

The Effect of Image, Service Quality, and Reputation on Customer Satisfaction And Loyalty: A Study in Bpjs for Employment at the Yogyakarta Branch Office



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ABSTRACT: This study was conducted to determine the effect of image, service quality, and reputation on customer satisfaction and loyalty. The method used was the Structural Equation Modeling analysis which incorporated qualitative methods. The data were obtained from questionnaire results taken from 268 respondents of BPJS for Employment participants. The results of this study generally indicate four points. First, the image of BPJS for Employment positively affects service quality, reputation, and customer satisfaction. Second, service quality positively affects consumer satisfaction and the reputation of BPJS for Employment. Third, customer satisfaction positively affects reputation and consumer loyalty. Fourth, BPJS for Employment's reputation positively affects customer loyalty.

KEYWORDS: image, service quality, reputation, customer loyalty satisfaction, BPJS for Employment.

INTRODUCTION

National development in the workforce sector is intended to achieve the ideals and goals of the Indonesian nation. It aims to create a fair and prosperous society based on Pancasila and the 1945 Constitution. In this case, apart from natural resources, human resource factors have an important role in the development and progress of the country, one of which is the workforce (Tunggal, 2014). In the implementation of national development, the workforce has a very important role and position as actors and development targets. Thus, they are required to participate and play an active role with entrepreneurs to improve and raise the nation's standard of living by increasing production and work productivity (Hendrik, 2020).

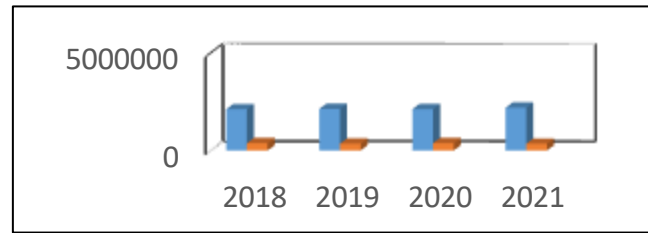
The Social Security Implementer Agency, hereinafter abbreviated as BPJS, is a legal entity established to administer the health insurance program (Kemenkes-RI, 2015). BPJS consists of BPJS for Health and BPJS for Employment. As part of the Central Java & DIY Regional Office, BPJS for Employment at the Yogyakarta Branch Office is the organizer of social security for employees in the city of Yogyakarta. The following is the membership growth of BPJS for Employment at the Yogyakarta Branch Office.

Table 1. Membership Growth of BPJS for Employment at the Yogyakarta Branch Office

YEAR	PU	BPU	JAKON	TOTAL
2018	247.455	22.103	109.245	378.803
2019	266.197	24.08	62.787	353.064
2020	281.197	22.659	78.873	382.729
2021 (AGUSTUS)	267.769	13.144	71.123	352.036

Based on table 1 above, the membership growth of BPJS for Employment at the Yogyakarta Branch Office in 2018 was 378,803 people. In 2019, there were 353,064 people. In 2020, it reached as many as 382,729 people. From 2021 to August, the membership growth reached as many as 352,036 people. Meanwhile, the comparison of the participation rate of BPJS for Employment and the working population in the Special Region of Yogyakarta Province are contrasted in the following graph:

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Graph 1. The participation rate of BPJS for Employment Contrasted with the Working Population in the Special Region of Yogyakarta Province

In doing business activities, a company generally must pay attention to customer orientation which deals with what a company must do to satisfy the customers. By paying more attention to these aspects, the company's goals will ultimately be achieved. Customers are the key to the company's success. In the world of business, especially those engaged in the service sector, satisfaction is the dominant and decisive factor in maintaining and developing the company. Failures in satisfying customers will make a company faces more complex problems from the impact of bad-mouthing. Generally, dissatisfied customers will share their bad experiences with 11 other people (Keller, 2014).

Several factors can affect customer satisfaction and loyalty. These factors consist of image, service quality, and reputation. Several studies, such as research on the effect of commitment to loyalty and research on the effect of image on loyalty, conclude that image simultaneously has a significant influence on loyalty (Nifita, 2019). Research on the effect of service quality and company reputation on customer loyalty shows that partially service quality influences customer loyalty (Fahlepi, 2018). Based on this notion, research entitled *The Effect of Image, Service Quality, and Reputation on Customer Satisfaction and Loyalty: A Study in BPJS for Employment at Yogyakarta Branch Office* was conducted.

THEORETICAL APPROACH AND LITERATURE REVIEW

Loyalty

Loyalty is customer behavior in repurchasing and how customers express the products they use and other behaviors that describe customer reactions to products that have been used or felt (Griffin, 2005). Based on this understanding, it can be concluded that loyalty is a sense of faithfulness. Customer loyalty cannot be bought and forced. It is obtained through satisfaction received over time and effort. Loyalty is not generated by money. It is because loyalty cannot be traded and it comes from the bottom of the heart that occurs due to the satisfaction received and felt by the customer because very good services are experienced by them and it continues to be done without a time limit (Rahmayanti, 2013). Therefore, loyalty measurement indicators can be identified from several indicators regarding consumer behaviors. These indicators include conveying positive things to others, giving recommendations about the company's products to others, being eager to make repeated transactions, and not switching to similar companies.

Consumer Satisfaction

Consumer satisfaction is the extent to which the benefits of a product are perceived by what customers expect (Utami, 2019). Furthermore, Oliver explains that customer satisfaction is a part of marketing and plays an important role in the market. Consumer satisfaction is the level of a person's feelings after comparing the performance of the product he feels with his expectations. Consumer satisfaction or dissatisfaction is a response to the evaluation of the perceived discrepancy or disconfirmation between previous expectations and the actual perceived performance of the product after use (Keller, 2014). The indicators for measuring customer satisfaction can be identified from the indicators of satisfaction with service, expectations are met, and the level of satisfaction is high.

Image

Corporate image is the impression, feeling, and view of the public towards the company, the impression that is deliberately created from an object, person, or organization (Fakhrudin, 2020). Corporate image is an impression that is attached to the consumers' minds about the company, both in the quality of services or products provided or in the company's good reputation in the community (Priyadi, 2020). This ability can affect their perception of what is offered and will have an impact on customer buying behavior (Sofia, 2020). The indicators for measuring consumer satisfaction can be identified from the indicators of innovative institutions, established institutions, reliable institutions, business in an ethical way, openness in providing services, and responsiveness to consumers.

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Service Quality

Service is any action or activity that can be offered by one party to another, which is essentially intangible and does not result in the ownership of anything (Keller, 2014). Service quality is a measure of how well a service meets customer expectations (Fahlepi, 2018). The indicators for measuring customer satisfaction can be identified from the indicators of good service, superior service, and reliability.

Reputation

Reputation is a condition that makes a company able to put a high price on its products and makes it difficult for competitors to compete with the company (Ruslan, 2008). Companies can build various kinds of reputation, such as quality reputation, marketing reputation, product innovation reputation, and so on. A company's reputation will decline when it fails to meet market requirements (Kamilullah, 2018). The indicators for measuring customer satisfaction can be identified from indicators of well managed, good employees, and focus on customers.



Figure 1. Framework

EMPIRICAL REVIEW AND HYPOTHESIS DEVELOPMENT

Relationship between Image and Service Quality

Putra's research (2017) aimed to explain the effect of product innovation, price, brand image, and service quality on customer loyalty in the city of Denpasar. The results of the study proved that image is related to service quality. Improving the service quality to customers is mostly done by companies to maintain and improve the company image. Lai's research (2019) on hotels in Macau declared that image is related to service quality.

H1: Image positively affects service quality.

Relationship between Image and Satisfaction

Lestari (2017) stated that image affected customer satisfaction. It happened because when customers find it difficult to evaluate product quality, company image can be used as a benchmark for customer satisfaction. Lai's research (2019) on hotels in Macau declared that image is related to customer satisfaction.

H2: Image positively affects satisfaction.

Relationship between Service Quality and Customer Satisfaction

Service quality is a comparison between perceived service and expected service. The increasingly tough competition makes customers always look for the best. Consequently, the better the quality of services provided by the company, the higher the satisfaction perceived by consumers. This is supported by Kapuy's research (2019) which stated that Trustworthiness and Reputation have a significant effect on the customer satisfaction variable. Lai's research (2019) on hotels in Macau declared that service quality is related to the quality of customer satisfaction.

H3: Service quality positively affects customer satisfaction.

Relationship between Service Quality and Reputation

Research on the effect of service quality on company reputation stated that service quality had a positive effect on company reputation (Metha, 2017). Lai's research (2019) on hotels in Macau declared that service quality affects reputation.

H4: Service quality positively affects reputation.

Relationship Between Customer Satisfaction and Customer Loyalty

Research conducted by Hendrik (2020) identified the influence of company reputation and customer satisfaction on customer loyalty for Wardah products in the city of Padang. It stated that customer satisfaction has a positive effect on customer loyalty. Khasanah's research argued that customer satisfaction has a positive effect on customer loyalty (Khasanah, 2021). Lai's research (2019) on hotels in Macau revealed that customer satisfaction affects customer loyalty.

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H5: Customer satisfaction positively affects customer loyalty.

Research Method

In this study, the population included all participants in BPJS for Employment at Yogyakarta Branch. The sample was determined by the purposive sampling technique. The criteria of respondents are the registered participants of BPJS for Employment at the Yogyakarta Branch Office evidenced by a membership card. The samples used were 268 participants of BPJS for Employment at the Yogyakarta Branch. They were given a questionnaire that measured the variables in this study. Then, the results of the data would be analyzed using the Structural Equation Modeling (SEM) technique.

Structural Equation Model

To prove the hypotheses, this study used the calculation of Structural Equation Models (SEM) with AMOS 24 software. The development of the model in this study was based on the concept of data analysis. In general, this research model consisted of one exogenous variable and four endogenous variables. The exogenous variable in this study is the Institutional Image (II). The endogenous variables in this study are Service Quality (SQ), Customer Satisfaction (CS), Institutional Reputation (IR), and Customer Loyalty (CL).

Confirmatory Analysis

The confirmatory analysis was used to test concepts that were built using several measurable indicators. In the confirmatory analysis, the first seen was the loading factor value of each indicator. The loading factor can be used to measure the construct validity. By doing this, a questionnaire is declared valid if the survey questions can express variables measured by the questionnaire. According to Hair et al. (2010), the minimum number of factor loading is ≥ 0.5 or ideally ≥ 0.7 . If there is a value below 0.5, it will be removed from the analysis. Furthermore, a reliability test was carried out. The reliability coefficient ranges from 0 to 1 so the higher the coefficient (close to number 1), the more reliable the measuring device. A construct reliability is considered good if it has value > 0.7 and its extracted variance value > 0.5 (Yamin & Kurniawan, 2009). The validity and reliability of test results are shown in Table 2.

Table 2. Validity and Reliability Test Results

Variable	Indikator	Loading Factor	Loading Factor ²	λ_{ej}	CR	AVE
Institutional Image	II1	0,875	0,765625	0,234375	0,9334	0,700674833
	II2	0,845	0,714025	0,285975		
	II3	0,863	0,744769	0,255231		
	II4	0,755	0,570025	0,429975		
	II5	0,846	0,715716	0,284284		
	II6	0,833	0,693889	0,306111		
	α	5,017	4,204049	1,795951		
	α^2	25,170289				
Service Quality	SQ1	0,862	0,743044	0,256956	0,92775	0,810764667
	SQ2	0,911	0,829921	0,170079		
	SQ3	0,927	0,859329	0,140671		
	α	2,7	2,432294	0,567706		
	α^2	7,29				
Customer Satisfaction	CS1	0,889	0,790321	0,209679	0,87849	0,707200667
	CS2	0,791	0,625681	0,374319		
	CS3	0,840	0,7056	0,2944		
	α	2,52	2,121602	0,878398		
	α^2	6,3504				
Institutional Reputation	IR1	0,886	0,784996	0,215004	0,9271	0,809212
	IR2	0,884	0,781456	0,218544		
	IR3	0,928	0,861184	0,138816		

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	ã	2,698	2,427636	0,572364		
	ã²	7,279204				
Customer Loyalty	CL1	0,900	0,81	0,19	0,93245	0,77546225
	CL2	0,897	0,804609	0,195391		
	CL3	0,886	0,784996	0,215004		
	CL4	0,838	0,702244	0,297756		
	ã	3,521	3,101849	0,898151		
	ã²	12,397441				

Based on Table 2, all indicators in this study already have a loading factor value of more than 0.5. The construct reliability of all variables has shown ≥ 0.7 . As for the Extracted Variance in this study, each variable also has a value of ≥ 0.5 . Thus, it can be concluded that the questionnaire used for this research is declared valid and reliable.

Furthermore, the compatibility of the confirmatory model was tested using the Goodness of Fit Index. Hair et al. (1998) divided the criteria for GOFI (Goodness of Fit Index) into 3 types. They include Absolute Fit Indices, Incremental Fit Indices, and Parsimony Fit Indices. These three types of GOFI have 25 criteria in total. However, according to Hair et al. (2010), Sem-AMOS analysis does not require the fulfillment of all criteria. Four to five criteria alone are sufficient as long as there are criteria representing each of the three types of GOFI. In this study, several criteria were taken from each type of GOFI namely Chisquare, Probability, RMSEA, and GFI representing Absolute Fit Indices, CFI and TLI representing incremental fit indices then PGFI and PNFI representing Parsimony Fit Indices.

Table 3. Initial GOF Test Results

Fit Index	Goodness of Fit	Criteria	Cut-off value	Description
Absolute Fit	Chisquare	Small	527,080	Not
	RMSEA	≤ 0.08	0,099	Not Fit
	GFI	≥ 0.90	0,809	Not Fit
Incremental Fit	NFI	≥ 0.90	0,910	Fit
	CFI	≥ 0.90	0,933	Fit
Parsimony Fit	ECVI	<ECVI Saturated	2,311	Not Fit
	CMIN/DF	< 2	3,635	Not Fit

By observing the results of the Goodness of Fit test in Table 3, five criteria are found as not fit. Therefore, to increase the GOF value, modification of the model needs to be made. This modification has to refer to the modification index table by providing a covariance relationship or eliminating indicators that have a high MI (Modification Index) value. After modification, the results show that the value of Goodness of Fit has fulfilled all criteria so that the model in this study can be declared to be fit as in Table 3.

Table 4. Final GOF Test Results

Fit Index	Goodness of Fit	Criteria	Cut-off value	Description
Absolute Fit	Chisquare	Small	206,434	Fit
	RMSEA	≤ 0.08	0,056	Fit
	GFI	≥ 0.90	0,926	Fit
Incremental Fit	NFI	≥ 0.90	0,965	Fit
	CFI	≥ 0.90	0,984	Fit
Parsimony Fit	ECVI	<ECVI Saturated	1,350	Fit
	CMIN/DF	< 2	1,827	Fit

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RESULTS AND DISCUSSION

Hypothesis Test

The next analysis is a full model of structural equation model (SEM) analysis to test the hypotheses developed in this study. The results of the regression weight test in this study are shown in Figure 2.

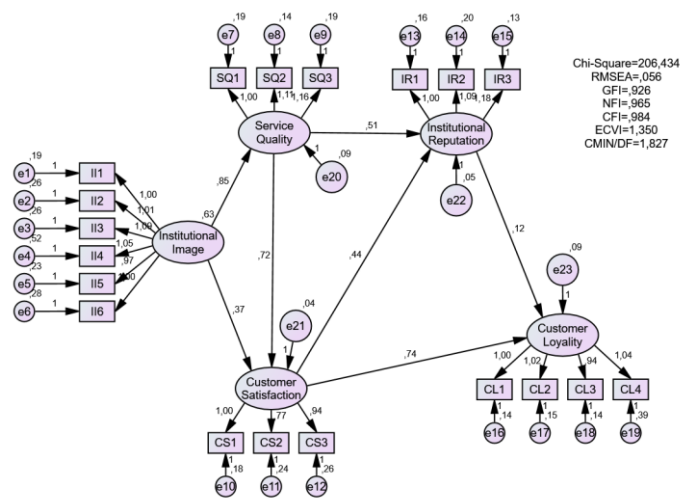


Figure 2. Full Model Path Diagram

Table 4. The Results of the Regression Weight Hypothesis Test

	Estimate	S.E.	C.R.	P	Label
SQ <--- II	,849	,054	15,655	***	par_14
CS <--- II	,371	,102	3,631	***	par_15
CS <--- SQ	,721	,114	6,335	***	par_16
IR <--- SQ	,509	,220	2,311	,021	par_17
IR <--- CS	,436	,196	2,225	,026	par_18
CL <--- CS	,741	,140	5,285	***	par_19
CL <--- IR	,123	,148	,830	,406	par_20

If the test results show a CR value above 1.96 and the probability value (P) is below 0.05/5%, the proposed research hypothesis is declared accepted. From the table of the results of the hypothesis test, the results of this study are stated as follows:

1. II has a positive and significant effect on SQ. This result is shown by a positive estimate value of 0.849, a t-statistic value above 1.96 namely 15.655, and a P-value below 0.05 namely 0.000. Thus, H1 in this study is supported.
2. II has a positive and significant effect on CS. It can be seen by a positive estimate value of 0.371, a t-statistic value above 1.96 namely 3.631, and a P-value below 0.05 which is 0,000. Considering these values, the H2 in this study is supported.
3. SQ has a positive and significant effect on CS. This result is proven by a positive estimate value of 0.721, a t-statistic value above 1.96 which is 6.335, and a P-value below 0.05 namely 0,000. So, the H3 in this study is supported.
4. SQ has a positive and significant effect on Ir. This result can be seen by a positive estimate value of 0.509, the t-statistic value above 1.96 which is 2.311, and a P-value below 0.05 namely 0.021. Thus, the H4 in this study is supported.
5. CS has a positive and significant effect on Ir. This result is proven by a positive estimate value of 0.436, a t-statistic value above 1.96 which is 2.225, and a P-value below 0.05 which is 0.026. Hence, the H5 in this study is supported
6. CS has a positive and significant effect on Cl. It is evidenced by a positive estimate value of 0.741, a t-statistic value above 1.96 which is 5.285, and a P-value below 0.05 which is 0,000. Thus, the H6 in this study is supported.
7. AE has a positive and not significant effect on NB. It is shown by a positive estimate value of 0.123, a t-statistic value below 1.96 which is 0.830, and a P-value above 0.05 namely 0.406. Thus, the H7 in this study is not supported.

Mediation Test

The mediation test is seen from the significance of the Sobel Test. The results of the Sobel Test analysis are stated as follows:

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Table 5. The Results of the Sobel Test

Hypothesis	Statistic Test:	Std. Error:	P-value:
H8	5,86760589	0,10432347	0,00
H9	0,77852187	0,06888438	0,4362614

By observing Table 5, it can be concluded that

H8: SQ mediates II and CS

Based on the results of the Sobel Test, the relationship value between KRE and NB mediated by AE has a significance value of 0.000 and below 0.05. Hence, it can be concluded that SQ significantly mediates the relationship between II and CS. So, the H8 in this study is supported.

H9: IR mediates CS and CL

Based on the results of the Sobel Test, the relationship value between KRE and NB mediated by AE has a significance value of 0.436 and above 0.05. Thus, it can be concluded that SQ does not significantly mediate the relationship between II and CS. Hence, the H9 in this study is not supported.

IMPLICATION

Relationship Between Image and Service Quality

Based on the research results, there is a positive influence between image and service quality. This result is in accordance with the study conducted by Putra (2017). His study stated that image has a positive relationship and influences service quality. The service quality variable is measured by indicators of good, reliable, and superior service. Reliable service shows that the institution can provide targeted services. This relates to one of the indicators of the institution's image, namely an institution that can be relied on. This is in accordance with the service principle provided by BPJS for Employment. As a public service institution, conducting targeted services must be prioritized. The services provided by BPJS for Employment will build an image that the institution is good and reliable in solving a problem.

Relationship Between Image and Satisfaction

Based on the results of the study, there is a positive influence between image and satisfaction. It is corresponding with the results of Lestari's research (2017) which stated that image affects customer satisfaction. A good image shows that there is customer satisfaction with the company. Regarding BPJS for Employment, one of the images that keeps being built is the openness in providing services and the responsiveness to consumers. Providing excellent service is one of the priorities that must be met. BPJS for Employment as a public service institution must prioritize services that can be precisely received by the target. Conducting this service will lead to satisfaction for customers. Satisfaction with the services experienced by customers will make them have a good view and impression of BPJS for Employment.

Relationship Between Service Quality and Customer Satisfaction

Based on the results of this study, there is a positive influence between service quality and customer satisfaction. This is supported by research conducted by Utami (2019) and Risal (2019). They concluded that there is an effect of service quality on consumer satisfaction. The quality of service can be measured by reliable service. In providing services, BPJS for Employment uses the right-target principle. This means that the services provided to customers are compatible with customers' needs. This is related to one of the indicators of customer satisfaction, namely satisfaction with service. This satisfaction appears due to the quality of service provided by BPJS for Employment which meets customers' needs.

Relationship Between Service Quality and Reputation

Based on the results of the study, there is a positive influence between service quality and reputation. It is identical to Metha's research (2017) which stated that service quality has a positive effect on a company's reputation. The quality of service can be measured by reliable service. BPJS for Employment uses the right-target principle in providing its services. It means the service experienced by the customer is compatible with the customer's needs. It relates to one of the indicators of reputation, namely the institution is well managed. Delivering services that meet the customers' needs requires good service management. This management shows a good reputation or public perception of BPJS for Employment.

Relationship Between Customer Satisfaction and Reputation

Based on the results of the study, there is a positive influence between satisfaction and reputation. This is in accordance with Hendrik's research (2020) proving that the company's reputation gives a positive and significant effect on customer satisfaction.

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Customer satisfaction can be measured by indicators of satisfaction with services. As an institution that provides public services, BPJS for Employment must prioritize good service for its customers. Delivering good service affects indicators of the company's reputation which is well managed and focused on customers. Delivering good service shows that the focus of the company's performance is on customers being well served. The provision of this service also requires good management in terms of human resources, facilities and infrastructure, and so on.

Relationship Between Customer Satisfaction and Customer Loyalty

Based on the results of the study, there is a positive influence between satisfaction and loyalty. This idea is synonymous with Khasanah's research which concluded that customer satisfaction has a positive effect on customer loyalty (Khasanah, 2021). Customer satisfaction can be measured by indicators of expectations being met. BPJS Employment has services that are engaged in public services. This requires prioritizing targeted services. The needs of the customer must be mapped properly. This is related to one of the indicators of customer loyalty, namely the willingness to make the transaction. Assuring customers' expectations makes them willing to transact at BPJS. Furthermore, if customers' expectations are met, there are recommendations and trust to continue using the services provided by BPJS for Employment.

CONCLUSION

Research conclusions from this study are stated as follows: partially 1) the image of BPJS for Employment positively affects service quality, reputation, and customer satisfaction; 2) service quality positively affects consumer satisfaction, and the reputation of BPJS for Employment 3) customer satisfaction positively affects reputation and consumer loyalty; 4) BPJS for Employment reputation positively affects customer loyalty.

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