

The Effect of Company Image, Service Quality, and Completeness of Facilities on Customer Satisfaction in Bank Muamalat Rantau Prapat

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Abstract

Research was conducted at PT Bank Muamalat KCP Rantaprapat. The objective of this research was to find out: To what extent is the influence of corporate image, service quality and completeness of facilities on customer satisfaction at PT Bank Muamalat KCP Rantaprapat. The research subjects consisted of several customers, in this study the respondents were 100 people. Data collection techniques using questionnaires and observations. While the data analysis method used is the Research Instrument Test, Classical Assumption Test, Simultaneous Effect Significance Test (F), Partial Effect Significance Test (T Test), Determinant Coefficient (R²) using SPSS Statistics Version 22 software, then draw the appropriate conclusions. With research results. The results showed that the Company Image, Service Quality, and Completeness of Facilities Have a Positive Effect on Customer Satisfaction at PT Bank Muamalat KCP Rantaprapat, Keywords: Company Image, Service Quality, Facilities, and Customer Satisfaction.

Keywords

company image; service quality; facilities; customer satisfaction



I. Introduction

Currently, competition in the banking world is growing. This requires each bank to retain existing customers and add new customers. Of course, customer satisfaction is the main factor that can keep customers afloat and not move to another bank. Customer satisfaction is one of the main goals for every bank. Because if the customer is satisfied with the company's image, it will be an added value for the bank itself. To maintain customer satisfaction, one way that needs to be addressed is to improve the quality both in terms of service and completeness of the facilities that must be adjusted to the needs of the customer. Individual level of satisfaction is different (Syamsuri & Siregar, 2018). Siregar et al., (2020) cited that satisfaction is a positive attitude or positive feeling.

The problems of this research are: To what extent is the influence of company image quality of service and completeness of facilities on customer satisfaction at PT Bank Muamalat KCP Rantaprapat. One of the styles that can be used to increase competitiveness is to increase the quality of bank services to satisfy customers (Misbach, Surachman, Hadiwidjojo, & Armanu, 2013). For banks, maintaining customer trust is an important task because acquiring new customers is always more expensive than maintaining old customers (Shanka, 2012).

Image is the impression that someone feels about a service or goods or organization in its totality which will then be stored in the customer's memory (Kotler & Keller, 2014). Facilities are important objects to increase satisfaction, such as customer comfort, meeting

the needs and pleasure of service users. If the services provided meet the requirements, the client will be satisfied (Oetama, 2017, p. 60). Every bank that leads to the service business always wants to optimize the quality of service to satisfy its customers. This satisfaction can be achieved by providing good and adequate facilities as well as maintaining the bank's image and optimal service quality.

II. Review of Literature

2.1 Company Image

According to Kotler & Keller (2014) Image is the impression that a person feels about a service or goods or organization in its totality which will then be stored in the memory of the customer. Jasfar & Kristaung (2012) to form a good image, a company must build a good name and reputation and strengthen its competence. Several previous studies such as that conducted by Ganguli & Roy (2011) show that company image and service quality have a positive influence on customer satisfaction. .

A company must maintain and improve its corporate image so that customers feel confident and can increase their investment in the company. So the purpose of this study is to determine the extent of the influence of corporate image on customer satisfaction at PT Bank Muamalat KCP Rantauprapat .

Company Image Indicator According to Harrison (1995: 71) in Pasaribu (2015) 1) Personality (personality of the company) 2) Reputation (reputation owned by the company) 3) Credibility (the quality that is in the company) 4) Reliability (potential or reliability of the company) 5) Trustworthiness (trust worthy of owned by the company) 6) Responsibility (the ability of the company to be responsible) 7) Value (added value to the company that becomes) 8) Corporate identity (corporate identity for consumers).

2.2 Service

Quality quality can be defined as a focus on meeting needs and requirements, as well as timeliness) to suffice customer expectations. Service applies to all types of services provided by the bank while the customer is in the company (Arianto, 2018, p. 83). The service quality of a company determines the attractiveness of customers to invest in the company, so the purpose of this study is to determine the extent of the influence of service quality on customer satisfaction at PT Bank Muamalat KCP Rantauprapat. Indicators of service quality according to (Harfika and Abdullah, 2017, p. 48), here are five indicators of service quality, namely: 1. Tangible (physical evidence), 2. Reliability, 3. Responsiveness (responsiveness), 4. Assurance (guarantee), 5. Empathy (empathy).

To get a lot of consumers, one way to do this is to create customer loyalty (Harahap, 2021). Service quality and innovation are two elements that can build competitive advantage, because the quality of service as a infrastructure that is adequate in providing services, while innovation is applied because consumers want a renewal in the services perceived by consumers, so the end result of service quality and innovation is the creation of competitive advantage (Kusumadewi, 2019).

2.3 Completeness of Facilities

Facilities are important objects to increase satisfaction, such as customer convenience, meeting the needs and pleasure of service users. If the services provided meet the requirements, the client will be satisfied (Oetama, 2017, p. 60). Completeness of facilities will provide comfort for its customers, so this study aims to determine the effect of complete facilities on customer satisfaction at PT Bank Muamalat KCP Rantauprapat

Facility Indicators According to (Relitania, 2017, p. 21) there are two parts of facility indicators, namely: 1. Physical Evidence a) Lobby space that is comfortable, clean and tidy to use b) Comfortable waiting room facilities. c) Availability of adequate parking spaces. d) Other supporting facilities. 2. Physical support a) Arranging facilities. b) Guarantee. c) Function value. d) Supporting equipment.

2.4 Customer Satisfaction Customer

Satisfaction is a comparison of the quality of service experienced by the customer, if the quality experienced by the customer is lower than expected there will be dissatisfaction, if it is what the customer expects, then it will be satisfied, and if the service quality is more than expected, the customer will be very satisfied. (Andi Riyanto, 2018, p. 118). What is meant here is customer satisfaction investing (saving) in PT Bank Muamalat KCP Rantauprapat

Customer Satisfaction Indicators According to (Setyo, 2017, p. 758) there are customer satisfaction indicators, namely: 1. Fulfillment of customer expectations. 2. Often uses services 3. Recommends to prospective customers 4. Quality of service 5. Loyalty 6. Good reputation 7. Location Research objectives are to determine the extent to which the influence of company image quality of service and completeness of facilities on customer satisfaction at PT Bank Muamalat KCP Rantauprapat.

III. Research Methods

The type of research carried out in this research is field research (Field Research) where the research was conducted at PT Bank Muamalat KCP Rantau Prapat Labuhanbatu when the research was conducted in March 2021. In this case the researchers used probability sampling techniques by means of simple random sampling. done because members of the population are considered homogeneous or each element of the population provides an equal chance of being selected as members of the sample. To determine the sample size of the population, the Slovin formula (Husein Umar, 1999) can be used,

IV. Result and Discussion

4.1 Validity Test

Item-Total Statistics

INDICATOR	Corrected Item-Total Correlation	Valid or non Valid
Company Image (X1)	.690	Valid
Service Quality (X2)	.715	Valid
Completeness of Facilities (X3)	.687	Valid
Customer Satisfaction (Y)	.649	Valid

To determine the feasibility of the questions in the questionnaire that have been distributed to respondents, it is necessary to hold the above validity test. In the table above, it can be assessed that Corrected Item Total Correlation >0.30 , it can be concluded that the variables of corporate image (X1), service quality (X2), completeness of facilities (X3), customer satisfaction (Y), which have been presented to respondents are valid.

4.2 Reliability Test

Item-Total Statistics

INDICATOR	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Cronbach's Alpha if Item Deleted
Company Image (X1)	71.45	65,503	.774
Service Quality (X2)	70.49	68,596	.861
Completeness of Facilities (X3)	71.46	65,524	.776
Satisfaction Customer (Y)	97.22	115.789	.924

Reliability of the questionnaires that have been distributed by researchers to respondents in this study will be seen in the Item-Total Statistics table above. In the table above, it can be assessed that *Cronbach's Alpha* >0.60 , so it can be concluded that the variable corporate image (X1), service quality (X2), complete facilities (X3), customer satisfaction (Y), which have been presented to respondents are reliable or can be. accepted and can be said to be reliable.

4.3 Simultaneous Significance of Influence Test (Test F)

The F test aims to test the effect of independent variables simultaneously or simultaneously on variables.

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	70,449	3	23,483	43,936	.000 ^a
	Residual	51,311	96	.534		
	Total	121,760	99			

a. Predictors: (Constant), Completeness of facilities (X3), Quality of Service (X2), Company Image (X1)

b. Dependent Variable: Customer Satisfaction

From the processed F statistical test results, it is known that the Sig. $0.000 < 0.05$, then the variables of corporate image, service quality, and completeness of facilities simultaneously have a positive and significant effect on customer satisfaction at PT Bank Muamalat KCP Rantau Prapat.

4.4 Partial Effect Significance Test (t test)

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.261	.669		1.884	.063
	Company Image (X1)	.675	.751	2.275	.899	.371
	Service Quaity (X2)	.121	.026	.441	4.580	.000
	Complatness OfFacilities (X3)	-.564	.746	-1.902	-.755	.452

a. Dependent Variable: Y

In the partial test results it is known that the Service Quality variable has a significant effect on Customer Satisfaction. While the variables of Company Image and Completeness of Facilities do not have a significant effect on Customer Satisfaction.

4.5 Determinant Coefficient (R2)

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.761 ^a	.579	.565	.731	2,024

a. Predictors: (Constant), Completeness of Facilities, Quality of Service, Company Image

b. Dependent Variable: Customer Satisfaction

From the results of the processed data it can be seen that the number *Adjusted R Square* is 0.779 which can be called the coefficient of determination which in this case means 57.90 company effectiveness can be obtained and explained by the Company's Image, Service Quality, Completeness of Facilities. While the remaining $100\% - 57.90\% = 42.10\%$ is explained by other factors or variables outside the model.

V. Conclusion

Based on the results of the analysis and discussion of the influence of corporate image variables, service quality and completeness of facilities on customer satisfaction PT Bank Muamalat KCP Rantauprat. Then the following conclusions can be drawn: Based on the results of the research instrument test is valid and reliable, this is shown in the results of the acquisition in the validity test, namely Corrected Item Total Correlation >0.30 and the reliability value >0.60 . Based on the classical assumption test is normally distributed, not contains multicollinearity, and there is no heteroscedasticity with a Kolmogorov-Smirnov value of $1.839 > 0.05$.

Based on the results of the F statistical test it can be concluded that the company's image, service quality, and completeness of facilities have a positive and significant effect on customer satisfaction at the company PT Bank Muamalat KCP Rantauprat, this is shown on the results in the F test, namely the Sig. 0.000 <0.05.

Based on the partial effect significance test (t test) that company image does not have a significant effect on customer satisfaction, that service quality has a significant effect on customer satisfaction, that the completeness of the facilities does not have a significant effect on customer satisfaction. The results of this study indicate that company image, service quality and completeness of facilities have a positive effect on customer satisfaction.

It is suggested that PT Bank Muamalat KCP Rantauprapat be able to improve the company image, Quality of Service, and Completeness of Facilities so that more and more customers. Customers can further increase their savings (investment) at PT Bank Muamalat KCP Rantauprapat.

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