

## **THE INFLUENCE OF SERVICE QUALITY, TRUST AND COMPANY IMAGE ON CUSTOMER SATISFACTION AT BANK BCA SYARIAH KCP LHOKSEUMAWE**

**Azalia Juliana<sup>1\*</sup>, Sa'id Ramadhan<sup>2</sup>, Edy Sutiar<sup>3</sup>, Riska<sup>4</sup>, Zikri Akbar<sup>5</sup>**

<sup>1,2,3,4,5</sup> Universitas Islam Kebangsaan Indonesia

Jl. Medan B. Aceh, Blang Bladeh, Kec. Jeumpa, Kabupaten Bireuen, Aceh

\*Email: [Julialea201@gmail.com](mailto:Julialea201@gmail.com)

### **ABSTRACT**

This research aims to determine the influence of service quality, trust and company image on customer satisfaction at Bank BCA Syariah KCP Lhokseumawe. The place where this research was carried out was at the BCA Syariah Simpang Empat office, Banda Sakti, Lhokseumawe, Aceh. The population in this study is all BCA sharia KCP Lhokseumawe customers, totaling 9000 customers as of December 31 2023. The sample in this study was 100 respondents. The method used to support this research is a quantitative approach using SPSS 25.0 software. The research results showed that the service quality variable had a partial effect on customer satisfaction at BCA Syariah KCP Lhokseumawe. Furthermore, trust has a partial effect on customer satisfaction at BCA Syariah KCP Lhokseumawe. Furthermore, the company image partially influences customer satisfaction at BCA Syariah KCP Lhokseumawe. Furthermore, service quality, trust and company image simultaneously and significantly influence customer satisfaction at BCA Syariah KCP Lhokseumawe. The correlation coefficient (R) value of 0.781 indicates that there is a strong relationship between the independent variable and the dependent variable of 78.1%. The R<sup>2</sup> value is 0.610, this shows that the influence of the independent variables of service quality, trust and company image has an influence on customer satisfaction at BCA Syariah KCP Lhokseumawe by 61% while the remaining 29% is explained by other variables outside this research.

**Keywords: Company Image, Trust, Service Quality.**

### **INTRODUCTION**

Sharia banking aims to encourage economic growth in a country. The influence of the majority Muslim population in Indonesia is very significant on the development of Sharia Banking in this country. Statistics from The Pew Forum on Religion Public Life show that the number of followers of Islam in Indonesia has reached 209.1 million people, or around 87.2% of the total population ([www.ThePewForum.com](http://www.ThePewForum.com)). The strong presence of this community in the social structure indicates great potential for the growth of Sharia Banking. The better the quality of service provided, the higher the level of customer satisfaction, as described in research by Susilo et al (2018). According to Tjiptono (2018), service quality refers to efforts to fulfill customer needs and desires, as well as accuracy in delivering services according to customer expectations. According to Pradita (2018) Company Image is the result of an assessment given by customers regarding the overall experience of customers in the place being served.

## METHODS

This research approach is quantitative research. The quantitative approach is a research method based on the philosophy of positivism, used to research certain populations or samples, collecting data using research instruments, quantitative or statistical data analysis, with the aim of testing predetermined hypotheses (Sugiyono, 2013). The population in this study is all BCA sharia KCP Lhokseumawe customers, totaling 9,000 customers, consisting of 6,000 iB Stage savings customers and 3,000 iB Giro customers as of 31 December 2023. According to Sugiyono (2019: 127) the sample is part of the number and characteristics possessed by that population. The sample was 100 respondents.

## RESULTS

### Validity Test

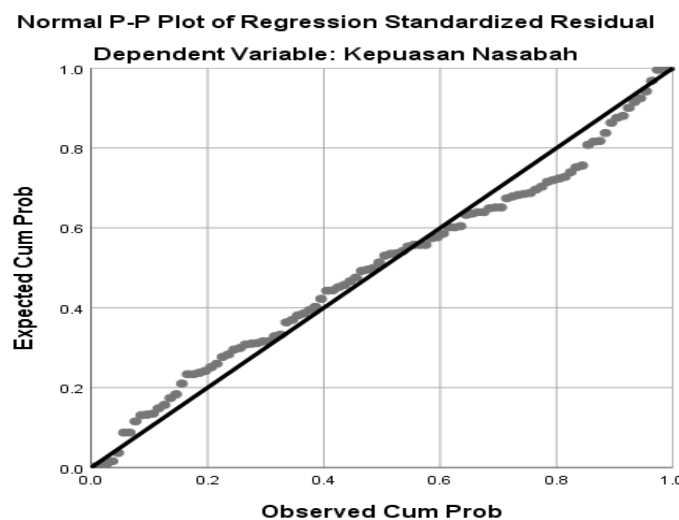
The overall Pearson correlation value of the service quality, trust and customer satisfaction variables shows a Pearson Correlation result of  $> 0.30$ . It can be concluded that the variable indicators in this study passed the validity test.

### Reliability Test

The Cronbach Alpha value for the independent variable and dependent variable has a value of  $> 0.60$ . From the results of the data processed via SPSS, it can be concluded that all the variables studied are reliable.

### Normality Test

This research uses a normality test with the P-Plot test to test whether the data distribution is normal or not.

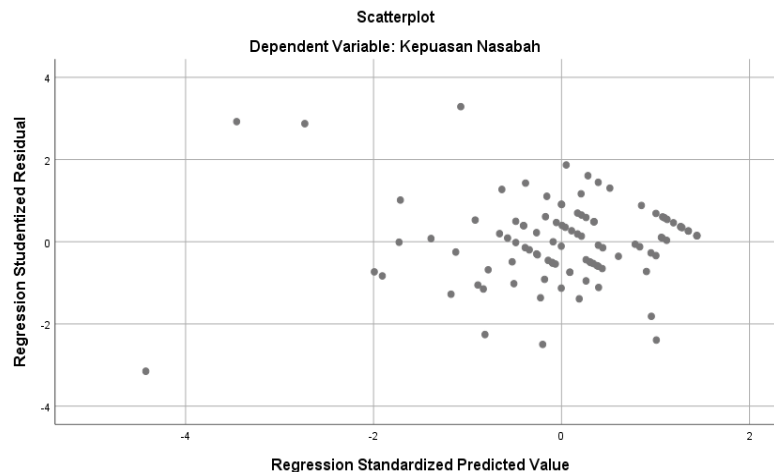


**Figure 1. Normality Test Results**

Normal P-Plot means that it can be concluded that the regression model meets the assumption of normality because in the normal P-Plot graph you can see the points approaching the diagonal line and spreading around the diagonal line and showing very significant results.

### Test Heteroscedasticity

The heteroscedasticity test aims to determine whether model deviation occurs because the variance of disturbances differs from one observation to another.



**Figure 2. Heteroscedasticity Test**

The first structural model can be seen that the points are scattered in various directions, both above and below the number 0 on the Y axis and do not form a particular pattern. So it can be concluded that heteroscedasticity does not occur in the regression model of the first structural model.

### Multicollinearity Test

According to Ghozali (2016), the Multicollinearity Test aims to test that in the regression model there is a correlation between the independent variables. This test is carried out by looking at the Tolerance and Variance Inflation factor (VIF).

**Table 1. Test Multicollinearity**

Variable	Collinearity Statistics	
	Tolerance	VIF
Service quality (X1)	,999	1,001
Trust (X2)	,481	2,080
Company Image (X3)	,481	2,079

**Source: processed data (2024)**

Based on Table the tolerance value of the three service quality variables is  $0.999 > 0.10$ . The trust variable is  $0.481 > 0.10$ . The corporate image variable is  $0.481 > 0.10$ . Furthermore, the VIF value for the variable, namely service quality, is  $1.001 < 10$ . The trust variable is  $2.080 < 10$ . The company image variable is  $2.079 < 10$ , so it can be concluded that there is no multicollinearity in this research.

### Multiple Linear Regression Analysis

Based on multiple linear regression analysis using the SPSS program, the results can be seen in the table below:

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**Table 2. Regression Results Linear Multiple**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	2,853	1,894		1,506	.135
Service Quality	.128	,056	,145	2,266	.026
Trust	,536	,094	,524	5,701	,000
Company Image	,418	.131	,293	3,182	,002

**Source: processed data (2024)**

Based on table 2, the following multiple linear regression equation is obtained:

$$Y = 2.853 + 0.128 X_1 + 0.536 X_2 + 0.418 X_3 + e$$

1. From the regression equation it can be seen that the constant value is 5.801. This means that if the influence of service quality, trust and company image is constant (value 0), then customer satisfaction is worth 2.853.
2. Regression coefficient service quality (X1) of 0.128 indicates that the variable coefficient is increasing service quality (X1) 1 unit will cause customer satisfaction increased by 0.128.
3. Regression coefficient trust (X2) of 0.536 states that the variable coefficient increases trust (X2) 1 unit will cause customer satisfaction increased by 0.536.

### Simultaneous Significance Test (F Statistical Test)

The F test shows whether all independent variables have a joint influence on the dependent variable.

**Table 3. F Statistical Test**

F Change	df1	df2	Sig. F Change
49,952	3	96	,000

**Source: processed data (2024)**

Based on the table of calculation results obtained in the table above, it can be seen that the value of  $F_{count} > F_{table}$  ( $7.756 > 2.70$ ), and the significant value ( $sig = 0.000 < 0.05$ ). The results of the regression calculations show that the hypothesis H3 is accepted. This means that service quality, trust and company image have a simultaneous and significant influence on customer satisfaction at BCA Syariah KCP Lhokseumawe.

### Individual Parameter Significance Test (t Statistical Test)

The t test is used to determine the partial influence of the independent variable on the dependent variable.

**Table 4. Statistical Test t**

Model	tcount	ttable	Sig
Quality of service	2,266	1,660	.026
Trust	5,701	1,660	,000
Company Image	3,182	1,660	,002

**Source: processed data (2024)**

1. The results of the regression calculations show that the hypothesis Ha1 is accepted, this means that service quality has a partial effect on customer satisfaction at BCA Syariah KCP Lhokseumawe. This is indicated by the value of  $t_{count} > t_{table}$  at the 5% level ( $2.266 > 1.660$ ) and a significant value of  $0.026 < 0.05$ .
2. The results of the regression calculations show that the Ha2 hypothesis is accepted, this means that trust has a partial effect on customer satisfaction at BCA Syariah KCP Lhokseumawe. This is indicated by the value of  $t_{count} > t_{table}$  at the 5% level ( $5.071 > 1.660$ ) and a significant value of  $0.000 < 0.05$ .
2. The results of the regression calculations show that the Ha3 hypothesis is accepted, this means that the company image has a partial effect on customer satisfaction at BCA Syariah KCP Lhokseumawe. This is indicated by the value of  $t_{count} > t_{table}$  at the 5% level ( $3.82 > 1.660$ ) and a significant value of  $0.002 < 0.05$ .

**Correlation Coefficient and Determination Coefficient Test**

The correlation coefficient (R) value of 0.781 indicates that there is a strong relationship between the independent variable and the dependent variable of 78.1%. The R<sup>2</sup> value is 0.610, this shows that the influence of the independent variables of service quality, trust and company image has an influence on customer satisfaction at BCA Syariah KCP Lhokseumawe by 61% while the remaining 29% is explained by other variables outside this research.

**DISCUSSION****The Influence of Service Quality on Customer Satisfaction**

In this research, the service quality variable has a positive effect on BCA Syariah KCP Lhokseumawe customer satisfaction. The results of the same research were also carried out by Boma Jonaldy Tanjung & Irvan, (2022) and Azizah (2023) where their research explains that there is a significant influence between service quality and consumer satisfaction. So improving service quality is very important.

**The Influence of Trust on Customer Satisfaction**

In this research, the trust variable has a positive effect on BCA Syariah KCP Lhokseumawe customer satisfaction. The results of this research are in line with research conducted by Syarifuddin (2021) From the results of the analysis, it was found that the trust variable with a significance level of 0.000 was smaller than 0.05. This means that trust has a positive effect on customer satisfaction. Customer trust is most influenced by mobile banking facilities because it makes it easier to access roads for transactions. For this reason, mobile banking services have become a greater attraction for customers making transactions in the era of the Covid-19 pandemic.

**The Influence of Company Image on Customer Satisfaction**

In this research, the corporate image variable has a positive effect on BCA Syariah KCP Lhokseumawe customer satisfaction. The results of this research are in line with research conducted by Prasetyo et al., (2023) and Triyadi et al., (2021) explains that Company image has a significant effect on customer satisfaction of 38.6%, hypothesis testing obtained

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t count > t table or ( $7.267 > 1.989$ ). Service quality and company image simultaneously have a significant effect on customer satisfaction.

### **The Influence of Service Quality, Trust and Company Image on Customer Satisfaction**

The research results show that service quality, trust and company image have a simultaneous and significant effect on customer satisfaction at BCA Syariah KCP Lhokseumawe. Shown by value  $F_{count} > F_{table}$  ( $7.756 > 3.92$ ), and significant value ( $sig$ ) =  $0.000 < 0.05$ . The results of this research explain that the better the quality of service, trust and a good company image, the customer satisfaction will also increase.

### **CONCLUSION**

From the results of data analysis as previously stated, it can be concluded: Service quality partially influences customer satisfaction at BCA Syariah KCP Lhokseumawe. This is indicated by the value of  $t_{count} > t_{table}$  at the 5% level ( $2.266 > 1.660$ ) and a significant value of  $0.026 < 0.05$ . Trust partially influences customer satisfaction at BCA Syariah KCP Lhokseumawe. This is indicated by the value of  $t_{count} > t_{table}$  at the 5% level ( $5.071 > 1.660$ ) and a significant value of  $0.000 < 0.05$ . Company image partially influences customer satisfaction at BCA Syariah KCP Lhokseumawe. This is indicated by the value of  $t_{count} > t_{table}$  at the 5% level ( $3.82 > 1.660$ ) and a significant value of  $0.002 < 0.05$ . Service quality, trust and company image have a simultaneous and significant effect on customer satisfaction at BCA Syariah KCP Lhokseumawe. It is known that the value of  $F_{count} > F_{table}$  ( $7.756 > 2.70$ ), and the significant value ( $sig$ ) =  $0.000 < 0.05$ .

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