

# The Influence Mechanism of Corporate Image: in Examining of Consumer Satisfaction SMSEs Indonesia

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## ABSTRACT

The coronavirus disease (COVID-19) outbreak has greatly affected the global economy, including Indonesia. One of them is the micro small medium enterprise (MSME) sector, which is one of the sectors that drive a country's economy. This article aims to assess the impact of the COVID-19 outbreak on MSME businesses, how people are still consistently using Indonesian MSME products because they are familiar with their image and quality, so that MSME can still maintain their existence against the crisis in the era of the Covid-19 pandemic and the new normal. In this paper, we propose a customer satisfaction model, starting from service quality factors and product quality factors that have a positive effect on company image mediated by familiarity with the Structural Equation Modeling (SEM) approach in the sample data of 444 MSME user respondents in Indonesia.

**Keywords:** Service Quality, Product Quality, Familiarity, Corporate image, Customer Satisfaction, SME.

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## 1. Introduction

The epidemic that is currently a global case, namely the Coronavirus (COVID-19) outbreak has greatly affected the global economy, including Indonesia. The impact of Covid-19 has been felt in various fields, especially the economic sector. One of the sectors of the economy that has experienced a decline is in the Micro, Small and Medium Enterprises (UMKM) sector. This is because MSMEs occupy a strategic position in the economy in general. As we know in ASEAN, MSMEs have generated jobs of around 50% to 95% (Islam, 2020). This is also acknowledged by Indonesia, that MSMEs in Indonesia are one of the strategic sectors in the national economy that help absorb labor.

Small businesses which are part of MSMEs are among those affected by the COVID-19 crisis. It can be seen that many small businesses have temporarily closed their businesses, due to

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constraints on business cash flow (Baker, Judge, Baker, & Judge, 2020). The impact felt by MSMEs during the Covid-19 pandemic can be seen in table 1.

Tabel 1. The effect of Covid-19 SME Indonesia

Effect	(%)
Decreasing Sales	56.0
Difficulties Capital	22.0
Product Distribution Barriers	15.0
Difficulties Raw Materia	4.0

The decline in sales experienced by MSMEs during the pandemic has greatly influenced market changes. The influence of the market is currently changing rapidly, and in this present era, namely in the era of global services that is rapidly developing an industry that prioritizes the depth and breadth of services as well as service quality, especially during a pandemic that requires MSMEs to be able to survive. One way to survive for most MSMEs is to understand what the customers demand (Hsu, Chen, & Hsueh, 2006). Therefore, a correct understanding of whether customers perceive high quality service has become an important issue and a requirement for the operation of any company or organization.

Other research also shows that companies must have an important factor in influencing the success of the company (Ahuja, I.P.S & Khamba, 2008), namely how a company is able to improve service quality is the main method of management to increase customer loyalty and satisfaction (Su & Teng, 2018). in the end have an impact on the success or success of the company.

Furthermore, according to Zeithaml, Berry, & Parasuraman (1996), research on the effect of service quality on customer behavior can be categorized as positive behavioral intentions and negative behavior intentions. Service quality will be able to measure customer satisfaction. In Chien & Chi (2019) study, service quality has a significant enhancing effect on the company's image from trade shows, and both have a significant positive effect on consumer satisfaction. The improvement will be seen significantly with experience. So in line with this, the findings of research conducted by (Zhanga, Heb, Zhouc, & Gorpdc, 2019) show that experience affects image formation; however, there are complicated boundary conditions for this effect. Conformity between objects and individual values and expectations is what is important. For example, we observe that an individual's state experience is negatively associated with a political corporate image (CI) because of the substantial political differences between China and Western countries.

A company will optimize the quality of its product or service and its variability can affect the relationship the company has with its customers, making customers vulnerable to competitive bidding (Grewal, Krishnan, Baker, & Borin, 1998; Tax, 2006). In line with our research objectives, namely to examine the impact of the COVID-19 outbreak on MSME businesses, how people are still consistent in using Indonesian MSME products because they are familiar with their image and quality, so that MSMEs can still maintain their existence in facing the crisis in that era.

Referring to the findings of Shafi, Liu, & Ren (2020) that because of the COVID-19 outbreak and due to the lockdown, many SMEs have been severely affected. As a result, these businesses face various problems such as finance, supply chain disruption, decreased demand, decreased sales and

profits, in addition three quarters of companies expect a decrease in sales of more than 60%, while more than two thirds of participating companies expect a decrease in profits of more than 60%. During 2020. So we are trying to explore the existence of Indonesian SMEs that are able to maintain their existence with many risks and conditions during the Covid-19 pandemic with the hope of being a contribution for SMEs to refer to the efforts made by Indonesian MSMEs in defending their businesses from the current crisis conditions.

## **2. Literatur Review**

### **2.1 Customer Satisfaction in SME**

The reactions reflecting consumer satisfaction can be viewed as a pointer impacting their business unwaveringness. As indicated by (Zeithaml et al., 1996), research because of administration quality on customer behavior can be arranged as sure and negative social expectations. At the point when a client's assessment of an organization's items or administrations arrives at a specific level, signifying increased satisfaction (Chien & Chi, 2019). In the current business atmosphere where it is hard to manufacture new customer bases, the expense of growing new client bunches frequently surpasses that of keeping up the current ones (Solomon, 2010).

Westbrook (1987) believed that fulfillment is for the most part viewed as an interceding variable in purchaser repurchase goal. The better an association's administration, the more noteworthy will be consumer loyalty, which further influences their social goal, bringing about a positive turn of events (Zeithaml et al., 1996; Boulding et al., 1993; Gronholdt et al., 2000). Just when firms comprehend their clients' social aims and put forth an attempt to understand the desires for products or administrations just as incite positive reactions in the clients, will there be a longterm and maintainable ability to make exchanges. Firms would then be able to have economical activities (Kim et al., 2017). Henceforth, this gives an important reference to organizations in their drawn out activities (Wu & Li, 2017).

### **2.2 Service Quality**

The basic for the Service Quality scale is the gap model proposed by (Parasuraman, Zeithamal, & Berry, 1985). SERVQUAL (Service Quality) idea has been scrutinized and examined broadly. For example, (Cronin Jr & Taylor, 1992) created SERVPERF, an assistance based measure, featuring the shortcomings of SERVQUAL model created by (Parasuraman, Zeithamal, & Berry, 1988; Parasuraman, Zeithaml, & Berry, 1994) comprises of five measurements completely: tangibility, reliability, assurance, responsiveness and empathy, generally utilized in administration quality assessments in various exploration regions. Quality assistance has risen as a significant determinant of consumer loyalty and informal correspondence (Lang, 2011).

Expanding on the establishment laid by (Kang, 2006), this paper thinks about the two parts of administration quality. Moreover, practical help quality is conceptualized as a second-request build having the five components of SERVQUAL as its measurements (Parasuraman et al., 1988). Most past conceptualizations of administration quality essentially embrace an intelligent viewpoint to estimation (Kang & James, 2004). Notwithstanding, a few analysts fight that the develop of utilitarian quality (Ladhari., Souiden, & Ladhari, 2011) would not apply differing consequences

for its five subdimensions and it may be more proper to treat the five components of SERVQUAL as developmental markers of the second-request build (Carr, 2007).

Kim & Woo (2008) conducted exploration on South Korea's presentations, utilizing the idea of SERVQUAL, and proposed and checked the measurement of the nature of career expo administrations and the exhibition of exhibitors. Service quality has a critical improving impact on the corporate image of the exchange shows, and both have huge constructive outcomes on customer satisfaction (Chien & Chi, 2019).

H1: service quality has a positive effect on familiarity

H3: service quality has a positive effect on corporate image

### **2.3 Product Quality**

Quality is conformance to requirements (Crosby, 1979). According to this view, item quality is inseparable from meeting details. A very much made Mercedes is an excellent car, as is an all around made Chevette. The basic issue is whether the last item adjusts to the plan and execution norms that have been set for it, and not the substance or legitimacy of those guidelines (Garvin, 1984).

A Firms ought to be carefully characterize the components of value on which they would like to contend, and should then center their energies here. Such a decision is essential on the grounds that every component of value forces various requests on a firm. Dimensions of Product Quality (Garvin, 1984): Performance (primary product characteristics), Features ("bells and whistles"), Reliability (frequency of failure), Conformance (match with specifications), Durability (product life), Serviceability (speed of repair), Aesthetics ("fits and finishes"), Perceived quality (reputation and intangibles).

Wong, Boon-itt, & Wong (2011) estimated Product Quality utilizing item imperfection rate, item execution, and item dependability. (Xu, Huo, & Sun, 2014) hold that Product Quality assessment includes item execution, dependability, congruity with norms, security, and consumer loyalty. As indicated by (Huo, Zhao, & Lai, 2014), Product Quality is chiefly showed in item execution, conformance to built up principles, strength, dependability, feel, and generally item quality saw by customer.

H2: product quality has a positive effect on familiarity

H4: Product quality has a positive effect on corporate image

### **2.4 Familiarity**

Two significant approach are accessible for operationalizing and estimating product familiarity (Park & Lessig, 1981). One is to quantify product familiarity as far as how much an individual thinks about the item; the other is to gauge commonality as far as how much an individual considers the item. As indicated by the last mentioned, product familiarity depends on the individual's self-report of the amount she thinks about the item (Lichtenstein & Fishhoff, 1977). The previous approach (measure of information) adds to understanding the effect of memory

substance on the chief's assessment and decision choices; the last mentioned (self-assessed familiarity) gives data about leaders (Park & Lessig, 1981).

Familiarity with a brand or product has been proposed to assume a significant part in consumer decision-making (Kuhzady et al., 2020). For example, in the field of web based shopping, there are different examinations that found that decreasing the apparent danger and commonality drives the social expectations (Nepomuceno, Laroche, & Richard, 2014). Actually, by increasing trust with the item/brand and familiarity, it goes about as a powerful heuristic sign that decidedly influences the future buying intention (Benedicktus, Brady, Darke, & Voorhees, 2010). Concerning, the commonality is distinguished as the full of feeling assessment of a voyager from a particular objective (Han & Yamana, 2016). By tolerating familiarity as a multidimensional develop, Prentice (2004) suggested seventy of familiarity (Lee & Tussyadiah, 2012), which include 1) experiential familiarity, (2) informational familiarity, (3) educational familiarity, (4) self-assured familiarity, (5) expected familiarity, (6) proximate familiarity, and (7) self-described familiarity.

Dimension for this research of familiarity adoption from (Foroudi, Melewar, & Gupta, 2014): The company and the product are familiar, The company and the product are original and unique, The company has products for today's consumer, The company and its product offers the kind of products (Park & Lessig, 1981). Previous experience with the different products that exist in the market (Duncan & Moriarty, 1998; Laroche, Kim, & Zhou, 1996; Park & Lessig, 1981), Information to make an informed judgment about the company's product and services' (Laroche et al., 1996; Park & Lessig, 1981), The company and the product a feeling of goodwill (Laroche et al., 1996; Park & Lessig, 1981).

H5: Familiarity has a positive effect on corporate image

## **2.5 Corporate image**

The corporate image idea went to the front during the 1950s mid 1960s, with remarkable commitments being made by (Bolger and Boulding, 1956; Bristol, 1960; Crespi, 1961; Martineau, 1958; Spector, 1961) and a few creators started to investigate the connection between the corporate image and the brand (Swanson, 1957; Tyler, 1957) Apparently, crafted by (Boulding, 1956) and (Martineau, 1958) were the most persuasive of the above mentioned, with Boulding (1956) clarifying the basic significance of picture to the human mind, and, besides, taking note of that there was from the earlier connection between an individual's image of an association and their resultant conduct toward the element (John M.T. Balmer, Lin, Chen, & He, 2020).

According to (Gray & Balmer, 1998), a corporate image identifies with the psychological picture held of an association by an individual and is the thing that strikes a chord when an individual sees or hears the organization logo as well as corporate name. It speaks to the entirety of impressions as well as discernments held of an association (Bromley, 1993; Davies, Chun, DaSilva, & Roper, 2003; Kennedy, 1977) corporate picture is comprised of practical and passionate implications (Kennedy, 1977). The corporate image has been seen basically from a corporate image the board point of view regarding the controlling, or forming, of a corporate image or can in some cases be perceived as an expansive, single generalization image where usually held impression of a firm are shared, even across partner gatherings (J. M. T. Balmer & Greyser, 2003).

H6: Corporate image has a positive effect on consumers satisfaction

### 3. Research Method

This study uses quantitative methods to examine the relationship between variables. The data was collected using a questionnaire and distributed online using a probability and convenience sampling technique. The consideration of this sampling is based on micro small medium enterprise (MSME) in Indonesia (Jawa Tengah). Respondents were asked to fill in various statements related to research variables with a Likert scale of 1 to 5 with the description of the answer options as; 1 = strongly disagree, 2 = disagree, 3 = neutral, 4 = agree, and 5 = strongly agree.

The question items used in the questionnaire are an extension of previous research, service quality (Chien & Chi, 2019), product quality (Chien & Chi, 2019), familiarity (Foroudi et al., 2014), corporate image (Hult, Sharma, Morgeson, & Zhang, 2019), and customer satisfaction (Chien & Chi, 2019), adapted to the context of the study. The collected data is analyzed using structural equation modeling (SEM). The measurements and structural tests are performed to ensure a good model and results. The goodness of fit (GoF) model is reviewed based on the criteria (Hooper, Coughlan, & Mullen, 2008), which are presented in Tabel 1 Rule of thumbs for the goodness of fit.

Tabel 1 Rule Goodness of Fit

Criteria	Threshold	Rule of thumb
CMIN/DF	< 2.00	Good
	< 5.00	Acceptable
GFI	> 0.95	Good
AGFI	> 0.90	Good
RMSEA	< 0.06	Good
	0.05 - 0.10	Fair
	> 0.10	Poor
NFI	> 0.90	Good
CFI	> 0.90	Good

### 4. Result

This study collected 444 respondents who had purchased products from MSMEs in the Central Java region. Characteristics of the respondents 57% of the respondents are women, 43% are men, and have an age range of 29-34 years 44%. A total of 187 (42%) respondents had high school education, and 194 (43%) respondents had an income of Rp. 500,000 - Rp. 2,000,000. a complete data description is presented in Table 2.

Tabel 2. Descriptive respondent

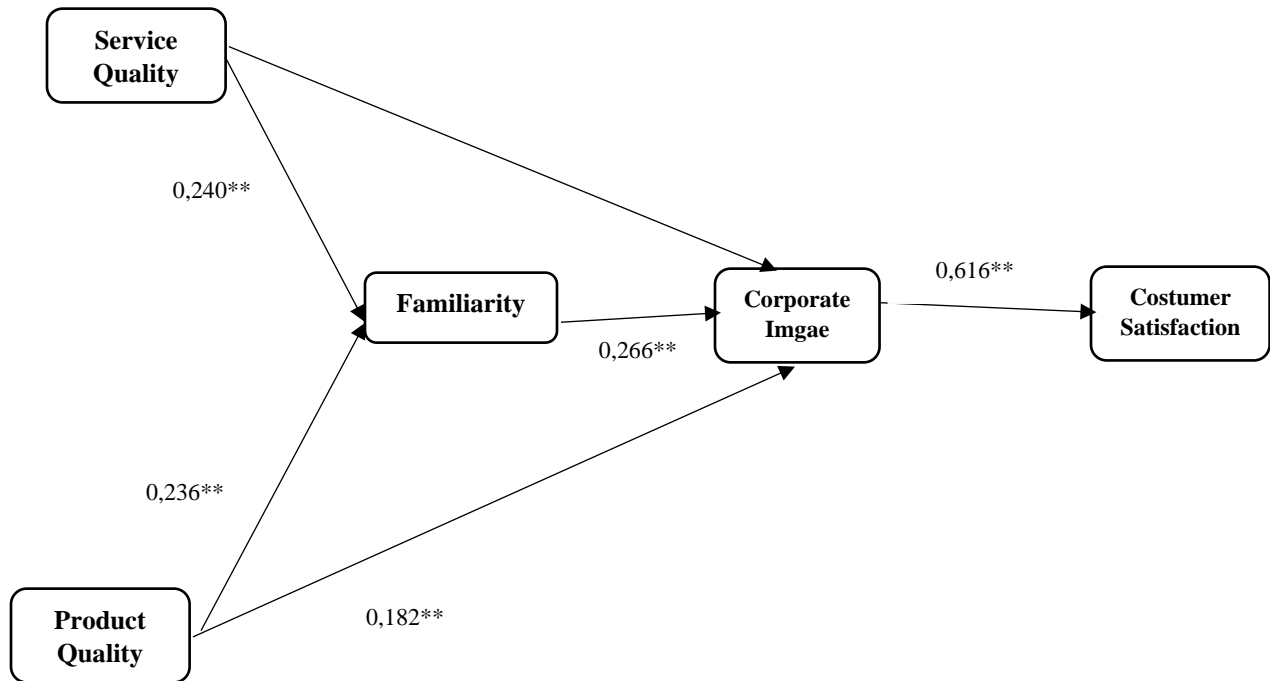
Variable	Description	Amount	Percentage (%)
Gender	Male	188	42,30%
	Female	256	57,70%

Age	17-22 years old	56	12,60%
	23-28 years old	113	25,40%
	29-34 years old	196	44,10%
	35-40 years old	43	9,60%
	>40 years old	36	8,20%
Education	High school	187	42,10%
	Undergraduate	145	32,60%
	Graduate	80	18%
	Postgraduate	32	7,30%
Income per month	Rp500,000 – Rp 2,000,000	194	43,60%
	Rp2,000,000 – Rp4,000,000	165	37,10%
	Rp4,000,000 – Rp8,000,000	80	18%
	> Rp8,000,000	5	1,20%

The measurement model in this study was tested using factor analysis and confirmatory factor analysis (CFA). These two tests aim to check the validity and reliability of each model item. The value of the loading factor on all items in this study > 0.50 and the Average Variance Extracted (AVE) value > 0.60 so that it can be said that the question items of this study are valid (Bagozzi & Yi, 1988; Hu & Bentler, 1999). Furthermore, if the value of Composite Reliability (CR) > 0.70, it can be said that the variable is reliable. Table 3 shows that all variables have a CR value above 0.70 so that it can be said that the research data is reliable. Tabel 3 Construct reliability and convergent validity

Construct and indicator	Factor loading	CR	AVE
<i>Service Quality</i>		0,77	0,54
The services provided by Indonesian umkm are good	0,67		
The services provided by the Indonesian umkm are accurate	0,73		
Indonesia SME service is responsive and reliable	0,77		
<i>Product Quality</i>		0,76	0,52
Indonesian SME products are very useful to me	0,67		
There is no doubt about the quality of Indonesia's SME products	0,714		
Indonesian SME products are more attractive than products from other countries	0,753		
<i>Familiarity</i>		0,78	0,56
I am very familiar with the umkm product	0,65		
Indonesian SME provides products that consumers currently need	0,79		
SME is well-known for providing detailed information about its products	0,78		
<i>Corporate Image</i>		0,78	0,64
I prefer Indonesian SME products	0,87		
I prefer Indonesian umkm products compared to products from other countries	0,74		
<i>Costumer Satisfaction</i>		0,85	0,75
I feel satisfied using Indonesian SME products	0,91		
I am not interested in looking for alternatives to Indonesian SME products	0,866		

The Gof of the research model is evaluated by the indicators presented in Table 1. The CMIN / DF score of this model is 2.105 (<2.00) which means acceptable, the GFI score is 0.959 which means good, the AGFI score is 0.935 which means good, the RMSEA score is 0.050. good, the NFI and CFI scores are 0.890 and 0.938, respectively, which indicates a good GoF model. Overall, all scores indicate that the GoF of this model is fit and can be continued (Hooper, Coughlan, & Mullen, 2008).



\*\*Significant at  $\rho$ -value < 0,01

Figure 1. Structural model test

The hypothesis of the relationship proposed between service quality and familiarity is proven to be positively and significantly related (H1 Supported). The relationship between product quality and familiarity is proven to be positively and significantly related (H2 Supported), the relationship between service quality and corporate image is positively and significantly related (H3 Supported), the relationship between product quality and corporate image is positively and significantly related (H4 Supported), the relationship between familiarity and corporate image is positively and significantly related (H5 Supported), and the relationship between corporate image and customer satisfaction is positively and significantly related (H6 Supported).

## 5. Discussion

The Covid-19 virus outbreak which is currently a world problem has a profound impact on all sectors, especially the economic sector, but each country makes a lockdown strategy for the sustainability of the country's economy, such as the results of research by Rahman, Zaman, Tau, & Al-turjman (2020) modeling lockdown as a problem of grouping and designing dynamics clustering algorithm for local lockdown by considering pandemic, economy and mobility aspects.



Our research aims to examine the impact of the COVID-19 outbreak on MSME businesses, how people are still consistent in using Indonesian MSME products because they are familiar with their image and quality, so that MSMEs can still maintain their existence in facing the crisis in that era, so we propose service quality and product variables. quality as the independent variable, customers satisfaction as the dependent variable, and familiarity and corporate image as the mediating variable. Our study was measured by 444 respondents who had purchased products from MSMEs in the Central Java region using 13 question items. Then we processed the results of the respondents' answers using structural equation modeling (SEM).

The results of the analysis show that the six hypotheses are supported, in hypothesis 1 the proposed relationship between service quality and familiarity is proven to be positively and significantly related, hypothesis 2 the relationship between product quality and familiarity is shown to be positively and significantly related, hypothesis 3 is the relationship between service quality and corporate image is positively and significantly related, hypothesis 4 the relationship between product quality and corporate image is positively and significantly related, hypothesis 5 the relationship between familiarity and corporate image is positively and significantly related, and hypothesis 6 the relationship between corporate image and customer satisfaction is also proven to be correlated significantly. positive and significant.

With this hypothesis, it is said that the service quality and product quality that exist in MSMEs greatly affect familiarity, if MSMEs do not provide quality to their products and services, it will be difficult for consumers to recognize them well. Meanwhile, good service quality and product quality will also have an impact on the image of SME which is driven by familiarity, consumers will say the image of the company is good or not based on quality and how familiar they are with the company. Furthermore, the image of the company will have an impact on customer satisfaction. Consumers are satisfied with the quality provided by the company and will become very familiar and think that the company has a good image because they feel satisfied every time they buy its product.

## **6. Conclusion**

This research is a research that contributes to MSMEs during the Covid-19 pandemic and the new normal era, where to maintain consumer satisfaction with their products, consistency is needed in the quality of products and services, by maintaining quality, consumers will easily remember your MSME products and will have an impact on a good judgment on the company's image. With this, consumers will continue to buy your MSME products because they are very familiar with the quality you provide. This can encourage Indonesian MSMEs to maintain their existence.

This research is inseparable from its limitations, including because it was carried out during a pandemic, the researchers were unable to obtain information related to conducting direct interviews with consumers and SMEs, it is highly recommended for researchers who can conduct interviews directly to reinforce the findings. In addition, this study does not have a specificity for respondents, because we distributed the questionnaire using an online form, so we do not limit the contributing respondents with specific specifications, we do it on all respondents who are willing and are consumers of Indonesian MSMEs. So for advanced researchers, they can conduct a survey on respondents with special specifications, so that the results are more focused. Likewise, for the

variables we use, we focus on corporate image, so the next researcher can add or replace with other variables that are relevant or more specific.

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