satisfaction can be seen in Table 7.

Table 7: Coefficient of Determination

	R^2	R^2_{Adj}
CL	0,594	0,589
CS	0,759	0,746

Based on Table 7, it can be observed that the variable CL has an R^2 value of 0.594, indicating that 59.4% of the Customer Loyalty variable can be explained by the independent variables. Additionally, the variable CS has an R^2 value of 0.759, indicating that 75.9% of the Customer Satisfaction variable can be explained by the independent variables.

The Influence of Corporate Image on Customer Satisfaction

Based on the results of the data analysis, it is evident that Corporate Image has a significant impact on customer satisfaction. As defined by Tjiptono (2000), corporate image encompasses the reputation, general profile, and unique appeal of a company. A company's reputation is known to foster trust in B2B (business-to-business) relationships, as highlighted by Anderson and Weits (1989). Given the positive correlation between a high corporate image value and customer satisfaction, PT X must strive to uphold an overall positive image, instill trust, maintain a reputable status, and contribute positively to society. Some customers, in response to open-ended questions, have conveyed that PT X has built a strong and

enduring reputation, attributed to its stature as a large company that customers trust. Noteworthy social contributions by PT X include initiatives such as PT A for Healthy Indonesia, PT A for Smart Indonesia, PT A for Green Indonesia, and PT A for Creative Indonesia. Previous studies, including Prihatini et al. (2021), have also affirmed that Corporate Image significantly influences B2B Customer Satisfaction.

The Influence of Product Quality on Customer Satisfaction
Based on the results of the data analysis, it is evident that Product Quality significantly influences customer satisfaction. Product quality, in this context, refers to the manufacturer's ability to meet customer expectations. Jahanshahi et al. (2011) outline various criteria for assessing product quality in the automotive industry, encompassing safety, comfort, air pollution, ergonomics, design, and functional aspects such as output or kilometers per liter.

The substantial impact of Product Quality on Customer Satisfaction is particularly pronounced because customers directly engage with PT X's offerings, specifically the K or Q trucks, or both. Any issues with these products can directly affect PT X's operations. When evaluating durability, accuracy, strength, and overall product robustness, the ratings are not consistently high due to a relatively high standard deviation. Customers who give low ratings for product quality often do so because of product damage, coupled with challenges in obtaining necessary repairs. The unavailability of spare parts, and the subsequent lengthy waiting times for their arrival, disrupts operational activities as the trucks cannot be used promptly.

Customers evaluate the performance of the products provided by PT X, and their satisfaction is heavily dependent on the quality of these products. Despite challenges, the overall assessment of product quality remains positive. Previous studies, such as Devaraj et al. (2001), also affirm that Product Quality significantly influences Customer Satisfaction.

The Influence of Customer Satisfaction on Customer Loyalty
Based on the results of the data analysis, it is evident that Customer Satisfaction significantly influences Customer Loyalty. Customer satisfaction is defined as the overall evaluation of a company's post-purchase performance as perceived by customers (Fornell, 1992). It represents a sentiment generated through the evaluation of received and expected aspects, encompassing purchase decisions, needs, and desires related to the purchase process (Kotler and Armstrong, 1996).

The robust impact of Customer Satisfaction on Customer Loyalty is attributed to PT X's provision of both products and services to customers. When customers are satisfied with these offerings, they develop increased trust in PT X. This satisfaction, in turn, fosters brand recall when customers contemplate purchasing truck products or requiring truck services. Higher levels of satisfaction with products or services lead to greater trust, indirectly bolstering loyalty to PT X. A positive customer satisfaction experience makes customers less susceptible to offers from competing brands. Previous studies, such as the work of Askariazad and Babakhani (2015), also support the notion that Customer Satisfaction significantly influences B2B Customer Loyalty.

4. Conclusion
Based on the results of the data analysis, it can be concluded that Corporate Image and product quality significantly influence customer satisfaction, and customer satisfaction, in turn, has a significant impact on customer loyalty.

Proposals for system improvements are provided to enhance business activities, supporting increased customer loyalty and higher repurchase rates. In this context, PT X needs to improve product quality, especially in the provision of spare parts, enhance corporate image, and address customer satisfaction. On average, customer complaints from those who filled out the questionnaire were related to the prolonged unavailability of spare parts. The extended availability issues and high prices make PT X's products unreliable.

PT X acknowledges these challenges, particularly with spare parts, especially for components that are unique and different from other truck brands. To address this, PT X needs to identify components that frequently fail or have the shortest lifespan, particularly for the most widely owned customer truck, which is the Q truck. Additionally, PT X should predict or forecast spare part demand based on historical data, and be aware of the lead time for the arrival of ordered spare parts. Providing components that frequently fail or have a short lifespan will enable PT X to anticipate component shortages. For the long term, PT X can make improvements to spare parts that frequently fail or have a short lifespan, thereby enhancing the quality and durability of each component in K and Q trucks. PT X can also consider introducing an e-commerce platform for ordering spare parts needed by customers.

In addition to the research findings, there are some common suggestions made by customers. Some customers suggest extending the product warranty period due to suspicions that customers are reluctant to pay for repairs or spare parts. Lowering the prices of spare parts is also suggested to facilitate prompt repairs. Even though perceived value does not directly affect customer loyalty and satisfaction, pricing complaints made by customers are supported by the mean and standard deviation of perceived value data, which are not favorable.

Regarding truck features offered by PT X, one distinguishing feature is the driver comfort feature, which is air conditioning (AC). In the research conducted, the feature considered superior by the company is not rated higher by customers. This is because drivers are often not accustomed to or do not wish to use the AC. PT X should align offered features with customer preferences, especially regarding driver comfort.

The company needs to maintain corporate image and customer satisfaction, as customers are already familiar with the company's image, supported by the favorable assessment of the corporate image. PT X is expected to remain professional and continue developing innovative products and services. Improving both product quality and corporate image is expected to result in increased customer satisfaction. This increased customer satisfaction can drive customer loyalty because the inner model effect indicates that the higher the customer satisfaction value, the higher the customer loyalty. Therefore, loyal customers are likely to choose PT X as their business solution for repurchasing trucks.

This study faced constraints in terms of research time due to the deadline set by PT X, resulting in a relatively small dataset despite meeting the minimum sample size requirements. To enhance the reliability and validity of the data, future researchers should strive to increase the response rate by gathering more data from B2B customers.

The data collection process employed an online platform, potentially introducing difficulties for some customers in completing the questionnaire, which may have contributed to a reluctance to respond. It's worth noting that online data collection was chosen due to the constraints posed by the COVID-19 pandemic. However, for future research, considering in-person visits to various relevant companies for questionnaire collection could be beneficial. This approach may help mitigate the loss of responses stemming from respondents' potential unfamiliarity with technology and contribute to a more comprehensive dataset.

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