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## The Effect of Product Quality on Customer Loyalty through Consumer Satisfaction and Company Reputation

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## Abstract

This study examines the influence of product quality on customer satisfaction, corporate reputation, and its impact on customer loyalty among active participants of PT. Taspem (Persero) in Indonesia. It employs an explanatory research design with a sample of 240 respondents selected using a random sampling method. Sampling was conducted at five branch offices with the largest number of active participants. The data analysis method used was Structural Equation Modelling with Partial Least Squares (SEM-PLS). The findings reveal that product quality has a positive and significant effect on customer satisfaction. However, product quality does not significantly affect corporate reputation. Additionally, both customer satisfaction and corporate reputation have a significant positive effect on customer loyalty. This indicates that when customers are satisfied and perceive a good corporate reputation, they are more likely to remain loyal and continue using services. The study highlights the importance of customer satisfaction as a key driver of loyalty, even more than corporate reputation in this context. These results provide valuable insights into improving service strategies.

## Keywords

Customer Loyalty, Customer Satisfaction, Service Quality, Product Quality

## 1. Introduction

Civil Servant (*Pegawai Negeri Sipil/PNS*) pension reform has been increasingly discussed following a statement by Indonesia's Minister of Finance, Sri Mulyani Indrawati, who revealed that civil servant pension payments from the State Budget (*Anggaran Pendapatan dan Belanja Negara/APBN*) have reached IDR 2,800 trillion. This substantial financial burden has emphasized the need for reform to build a system that balances affordable financing, benefit adequacy, and program sustainability. Currently, the management of the civil servant pension fund in Indonesia is regulated under Law Number 11 of 1969 concerning Employee Pensions and Widow/Widower Pensions. The civil servant savings and insurance fund, or PT. TASPEN (Persero), is the designated institution responsible for organizing social security programs for the State Civil Apparatus (*Aparatur Sipil Negara/ASN*) and state officials. These programs include the Old Age Savings Program (*Tabungan Hari Tua/THT*), the Work Accident Insurance Program (*Jaminan Kecelakaan Kerja/JKK*), the Death Insurance Program (*Jaminan Kematian/JKM*), and the Pension Program.

The civil servant pension reform proposed by the government may significantly affect the management of the pension program currently handled by company. One of the potential reform scenarios involves the establishment of a new pension fund management institution outside of the company, or alternatively, transforming company pension program into a top-up model (Khan et al., 2022). Under such circumstances, civil servants may be allowed to choose between multiple pension fund providers. Consequently, a company must adopt appropriate strategic measures to retain its active civil servant participants, amidst regulatory changes that allow participants to opt for other pension institutions. Given its role as the primary organizer of ASN social security, maintaining customer loyalty is a crucial factor for sustaining company operational performance and long-term viability.

An in-depth study of participant loyalty, especially among active civil servants and the key factors influencing their loyalty to pension fund products is urgently required. This research would provide company with essential insights for navigating potential regulatory transitions. At present, participation in the civil servant pension program remains mandatory. Upon appointment as a Prospective Civil Servant (*Calon Pegawai Negeri Sipil/CPNS*), individuals are automatically enrolled in both the THT and Pension Programs managed by company, in accordance with Article 2 of Government Regulation Number 25 of 1981 concerning Civil Servant Social Insurance. Therefore, participants currently do not have the freedom to select pension or insurance products based on personal preferences. As such, measuring participant loyalty becomes a valuable tool for a company to understand perceptions regarding product quality, customer satisfaction, corporate reputation, and overall participant commitment.

Moreover, based on company asset and income data from 2023, the pension program contributes more than 50% of the company's total assets and revenue. This emphasizes the strategic importance of retaining loyal participants, as their continued involvement directly influences whether a company remains the entrusted institution for managing the civil servant pension program.

Previous research has identified various factors that can influence customer loyalty, including product quality, company reputation, and customer satisfaction (Ati et al., 2020). State that both product quality and corporate reputation play a crucial role in maintaining customer loyalty. Tedjokusumo and Murhadi (2023) emphasize the impact of customer satisfaction, asserting that satisfied customers are more likely to remain loyal. Argue that understanding and managing these factors is critical for a company's success and sustainability.

A preliminary survey of 94 private, state-owned enterprises, and ASN employees in Jakarta found that 72.3% already owned pension funds, with Social Security Administrator (51.1%) and PT Taspen (46.8%) as the top providers. Most respondents prioritized company and product type (86.2%), company integrity (83.3%), service quality (82.7%), and product quality (63.0%) in choosing a provider. High-quality products are essential for maintaining customer trust and enhancing corporate reputation, which in turn fosters long-term loyalty. Conversely, negative incidents like corruption can damage reputation and influence customer behavior. Motivated by this context, this study investigates how product quality affects customer satisfaction and corporate reputation, and how these factors impact customer loyalty.

## **2. Literature Review and Hypothesis Development**

### **2.1. The Effect of Product Quality**

Better product quality will maintain a high level of customer satisfaction, thus encouraging customers to make subsequent purchases, and over time, customer loyalty will gradually be formed (Lone & Bhat, 2022). The results of Zulkarnain et al. (2020) research stated that product quality has a positive and significant effect on customer satisfaction. The better the performance of a banking product, the higher the customer satisfaction. This is supported by Dakhi (2023), who found that product quality contributes to customer satisfaction and trust. Furthermore, previous studies show that customer satisfaction is a crucial mediator between product quality and customer loyalty (Elidawati et al., 2018; Özkan et al., 2020; Nugroho et al., 2023). Research by Syafarudin (2021) also highlighted that product quality affects customer satisfaction, which in turn influences customer loyalty. Similar findings were reported by Afifah and Yanti (2023), and Abror et al. (2020), reinforcing the importance of maintaining high product quality to foster satisfaction and loyalty.

H1: Product quality has a positive effect on consumer satisfaction.

High-quality products and services are key drivers of corporate reputation, which in turn influences customer loyalty and long-term business sustainability (Fernando et al., 2022; Lidiawan et al., 2023). Improving product quality enhances customer value and builds a positive brand image, both of which are vital for reputation and competitive advantage (Hidayat et al., 2017; Maia et al., 2023). Perceived quality serves as a signal of reputation, shaping consumer trust and purchase decisions (Özkan et al., 2020; Abror et al., 2020). A strong corporate reputation—built through consistent service excellence, product reliability, and ethical practices—helps retain customers and fosters loyalty (Khan et al., 2022; Gli et al., 2024). Moreover, service and product quality are shown to have a direct and indirect effect on loyalty, often mediated by satisfaction and trust (Nugroho et al., 2023). In the banking sector, corporate image and perceived service performance significantly affect consumer behavior and loyalty formation (Christanto & Santoso, 2022; Afifah & Yanti, 2023). Thus, continuous investment in quality enhancement and reputation management is essential to securing customer loyalty and sustaining competitive advantage in a dynamic marketplace (Ati et al., 2020; Syafarudin, 2021; Le, 2023).

H2: Product quality has a positive effect on company reputation

### **2.2. The Effect of Consumer Satisfaction**

Satisfaction is defined as the level of a person's feelings after comparing the performance of a good or service with their expectations. In other words, satisfaction means a person's feeling of pleasure or disappointment that arises after comparing

the performance of a product with their expectations (Ibrahim & Musadad, 2019). The level of satisfaction depends on the difference between the perceived results and the expected results. Customers are dissatisfied if the perceived results are less than their expectations; satisfied if the perceived results are in accordance with expectations; and very satisfied if the perceived results exceed expectations (Nguyen, 2020). Measurement of consumer satisfaction can be adapted from research by Ati et al. (2020), namely feelings of pleasure, satisfaction with service, and satisfaction with the system.

Customer loyalty can be achieved by providing a higher level of satisfaction. Satisfaction leads to loyalty and has a positive impact on customer behaviour (Tedjokusumo & Murhadi, 2023). Customers who are satisfied with the services provided by the company will be loyal to the product or service (Abror et al., 2020). The higher the level of customer satisfaction will lead to the continuity of customer relationships with the company (Sui & Baloglu, 2023). The results of the study showed that customer satisfaction was found to have a significant positive effect on customer loyalty. Dakhi (2023) showed that customer satisfaction and trust contribute to customer loyalty.

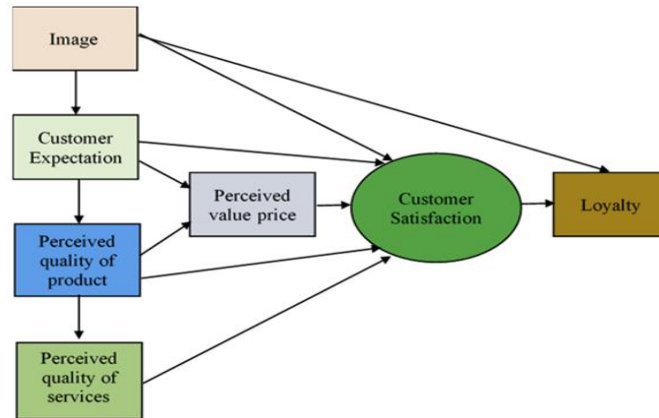
H3: Consumer satisfaction has a positive effect on consumer loyalty

### **2.3. The Effect of Company Reputation**

Reputation is the most important factor of company characteristics that can shape customer trust. Company reputation is an intangible asset that can maintain a company's competitive advantage sustainably. However, building a company's reputation takes a long time. The more positive the company's reputation, the more financially profitable it will be (Fernando et al., 2022). The indicators for measuring company reputation are explained by Stravinskiene et al. (2021), namely financial performance, vision and leadership, products and services, workplace environment, social responsibility, and emotional appeal. Customer loyalty encompasses both behavioral and attitudinal aspects. Behaviorally, it refers to the frequency of using a specific service, while attitudinally, it reflects a customer's intention to maintain a relationship with a provider (Christanto & Santoso, 2022). Loyalty signifies a long-term commitment to repurchase, enhancing profitability and competitive advantage (Gli et al., 2024). Key indicators include repeat purchases, cross-channel buying, referrals, and resistance to switching (Syafarudin, 2021). Corporate reputation is shaped by consumers' overall perceptions based on their experiences and information received. Positive experiences lead to stronger reputations, which in turn influence customer loyalty (Ati et al., 2020). Research shows that reputation significantly mediates the relationship between service quality and loyalty, confirming its key role in customer retention (Hadi & Indradewa, 2019).

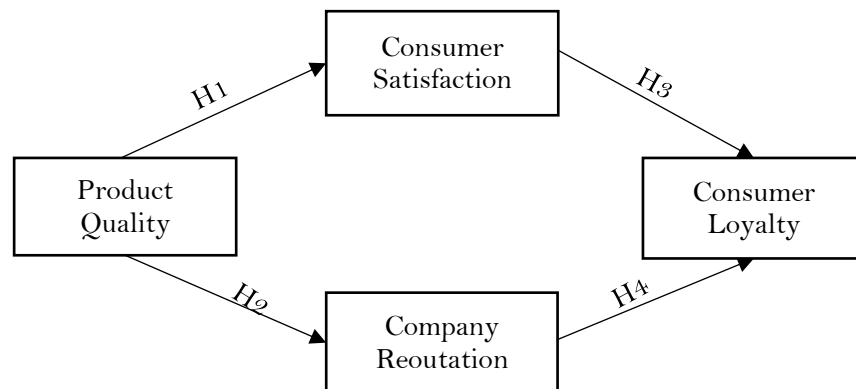
H4: Company reputation has a positive effect on consumer loyalty

The study of the relationship between product quality, consumer satisfaction, company reputation and consumer loyalty in this study can be explained in Figure 1.



**Figure 1.** European Customer Satisfaction Framework Model (ECSF)

Based on Figure 1, after receiving service, consumers will evaluate the service they receive. If the product's performance meets expectations, then consumers will be satisfied. If consumers are satisfied, then consumers will give a positive impression of the service. This can also apply to the financial services industry, including company where what customers receive will influence the customer's decision to remain on the service in the future. Based on a review of the theory and previous research findings, there is a relationship between product quality, consumer satisfaction, company reputation and consumer loyalty (Figure2).



**Figure 2.** Conceptual Framework

Based on Figure 2, quality products can make consumers more satisfied. Consumers who are happy with the various facilities and services provided will create satisfaction with what is available at the service provider. This sense of satisfaction will be embedded in the consumer's memory and encourage consumers to continue using the product. Quality products will also increase consumer trust in the company, so that consumers will be more loyal to the company.

### 3. Research Method

This study uses an explanatory research approach. Data collection in this study uses a survey method by distributing questionnaires both directly and online. Measurements are carried out using a Likert scale of 1 - 5. Answers that support the

statement are given the highest score, namely 5, while answers that do not support the statement will be given the lowest score, namely 1. The population in this study is the total number of active participants of PT. TASPEN as of April 2024 throughout Indonesia with a total of 4,459,366. Sampling in this study used a non-probability sampling technique. The total number of samples is calculated based on the sample provisions in SEM-PLS according to Hair et al. (2019), which is 10 times the number of indicators and 10 times the number of paths in the model structure (Gli et al., 2024). In this study, the total number of indicators is 20 indicators and 4 paths in the model structure. Thus, the sample can be calculated  $(20 \times 10) + (4 \times 10)$ , obtaining  $200 + 40 = 240$  samples. To facilitate sampling, the sampling procedure was carried out by determining random samples at five branch offices with the largest number of active participants, namely KC Jakarta I represent (Java), KC Makassar (Sulawesi), KC Bandar Lampung (Sumatra), KC Jayapura (Papua), and KC Banjarmasin (Kalimantan). The data analysis technique used path analysis with Partial Least Square (PLS).

#### 4. Results

The research was conducted by distributing research questionnaires from 12 to 28 June 2024 to 240 respondents. The distribution of questionnaires used an online questionnaire. The results of the distribution of research questionnaires obtained 240 questionnaires that were filled out and could be processed. Data processing was carried out using the Smart PLS version 4.1.0 program. The results of the study are presented in 3 parts, namely validity and reliability tests, model suitability tests, and hypothesis tests.

Validity and Reliability Test. Validity criteria are measured by convergent validity and discriminant validity. Convergent validity measurement is carried out by looking at the loading factor value of each item in the latent variable. The loading factor value is said to meet the requirements if it is  $> 0.7$ . Discriminant validity testing using the Heterotrait-Monotrait Ratio (HTMT) criteria is carried out by looking at the HTMT matrix. The accepted HTMT criteria are below 0.9 which indicates that the evaluation of discriminant validity is acceptable (Hair et al., 2019). Reliability measurement can be carried out using 3 (three) measures, namely: Cronbach Alpha, composite reliability, and Average Variance Extracted (AVE). Based on the test results, it is known that all indicators can be declared valid because they have loading values ranging from 0.759 - 0.885 or above 0.7.

**Table 1.** Discriminant Validity Test with HTMT

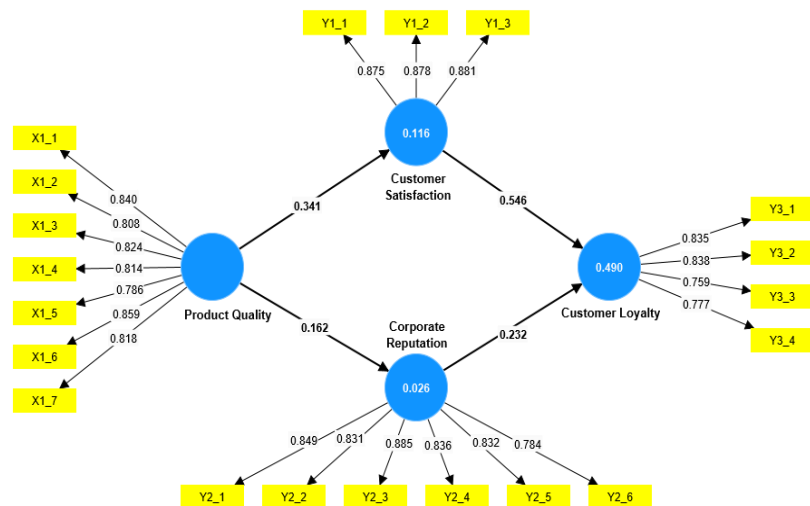
Variable	Corporate Reputation	Customer Loyalty	Customer Satisfaction
Corporate Reputation			
Customer Loyalty	0.585		
Customer Satisfaction	0.613	0.792	
Product Quality	0.174	0.219	0.379

Table 1 shows that the values in the HTMT matrix are not more than 0.9. This means that the estimated model meets the criteria of good discriminant validity, meaning that the results of the data analysis are acceptable.

**Table 2.** Reliability Test Results

Variable	Cronbach's Alpha	Composite Reliability	AVE
Corporate Reputation	0.915	0.933	0.700
Customer Loyalty	0.818	0.879	0.645
Customer Satisfaction	0.851	0.910	0.771
Product Quality	0.920	0.936	0.675

Based on Table 2, as can be seen from the AVE value > 0.5, composite reliability > 0.7 and Cronbach alpha > 0.7. The results of a good construct reliability test can be used in the next analysis process to show whether there is a relationship in each construct.



**Figure 3.** Measurement Model

Based on Figure 3, estimated model meets the criteria of convergent validity and discriminant validity, the next step is to test the structural model (inner model). Assessing the inner model is to see the relationship between latent constructs by looking at the results of the path parameter coefficient estimation and its significance level (Ghozali & Latan, 2015). In this study, the structural model was evaluated by considering R-square ( $R^2$ ) and  $Q^2$  (predictive relevance model) (Özkan et al., 2019)

The results of the determination coefficient calculation ( $R^2$ ) are known as the Customer Loyalty variable (0.490). This means that customer loyalty can be explained by the variables of product quality, customer satisfaction and corporate reputation by 49.0%. The  $R^2$  value of customer satisfaction is 0.116, meaning that customer satisfaction can be influenced by product quality by 11.6%. The  $R^2$  value of

corporate reputation is 0.026, meaning that corporate reputation can be influenced by product quality by 2.6%.

**Table 3.** R square and Q square values

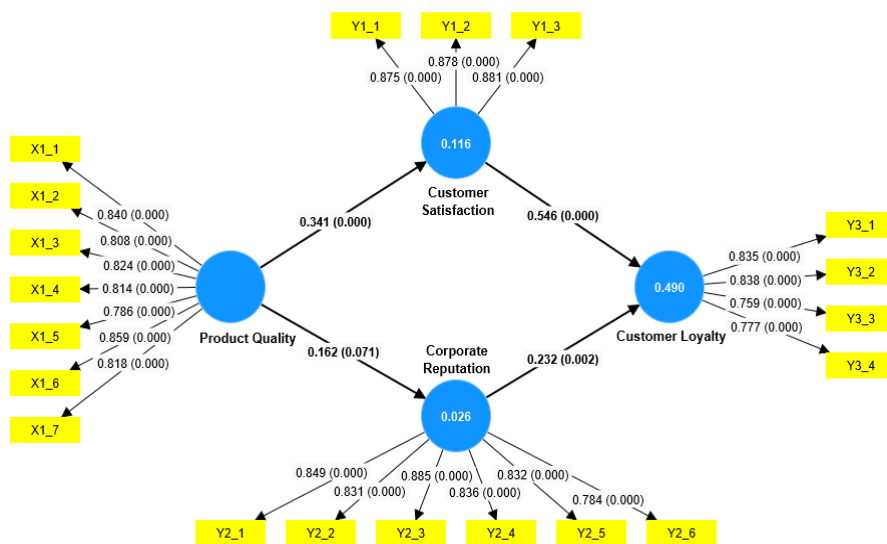
Variable	R-square	Q-square
Corporate Reputation	0.026	0.017
Customer Loyalty	0.490	0.306
Customer Satisfaction	0.116	0.083

Based on Table 3, the Q-Square ( $Q^2$ ) value. Q-Square predictive relevance for structural models, measures how well the observation values are generated by the model and its parameter estimates. The Q square size above 0 indicates that the model has good predictive relevance or model prediction suitability.

The Q-square ( $Q^2$ ) value for the variables Customer Loyalty (0.306), Corporate Reputation (0.017) and Customer Satisfaction (0.083) are above zero. Thus, it can be said that the model has high predictive relevance. This means that the estimated parameter values generated by the model are in accordance with the observation values or the structural model is stated to fit the data or has good suitability.

**Table 4.** t-Test Results

Variable	Sample	Std. Dev	T Statistic	P values
Corporate Reputation -> Customer Loyalty	0.232	0.074	3.124	0.002
Customer Satisfaction -> Customer Loyalty	0.546	0.073	7.521	0.000
Product Quality -> Corporate Reputation	0.162	0.090	1.805	0.071
Product Quality -> Customer Satisfaction	0.341	0.077	4.455	0.000



**Figure 4.** Structural Model

Based results on Table 4 and Figure 4, hypothesis testing is done by looking at the probability value and t value. The hypothesis is accepted if the t value > 1.96 or the probability value p < 0.05. In testing hypothesis 1, an estimated value of 0.341 was obtained. This value proves that product quality has a positive effect on consumer satisfaction, the results of which are also strengthened by the results of the t-test which obtained a calculated value of t (4.455) > t table (1.96) and p (0.000)

$<0.05$ , so It can be said that product quality has a positive effect on consumer satisfaction in a company. In testing hypothesis 2, an estimated value of 0.126 was obtained (Nafisah et al., 2024). The value proves that product quality has a positive effect on the company's reputation. However, the results of the significance test with the t-test obtained a calculated t value (1.805)  $<t$  table (1.96) and  $p$  (0.071)  $> 0.05$ , so it can be said that product quality does not have a significant effect on the company's reputation. In testing hypothesis 3, an estimated value of 0.546 was obtained. This proves that consumer satisfaction influences consumer loyalty, the results of which are also strengthened by the results of the t-test which obtained a calculated t value (7.521)  $>t$  table (1.96) and  $p$  (0.000)  $<0.05$ , so it can be said that consumer satisfaction influences consumer. In testing hypothesis 4, an estimated value of 0.232 was obtained. This value proves that the company's reputation has an effect on consumer loyalty, the results of which are also strengthened by the results of the t-test obtained by the calculated t value (3.124)  $>t$  table (1.96) and  $p$  (0.002)  $<0.05$ , so it can be said that the company's reputation has an effect on consumer loyalty of PT. Taspen (Persero).

## **5. Discussion**

Testing Hypothesis 1 shows that product quality has a positive and significant effect on consumer satisfaction. Thus, it can be concluded that the higher the quality of the products offered by PT. Taspen (Persero), the higher the level of consumer satisfaction. This result is consistent with the findings of Dakhi (2023) and Syafarudin (2021) which state that product quality is an important factor in shaping customer satisfaction. Products that can meet or exceed customer expectations in terms of quality will encourage the formation of positive experiences, thereby increasing customer satisfaction. This satisfaction can ultimately strengthen loyalty to the brand or service provider (Syafarudin, 2021).

Meanwhile, testing of Hypothesis 2 shows that product quality does not have a significant effect on corporate reputation. This means that although product quality is important for satisfaction, it does not necessarily directly affect public perception of the reputation of company. This result is in line with the views of Alwi et al. (2017) which state that the relationship between product quality and corporate reputation can vary depending on the context and other factors such as corporate communication, public image, or social involvement. In some cases, good product quality alone is not enough to build a strong reputation without the support of the right communication and marketing strategies.

Hypothesis 3 successfully proves that consumer satisfaction has a positive and significant effect on consumer loyalty. In other words, consumers who are satisfied with the services and products provided by PT. Taspen (Persero) tend to remain loyal to using these services. This result is reinforced by research by Tedjokusumo and Murhadi (2023) which concluded that customer satisfaction contributes directly to the formation of loyalty. Similar findings were also conveyed by Dakhi, (2023), who added that consumer trust, in addition to satisfaction, is also an important determinant in forming long-term loyalty.

Furthermore, Hypothesis 4 shows that corporate reputation has a significant effect on consumer loyalty. This shows that the public's positive perception of PT. Taspen (Persero)'s reputation both in terms of integrity, social responsibility, and institutional credibility contributes to maintaining participant loyalty. This finding is in line with research conducted by Hadi and Indradewa (2019), which emphasizes that corporate reputation is an important factor in forming customer loyalty. Gli et al. (2024) added that customer loyalty is not only determined by satisfaction alone, but also by reputation aspects such as corporate social responsibility, product reliability, institutional credibility, and the relationship between the company and its consumers. The results of the hypothesis testing in this study indicate that product

quality plays an important role in shaping consumer satisfaction, which ultimately drives consumer loyalty. However, the company's reputation is more influenced by factors other than the quality of the product itself, although this reputation has also been shown to contribute significantly to consumer loyalty. Therefore, to maintain participant loyalty amidst possible changes in pension system regulations, PT. Taspen (Persero) needs to strengthen its quality-based service strategy and maintain and improve the company's reputation through a proactive communication approach and sustainable social responsibility.

## 6. Conclusion

The findings of this study provide valuable insights into the relationships among product quality, customer satisfaction, corporate reputation, and customer loyalty at PT. Taspen (Persero), a state-owned enterprise managing pension and old-age benefits for civil servants in Indonesia. The results confirm that product quality significantly and positively influences customer satisfaction, emphasizing its key role in enhancing customer experience and perceptions of service performance. However, product quality does not significantly impact corporate reputation, suggesting that factors such as transparency, public relations, and ethical practices may play a greater role in shaping public image. Meanwhile, both customer satisfaction and corporate reputation significantly influence customer loyalty, indicating that satisfied customers and a positive company image foster long-term engagement with the company.

These findings highlight the importance of improving product quality to increase satisfaction, which—together with a strong corporate reputation—can effectively drive customer loyalty. The study's structural model demonstrated good predictive relevance, with customer loyalty being moderately explained (49.0%) by the examined variables. However, corporate reputation showed a low explanatory power (2.6%), indicating the need to investigate other contributing factors in future research. A limitation of this study is its reliance on questionnaires, which may lead to socially desirable responses. To address this, future research could adopt qualitative methods such as interviews or focus groups alongside surveys, enabling deeper insights and validation. Expanding the sample size and including more diverse respondent demographics could also improve generalizability and offer a broader perspective on customer perceptions and behavior toward PT. Taspen's services

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