

BUILDING CORPORATE IMAGE THROUGH INTEGRATED MARKETING COMMUNICATION AND SERVICE QUALITY ON ISLAMIC BANK IN INDONESIA

Resanti Lestari¹, Dwi Kartini²,
Yevis Marthy Oesman³, and Dian Masyita⁴

Abstract: *Purposes.* Islamic banking is an industry that has potential growth in Indonesia and kind of industry that active develop marketing strategies to increase the market share. But the Problems faced by Islamic banks is the low level of market penetration. To win the competition, an Islamic bank should be able to develop the services according to the unique characteristics of its products. Develop services as the characteristics of Islamic and create integrated marketing communicate are key to Improve the image sharia banking in Indonesia. This Aim of research is to examines the effect of the performance of integrated marketing communications And Service Quality to the company 's image in Islamic banks in Indonesia.

Design/methodology/approach. This study is conducted in Bandung city and using Quantitative research design. This study is a pre-test to know the perception of respondents towards their perception about corporate image in Islamic banking this study were obtained by distributing survey questionnaire to a sample of 40 Owner Business Enterprise in Bandung. Study assigned with purposive sampling which is particular individuals are chosen with the characteristic relevant to the study who are thought will be most informative. Data analysis has been used Partial Least Square.

Findings this research. Corporate Image model on Islamic Bank in Indonesia is formed by performance of marketing communications and Service Quality. The second conclusion is Based on empirical evidence related to Corporate Image model that has been described above quality of service and performance of integrated marketing communications simultaneously giving the effect of 37.2% of the company's image

Keywords: Islamic banking, Integrated Marketing Communication, Service Quality, Corporate Image

^{1.} PhD student in Management Science at Padjadjaran University Bandung, Lecturer of Piksi Ganesha Polytechnic Bandung. Email: resanti.lestari@gmail.com

^{2,3,4.} Lecturer at Faculty of Economic and Business, Padjadjaran University Bandung. Email: dwi.kartiniy@gmail.com resanti.lestari@gmail.com

1. INTRODUCTION

Based on the principle of Indonesia's banking system is divided into 2 forms of Islamic banks and conventional banks. Although the majority Muslim population of Indonesia, but it is not easy for Islamic banking to be superior in the portion of the market share. This is possible because for too long society has known conventional banking so that conventional banks have had a mature stage of the product life while Islamic banking is still treading the growth stages in product life cycle.

Islamic Bank is a financial institution that rests on the rule of sharia (sharia principles). So that as an institution that adopts the values of Islam, the Islamic bank must always uphold the spiritual image to the public. This spiritual image is needed in order to differentiate between Islamic banks with conventional banks can be seen. Required an effort to build a strong image as banks apply Islamic principles while still promoting professionalism and excellent service. So that the added value of Islamic banking not only on the Halal principle (avoid Riba) but also meet customer expectations for financial services is needed.

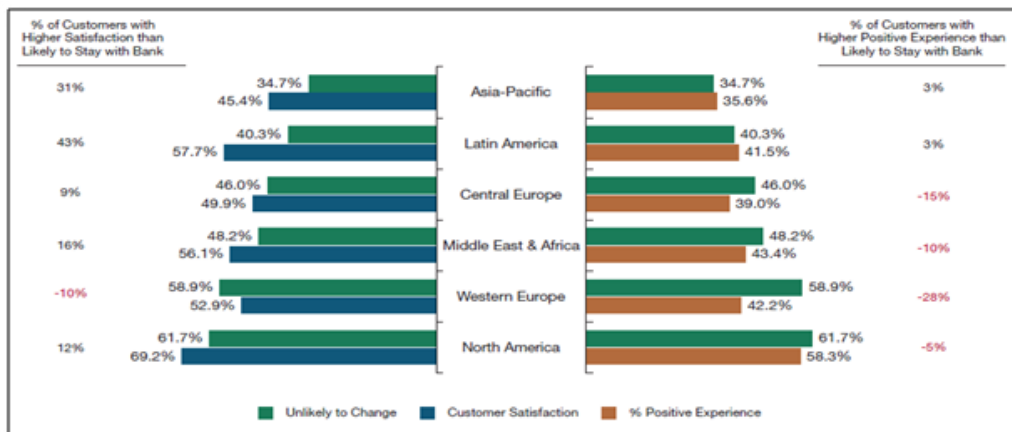
Sharia Banks has the potential for attracting new customers and consequently enhancing a bank's market share. This phenomenon may explain the increase in the branches of some Sharia banks, On the negative side, however, this high potential for expansion would motivate new entrants to the industry, and, as a result, provoke stiff competition. This condition motivated marketers to build some new creative measures of marketing effectiveness to provide critical feedback about business activities. Marketers also need to monitor causal factors which lead to customer satisfaction, loyalty, retention and good financial performance.

Based on the results of the World retail banking report 2013, providing information that the characteristics of customers banking services is a kind of switching, the other result showed that Asia-Pacific region have the tendency of displacement of banking services is higher than other regions, only 53% of customers who believe they will changed the banking services in the future. below will be presented about Customer Likelihood to Stay with Firm vs. Customer Satisfaction, and Customer Likelihood to Stay with Firm vs. positif customer experience, 2013.

Based on the report above, the Asia-Pacific region has the lowest position related to the desire to keep using banking services in the amount of 34.7%, thus amounting to 65.3% of consumer banking services users are consumers who like to move services. Data shown that Asia Pacific has a customer satisfaction rate of 45.4% while the rate is relatively lower than other regions. Beside that, the number of a positive experience with banking services gained 35.6%, where the percentage

is relatively lower than other regions. Ernst & Young (2013) also found that the average consumer banking in Indonesia has more than one banking service. This phenomenon indicate that customers in Indonesia have a tendency to multi-banking. Various things that indicated may cause this phenomenon, one of which is the increasing number of banks operating in Indonesia, so that consumers are free to choose the bank that best suits its needs as well as easily switch to another bank if there is a more attractive offer. Phenomenon above is a result of the expansion policy of public access to the financial system (financial inclusion), which became one indicator is the ratio between the number of bank branches to population (density ratio). Based on the report of the Indonesian economy in 2012, density ratio of any banking offices decreased from 2010 until 2012. In 2010 the bank offices serving 17.174 people, this number decreased in 2011 in the amount of 16.060 and 14.294 people become in 2012. Various phenomena above leads us to an understanding that marketers in the banking business environment full of volatility as in this period require a special effort in order to maintain its market share in particular the loyalty of its customers. (Bank Indonesia, 2012)

Customer Likelihood to Stay with Firm vs. Customer Satisfaction, and Customer Likelihood to Stay with Firm vs. positif customer experience, 2013



Source: World retail banking report 2013, Capgemini

Concerns the image of the company, there are findings research from MarkPlus (2008) concerning imaging Islamic banks (Positioning and Branding) in Indonesia are generally wrong or mistaken thus affecting the smooth running of the business of Islamic banks. Imaging wrong is the assumption, among others, Islamic banks are banks for the Muslims only; Bank to take care of the Hajj; Banks only for social

service; Bank for charity, infaq, shadaqoh; Bank which emphasizes the use of Islamic religious symbol ornament space, clothing and product names; savings or deposits or profit sharing loan without interest Practically is still similar to conventional banks, Banks that are using the Arabic term that is not understood by the customer; Office network is still hard to find and often care facilities can not be used; Based on the findings MarkPlus (2008) above, it is a strong presumption that to drive the image of Islamic banking in Indonesia, then the marketer in this case is the Islamic Banks need to manage imaging his company, into a sharia bank are professional and have service quality that is not inferior to the bank Conventional in general, in addition to the efforts in order to communicate the advantages of Islamic banking is also an important consideration in increasing public knowledge related to Islamic banking.

Islamic bank image formation begins by charting the public perception of Islamic banking. The image of Islamic banks that exist in people's minds can be optimized into a desired point of image generation. Islamic banks desired image is formed from a fundamental and credible reality of the state of progress of the existing Islamic banking. Image formation are not based on the reality of the high credibility of information would produce a weak image. As it would appear many loopholes that can be seen by the public, including other parties who have opposite interests, to easily change the image to be negative.

To improve the image of the good inherent in Islamic banking, Islamic banking institutions should also conduct integrated marketing communications and active and important Islamic banking maintaining the quality of its services. So in this research is intended to prove the formation of a positive image of the company through an integrated marketing communications and service quality.

2. LITERATURE REVIEW AND RESEARCH MODEL

The image is an asset that is not visible for the company, but even if not visible, corporate image can be positioned and shaped. The image is a form of assessment of the company which is located in the minds of consumers or customers. Based on this assessment, both rationally and emotionally a consumer can give a reaction in the form of behavior-related products or services. This reaction can be either give loyal attitude to the company, are not bothered if there are any other products or services. Balmer (1998: 966) in Kerrie Bridson; Felix Mavando (2011: 190-201) states that "Corporate Image is associations and meanings connected with an organization", while Grunig (2003: 245) states that "Corporate image has been used as a synonym for concepts such as message, reputation, perception, cognition, attitude, credibility, belief, communication and relationship". View of the experts is also in line with Aaker (1996: 113) who see "Corporate image as

the net result of all the experiences, impressions, beliefs, feelings and knowledge that people have about a company". Meanwhile, according to Paul R. Smith (1995: 332) "... Corporate image is the sum of people perception of organization image and perception are created through all Serce: sight sound smell, taste and feeling experienced tourd throught product usage, customer service, the commercial and corporate communication ". That definition has the support of Brown et al (2006) which states that "... Image as consumer perceptions of the brand and what individuals know or believe about an organizatons".

Other experts also give a definition similar to the image of the company, among others Dowling (1988); Fombrun (1996); Kazoleas et al (2001); Hatch et al (2003); Kandapully and Hu (2007); Bravo et al (2009), Sarstedt et al (2012) The experts have the same perception of the definition of the image of the company are:

"Corporate image is defined as the overall impression left in the customers mind as a result of accumulative feelings, ideas, attitudes and experiences with the Organizations, stored in memory, transformed into a positive / negative meaning, retrived to reconstructs the image and recalled when the name of Organizations Is Heard or brought to ones mind".

Views on Corporate Image above is a view that image is an integral dimension where Image is the total perception of an object formed by processing information from various sources at any time, in line with the definition proposed by Buchari Alma (2004: 318) that, "the image is formed by impressions, based on the experiences of someone against something as consideration for the decision".

As Davies et al (2006) gives a different perception, where the image was seen, in a multi-dimensional viewpoint. Image is formed by five dimensions: competence, agreeableness, enterprise, chic and ruthlessness. The fifth dimension is formed on view image appears in the perceptions of stakeholders based on the character of the organization itself.

Based on some of the views of experts on the image above, the image of the company is a process in which the processing process of the image takes place in the cognitive, affective and psychomotor, and a whole series of these processes in response to the strategy undertaken by the company or organization, this is in line with the opinion of Bosch et al (2006) which states that the perceptions, feelings, and behaviors that are a response to the consumers against any form of strategy from vision and mission which company determined.

Image is an image obtained in accordance with the knowledge and experience of someone against something impression arising appear on the understanding on an object that is formed by processing the information at any time from a variety of reliable sources, There are three important things in the definitions of the image

that is the impression of the object, the process of image formation, and a reliable source that form an impression.

The company's image can not be formed by itself, there must be measures to be carried out so that the image is getting better and better. Corporate image that comes from the experience provides an overview engagement has taken place between the consumer and the company. The company's efforts as resources corporate image formation requires the presence of complete Detailed information is intended as information that can answer the needs and wants of the target object.

There are several opinions and views on the dimensions of the image of the company, to further assess the dimensions of the image of the company, the study of Brown et als (2006) in Roland K Yeo and Mohamed A. Youssef (2010: 263-280) helped us in understanding various studies about the dimensions of the image of the company that emerged from the experts. Brown et al (2006) identified the image of the company is divided into two levels, the first level is the form in which the image of the company's corporate image has been associated with the image expected by the company, while the second level is the establishment of corporate image based on the perception and experience of the audience. In other words, if the first level is a construct form which he will have to answer the question is "What does the organization want others to think about them?", while the second level is the question" what does the Organizations believe others think of them?

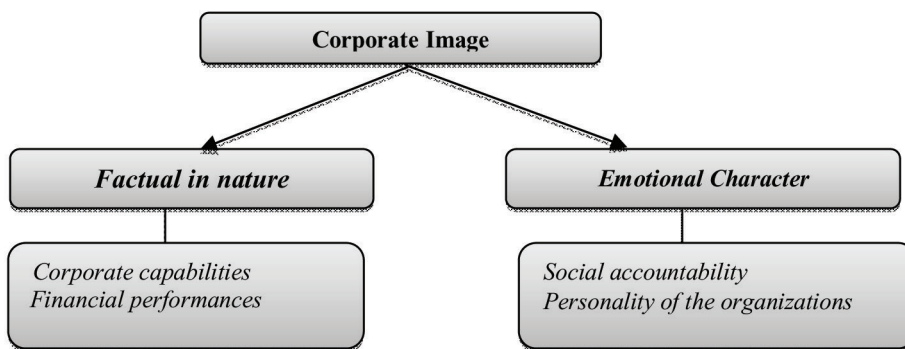
Here are some of the dimensions of the image of the company based on the views of experts:

1. The dimensions of the image of the company in which empirically established based on the characteristics of the company. Supporting expert dimensional image based on the characteristics of these companies, among others, preceded by Spector (1961); Lewis (2001); Wartick (2002); Schwiger (2004); Cornelissen (2004); Barens and Van Riel (2004). The dimensions of the image of the company is: 1) Dynamic; 2) Co-operative; 3) Business-wise; 4) Good character; 5) Successful; 6) Withdrawn.
2. This view of the formation of the dimensions based on the company's character criticism of Davies et al (2004). Assuming that the lack of consensus in terms of the validity of the use of the size of the "personality traits" to measure the organization. The debate measuring corporate image is also supported by Dowling (1986. 1993) that states the company's image formed from members of the organization and external parties who access the organization's overall information based on practical activities undertaken by the organization, as an example of quality attributes, personal experience, interpersonal communication, communication the mass media so that things can give the full picture of the organization.

Dawling (2004: 196-205) states the dimensions of the corporate image is formed on two things: Factual in nature, this is a factual dimension various companies related to the real service capability and the second is Emotional Character, emotional dimension of this attribute is an emotional character indicated the company or organization.

Based on the definition and the dimensions of the corporate image above, it can be an understanding that the company's corporate image is a character that is built to gain an impression of the public, both internal and external public. The second insight is that the image itself is something abstract that can not be evaluated mathematically, because it is in the mind or feelings of consumers and the public. Many experts agree that the image of the company has two basic components, namely the functional and emotional, functionally related to the physical characteristics that are easily measured, while emotionally related to the psychological dimensions that is manifested in the form of feelings and attitudes toward an organization. The company's image in the eyes of the public can be seen from the opinion or communal mindset when perceiving reality of what happened. Thus, one thing that needs to be understood with regard to the process of the formation of the company's image perception (which develop in the public mind) to reality (which appears in the media). How far the image is formed, is completely determined by how the organization is able to build perception was based on the reality of what happened. Here the dimensions of the image forming companies in the Islamic banking in Indonesia:

Figure 1: Corporate Image Dimension for Islamic Banking Industry



Source: Dawling (2004:196-205); Tang, Weiwei (2007: 57-62); Kandapully dan Hu (2007).

Companies in developing all the attributes in services is expected to give satisfaction to the customer where customer satisfaction this will form a positive

image of the company and implies an attitude of loyal customers to the bank that has been chosen.

Perceived service performance equal to or greater than that expected by the customer is the goal to be achieved by all both Islamic and conventional banks. Optimal performance in the form of a satisfactory quality of service that could be expected to assist in the formation of the company's image (Islamic banks) were positive as financial institutions are professional, safe, reliable and free from various welfare.

Among these efforts, one of which is the ability to manage effective communication to the public in order to maximize the primary function of Islamic banks, namely the collection and distribution of funds to develop Islamic banking itself. In the high competition, the function information is a significant determining factor for the general public as well as existing customers for the interest they have or utilize the products / services provided by the bank.

Activities in order to communicate to the target was also instrumental in attracting new customers, informing the product, and harks back to the customers on service excellence. All activities of this communication needs to be managed in an integrated manner, through the incorporation of advertising, personal selling, sales promotion, and publicity into an integrated program to communicate with the customers and with the public. Based on various studies regarding the performance concept of integrated marketing communications, among others from Belch and Belch (2012) and Kotler (2012), the dimensions used to measure the performance of integrated marketing communication in this study are forms of communication that have most likely in access and perceived by the customer. As for keeping the forms of communication are: 1) Advertising (Advertising); 2) Sales Promotion (sales promotion); 3) Event And Experiences (event and experience); 4) Public Relations and Publicity (Public Relations and Publicity); 5) Personal Selling (Sales Personal).

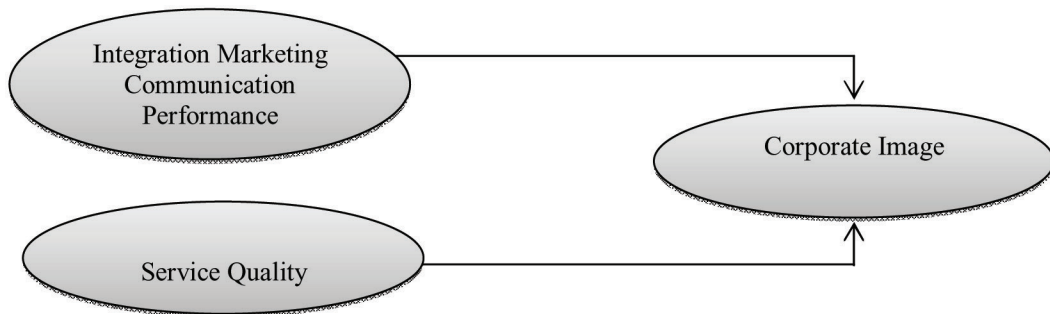
Overall marketing efforts in order to provide an integrated communications to segment and target market also requires the support of the realization in the form of quality of service in accordance with what has been promised or expected by customers and prospective customers. For customers selecting service providers can be based on personal needs and past experiences of receiving services, then compare the expectations of these services with services that are perceived. The gap between customer expectations with the performance of the services offered will always occur because customer expectations are always increasing while the performance of the services offered by the company is difficult to follow such changes. Service providers who offer the best quality of services to be received by

the customers in accordance with their needs and wants. Quality is the perceived fit between the perceived service with customer expectations. Correspondence between the two sides earlier showed that the level of customer satisfaction with the quality of service means also knowing the power of customers.

Expectations for services with services that are perceived can be measured from the dimensions of service quality is concerned. Based on various studies on the concept of service quality Zeithaml, et al (2013), Parasuraman, et al (2005) and Kotler and Keller (2012) that will further adjusted for purposes of research. This adjustment among others based on a justification based unit of analysis is the banking customer service, where the use of banking services is not separated by the electronic service banking, so these the dimensions of service quality: 1) Tangible (physical facilities); Emphaty (ease); Responsiveness (quick response); Reliability (reliability); Assurance (certainty); Efficiency; Fulfillment; System availability; Privacy; Site Aesthetic and flexibility.

based study of the concept of integrated marketing communications and service quality as described above, then the two variables are expected to improve the image of Islamic banking to be positive. Based on the literature review above, the proposed model is as follows:

Figure 2: Corporate Image Model for Islamic Banking Industry



3. DATA ANALYSIS

Model of corporate image above will be test with empirical data. Research population are all customers of islamic banking specially in 11 Sharia Bank in Indonesia (Survey at Bandung as Pilot Project). Here's an overview The Islamic bank In Bandung :

Table 1
The Islamic bank In Bandung

| No | Islamic Bank | Establish | No | Islamic Bank | Establish |
|----|---------------------------|-----------|----|-----------------|-----------|
| 1. | Muamalat Bank | 1991 | 6. | Panin Syariah | 2009 |
| 2. | BNI Syariah | 1997 | 7. | Syariah Bukopin | 2009 |
| 3. | Mandiri Syariah | 1999 | 8. | BCA Syariah | 2010 |
| 4. | Syariah Mega Indonesia | 2004 | 9. | BJB Syariah | 2010 |
| 5. | BRI Syariah | 2008 | | | |

Source: Asbisindo and Bank Indonesia, 2014

As Pre-Test, this study using sample of 40 Owner Business Enterprise in Bandung. Study assigned with purposive sampling which is particular individuals are chosen with the characteristic relevant to the study who are thought will be most informative. The participant chosen based on: Using islamic banking services; More than 2 Years using services; Business owner with the medium scale enterprise.

Data were analyzed using Structural Equation Modeling (SEM) based variants or components, ie Partial Least Square (PLS).

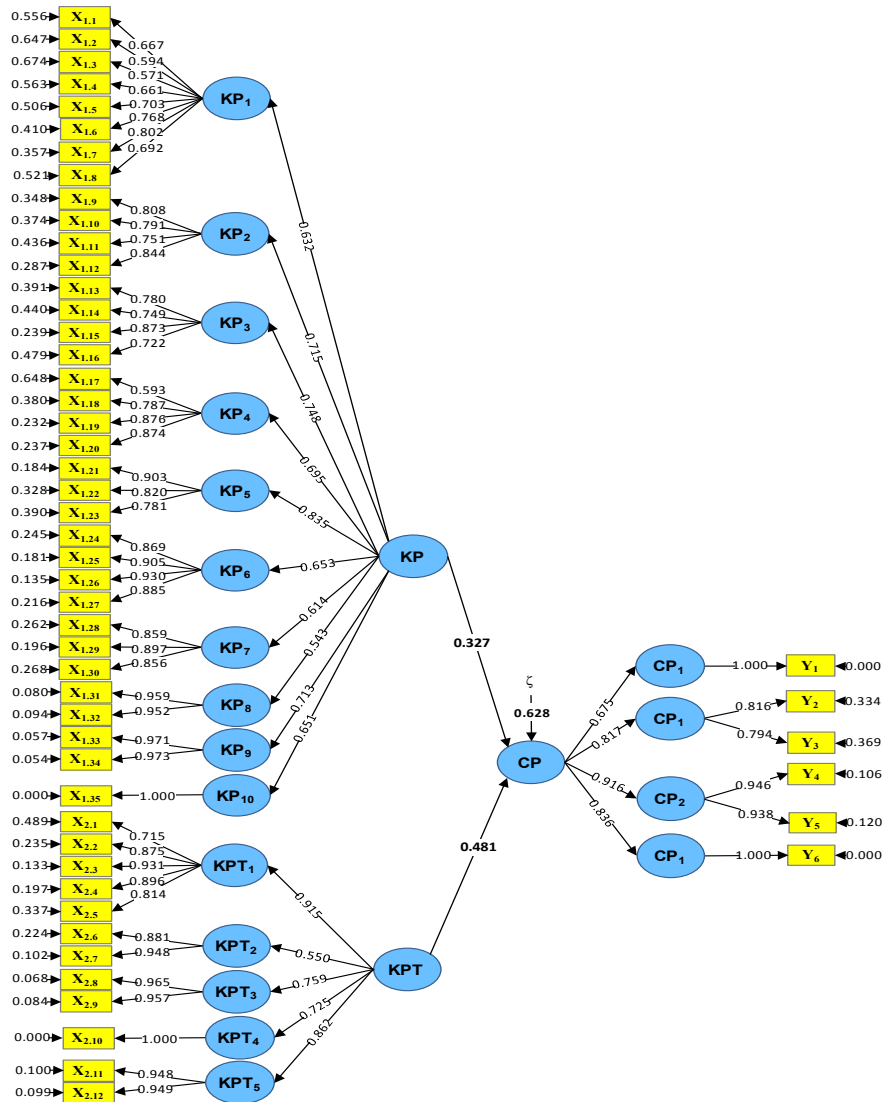
The research hypothesis is as follows:

1. Integrated marketing communication performance does not affect the company's image.
2. The quality of service does not affect the company's image.

4. DISCUSSION

Measurement model is a model that links between latent variables with manifest variables. In this study, there were 22 latent variables with manifest variables as many as 53. The number of latent variables of service quality consists of 35 manifest variables, latent variables latent unified communications performance consists of 12 variables manifest and latent variable image of the company consists of six manifest variables. Using the second order estimation method of Partial Least Square acquired full path diagram model of the influence of service quality and performance of integrated marketing communications for the company's image as presented in Figure below:

Figure 3: Diagram Full Model



Through loading factors contained in Figure 3 can then be assessed the validity of each indicator and test the reliability of the construct of the variables studied. Indicators that have loading factor of less than 0.50 will be reduced from a model, as proposed Hair et al, (2006; 128) "Factor loadings ± 0.50 or greater are Considered practically significant". Then the composite is considered satisfactory reliability is greater than 0.70. Here is presented a model of the measurement of each of the latent variables in this study:

1. Latent Variable: Integrated Marketing Communications Performance: Integrated marketing communication performance is measured using the 5 dimensions operationalized into 12 indicators. Based on the second order processing using confirmatory factor analysis of test results obtained latent variable models for performance measurement of integrated marketing communications as follows.

Table 2
Summary of the First Order Measurement Model, Integrated Marketing Communications Performance

| <i>Dimension</i> | <i>Indicator</i> | <i>Factor Loadings</i> | <i>CR</i> | <i>AVE</i> |
|--------------------------------|------------------|------------------------|-----------|------------|
| Advertising | X1 | 0,715 | 0,928 | 0,722 |
| | X2 | 0,875 | | |
| | X3 | 0,931 | | |
| | X4 | 0,896 | | |
| | X5 | 0,814 | | |
| Sales Promotion | X6 | 0,881 | 0,911 | 0,837 |
| | X7 | 0,948 | | |
| Event and experiences | X8 | 0,965 | 0,961 | 0,924 |
| | X9 | 0,957 | | |
| Public Relations and Publicity | X10 | 1,000 | 1,000 | 1,000 |
| Personal Selling | X11 | 0,948 | 0,948 | 0,900 |
| | X12 | 0,949 | | |

Based on the results of the first order confirmatory factor analysis can be seen the value of each indicator loading factor factor greater than 0.50. This means that all valid indicator as a measure for each dimension. Then the composite reliability (CR) of each dimension is greater than 0.70 which indicates that the indicators have consistency in measuring the dimensions of each. Likewise, the value of average variance extracted (AVE) all dimensions greater than 0.50 indicates that on average more than 50% of the information which is attached to each indicator can be represented through dimensions.

Table 3
Summary of Second Order Measurement Model, Integrated Marketing Communications Performance

| <i>Dimension</i> | <i>Factor Loadings</i> | <i>CR</i> | <i>AVE</i> |
|--------------------------------|------------------------|-----------|------------|
| Advertising | 0,915 | 0,878 | 0,597 |
| Sales Promotion | 0,550 | | |
| Event and experiences | 0,759 | | |
| Public Relations and Publicity | 0,725 | | |
| Personal Selling | 0,862 | | |

Based on the results of the second order confirmatory factor analysis can be seen the value of each dimension loading factor greater than 0.50. That is valid in all dimensions of latent variables to reflect the performance of integrated marketing communications. Value composite reliability (CR) of 0.878 is greater than 0.70 which indicates that the five dimensions have consistency in measuring the performance of integrated marketing communications. Furthermore, the value of average variance extracted (AVE) of 0,597 shows that on average 59.7% of the information contained in each dimension can be represented through a latent variable performance integrated marketing communications. Based on the table 3 can also be seen that the weight of the biggest factors in the latent variable performance integrated marketing communications declared by dimension of advertising. These data indicate that the dimension of advertising is the most powerful factor in the latent variable reflect the performance of integrated marketing communications, sales promotion contrary weakest dimension in the latent variable reflect the performance of integrated marketing communications

2. Latent Variable: Service Quality: Service Quality was measured using 10 dimensions operationalized into 35 indicators. Based on the second order processing using confirmatory factor analysis obtained result of the measurement model testing for latent variable quality of service as follows.

Table 4
Summary of the First Order Measurement Model, Service Quality

| <i>Dimensi</i> | <i>Indikator</i> | <i>Factor Loadings</i> | <i>CR</i> | <i>AVE</i> |
|----------------|------------------|------------------------|-----------|------------|
| Tangible | X1.1 | 0,667 | 0,876 | 0,471 |
| | X1.2 | 0,594 | | |
| | X1.3 | 0,571 | | |
| | X1.4 | 0,661 | | |

| <i>Dimensi</i> | <i>Indikator</i> | <i>Factor Loadings</i> | <i>CR</i> | <i>AVE</i> |
|---------------------|------------------|------------------------|-----------|------------|
| | X1.5 | 0,703 | | |
| | X1.6 | 0,768 | | |
| | X1.7 | 0,802 | | |
| | X1.8 | 0,692 | | |
| Responsiveness | X1.9 | 0,808 | 0,876 | 0,639 |
| | X1.10 | 0,791 | | |
| | X1.11 | 0,751 | | |
| | X1.12 | 0,844 | | |
| Reliability | X1.13 | 0,780 | 0,863 | 0,613 |
| | X1.14 | 0,749 | | |
| | X1.15 | 0,873 | | |
| | X1.16 | 0,722 | | |
| Assurance | X1.17 | 0,593 | 0,867 | 0,626 |
| | X1.18 | 0,787 | | |
| | X1.19 | 0,876 | | |
| | X1.20 | 0,874 | | |
| Efficiency | X1.21 | 0,903 | 0,874 | 0,699 |
| | X1.22 | 0,820 | | |
| | X1.23 | 0,781 | | |
| System Availability | X1.24 | 0,869 | 0,943 | 0,806 |
| | X1.25 | 0,905 | | |
| | X1.26 | 0,930 | | |
| | X1.27 | 0,885 | | |
| Fullfillment | X1.28 | 0,859 | 0,904 | 0,758 |
| | X1.29 | 0,897 | | |
| | X1.30 | 0,856 | | |
| Privacy | X1.31 | 0,959 | 0,954 | 0,913 |
| | X1.32 | 0,952 | | |
| Site Aesthetic | X1.33 | 0,971 | 0,972 | 0,945 |
| | X1.34 | 0,973 | | |
| Flexibility | X1.35 | 1,000 | 1,000 | 1,000 |

Based on the results of the first order confirmatory factor analysis can be seen the value of each indicator Factor Loadings greater than 0.50. This means that all valid indicator as a measure for each dimension. Then the composite reliability (CR) of each dimension is greater than 0.70 which indicates that the indicators have consistency in measuring the dimensions of each. Likewise, the value of average variance extracted (AVE) most of dimensions greater than 0.50 indicates that on average more than 50% of the information which is attached to each indicator can be represented through dimensions.

Table 5
Summary of the Second Order Measurement Model, Service Quality

| <i>Dimensi</i> | <i>Factor Loadings</i> | <i>CR</i> | <i>AVE</i> |
|---------------------|------------------------|-----------|------------|
| Tangible | 0,632 | 0,897 | 0,468 |
| Responsiveness | 0,715 | | |
| Reliability | 0,748 | | |
| Assurance | 0,695 | | |
| Efficiency | 0,835 | | |
| System Availability | 0,653 | | |
| Fullfillment | 0,614 | | |
| Privacy | 0,543 | | |
| Site Aesthetic | 0,713 | | |
| Flexibility | 0,651 | | |

Based on the results of the second order confirmatory factor analysis can be seen the value of each dimension factor loadings greater than 0.50. That is valid in all dimensions of latent variables to reflect the performance of integrated marketing communications. Value composite reliability (CR) of 0.897 is greater than 0.70 which indicates that the ten dimensions have consistency in measuring the quality of service. Furthermore, the value of average variance extracted (AVE) of 0.468 indicates that on average 46.8% of the information contained in each dimension can be represented by the latent variables of service quality. Based on the table 5 can also be seen that the weight of the biggest factors in the latent variables service quality expressed by the dimensions of efficiency. These data indicate that the dimension of efficiency is the most powerful factor in the quality of services reflects the latent variables, otherwise the weakest privacy dimension in service quality reflects the latent variables.

Table 6
Summary of the First Order Measurement Model, Company Image

| <i>Dimension</i> | <i>Indicator</i> | <i>Loading Factor</i> | <i>CR</i> | <i>AVE</i> |
|----------------------------------|------------------|-----------------------|-----------|------------|
| Corporate capabilities | Y1 | 1,000 | 1,000 | 1,000 |
| Financial performances | Y2 | 0,815 | 0,787 | 0,649 |
| | Y3 | 0,795 | | |
| Social accountability | Y4 | 0,946 | 0,940 | 0,887 |
| | Y5 | 0,938 | | |
| Personality of the organizations | Y6 | 1,000 | 1,000 | 1,000 |

Based on the results of the first order confirmatory factor analysis can be seen the value of each indicator loading factor greater than 0.50. This means that all valid indicator as a measure for each dimension. Then the composite reliability (CR) of each dimension is greater than 0.70 which indicates that the indicators have consistency in measuring the dimensions of each. Likewise, the value of average variance extracted (AVE) all dimensions greater than 0.50 indicates that on average more than 50% of the information which is attached to each indicator can be represented through dimensions.

Table 7
Summary of the Second Order Measurement Model, Company Image

| <i>Dimension</i> | <i>Loading Factor</i> | <i>CR</i> | <i>AVE</i> |
|----------------------------------|-----------------------|-----------|------------|
| Corporate capabilities | 0,682 | 0,887 | 0,666 |
| Financial performances | 0,819 | | |
| Social accountability | 0,914 | | |
| Personality of the organizations | 0,832 | | |

Based on the results of the second order confirmatory factor analysis can be seen the value of each dimension loading factor greater than 0.50. That is valid in all dimensions of latent variables reflect the company's image. Value composite reliability (CR) of 0.887 is greater than 0.70 which indicates that the fourth dimension has consistency in measuring the latent image of the company. Furthermore, the value of average variance extracted (AVE) of 0.666 indicates that on average 66.6% of the information contained in each dimension can be represented through a variable latent image of the company. Based on Table 6 can also be seen that the weight of the biggest factors in the latent variables declared by the company's

image dimensions of social accountability. These data indicate that the social dimension of accountability is the most powerful factor in the variable reflects the latent image of the company, otherwise the weakest dimension of corporate capabilities in the latent variable reflect the company's image.

STRUCTURAL MODEL

After each measurement model latent variables described, further testing hypotheses. Here's a summary of data for the research hypothesis testing:

Table 8
Results of hypothesis testing

| <i>Sub Structure</i> | <i>Coefficient</i> | <i>t_{statistic*}</i> | <i>R²</i> |
|----------------------|--------------------|-------------------------------|----------------------|
| SQ → CI | 0,327 | 2,312 | 0,372 |
| IMC → CI | 0,481 | 5,168 | |

* $t_{kritis} = 1,96$

Through the coefficient of determination (R -square) contained in Table 8 it can be seen that the quality of service and performance of integrated marketing communications simultaneously giving the effect of 37.2% to the company's image.

Hypothesis Testing

- 1. Effect of Integrated Marketing Communications Performance Against Corporate image:** Based on test results as presented in Table 8 it can be seen that tstatistic integrated marketing communications performance (5.168) is greater than t critical value (1.96). Because t test greater than $t_{critical}$, then the error rate of 5% was decided to reject Ho. So based on the test results it can be concluded that the performance of integrated marketing communications affect the company's image. The results provide empirical evidence that the better the performance of integrated marketing communications will make the company's image is increasing.
- 2. Effect of Service Quality Against Corporate image:** Based on test results as presented in Table 8 it can be seen that tstatistic quality of service (2,312) greater than t critical value (1.96). Because t test greater than $t_{critical}$, then the error rate of 5% was decided to reject Ho. So based on the test results it can be concluded that the service quality affect the company's image. The results provide empirical evidence that the better quality of service will make the company's image is increasing.

5. CONCLUSION

There are two conclusions of this study, the first is the Corporate Image models for Islamic Banking in Indonesia. Model of the company's image is affected by the performance of marketing communications and service quality. The second conclusion is Based on empirical evidence related to Corporate Image model that has been described above. The second conclusion is Based on empirical evidence related to Corporate Image model that has been described above. quality of service and performance of integrated marketing communications simultaneously giving the effect of 37.2% of the company's image. And all the hypothesis (Ho) was rejected, because $t_{\text{statistic}}$ greater than t_{critical} .

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