The Effect Of Service Quality And Company Image On Customer Satisfaction PT. Amar Bank Indonesia Jakarta Head Office

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Abstract: This study aims to determine the effect of service quality and corporate image on customer satisfaction at PT. Amar Bank Indonesia Head Office Jakarta. The method used is explanatory research with analysis techniques using statistical analysis with regression testing, the coefficient of determination and hypothesis testing. The results of this study, service quality has a significant effect on customer satisfaction by 38.6%, the hypothesis test obtained t count> t table or (7,757> 1,985). Company image has a significant effect on customer satisfaction by 41.7%, hypothesis testing obtained t count> t table or (8.335> 1.985). Service quality and corporate image simultaneously have a significant effect on customer satisfaction with the regression equation Y = 9.612 + 0.326X1 + 0.442X2 and the contribution of the effect is 51.7%, hypothesis testing obtained F count> F table or (51.364> 2,700).

Keywords: Service Quality, Company Image, Customer Satisfaction.

INTRODUCTION

The development of the business world continues to experience rapid growth, this causes competition among business actors to also become increasingly competitive. Increasingly fierce business competition in the business world requires company management to work more efficiently and more effectively to always maintain the company's condition in order to survive and develop properly so that it has the ability to earn a profit, which means the ability to sell products at a profit. Companies must be able to provide what the market needs. As stated by Kolter and Armstrong (2017: 55) (Sugiyanto, at al 2019) who say that a company must strive to study and understand the needs, desires and requests of customers. By understanding the needs, wants and demands of the customer, it will provide important input for the company to design a marketing strategy in order to create satisfaction for its customers.

Not only in the product industry sector, the service industry sector is also demanded to be able to carry out the process of providing excellent services and services supported by the ability of reliable marketers so that policies and the achievement of organizational goals can be maximally achieved.

In the banking world, business in the financial institution sector has been guaranteed in the 1945 Constitution of the Republic of Indonesia in the fourth paragraph of the Preamble to the 1945 Constitution which states that "protecting the entire nation and all the blood of Indonesia". Theoretically, the fourth line of the preamble to the 1945 Constitution has determined a theory of legal protection for all Indonesians / citizens in the economic field including protection of the rights of banking customers. The definition of a bank according to the Banking Law Act No.10 of 1998 Article 1 is a business entity that collects funds from the public in the form of deposits and distributes them to the public in order to improve their standard of living. Therefore, the Law clearly provides protection to its customers. With the implementation of free trade, all business actors, including PT. Amar Bank Indonesia continues to strengthen domestic market share as one of the steps to face competition in the ASEAN Economic Community (AEC). This is due to the growth of domestic banking. The government itself has issued a regulation (Presidential Decree) No.37 / 2014 which contains many indicators that must be achieved in an effort to increase national competitiveness and face the AEC which has started in 2015. (Sugiyanto, at al 2019) With the issuance of Presidential Instruction No.6 / 2014, concerning increasing competitiveness in facing the Asean Economic Community, the Indonesian government has prepared the development of the industrial sector, so that it can compete in the ASEAN free market. Call it banking industry development efforts that are included in 10 industrial developments that must be delivered to the free market gate with all its advantages.

In order to align the vision and mission, PT. Amar Bank Indonesia, is determined to become the leading financial institution in Indonesia whose existence is taken into account. PT. Amar Bank Indonesia aims to achieve this position by becoming a Customer-centered institution serving all segments, by offering unique value for each segment based on service excellence supported by technology. In line with these efforts, Amanr Bank aspires to be the bank of choice to work and be respected by all stakeholders and uphold the five corporate values, namely: caring, honesty, striving for the best, cooperation, and professionalism. Companies must continue to strive to provide the best service to customers in the market segment they are engaged in while consistently focusing on serving the community.

Tunaiku is the first financial technology or FinTech in Indonesia that provides loans online without collateral. Supported by advanced technology and data analytics, Tunaiku is able to serve very quickly (24 hours) and with easy requirements. The 2014 Bank Indonesia Regulation concerning Unsecured Loans states that to control the process, management and credit growth so that it is not excessive, which will result in an increase in non-performing loans (NPL), especially in labor-intensive sectors such as automotive, property, credit cards and one of the products. the most risky for the bank is KTA (Credit without Collateral).

Kotler (2017: 86) argues that increasing customer satisfaction is the main capital for organizations to minimize risks in organizational survival. Every banking organization must develop a strategy to achieve customer satisfaction. The organizational strategy that must be chosen or designed is of course related to the factors that affect customer satisfaction. the quality of satisfaction in an organization is a reflection of the quality of service provided by the organization.

With the increasing number of other banks that provide product / service offerings, companies must respond by implementing appropriate marketing strategies to increase profits so that they reach the specified target acceptance, this shows that there are many variables that must be addressed in order for marketing performance to be able to compete in opening up a competitive market. new. KTA customers have many choices so that the bank should be able to expand its market share. The company's success in capturing customers must be maximized. However, the real condition is reflected in the decline in RO (Repeated Order) customers who make submissions and KTA approvals achieved by the company. The following is the number of RO (Repeated Order) Customers of KTA PT. Amar Bank Indonesia, Jakarta Head Office during the period 2016-2019 which is presented in the following table:

Table 1. Number of KTA Customers of PT. Amar Bank Indonesia, Jakarta Head Office

month	Number of customers KTA		Numbers customers RO (Repeated Order)
	Target	Realisasi	
2016	20.000	18.120	6.670
2017	20.200	18.470	6.858
2018	20.350	18.334	6.977
2019	20.500	18.255	6.725

Resource PT. Amar Bank Indonesia,central office Jakarta 2020

Based on the data in the table above, the number of customers (repeated orders) KTA PT. Amar Bank Indonesia, Jakarta Head Office for the period 2016-2019 fluctuates with the number of decreases and additions that vary. In 2016 the number of customers (Repeated Orders) was 7,155, in 2017 it was 6,970, in 2018 it again decreased to 6,877 and in 2019 it also experienced a decrease of only 6,715 customers. Conditions like this are clearly not good when compared to the development of the business world which currently relies heavily on the digital electronic world and payment transactions through banks. The existence of several KTA customers who switch to competing banks (competitors) must be addressed wisely and require a breakthrough in good service innovation because seeing the trend that tends to decrease, efforts to improve service quality must be corrected immediately so that the expectations of KTA customers can be met

The high level of competition is reflected in the increasingly sensitive demands of KTA customers to have the risk of failure in business. So far, the evaluation of the marketing performance of the company to build KTA customer satisfaction is still lacking.

LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

Quality of Service
What is meant by service quality in this research is the service obtained by consumers in fulfilling their wants and needs. Kotler in Tjiptono (2017: 59). The indicators used include: 1) tangible, 2) reliability, 3) responsiveness, 4) assurance, 5) empathy ((empathy).

Company Image
What is meant by corporate image in this study is a general impression that remains in the minds of customers as a result of a collection of feelings, ideas, attitudes and experiences with the company that are stored in memory. (Fandy Tjiptono, 2017: 245). The indicators used include: 1) Likeability, 2) Competence, 3) Quality, 4) Performance, 5) Responsibility.

Customer Satisfaction
The meaning of customer satisfaction in this research is the feeling that the customer gets for a type of service that is proportional to his expectations or in accordance with the expectations the customer wants. (Ferrinadewi, 2014: 353) The indicators used include: 1) Cognitive or knowledge, 2) Affective or emotional / feeling, 3) Conative or action.

METHODS

According to Sugiyono (2017: 215) "Population is the number of generalization areas consisting of objects and characteristics defined by the researcher and conclusions are drawn". Meanwhile, according to Suharsimi Arikunto (2014: 173), "The population is the entire research subject". From the above understanding, it is concluded that the population is the overall characteristics or characteristics of the subject or object that can be drawn as a

sample. In the population research is the customer (Repated Order) KTA PT. Amar Bank Indonesia Jakarta Head Office, totaling 6,725 customers.

According to Sugiyono (2016), "The sample is the number and characteristics of the population". Meanwhile, Suharsini Arikunto (2010) argues that "The sample is part or representative of the population under study". The sampling technique in this study is to use the Slovin formula. Thus the sample in this study amounted to 99 customers

The type of research used is associative, where the aim is to determine the effect of the independent variable on the dependent variable either partially or simultaneously. In analyzing the data used instrument test, classical assumption test, regression, coefficient of determination and hypothesis testing

RESULT AND DISCUSSION

Table 2. Multiple Linear Regression Analysis

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	9.612	2.924		3.288	.001
	Quality service (X1)	.326	.073	.378	4.449	.000
	Campany image (X2)	.442	.086	.438	5.163	.000

Source: Research data, 2020

Based on the test results in the table above, the regression equation Y = 9.612 + 0.326X1 + 0.442X2 is obtained. From this equation it is explained as follows:
1. A constant of 9.612 means that if the service quality and company image are not there, then there is a customer satisfaction value of 9.612 points.
2. The service quality regression coefficient is 0.326, this figure is positive, meaning that every time there is an increase in service quality of 0.326, customer satisfaction will also increase by 0.326 points.
3. The corporate image regression coefficient is 0.442, this number is positive, meaning that every time there is an increase in the company's image of 0.442, customer satisfaction will also increase by 0.442 points.

Table 3. Analysis of the coefficient of determination

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.719[a]	.517	.507	2.496

Source: Research data, 2020

Based on the test results obtained a determination value of 0.517 means that the service quality and corporate image simultaneously have an influence contribution of 51.7% on customer satisfaction, while the remaining 48.3% is influenced by other factors.

Table 4. Partial hypothesis test

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	18.556	2.648		7.007	.000
	Customer Satisfaction(X1)	.535	.069	.619	7.757	.000
a. Dependent Variable: Kepuasan nasabah (Y)						

Source: Research data, 2020

Based on the test results in the table above, the value of t count> t table or (7,757> 1,985) is obtained, thus the first hypothesis is proposed that there is a significant effect between service quality on customer satisfaction.

Table 5. Partial hypothesis test

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	14.080	3.000		4.693	.000
Company image(X2)	.652	.078	.646	8.335	.000

a. Dependent Variable: Kepuasan nasabah (Y)

Source: Research data, 2020

Based on the test results in the table above, the value of t arithmetic> t table or (8.335> 1.985) is obtained, thus the second hypothesis proposed that there is a significant effect between company image on customer satisfaction is accepted.

Table 6. Simultaneous Hypothesis Test

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	639.936	2	319.968	51.364	.000[b]
Residual	598.024	96	6.229		
Total	1237.960	98			

Source: Research data, 2020

Based on the test results in the table above, the value of F count> F table or (51,364> 2,700) is obtained, thus the third hypothesis proposed that there is a significant effect between service quality and company image on customer satisfaction is accepted.

1. The Effect of Service Quality on Customer Satisfaction
   Service quality has a significant effect on customer satisfaction with a determination coefficient of 38.6%. Hypothesis testing obtained t value> t table or (7,757> 1,985). Thus the first hypothesis proposed that there is a significant effect between service quality and customer satisfaction is accepted.

2. The Influence of Company Image on Customer Satisfaction
   Company image has a significant effect on customer satisfaction with a determination coefficient of 41.7%. Hypothesis testing obtained t value> t table or (8.335> 1.985). Thus, the second hypothesis proposed that there is a significant effect between company image and customer satisfaction is accepted.

3. The Effect of Service Quality and Company Image on Customer Satisfaction
   Service quality and company image have a significant effect on customer satisfaction with the regression equation Y = 9.612 + 0.326X1 + 0.442X2, the coefficient of determination is 51.7%, while the remaining 48.3% is influenced by other factors. Hypothesis testing obtained the value of F count> F table or (51,364> 2,700). Thus the third hypothesis proposed that there is a significant effect between service quality and company image on customer satisfaction is accepted.

CONCLUSIONS

1. Service quality has a significant effect on customer satisfaction with an influence contribution of 38.6%. Hypothesis testing obtained t value> t table or (7,757> 1,985).
2. Company image has a significant effect on customer satisfaction with an impact contribution of 41.7%. Hypothesis testing obtained t value> t table or (8.335> 1.985).
3. Service quality and company image have a significant effect on customer satisfaction with the contribution of the effect of 51.7% while the remaining 48.3% is influenced by other factors. Hypothesis testing obtained the value of F count> F table or (51,364> 2,700).

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1. Service quality needs to be improved, especially companies must train their employees related to service capabilities in order to be able to provide fast and precise service.
2. The company's image needs to be improved again by means that the company must continuously control the application system used by consumers in making transactions so that it can run well.
3. Striving for customer satisfaction needs to be done with the company having to ensure that all forms of transactions are safe so that data manipulation is avoided.

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