

# The Effect of Service Quality, Trust, Brand Image on Customer Satisfaction (Study on Cimb Niaga Tabungan Bisnis PT. Bank Cimb Niaga Tangerang Bintaro Branch)

Defi Alfianto<sup>1</sup>, Dr. Tafiprios, SE., MM<sup>2</sup>  
Mercu Buana University, Jakarta

**Abstract:-** In this research intends to analyze the influence of service quality, trust, brand image and customer satisfaction. The object of this research is the customer of bank cimb niaga branch tangerang bintaro the number of samples specified is a total of 100 respondents by using slovin calculation method. The sample withdrawal method uses Convenience Sampling. The method performed for data collection using the survey method, with research instruments is a questionnaire. Data analysis method using SEM Partial Least Square (PLS).. Penelitian has proven telah that the quality of service has a positive and significant effect on customer satisfaction, trust kepercayaan has a positive and significant effect on customer satisfaction, and the brand image has a positive and significant effect on pt customer satisfaction. Bank CIMB Niaga Tangerang Bintaro Branch.

**Keywords:-** Service Quality, Trust, Brand Image and Customer Satisfaction.

## I. INTRODUCTION

Indonesia is one of the developing countries that is starting to show positive movements, especially in the field of economics. The banking world in Indonesia is one that plays an important role in making a significant contribution to economic development in Indonesian. The rapid development of the banking world in Indonesia has directly triggered the creation of competition between banks. One of the reasons is the increasing targets that have been set for the performance and success of the company that is growing in the future. Therefore it is important for each company to maintain relationships with customers, especially to build satisfaction between customers and Bank Cimb Niaga. Banking as one of the institutions that has an important role in raising and channeling public funds is very important role. One of them in raising public funds a lot of products issued by banks today one of them is tabungan products that remain idols

PT Bank CIMB Niaga Tbk is one of the companies based in Indonesia that is mainly engaged in the banking sector in Indonesia. In addition to conventional banking, the company also offers Sharia banking services. Its network of offices consists of branches, auxiliary branches, and payment offices located throughout Indonesia. The

company is currently also engaged in the financing sector through its subsidiaries, PT CIMB Niaga Auto Finance and PT Kencana Internusa Artha Finance. PT. Bank CIMB Niaga was established on September 26, 1955 under the name Bank Niaga. In its early decades, its main focus was on building core values and professionalism in banking. As a result, Bank Niaga is widely known as a reliable provider of quality products and services. In 1987, Bank Niaga distinguished itself from its competitors in the domestic market by becoming the first Bank to offer its customers banking services through cash machines in Indonesia. This achievement is widely known as Indonesia's entry into the modern banking world. The Bank's leadership in the application of the latest technology became more popular in 1991 by becoming the first to provide its customers with online banking services.

## II. LITERATURE

### A. Service Quality

Fandy Tjiptono's opinion (2015:157) defines the quality of service as a measure of how good the level of service provided can be or is in line with customer expectations. So that the definition of quality of service can be interpreted as an effort to fulfill the needs and desires of consumers and the accuracy of its delivery in keeping up with consumer expectations. (Tjiptono, 2008). If the service received or perceived service (perceived service) as expected, then the quality of service is perceived to be good and satisfactory, if the service received exceeds the expectations of consumers, then the quality of the service is perceived to be very good and quality. Conversely if the services received are lower than expected, then the quality of service is perceived to be poor. According to Wilson (2002) states that there are 4 characteristics that are common in services that distinguish it from goods. The four characteristics include:

#### ➤ Intangibility

Service service is actually intangibility, which means it cannot be seen, felt, to be heard or heard before purchase. This concept of intangibility itself includes two understandings. The two meanings are:

- Is a sesutu that cannot be touched and cannot be felt.
- It is something that is not easily defined, formulated or understood spiritually.

➤ *Inseparable*

A service is inseparable from the source of the service. Providing services requires the presence of service providers, either in the form of tools or human beings. So production and consumption occur together with the provision of services.

➤ *Variability*

Variability here means that the Service is very variable because it does not have standardization meaning many variations of shape, quality and type depending on who, when and where for the service is produced.

➤ *Perishability*

Services are commodities that are not durable and cannot be stored. The insecurity of such services will be a problem if the demand is constant. But the reality is, and also for consumer demand for services varies greatly and is influenced by seasonal factors.

The five dimensions of quality according to (Parasuraman, 2007:p. 99) used by customers are:

- Reability: Whether the company can be relied upon in providing services as promised, from time to time.
- Tangible: What looks like physical facilities, equipment, employees and communication materials of the service provider.
- responsiveness: Are employees of the company happy to help and able to provide fast services
- Assurance : Do service employees have sufficient knowledge, polite, competent and trustworthy?
- Empathy: Does the service company pay great and special attention?

*B. Trust*

Morgan and Hunt (Ananto, 2012) define customer trust as a trust in the partner in which someone is related. Confidence in the performance of the resulting products, related to emotional bonding products to perform zikmund function in Soegoto (2013) has dimensions such as:

- Trust the company:
  - ✓ Trust the company
  - ✓ Believe in the integrity of the company
- Believe in services or products:
  - ✓ Believe in the performance of products or services
  - ✓ Believe in product or service features
- Trust the brand:
  - Believe in brand trust

*C. Brand Image*

Imagery defines Kotler (2015:116) as a device of belief, ideas and impressions a person has on an object. A person's attitude and actions towards an object are strongly conditioned by the brand's image. According to Kotler (2005), the brand is an intricate symbol that can convey up to six levels of understanding as follows:

- Attributes : A brand can remind each specific attribute
- Benefits: existing attribute attributes should be translated into functional and emotional benefits

- Value : a brand also says something about the value of its manufacturer
- Culture : A brand may also symbolize a particular culture
- Personality : A brand may reflect a particular personality
- User : A brand implies the type of consumer who buys or uses a product.

*D. Customer Satisfaction*

According to Kotler and Keller (2016) consumer satisfaction is a feeling of pleasure or disappointment of someone who has emerged after comparing between the performance (results) of the product thought against the expected performance (results).

Satisfaction assessment has three different forms, namely:

- Positive disconfirmation, where performance is better than expected
- Simple confirmation, where performance is equal to expectations
- Negative disconfirmation, where performance is worse than expected

**III. CONCEPTUAL FRAMEWORK**

The frame of mind is a combination of theoretical arguments and supported by empirical evidence or the results of previous research on proposed research issues. The frame of mind is based on the relationship between variables according to the theory referenced.

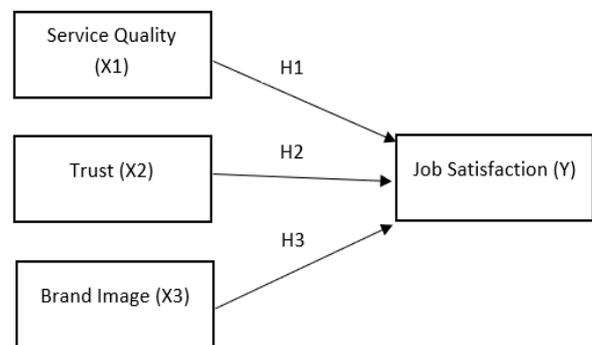


Fig 1:- Conceptual Framework

- H1: Service Quality affects customer satisfaction
- H2: Trust affects customer satisfaction.
- H3: Brand Image Quality affects customer satisfaction.

**IV. POPULATION AND SAMPLE**

The population in this study was all customers of Bank Cimb Niaga Tangerang Bintaro Branch numbered 2,764 people. The samples in this study can be determined using the Slovin formula which is to be 100 samples

**V. DATA COLLECTION METHOD**

Data collection by using the dissemination of a list of questions or questionnaires to customers of Bank Cimb Niaga Tangerang Bintaro Branch with five alternative answers.

**VI. DATA ANALYSIS TECHNIQUES**

Author in using quantitative descriptive analysis, assisted by IBM SPSS Statistic 23 and Partial Least Square (PLS) software. To facilitate research into the collected data, the data analysis method used is with ibm SPSS Statistic 23 and SEM ( Structural Equation Modeling) – PLS (Partial Least Square) programs.

**VII. RESULTS AND DISCUSSIONS**

Based on the results of processing that has been done shows that out of 100 respondents there are 55 responden male gender by 55%. and 45% of female respondents can be concluded that customers of bank cimb niaga bintaro branches are mostly male, respondents who are mostly male. based on most of the dominant jobs in the study were private employees as much as 40%.

Algorithm result, all indicators have met convergent validity because it has a loading factor value above 0.50. Thus, all modified indicators are declared valid all.

➤ *Average Variance Extracted (AVE)*

Variable	Average Variance Extrace (AVE)
Brand Image	0.651
Trust	0.690
Satisfaction	0.728
Service Quality	0.671

Table 1:- Average Variance Extracted (AVE)

The Average Variance Extracted (AVE) for each construct is greater than the correlation between one construct and the other construct in the model. From the AVE value, the construct in the estimated model meets the discriminant validity criteria.

➤ *Composite Reliability And Cronbach's Alpha*

Composite reliability and cronbach alpha aim to test the reality of instruments in a research model

Here is the value of composite reliability nor cronbach's alpha on output:

Variable	Composite Reliability	Cronbach's Alpha
Brand Image	0.881	0.820
Trust	0.775	0.777
Satisfaction	0.946	0.955
Service Quality	0.749	0.858

Table 2:- Composite Reliability and Cronbach's Alpha

The results of the composite reliability and cronbach alpha tests above showed a satisfactory value that all variables had reliabel because all latent variable values had composite reliability values and cronbach alpha  $\geq 0.7$  , concluded that, the questionnaire used as a research tool has been reliable or consistent

➤ *Hypothesis Test (Inner Model)*

R-Square value: the model at a satisfaction variable of 0.851 which means satisfaction can be explained by the variables in the model, namely the quality of service, trust, and brand image 85.1% while 14.9% is explained by other variables not studied in this model. Predictive values relevance of  $0.851 > 0$ . That means that the 85.1% variation in variable satisfaction is explained by the service quality variables, brand image, and trust thus the model is said to be worthy to have relevant predictive values..

➤ *Hypothetical Test results*

Significant or insignificant seen from the t-table at alpha 0.05 (5%) = 1.96. Then t-table is compared to t-count (t-statistics). Can be seen from the table as follows:

Hypothesis	Orginal Sample	T Statistic (O/STDEV)	P Values
Brand Image > Satisfaction	0.398	6.128	0.000
Trust > Satisfaction	0.314	3.923	0.000
Satisfaction > Satisfaction	0.311	3.348	0.000

Table 3:- Hypothesis Test Results

All X variables have a positive and significant effect on customer satisfaction at Cimb Niaga Bank.

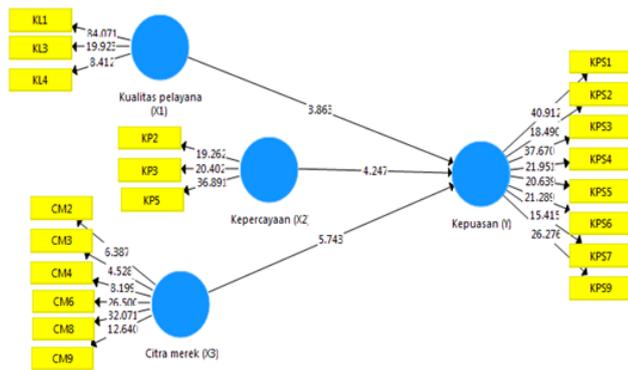


Fig 2:- Bootstrapping Test Results

From the hypothetical test results in this study, the results show that the statistical T of all variables in this study is greater than on the T-table. Thus the hypothetical test results in this study show all variable X positively and significantly affect customer satisfaction at Bank Cimb Niaga

**VIII. DISCUSSION**

➤ *The Effect of Service Quality on Customer Satisfaction of PT. Bank CIMB Niaga Tangerang Bintaro Branch*

Referring to the hail hypothesis test in this study, it shows results that the quality of service has a positive and significant effect on customer satisfaction. Because, T Statistics > T Table (3,348 > 1.96). This means that the increasing quality of service affects customer satisfaction in bank cimb niaga bintaro branches. The test results are also hypothesized in this study can be interpreted that if the quality of services improves such as being able to provide services in accordance with what is expected then it will affect customer satisfaction in bank cimb niaga bintaro branches will also increase. The hypothetical test results in this study are in accordance with the research conducted (Ilyas, Arshed, and Husaain 2016) which states that the quality of service has a positive and significant effect on customer satisfaction.

➤ *The Effect of Trust on Customer Satisfaction of PT. Bank CIMB Niaga Tangerang Bintaro Branch*

From the hypothetical test results in this study, the results show that the statistical T is greater than on the T table (3,923 > 1.96). Thus, the hypothetical test results in this study show that trust has a positive and significant effect on customer satisfaction in cimb commercial banks. The hypothetical test results in this study can be interpreted if cimb bank can provide good service and product features that will make confidence increase so as to affect the consumer satisfaction of cimb niaga bank bintaro branch. The hypothetical test results in this study are supported by research conducted by (Mosavi and Ghaedi, 2011) which expressed confidence had a significant positive influence on customer satisfaction.

➤ *The Influence of Brand Imagery on Customer Satisfaction*

After the results of the hypothesis test was found in this study, it showed results that the statistical T was greater than on the T tabel table (6,128 > 1.96). Thus, the hypothetical test results in this study show that brand image positively and significantly affects customer satisfaction in cimb niaga bank customers. The results of the hypothesis test in this study can therefore be interpreted that if the brand image increases by paying attention to easy and fast transactions can by opening savings products easily it will affect the customer satisfaction of cimb niaga bank. The hypothetical test results in this study are supported by research conducted by (kurniawati, 2014) which states brand image has a significant positive influence on customer satisfaction.

**IX. CONCLUSIONS AND SUGGESTIONS**

A. *Conclusion*

Based on the results of the research "the effect of quality of trust service and brand image on customer satisfaction on PT. Bank CIMB Niaga Tangerang Bintaro Branch" then the authors draw the following conclusions:

- Based on the results of research in this study shows the quality of service has a positive and significant effect on customer satisfaction.
- Direct research in this study shows trust has a positive and significant effect on customer satisfaction.
- Direct research in this study shows brand image positively and significantly affects customer satisfaction.

B. *Suggestions*

➤ *Suggestions For the company*

- Means value Nilai means the lowest of kl 11 service quality variables with a value of 3.55 with the questionnaire statement "Parking facilities and restrooms available for customers". Therefore, the advice that can be taken into consideration is expected to be that the cimb bank provides easy facilities in a parking facility that is not far away. So cimb bank customers are easy in doing their activities to cimb bank bintaro branch.
- In the descriptive results of the respondent's answer can be seen from the lowest nila mean of the variable trust KP 3 with a value of 3.70 with the questionnaire statement "Customer Believes in CIMB NIAGA products or services". Therefore the advice that can be taken into consideration is expected of the relevant parties to provide a clear and detailed explanation to consumers so that consumers believe so as to be opening savings or cimb products

- From the descriptive results of the respondent's answer can be seen from the lowest mean value of the variable brand image CM 5 with a value of 3.63 with the questionnaire question "Bank CIMB NIAGA is a Bank that continues to grow and develop to this day.". Therefore, the recommended advice that may be considered is expected that the relevant party continues to evaluate every month in order to improve the image performance of cimb itself which will have an impact on related consumer satisfaction.

#### ➤ *Suggestions for Future Researchers*

In this research analysis it is recommended to look for methods of future weaknesses based on the research that has been made today. In addition, for researchers who will conduct research in the same field and use this research as a reference, it should be reviewed because it does not close the possibility of inappropriate statements, because the researchers feel there are still many flaws and limitations in completing this research.

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