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Service Quality, Customer Trust, and Company Image on Customer Satisfaction of Indonesian Government Banks

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Abstract
Today, the growth of monetary objects is accelerating. It is really beneficial to understand the characteristics contained inside. The purpose of this study was to find out the effect of Service quality, Customer Trust, and Corporate Image on Customer Satisfaction at Bank Rakyat Indonesia in Samarinda. The study used quantitative approach. Data were obtained through questionnaires and were quantitatively analyzed to test the research hypotheses. The number of research samples was 120 respondents. The approach used in this study is structural equation modeling. Analytical tool used were validity, reliability, autocorrelation test, multiple linear regression analysis, T, F, determination test (R2). The research findings indicated that in order to ensure excellent customer experience, banks must invest in customer education in addition to service enhancements. Additionally, customer commitment will increase as customer education increases, and banks must support growth by communicating the benefits of saving to the public in order to impact consumer interest.

Keywords: Service Quality, Customer Trust, Corporate Image, Customer Satisfaction

1. Introduction

The rise of developments in the world of today's economy, makes economic actors play an important role in economic growth. Where economic actors become a benchmark for a country's prosperity. In order to encourage economic growth, the banking industry has an important role in the economy, by providing and distributing funds for the economic development of the community. According to the banking law no. 10 of 1998, the Bank is a business entity that collects funds from the public in the form of deposits and distributes them to the public in the form of credit or other forms in order to improve the standard of living of the community. Therefore, the role of banking greatly affects the economic activities of a country.

Banking is increasingly dominating the economic development of a country, not only in developed countries but also in developing countries. Developments in the era of globalization have caused competition in the banking

world to become more stringent, with intense competition between banks there has been a change in the banking business. This is due to the growth of banking financial institutions, which are marked by the establishment of a number of banks, which causes competition between banks to win customers to become increasingly tight. Banks that want to develop must be able to provide good service quality and provide a sense of security to customers, because this is one of the determining factors for the success of a bank, if customers feel that the quality of service they receive is good and as expected, it will lead to satisfaction for customers. and vice versa. The same thing happened to PT Bank Rakyat Indonesia Samarinda 1 Branch Office.

PT Bank Rakyat Indonesia Samarinda 1 Branch Office is one of the banking services. BRI's vision is to become a leading commercial bank that always prioritizes customer satisfaction (https://bri.co.id/info-corporate). In order to achieve the Vision, Bank BRI always strives to provide excellent service. However, the increasing number of customers often causes a decrease in service quality. The increasing number of customers if it is not balanced with the improvement in the quality of both Human Resources (HR) and Science and Technology (IPTEK) will make customers disappointed with the services provided. For this reason, Bank BRI Samarinda Unit is required to be able to optimize services and give trust to customers so that customers will feel satisfied. Therefore, customer satisfaction will be created, if a bank can provide more than what is expected and needed by customers.

Based on the results of research conducted by Bastiar (2012) that the factors that can affect customer satisfaction in choosing the products and services of a bank are consumer trust and service quality. Apart from the quality of service, the trust factor is an important factor, because without trust, the public will not deposit their funds in the bank. Therefore, banks must be able to maintain public trust that the funds deposited are safe. Customer trust is a kind of emotional reflection for trading. It depends on the level of fulfillment of the expected product or service benefits, as well as the level of consistency of expectations and actual results. If the customer expects a service at a certain level, and feels that the service received is higher than what is expected by the customer and continues to use the product or service, then the customer can be said to believe. Likewise, if the customer expects a certain level of service, and in fact the customer feels that the service he receives is in line with expectations, then the customer can be said to be satisfied. Conversely, if the quality of service received is lower than the expected service quality, then the customer can be said to be a dissatisfied customer so that the customer will not believe in a service or in other words disappointed (Stefanus, 2008).

Corporate image is a consumer's perception or view of reality (a particular brand or organization), which is based on considerations and comparisons of several other companies, on the same type of product (Wasesa, 2006:13). Banks need to maintain and improve their customers by maintaining a positive image in the eyes of the public. Maintaining the bank's image can be built through product quality, service quality, and orderly security as well as preparing employees who are able to handle the needs of their customers. A good corporate image is also the target of investors who will automatically be more confident in the competitiveness and performance of the bank.

PT Bank Rakyat Indonesia Samarinda 1 Branch Office is a company engaged in services. As a regional company managed by the government, this company is expected to be able to spur economic growth and move the real sector so that its presence can bring prosperity and prosperity to all the people of East Kalimantan in general, where this company must continue to maintain the service performance that has been owned by taking into account the needs and trust. customers so that they are satisfied. This happened at PT Bank Rakyat Indonesia Samarinda 1 Branch Office, East Kalimantan as the research site. Based on data on the number of customers of PT Bank Rakyat Indonesia Samarinda 1 Branch Office in 2018-2020 it is still volatile. The number of customers can be seen in the following table:

Table 1: Number of Customers of PT Bank Rakyat Indonesia Samarinda 1 Branch Office

No	Year	Total
1	2017	54.731
2	2018	60.120
3	2019	62.882

Data source: PT BRI, Tbk Samarinda Branch Office 1

Table 1. shows that there is a growth in the number of customers at PT Bank Rakyat Indonesia Samarinda 1 Branch Office. In 2018-2019 it increased by 9.6%, while in 2019-2020 it increased by 4.4%.

Based on the results of previous studies, it indicates that there is a research gap from the variables of service quality, customer trust, company image to customer satisfaction. Research conducted by Mulyaningsih (2016) with the results that service quality and company image have a positive and significant effect on customer satisfaction. Research by Mawey and Ogi (2018) shows that partially trust has no significant effect on customer satisfaction, partially service quality has a significant effect on customer satisfaction, simultaneously trust and service quality has a significant effect on customer satisfaction. Gaspul's research (2014) shows that service quality and trust have a significant influence on customer satisfaction, but the more dominant variable affecting customer satisfaction is the service quality variable. Mulyani's research (2020) shows that service quality and trust simultaneously have a positive and significant effect on customer satisfaction. Research Pontoh, Kawet, and Tumbuan (2014) with the results that service quality has a significant effect on customer satisfaction, company image has no significant effect on customer satisfaction, trust has a significant effect on customer satisfaction, while service quality, company image, trust simultaneously affect customer satisfaction.

Based on the phenomenon of the data, it can be concluded that not every empirical event is in accordance with the existing theory. This is reinforced by the existence of a research gap in previous studies. The various studies above show that there are different influences of service quality, customer trust and company image variables on customer satisfaction.

This has prompted researchers to be interested in carrying out further research entitled "The Influence of Service Quality, Customer Trust and Company Image on Customer Satisfaction at PT Bank Rakyat Indonesia Samarinda 1 Branch Office"

Based on the background described above, the formulation of the problem in this study is as follows:

1. Does Service Quality have a significant effect on customer satisfaction at PT Bank Rakyat Indonesia Samarinda 1 Branch Office?
2. Does customer trust have a significant effect on customer satisfaction at PT Bank Rakyat Indonesia Samarinda 1 Branch Office?
3. Does Corporate Image have a significant effect on customer satisfaction at PT Bank Rakyat Indonesia Samarinda 1 Branch Office?
4. Do Service Quality, Customer Trust and Company Image simultaneously have a significant effect on customer satisfaction at PT Bank Rakyat Indonesia Samarinda 1 Branch Office?

Based on the formulation of the problem above and to expand the discussion in this study, this research is limited to focusing only on the variables of service quality, customer trust, and company image on customer satisfaction PT Bank Rakyat Indonesia Samarinda 1 Branch Office.

2. Method

Structural equation modeling (SEM) is a technique for generating and validating hypotheses about a system's interactions (Grace, 2006, Van Acker and Witlox, 2010). SEM is a general term that refers to a collection of multivariate statistical techniques, which include factor analysis, regression, route analysis, and simultaneous equation modeling (Hou et al., 2014). SEM has a number of advantages when it comes to causal analysis. To begin, a variable can be both a dependent and an independent variable in one set of relationships and an independent variable in another set of relationships. Second, it can manage both observed and so-called latent variables, which cannot be directly assessed. Latent variables are, in general, a combination of observed variables (Sheykhfard and Haghighi, 2020).

The implementation of SEM entails the following stages in order to obtain the relationship network. To begin, various hypotheses about the correlations between variables are established based on a survey of the literature or on prior knowledge, and then a graphical conceptual model is constructed to test these assumptions. The

conceptual model is then transformed into a mathematical model using SEM. Calibration of the mathematical model is accomplished using either experimental or observational data. Inadequate model fitting may indicate that the conceptual model should be revised and the mathematical model re-specified. The final SEM model is constructed if the model fitting is adequate.

According to Sugiyono (2014: 134), the hypothesis is a temporary answer to the research problem formulation, where the research problem formulation has been stated in the form of a question sentence. It is said to be temporary, because the answers that have been given have only been based on relevant theories, not based on empirical facts obtained through data collection (Sugiyono, 2014:134-135). So, the hypothesis can also be stated as a theoretical answer to the research problem formulation, not yet an empirical answer (Sugiyono, 2014: 135). The hypotheses proposed in this study are:

H_1: Service quality has a significant effect on customer satisfaction at PT Bank Rakyat Indonesia Samarinda 1 Branch Office.

H_2: Customer trust has a significant effect on customer satisfaction at PT Bank Rakyat Indonesia Samarinda 1 Branch Office.

H_3: Corporate image has a significant effect on customer satisfaction at PT Bank Rakyat Indonesia Samarinda 1 Branch Office.

H_4: Service quality, customer trust and company image simultaneously have a significant effect on customer satisfaction at PT Bank Rakyat Indonesia Samarinda 1 Branch Office.

The object of this research is PT Bank Rakyat Indonesia Samarinda 1 Branch Office. The population in this study is all customers of PT Bank Rakyat Indonesia Samarinda 1 Branch Office and uses a sampling technique, namely incidental sampling and gets a sample of 120 respondents. The data analysis method used is a test instrument; validity test and reliability test, multiple linear regression analysis, hypothesis testing in the form of; partial test (P), simultaneous test (F), and coefficient of determination (R2) with IBM SPSS Statistic 23 analysis tool.

3. Results

3.1 Instrument Test

3.1.1 Validity test

According to Ghozali (2018: 51), states the validity test used to measure the validity of a questionnaire. A questionnaire is declared valid if the questions on the questionnaire are able to reveal something that will be measured by the questionnaire. The validity test is carried out by comparing the value of r count with r table for degree of freedom (df) = n-2, with a significance of 5% of degree of freedom (df), in this case is the sample.

Table 2: Bootstrapping Total Indirect Effects

No	Variable	Indicator	r count	r table	Description
1	Quality of Service (X1)	1.Reliability	0,745	0,793	Valid
		2 Response	0,737	0,793	Valid
		3 Guarantee	0,713	0,793	Valid
		4 Empathy	0,684	0,793	Valid
		5. Physical Evidence	0,737	0,793	Valid
2	Trust (X2)	1.Integrity	0,682	0,793	Valid
		2. Policy	0,782	0,793	Valid
		3. Competence	0,746	0,793	Valid
3	Corporate Image (X3)	1. Personality	0,756	0,793	Valid
		2. Reputation	0,726	0,793	Valid
		3. Value	0,805	0,793	Valid
		4. Company Identity	0,745	0,793	Valid

4	Customer Satisfaction (Y)	1. Needs and wants	0,673	0,793	Valid
		2. Past Devotion	0,66	0,793	Valid
		3. Friends Experience	0,641	0,793	Valid
		4. Communication	0,636	0,793	Valid

Based on the results of the validity test in table 2 above, it can be seen that each item has an r count greater than r table (0.1793). So, the questions can be said to be valid.

3.1.1 Reliability Test

Reliability test is a tool to measure a questionnaire which is an indicator of a variable or construct. A questionnaire is said to be reliable or reliable if a person's answer to the statement is consistent or stable from time to time. The reliability test was carried out simultaneously on all questions. If > 0.60 then it can be said to be reliable (Ghozali, 2018: 45).

Table 3: Bootstrapping Path Coefficients

No	Variable	Indicator	cronbach's (Alfa)	Minimum Value	Description
1	Quality of Service (X2)	1. Reliability	0.831	0,6	Reliable
		2. Response	0.835	0,6	Reliable
		3. Guarantee	0.836	0,6	Reliable
		4. Empathy	0.841	0,6	Reliable
		5. Physical Evidence	0.832	0,6	Reliable
2	Trust (X2)	1.Integrity	0.844	0,6	Reliable
		2. Policy	0.840	0,6	Reliable
		3. Competence	0.841	0,6	Reliable
3	Corporate Image (X3)	1. Personality	0.834	0,6	Reliable
		2. Reputation	0.839	0,6	Reliable
		3. Value	0.830	0,6	Reliable
		4. Company Identity	0.839	0,6	Reliable
4	Customer Satisfaction (Y)	1. Needs and wants	0.841	0,6	Reliable
		2. Past Devotion	0.837	0,6	Reliable
		3. Friends Experience	0.842	0,6	Reliable
		4. Communication	0.636	0,6	Reliable

Based on the results of the reliability test in table 3 above, it can be seen that all variables in this study have Cronbach's Alpha which is greater than the minimum value or 0.60. This shows that each indicator of the variable can be said to be reliable.

3.2 Multiple Linear Regression Analysis

Multiple linear regression is a tool that can be used to predict future demand based on past data or to determine the effect of one or more variables (Independent) on one independent variable (Depends) (Suyono, 2018: 99-100). The multiple linear regression equation used is as follows:

Y = a + b1X1 + b2X2 + b3X3 + *e*   (1)
Y = 6.495 + 0.223X1 + 0.221X2 + 0.216X3 + *e*   (2)

Based on the results of the multiple linear regression test above, it can be said that:

1. The constant value is 6.495, this means that if the service quality (X1), trust (X2), company image (X3) are worthy 0, then customer satisfaction (Y) is worth 6.495.
2. The regression coefficient of the service quality variable (X1) is 0.223, meaning that if the other

independent variables have a fixed value and the service quality variable (X1) has increased by 1%, then customer satisfaction (Y) will increase by 0.223. On the other hand, if the service quality variable (X1) decreases by 1%, then customer satisfaction (Y) will decrease by 0.223. The positive value coefficient means that there is a positive relationship between the service quality variable (X1) and customer satisfaction (Y), the higher the service quality variable (X1), the higher the customer satisfaction variable (Y) and vice versa.

3. The regression coefficient of the customer trust variable (X2) is 0.221, meaning that if the other independent variables have a fixed value and the trust variable (X2) has an increase of 1%, then customer satisfaction (Y) will increase by 0.221. On the other hand, if the trust variable (X2) decreases by 1%, then customer satisfaction (Y) will decrease by 0.221. The positive value coefficient means that there is a positive relationship between the trust variable (X2) and customer satisfaction (Y), the higher the trust variable (X1), the higher the customer satisfaction variable (Y) and vice versa.

4. The regression coefficient for the corporate image variable (X3) is 0.216, meaning that if the other independent variables have a fixed value and the corporate image variable (X3) has increased by 1%, then customer satisfaction (Y) will increase by 0.216. On the other hand, if the corporate image variable (X3) decreases by 1%, then customer satisfaction (Y) will decrease by 0.216. The positive value coefficient means that there is a positive relationship between the corporate image variable (X3) and customer satisfaction (Y), the higher the corporate image variable (X3), the higher the customer satisfaction variable (Y) and vice versa.

3.3 T Test (Partial Test)

The t test is used to see the effect of each independent variable individually on the dependent variable (Ghozali, 2011). The magnitude of the number t table with the provisions = 0.05, n = 120 respondents, and k = 4, so that the t table can be formulated as follows:

t table = t (α / 2 ; n – k)

      = t (0.05 / 2 ; 120 – 4)

      = t (0.025 ; 116)

So that the t table value is 1.98063. Based on the table of t test results above, it can be seen that the effect of each variable is as follows:

1. Service Quality Variable (X1) towards visitors (Y) from the table coefficient obtained the value of t count = 3.733 which means t count > t table (3.733 > 1.98063) with a significance of 0.000 <0.05. Partially there is a significant influence between Service Quality (X1) on visitors (Y).

2. Customer Trust Variable (X2) towards visitors (Y) from the table coefficient obtained the value of t count = 2.254, which means t count > t table (2.254 > 1.98063) with a value of 0.026 < 0.05. Partially there is a significant influence between Customer Trust (X2) on visitors (Y).

3. Variable Corporate Image (X3) towards visitors (Y) from the table coefficient obtained the value of t count = 2.898 which means t count > t table (2.898 > 1.98063) with a significance of 0.004 < 0.05. Partially there is a significant influence between Corporate Image (X3) on visitors (Y).

3.4 F Test (Simultaneous Test)

The F test was conducted to test whether the model used was significant or not, so that it could be ascertained whether the model could be used to predict the effect of the independent variables together on the dependent variable (Ghozali, 2011). If Fcount>Ftable then the path coefficient can be continued or accepted. The test was carried out with a significance level of 95% or = 0.05.

The test was carried out with a significance level of 95% or = 0.05. It is known that the F test or simultaneous test of independent variables, namely the known significance value for the effect of Service Quality (X1), Customer Trust (X2) and Company Image (X3) simultaneously on visitors (Y) is 0.000 < 0.05 and the calculated F value is 22.501 > Ftable 2.68. The magnitude of F table with the provisions (k ; n-k) or (3; 120-3) = F (3; 117)

so that the value of Ftable is 2.68. So, the keywords can be that the Service Quality Variables (X1), Customers (X2) and Company Image (X3) simultaneously or simultaneously with visitors (Y).

3.5 Coefficient of Determination Test (R2)

According to Ghozali (2018: 97), the coefficient of determination (R2) measures how far the model's ability is in dependent variation. The coefficient of determination or Adjust R Square of the three independent variables, namely Service Quality, Trust, and Company Image towards or customers is 0.352 35.2%. This means that 35.2% or 0.352 dependent variation (bound), namely satisfaction can be explained by 3 independent variables (free), namely the variable Service Quality, Trust, and Company Image.

4. Discussion

Based on the results of the analysis of the research described above, further discussion of the analysis will be carried out. This discussion is made by looking at the relationship that occurs as a proof of the hypothesis raised in this study. The theories or results of empirical research that have been carried out by researchers will be used in conducting the previous discussion, whether the theories or results of empirical research support or contradict the results of hypothesis testing carried out in the study and the limitations of this study will also be stated. The following is a discussion of the results of hypothesis testing in this study.

4.1 The effect of service quality (X1) on customers satisfaction (Y)

Based on the results of the data processing in the t-test results table, it shows that the regression coefficient of the service quality variable is positive, meaning that service is directly proportional to the customer satisfaction variable and the results of the t-test statistic (Partial Test) shows that the service quality value is 0.000, which is smaller than 0.05. , So there is a significant influence between Service Quality (X1) on customers (Y). Research on customers of PT Bank Rakyat Indonesia Branch Office Samarinda 1 assesses the quality of services provided meets client expectations, as evidenced by answers that are close to strongly agree with the statement of service quality. This will foster customer satisfaction at PT Bank Rakyat Indonesia Samarinda 1 Branch Office. The results of this study are in accordance with the results of previous studies Mulyaningsih, et al (2016), Mawey, et al (2018), Gaspul (2014), Mulyani (2020), Pontoh et al. (2014), with research results saying that service quality has a significant influence on customer satisfaction.

4.2 Effect of Trust (X2) on customers satisfaction (Y)

Based on the results of the data processing in the t-test results table, it shows that the regression coefficient of the trust variable is positive, meaning that trust is directly proportional to the customer satisfaction variable and the t-test statistic (Partial Test) shows a significance value of service quality of 0.026 which is smaller than 0.05. Then there is a significant influence between Trust (X1) on customers (Y), Trust is an advantage for the company PT Bank Rakyat Indonesia Samarinda 1 Branch Office to achieve customer satisfaction. 1. trust in us to provide customer benefits or benefits in the form of economic benefits, or services from PT Bank Rakyat Indonesia Samarinda Branch Office, this study is not in accordance with research conducted by et al. (2018) which states that trust has no significant effect on customers. The results of previous supported research conducted by Gaspul (2014), Mulyani (2020), Pontoh, et al. (2014), with research results saying that trust has a significant influence on customer satisfaction.

4.3 Effect of corporate image (X3) on customers satisfaction (Y)

Based on the results of data processing in the t-test results table, it shows that the regression coefficient of the corporate image variable is positive, meaning that the company's image is directly proportional to customer satisfaction and the results of the t-test statistic (Partial Test) shows the significance value of the company's image is 0.004 which is smaller than 0.05. Then there is a significant influence between corporate image (X3) on customer satisfaction (Y), based on the results of respondents' answers it can be said that the company's image in

the eyes of its customers will make customer satisfaction at PT Bank Rakyat Indonesia Samarinda 1 Branch Office higher, in this case the customer considers that PT Bank Rakyat Indonesia Samarinda 1 Branch Office is well-known, trusted, has a good name, and has a good attitude. The results of this study are not in accordance with the research conducted by Pontoh, et al. (2014) which states that the company's image partially has no significant effect on visitors. The results of previous research conducted by Mulyaningsih, et al. (2016) with research results which said that corporate image had a positive and significant effect on visitors.

5. Conclusion

Based on the discussion on the effect of service quality, trust and corporate image on customers at PT Bank Rakyat Indonesia Samarinda 1 Branch Office, it can be said as follows:

1. Service quality (X1) has a significant effect on customer satisfaction (Y) at PT Bank Rakyat Indonesia Samarinda 1 Branch Office.
2. Customer trust (X2) has a significant effect on customer satisfaction (Y) at PT Bank Rakyat Indonesia Samarinda 1 Branch Office.
3. Company image (X3) has a significant effect on customer satisfaction (Y) at PT Bank Rakyat Indonesia Samarinda 1 Branch Office.
4. Service quality (X1), trust (X2) and corporate image (X3) simultaneously have a significant effect on customers (Y) at PT Bank Rakyat Indonesia Samarinda 1 Branch Office.

Suggestions that need to be followed up include:

1. Research with service quality variable is the most dominant variable affecting customer satisfaction at PT Bank Rakyat Indonesia Samarinda 1 Branch Office and customers often make service quality the main consideration in determining their choice of something they specify such as banking services. Good service quality can be used as a tool to retain old customers and attract new customers.
2. for further researchers to be able to further develop this research by examining other factors that can affect customer satisfaction, as well as adding independent variables that can affect customer satisfaction such as customer loyalty variables and increasing the number of respondents.

Acknowledgments

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