The Influence of Customer Value, Corporate Image, and Service Innovation towards Customer Satisfaction

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Abstract
This research aims to analyze: (1) The effect of customer value on customer satisfaction of Britama's customer BRI Bank branch of Padang (2) The effect of corporate image on customer satisfaction of Britama's customer BRI Bank branch of Padang (3) The effect of service innovation on customer satisfaction of Britama's customer BRI Bank branch of Padang. The population in this study is all Britama's customers of BRI Bank branch of Padang totaling 8342 people. The sample is 150 people using accidental sampling technique. The results showed that: (1) customer value has a positive effect and significant on customer satisfaction (2) corporate image has a positive effect and significant on customer satisfaction (3) service innovation has a positive effect and significant on customer satisfaction. The conclusion is customer value, corporate image, service innovation have significant effect on customer satisfaction. Service innovation has higher influence on customer satisfaction in this research. For the future research is better to explore more about variable that can inluence customer satisfaction.

Keywords: Customer Value, Corporate Image, Service Innovation, Customer Satisfaction

Pengaruh Nilai Pelanggan, Citra Perusahaan, dan Inovasi Layanan terhadap Kepuasan Nasabah

Abstrak
Penelitian ini bertujuan untuk menganalisis: (1) Pengaruh nilai pelanggan terhadap kepuasan nasabah Tabungan Britama Bank BRI Cabang Padang (2) Pengaruh citra perusahaan terhadap kepuasan nasabah Tabungan Britama Bank BRI Cabang Padang (3) Pengaruh inovasi layanan kepuasan nasabah Tabungan Britama Bank BRI Cabang Padang. Jenis penelitian ini adalah penelitian asosiatif. Populasi dalam penelitian ini adalah seluruh nasabah tabungan Britama Bank BRI cabang Padang sebanyak 8342 orang. Sampelnya 150 orang menggunakan teknik accidental sampling. Mengenai model kausal yang digunakan, maka ditetapkan dalam hipotesis, (1)nilai pelanggan berpengaruh positif dan signifikan terhadap kepuasan nasabah (2)citra perusahaan berpengaruh positif dan signifikan terhadap kepuasan nasabah (3)inovasi layanan berpengaruh positif dan signifikan terhadap kepuasan nasabah. Kesimpulannya adalah nilai pelanggan, citra perusahaan, dan inovasi layanan berpengaruh signifikan terhadap kepuasan nasabah. Inovasi layanan berpengaruh lebih tinggi terhadap kepuasan pelanggan dalam penelitian ini. Untuk penelitian masa depan lebih baik mengeksplorasi lebih banyak tentang variabel yang dapat mempengaruhi kepuasan nasabah.

Kata Kunci: Nilai Pelanggan, Citra Perusahaan, Inovasi Layanan, Kepuasan Nasabah

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Introduction

Entering the era of free trade today, the financial sector like the backbone of every economy in the world (Malik, 2011). The success of financial institutions can be guaranteed for economic success. Various attempts were made banking company to survive (survive) in the period after the prolonged crisis in the face of very tough competition with other banking companies.

If a banking service is deemed to be less satisfactory to customers, then indirectly customers will turn and move on to other banking institutions (Fatrio, 2008). In Indonesia, the banking industry tends to compete with each other from time to time. To see the extent of customer satisfaction of Britama's customer of BRI Padang then conducted a survey of 30 respondents who become Britama's customer of BRI Padang customer. This preliminary survey includes 8 statements from customer value, corporate image, and service innovation. The table below shows of the initial survey:

Table 1. Results of a preliminary survey on Britama's customer satisfaction of BRI KC Padang

No	Pernyataan	Jumlah	
		Ya	Tidak
1.	Service at BRI branch of Padang in accordance cost	17	13
2.	The design of BRI Padang office office supports transaction secrecy	15	15
3.	BRI branch of Padang has a good corporate social responsibility	14	16
4.	High trust of BRI Customers	13	17
5.	Use optimize of technology by BRI branch of Padang	11	19
6.	Development of new services by BRI branch of Padang	12	18
7.	BRI Padang branch gives a good impression to customers	14	16
8.	I would recommend to others to use BRI branch of Padang service	13	17
Total		109	131
Persentase		45,5%	54,5%

Source: Primary data processing, 2017

Based on the above table it can be seen that the level of customer dissatisfaction based on customer value, corporate image, and innovation provided KC Padang slightly higher than the level of satisfaction that is about 54.5%, 9% higher than the level of satisfaction.

It is also supported by the growth of BritAma Savings as below:

Table 2. Recapitulation of Britama saving accounts on BRI KC Padang over the last 5 Years (in millions of Rupiah)

Years	Total Savings
2012	404.927
2013	420.577
2014	448.853
2015	490.358
2016	496.752
Growth average/ year	**4.5%**

From the table above shows the condition of customer trust to save at BRI KC Padang. Where the average of each year the amount of savings only increased by about 4.5%. Based on a brief discussion with competitor bank employees (Bank Mandiri Padang), their bank's annual savings growth reaches 8%. In the context of the market, especially banking, slow market growth and

intensive competitive pressures require companies to retain existing or existing customers (Sirohi et al 1998: 230).

Customer satisfaction is important and key to gain competitive advantage in the banking sector. In addition to the evolution of the service sector and changes in the nature of services, it becomes a challenge for Bank BRI KC Padang to improve customer satisfaction through the factors that are strongly associated with it. These factors are customer value, corporate image, and service innovation. As mentioned above three factors are highly studied in relation to perceived customer satisfaction.

Customer value can be considered a major factor in maintaining a competitive banking sector. One way to win the competition by giving satisfaction. According to Zeithaml in Andrea (2009) that the value of customers as what customers get (profit, propriety, quality, usefulness) that result in behavior toward or to an emotional bond with the product. In addition, the business world highlights the importance of corporate image and is developed as a key success factor (Khvtisiashvili, 2012).

Corporate image can be defined as the perception of the organization inherent in the customer's memory. In addition, According to George et al (2002), that innovation has also been recognized as an important factor that companies rely on to maintain a competitive advantage. Gan et al (2011) says that higher levels of customer satisfaction and positive customer response encourage banks to improve customer value, introduce innovation in services and have effective bank management to better provide high customer satisfaction.

This research aims to know the effect of customer value, corporate image, and service innovation on customer satisfaction of Britama's customer BRI Bank branch of Padang. Hence, for the more focused of this research the author will limit the problem of customer value, corporate image and service innovation to customer satisfaction on BritAma's customer at BRI bank Padang.

Customer Satisfaction

Customer satisfaction usually measured as the difference between perceived perceived experience. According to Oliver in Keisidou (2013), satisfaction is the level of one's feelings after comparing performance or perceived results with expectations.

In the customer satisfaction, there are three of measurement. First, the good experience with the service, a company that provides good service and in accordance of consumers' desire would make the consumer to make a purchase at a later time.

Second is the desire to recommend, the form of customer satisfaction after getting the product (goods or services) in accordance of consumers' desire. Last, suitability expectations, related to the success of marketing performance by the company to the consumer because the company can meet consumer expectations through their service, so that done has been in accordance with the wishes of consumers.

Customer Value

According to Hutt and Speh (2007), customer value is the perception and evaluation of the customer about how useful the relationship with the service provider in terms of benefits received and the sacrifices made. Customer value has three indicators: (1) Functional value. (2) Emotional value (3) social value. The funcional value consist of value of establishment, value contact personnel, and value of the service purchased. Then, emotional value means feelings or affective states created through the experience of consumption that felt by the customer and social value is the perceived benefits of customers at the individual level with their social environment.

Corporate Image

According Jefkins (in Soemirat, 2007: 114), defines the image of the company as the image of an organization as a whole, not just the image of products and services alone. Corporate image has four indicators: (1) Personality. (2) Reputation. (3) Ethics. (4) Corporate Identity.

Service Innovation

According Delafrooz et.al (2013) of service innovation is a new activity by the company that produces the new service, a new procedure or process of increasing the added value to the services provided by the company. Service innovation has four indicators: (1) The use of technology. (2) Interaction with customers. (3) The development of new services. (4) The service delivery system.

Relations of Customer Value on Customer Satisfaction

According to Monroe in Tjiptono (2011: 374), "the value of the customer is a tradeoff between the customer's perception of the quality or benefit of the product and the sacrifice made at the price paid". According to Smith (in Rohman, 2010), the emergence of customer value paradigm is in order to provide satisfaction to consumers according to customer needs.

H1: Customer Value has a positive effect on customer satisfaction

Relations Corporate Image on Customer Satisfaction

Hu et al. (2011) in his research mentions that corporate image affects customer satisfaction where corporate image helps customer satisfaction and this has a positive influence on customer satisfaction. In addition, the statement is also supported by research results Nan and Bih (2007) which shows the influence of corporate image on customer satisfaction.

H2: Corporate image has a positive effect on customer satisfaction

Relation Service Innovation on Customer Satisfaction

According Delafrooz et.al (2013) service innovation can make consumers very satisfied for the services provided by the company, this happens because the company is able to provide updates in the provision of services both from technology used to serve consumers. According to Kraemer et. al, 2010 (in Owano et.al., 2014) says that consumers feel comfortable with the use of technology that follows the development of the times, this happens because consumers want a renewal in the service, both from the technology used and working system to serve consumers.

H3: Service innovation has a positive effect on customer satisfaction
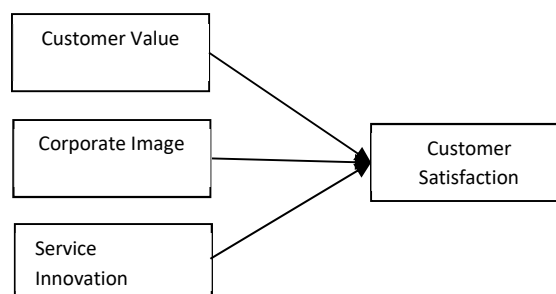

Figure 1. Conceptual Framework

Methodology

This type of research used in this research is associative. Associative research links between the two variables, independent variable and dependent variables. Independent variable are customer

value, corporate image, and service innovation and dependent variables is customer satisfaction. Based on this research aims, the population taken in this research is all BritAma's customer of BRI Bank branch of padang which amount to 8,342 people and the sampling technique used in this research is by accidental sampling. The number of samples used rounded up to 150 respondents with the characteristics of the sample has become BritAma's customers PT. Bank Rakyat Indonesia Tbk. Branch of Padang. Cochran approach formula:

$$n = \frac{z^2 pq}{e^2}$$

$$n = \frac{(1,96)2(0,5)(0,5)}{(0,08)2}$$
$$n = 150,06$$

Description:
n = Number of samples
z = Standard score for ∞ selected (1.96)
p = Proportion of estimates of incidence in population (0.5)
q = 1-p (1-0,5 = 0.5)
e = Standardeviation or leniency (8%)

The number of samples used rounded up to 150 respondents with the characteristics of the sample has become Britama's customer BRI Bank branch of Padang. The instrument to collect data in this research is use questionnaires that prepared by using Likert scale (stratified) with five alternative answers and each given a score.

In this study, for n = 30 then r table is 0.3610 units. Based on the valid test that has been done, there are 42 questionnaire statements whose value is above the r table value, that is 0.3610 units. Then, the statement is valid and can be continued for research and the reliablity test is performed to determine the extent to which a measurement result is relatively consistent when the measurement is repeated from different times. If the value of cronbach's alpha above 0.60 then the research instrument is reliable. Thus, based on the results of cronbach's alpha that has been done, customer value, corporate image, and service innovation, and customer satisfaction is declared reliable.

The analysis technique used in this research is descriptive analysis, inductive regression analysis and multiple linear regression analysis. In the early stages to analyze is done by using descriptive analysis of variables, by presenting data into the frequency distribution table, calculating percentage mean, standard deviation and interpretation.

Results And Discussion

To see the respondent's characteristic from this journal, we can see from the table below:

Table 3. Respondent's Characteristic

Category	Majority	People	Percentage
Gender	Women	78	52%
Age	36-40 years	43	28,7
Occupations	Civil cervants	53	35,3
Income	Rp 2.000.001,-s/d Rp 5.000.000,-/ month	73	48,7
Period became customer	3-4 Tahun	50	33,3

Source: Primary data processing, 2017

Based on the table, it can be seen that the number of Britama's customer BRI Bank branch of Padang is mostly more women, that is 78 people (52%) and men are 72 people (48%). The category of age, the respondents who are mostly met are 36-40 years old as many as 43 people with a percentage of 28.7%. Based on the occupational categories, most of the respondents are civil servants as many as 53 people with a percentage of 35.3%, and few are respondents who work as Teaching Staff and others, each of 6 people (4%).

Then, the respondents based on the amount of income is the respondents with income Rp 2.000.001, -s / d Rp 5.000.000, - / month as many as 73 people with percentage of 48.7% and the lowest is the income per month ≤ Rp 2.000. 000, - as many as 22 people with a percentage of 14.7%. Last, the category based on period became customer are respondents who save for 3-4 years, that is as many as 50 people with the percentage of 33.3%.

Next, based on multicolinearity test the result obtained state that there are no multicolinearity problem among the independent variables and on the heteroscedasticity test, the data was homocedasticity. Thus, based on all test results then this research is qualified to use multiple linear regression analysis. This analysis is intended to determine the influence of independent variables customer value, corporate image, and service innovation on customer satisfaction. The result of multiple linear regression analysis shown of table below:

Table 4. Multiple Regression Test Results

		Coefficients[a]				
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-5,277	2,344		-2,251	,026
	X1	,061	,027	,157	2,272	,025
	X2	,087	,043	,141	2,043	,043
	X3	,288	,037	,518	7,733	,000

Based on the results of analysis of value t test X1 to Y = 2,272 units with significant value of variable equal to 0,025 <0,05. This means H0 is rejected and Ha accepted, so the alternative hypothesis proposed in the research is accepted. So, it shows that there is a significant influence between customer value (X1) on customer satisfaction (Y) of BritAma's customer bank BRI branch of Padang.

Next, the results of analysis of value t test X2 to Y = 2,043 units with significant value for the variable of 0.043 <0.05. This means H0 is rejected and Ha accepted, its mean the alternative hypothesis proposed in the research is accepted. It shows that there is a significant influence between corporate image (X2) on customer satisfaction (Y) of BritAma's customer bank BRI branch of Padang.

Last, the results of analysis of value t test X3 to Y = 7.733 units with a significant value of the variable of 0.000 <0.05. This means H0 is rejected and Ha accepted, so the alternative hypothesis proposed in the research is accepted. So it shows that there is a significant influence between service innovation (X3) on customer satisfaction (Y) of BritAma's customer bank BRI branch of Padang. Thus, variable coefficient of service innovation has the biggest influence to customer satisfaction of BritAma's customer bank BRI branch of Padang.

Conclusion

Based on the results of data processing and discussion of the results of research conducted through multiple regression analysis it can be concluded. First, customer value has a positive value and significant effect on customer satisfaction. So, more better value of customers are given by bank to the customer, customer's satisfaction was increasing. Second, corporate image has a

positive value and significant effect on customer satisfaction satisfaction. So, if the bank continues to improve its corporate image in view of customers and society, then customer satisfaction will also increase.

Last, service innovation has a positive value significantly effects customer satisfaction on customer satisfaction. So, if the company is able to innovate their service quickly, then the level of customer satisfaction will also increase.

Suggestions

To improve customer satisfaction researchers suggested to Bank BRI Branch Padang, first they are should increase the customers value provided by bank through training for employees of BRI bank branch Padang so, that customers are satisfied with the products and services that will be given in the future. Then on corporate image the bank is expected to be able to give more attention to the performance of bank employees, such as by increasing the social responsibility performed by Bank BRI Branch of Padang. For example by developing BRI Corporate University for common people. Last is service innovation affects customer satisfaction Therefore, Bank BRI Branch of Padang is able to continuously improve their service innovation by adding variation of savings and developing e-banking applications to keep up with the increasing consumer needs.

It is necessary to conduct further research to be able to measure customer value, corporate image, service innovation and customer satisfaction at Bank BRI Branch of Padang with factors other than that have been researched in this research.

Limitation

In the future research, it would be interesting to explore more about the influence of customer value, corporate image, service innovation on customer satisfaction. Because from this research reseacher only find lower influence of them and for the future reseach its better to explore more the others variable that influence the customer satisfaction.

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