

THE EFFECT OF SERVICE QUALITY, PRODUCT AND BRAND IMAGE ON CUSTOMER SATISFACTION BANK BNI LUBUK ALUNG

Muhammad Arief Mario¹, Febsri Susanti²

^{1,2} Sekolah Tinggi Ilmu Ekonomi "KBP"

*Corresponding email: febsrisusanti@akbpstie.ac.id

Article History

Received: June 9, 2022 Revised: July 15, 2022 Accepted: August 30, 2022

Abstract

Competition in banking companies is increasing to dominate market share created through customer satisfaction. Customers are the main factor for banks to gain trust from customers to continue using their services. This study aims to determine and analyze whether tangible, reliability, responsiveness, assurance, empathy, product and brand image affect customer satisfaction of Bank BNI Lubuk Alung, using a data collection method in the form of a questionnaire. The sample in this study were 99 respondents. In analyzing the data using validity, reliability, and classical assumption tests, namely normality, multicollinearity and heteroscedasticity. The analytical method used is multiple linear regression analysis, while for hypothesis testing, namely t-test with the help of SPSS. The results of the tests conducted found that: 1) Tangible has a positive and significant effect on customer satisfaction; 2) Reliability has a positive and significant effect on customer satisfaction; 3) Responsiveness has a positive and significant effect on customer satisfaction; 4) Assurance has a positive and significant effect on customer satisfaction; 5) Empathy has no significant effect on customer satisfaction; 6) Products has a significant effect on customer satisfaction; and 7) Brand image has a significant effect on customer satisfaction.

Keywords: Tangible, Reliability, Responsiveness, Assurance, Empathy, Product, Brand Image, Customer Satisfaction.

JEL Classification: L21, L78, M1, M2.

Type of paper: Research Paper

DOI:

10.46306/bbijbm.v2i2.46

Web:

<http://bbijbm.lppmbinabangsa.ac.id/index.php/home>

Citation:

Mario, M. A. ., & Susanti, F. . (2022). The Effect of Service Quality, Product and Brand Image on Customer Satisfaction Bank BNI Lubuk Alung. BINA BANGSA INTERNATIONAL JOURNAL OF BUSINESS AND MANAGEMENT, 2(1), 121-139.
<https://doi.org/10.46306/bbijbm.v2i1.46>

I. Introduction

The banking industry plays an important role in supporting economic development, where the position of the banking industry is in terms of providing and distributing funds to the public. Banking Law No. 10 of 1998, defines a bank as a commercial organization that collects money from the public in the form of deposits and disburses it back in the form of credit or in the form of others to improve people's living standards. So, the role of banks affects the performance of a country's economy. In developed countries, banks play an important role in regulating the country's economy.

Banking Services is one of the national banking activities to make it easier for customers to carry out financial transactions. Banking services are provided as a means to facilitate the collection and distribution of funds to the general public. Banking services, on the other hand, are a source of income for banks (*fee-based income*). Banks that want to develop must be able to provide quality to services and provide a sense of comfort to the community because it is a determining aspect of the success of a bank. Banks that want to develop can provide quality services and share convenience with customers, because this is a key factor in the success of the bank, thus giving rise to a satisfaction for client and the opposite. The quality of services must start from customer needs and end with customer satisfaction and a positive perception of service quality. (Handika and Susanti 2019)

One of the banks that has a high competitive level is Bank Negara Indonesia (BNI). BNI is ranked fourth out of 16 other banks based on total assets as of Q3 of 2021 (kinerjabank.com). Bank BNI's achievement as one of the largest state-owned banks in Indonesia can be seen by the number of customers who join BNI bank to save and credit for people who are about to start a business. and also became the 1st Best KUR Dealer in 2019. In addition, BNI bank is also one of the banks that often offers a variety of attractive and innovative waiters that aim to satisfy and help the needs of customers will be his financial affairs.

BNI Lubuk Alung is a sub-branch office located on Jl. Raya Padang-Bukittinggi No. 95, Lubuk Alung. In carrying out theperasional oasional Bank BNI Lubuk Alung collects and distributes funds to meet the needs of the community by: (1) collecting funds in the form of savings, both debtor savings and universal savings, (2) collecting funds inthe form of deposits, (3) distributing capital loans to customers who need it with the stipulated provisions bank. The strategic location makes it very easy for customers who want to interact with BNI Lubuk Alung. However, Bank BNI Lubuk Alung still has problems in terms of fast service and queues with long waiting times, causing losses to customers. Some customers choose to cancel the transaction because of the length of the queue time and choose to make transactions on other Ba nk in the hope of obtaining a more satisfactory service. The problems faced by Bank BNI Lubuk Alung are one of the causes of the decline in the number of customers for the period 2016 to 2020. Itis known that the number of customers for the period 2016 to 2020 experienced a fluktua si but tended to decrease. In 2016 the number of customers was 3,551, an increase in 2017 of 14,252. In 2018 the number of customers decreased by 13,378 people, decreasing again in 2019 and 2020 to 12,678 people and 11,679 orang. The decrease in the number of customers is suspected to be due to indications of a decrease in customer satisfaction with Bank BNI Lubuk Alung.

Tjiptono (2012) stated that in principle quality services focus on the needs and will of customers and the accuracy of their delivery in offsetting the expectations of these customers. By providing high-quality services, there is an encouragement for customers to establish a strong need with the Bank. If quality service continues to be good with indicators of reliability, has a good responsiveness, there is a guarantee of service and a sense of attention for customers, then that customer satisfaction will increase.

Not only is the quality of service high, product factors are suspected to affect customer satisfaction. Product selection by customers does not only choose physical attributes because customers choose something that can satisfy their desires. The industry's offerings are not limited to products alone, but customers also use products that improve their image, they need to provide benefits over the so-called products.

Competition between banks does not concern financial markers such as *transaction banking* alone, profits and credit and so on, but is related to many aspects such as racing in obtaining brands or the value of the brand in the mind of the consumer. Brands are very meaningful and need to be observed because brands can distinguish one company's products from other products, making it easier for consumers to choose the products they want. Kotler & Keller (2012), stated that *brand image* is a consumer perception and confidence that is reflected in associations and is related to consumer memory.

The American Society for Quality in Heizer & Barry (2017) expresses quality as the overall feature and characteristic of goods or services that satisfy the needs of visible or implied customers. Likewise, Tjiptono & Chandra's (2016) understanding of the quality of service, namely dynamic conditions related to goods or services, human resources, processes and environments that are able to meet and exceed customer expectations. Based on the opinion of Nasfi et al. (2020), service quality is the action of offering products and services by producers to consumers based on their capabilities and obstacles encountered by making it easier for consumers in terms of product and service characteristics.

Whereas Cronin et al in Octavia (2019), service quality is defined as a comparison of expectations for service with that received by customers. Another definition of service quality according to Mu'ah & Masram (2021) is a form of company activity to meet customer expectations. In conclusion, the service here as a service delivered by the service owner is in the form of convenience, quick response, relationship, ability and hospitality. All of them are shown from the attitude and style when providing services for customer satisfaction.

Kotler & Keller (2016) defines a product as something offered to the market that can finally satisfy desires and needs, as well as the opinion of Sudaryono (2016), a product is a thing which is offered to the market that can be owned, used and consumed by consumers, the purpose is to satisfy the desires and needs of these consumers.

Hamdun & Romadhani (2016), defines a product as an offering of goods and services to a company in order to meet consumer needs, where other opinions are expressed (Kotler & Armstrong, 2014) which referred to as a product is something

offered to a market whose purpose is to attract attention, takeover, use, or consumption in order to create satisfaction with desires and customer needs.

Based on the opinion of Kotler & Keller (2016), a *brand* is not just a name and symbol, a brand means a key element in the correlation of the company and the customer. Similarly, another opinion by Manorek (2016) states that the brand is the name, term, sign, symbol, as well as a combination of those whose purpose is distinguishing one product from another. While *the image* based on Tjiptono, (2015) is an association and trust in the brand by customers, *sementara* association is the nature of the brand and has a level of strength certain.

Tangible is a dimension of service quality. A good *tangible* can affect customer perception because the service cannot be seen, kissed or palpable. Therefore, the *tangible* aspect becomes an important part as a measuring tool of service and at the same time affects customer expectations because jika *tangible* is good then expectations the customer will be higher.

According to Khaliq (2019) shows that there is a significant positive influence between *tangibles* and customer satisfaction. This means that the appearance of physical facilities, equipment, personnel, and communication tools owned by the Bank has proven to have a significant influence on customer satisfaction.

H₁: Diduga *tangible* has a positive and significant effect on customer satisfaction of Bank BNI Lubuk Alung.

Reliability is the fulfillment of the company's immediate and satisfactory service promises. Reliability performance must be in accordance with customer expectations. If the customer maintains good reliability performance, he will provide a good perception of the service. The reliability factor needs to be considered because the more reliable the bank which includes the accuracy of the service as promised and the ability to provide services can make customers feel satisfied and will make the customer a loyal customer.

According to Mustofa & Siyamto (2015) there is a significant influence between *reliability* and customer satisfaction. This shows that the services provided by the bank have been felt the best thing from customers, namely by helping to solve problems, on time, services according to those that promised and stored the data accurately so that nasabah feel satisfaction with the bank's services.

H₂: It is suspected that *reliability* has a positive and significant effect on customer satisfaction of Bank BNI Lubuk Alung.

Responsiveness is a dimension of the most dynamic service quality. The expectations that nasabah has for the speed of service will almost certainly change with an upward trend over time.

According to Mustofa & Siyamto (2015) there is an effect of *responsiveness* on the satisfaction of nasabah bank. This shows that the bank has felt the best thing for customers, namely with the availability of helping customers, clarity of information, and agility in responding to requests. and customer complaints can be felt by customers. In other words, the higher the *responsiveness*, the higher the customer satisfaction.

H₃: It is suspected that *responsiveness* has a positive and significant effect on customer satisfaction of Bank BNI Lubuk Alung.

Assurance is the competence, courtesy of compensation, and ability of bank employees to foster customer trust and security in the bank. Every customer wants to be properly trained by the bank. There is a guarantee that the customer who comes will be well served by the bank, will provide a sense of security and trust to the customer, so that the customer's personal stability will be increase. Thus, mereka's trust in the bank will also increase.

According to Juniawan (2014) that the guarantee variable has a positive effect on customer satisfaction. The better the customer's perception of the guarantee, the higher the customer's sensitivity will be. And if the customer's perception of the guarantee is bad, then customer satisfaction is also lower.

H₄: It is suspected that *assurance* has a positive and significant effect on customer satisfaction of Bank BNI Lubuk Alung.

Empathy is a sincere and individual or personal care given to the client by seeking to understand the client's wishes. Banks are expected to have an understanding and knowledge of customers, understand customer needs in a specific manner, and have a comfortable operating time for customers.

Khaliq (2019) shows that there is a significant positive influence between *assurance* on customer satisfaction. The existence of sympathy on the part of the bank manager is the main tool in fulfilling the expectations of customers to be treated preferentially. Thus, the sense of attention from the bank manager in serving customers is a more value for customers. This will increase their satisfaction with the quality of bank services.

H₅: It is suspected that *empathy* has a positive and significant effect on customer satisfaction of Bank BNI Lubuk Alung.

Marzuki et al. (2021) found that the quality of banking products and services plays an important role in customer satisfaction, but is also closely related to the acquisition of bank profits. The higher the quality of products and services offered by the bank, the higher customer satisfaction. Judging from the Rumastari & Sunindyo survey (2019) that products affect customer satisfaction significantly and positively. Research of Wardani et al. (2016) states that there is a positive and significant influence of the product on customer satisfaction. Based on these statements, research can suggest that the impact of the product is suspected to be a factor in customer satisfaction.

H₆: It is suspected that the product has a positive and significant effect on customer satisfaction of Bank BNI Lubuk Alung.

A good brand image guarantees customer satisfaction. This means that the better the brand image of the company, the more satisfied customers feel. On the contrary, the lower the brand image of the company, the more dissatisfied customers will be (Asean in 2020). From this statement, the company needs to develop the right brand strategy. This strategy can start by creating positive brand images in the minds of customers. Judging from the survey of Sandjaya et al. (2020) that brands have a significant and positive impact on customer satisfaction. According to the survey of Sriandani et al. (2018) states brand image has a significant influence on customer

satisfaction. Based on this explanation, it is concluded that *brand image* is considered as a determining factor in satisfaction.

H₇: It is suspected that *the brand image* has a positive and significant effect on customer satisfaction of Bank BNI Lubuk Alung

II. Material and Method

This type of research is quantitative research, with data obtained based on respondents' answers to the questionnaire. The population is customers of Bank BNI Lubuk Alung in 2020 as many as 11,679 respondents. The number of samples is determined based on the Slovin formula where the error rate of determination used is 10%. The sample technique is *simple random sampling* which takes a random sample of members of a population, regardless of class (Sugiyono 2017). Thus, the total sample was 99 respondents.

Operational explanations and indicators of many studies are found in such tables as:

Table 1.
Variable Operational Definition

N o.	Variable	Indicators	Source
1	<i>Tangibles</i> (X ₁)	1. Magnificent office building 2. Strategic location 3. Employee appearance	Mulyaningsih & Atmosphere (2016)
2	<i>Reliability</i> (X ₂)	1. Speed of service 2. Accuracy of service 3. <i>Online system</i>	Mulyaningsih & Atmosphere (2016)
3	<i>Responsiveness</i> (X ₃)	1. Quickly handle complaints 2. Knowing customer needs 3. Providing solutions	Mulyaningsih & Atmosphere (2016)
4	<i>Assurance</i> (X ₄)	1. Trustworthy banks 2. Customers feel safe when transacting 3. Parking security	Mulyaningsih & Atmosphere (2016)
5	<i>Empathy</i> (X ₅)	1. Employee friendliness 2. Employee patience 3. Employees pay close attention	Mulyaningsih & Atmosphere (2016)
6	Products (X ₆)	1. Product quality 2. Product features 3. Product style and design	Kotler & Armstrong (2012)
7	<i>Brand image</i> (X ₇)	1. Creator image 2. User image 3. Product image	Sutisna (2011)
8	Customer satisfaction	1. Conformity of expectations 2. Interest in revisiting	Hawkins and Lonney in Tjiptono (2015)

3. Willingness to recommend

The data analysis technique of this study consists of instrument validity and reliability tests, descriptive analysis of variables, classical assumption tests and multiple linear regression analysis. Testing the research hypothesis using the t test

III. Results and Discussion

Validity Test

Ghozali (2016) revealed that the validity test is the determinant of the validity or validity of the research questionnaire, on the basis of its analysis: a) if the r hitung value $> r_{table}$, then the statement item is valid, and b) if the r hitung value $< r_{table}$, then the statement item is fall. The table r value for $n = 99$ is 0.1975. The following are the results of testing the validity of each research variable.

Tangibles Validity Test (X_1)

Table 2.
Tangibles Variable Validity Test Results (X_1)

Items	Corrected Item-Total Correlation (r calculate)	r table	Information
X1.1	0,761	0,1975	Valid
X1.2	0,710	0,1975	Valid
X1.3	0,821	0,1975	Valid

Source: Processed primary data, 2022

Based on Table 2 above all statements of the variable *Tangibles* (X_1) are declared valid because the corrected value of the item-total correlation (r) $> r$ of the table is 0.1975, so that it can be used for further testing.

Reliability Validity Test (X_2)

Table 3.
Reliability Variable Validity Test Results (X_2)

Items	Corrected Item-Total Correlation (r calculate)	r table	Information
X2.1	0,840	0,1975	Valid
X2.2	0,859	0,1975	Valid
X2.3	0,890	0,1975	Valid

Source: Processed primary data, 2022

Based on Table 3 above all statements of the *Reliability* variable (X_2) are declared valid because the corrected value of the item-total correlation (r count) $> r$ of the table is 0.1975, so it can be used for further testing.

Responsiveness Validity Test (X₃)

Table 4.
Responsiveness Variable Validity Test Results (X₃)

Items	Corrected Item-Total Correlation (r calculate)	r table	Information
X3.1	0,780	0,1975	Valid
X3.2	0,816	0,1975	Valid
X3.3	0,774	0,1975	Valid

Source: Processed primary data, 2022

Based on Table 4 above all statements of the *Responsiveness* variable (X₃) are declared valid because the corrected *value of the item-total correlation*(r) > r of the table is 0.1975, so it can be used for further testing.

Assurance Validity Test (X₄)

Table 5.
Assurance Variable Validity Test Results (X₄)

Items	Corrected Item-Total Correlation (r calculate)	r table	Information
X4.1	0,678	0,1975	Valid
X4.2	0,678	0,1975	Valid
X4.3	0,747	0,1975	Valid

Source: Processed primary data, 2022

Based on Table 5 above all statements of the *Assurance* variable (X₄) are declared valid because the corrected *value of the item-total correlation*(r) > r of the table is 0.1975, so that it can be used for further testing.

Empathy Validity Test (X₅)

Table 6.
Empathy Variable Validity Test Results (X₅)

Items	Corrected Item-Total Correlation (r calculate)	r table	Information
X5.1	0,837	0,1975	Valid
X5.2	0,840	0,1975	Valid
X5.3	0,796	0,1975	Valid

Source: Processed primary data, 2022

Based on Table 6 above all statements of the *Empathy* variable (X₅) are declared valid because the corrected *value of the item-total correlation*(r) > r of the table is 0.1975, so that it can be used for further testing.

Product Validity Test (X₆)

Table 7.

Product Variable Validity Test Results (X₆)

Items	Corrected Item-Total Correlation (r calculate)	r table	Information
X6.1	0,706	0,1975	Valid
X6.2	0,786	0,1975	Valid
X6.3	0,771	0,1975	Valid
X6.4	0,846	0,1975	Valid
X6.5	0,790	0,1975	Valid
X6.6	0,693	0,1975	Valid
X6.7	0,801	0,1975	Valid
X6.8	0,739	0,1975	Valid
X6.9	0,743	0,1975	Valid

Source: Processed primary data, 2022

Based on Table 7 above all statements of the Product variable (X₆) are declared valid because the corrected *value of the item-total correlation*(r) > r of the table is 0.1975, so that it can be used for further testing.

Brand Image Validity Test (X₇)

Table 8.

Brand Image Variable Validity Test Results(X₇)

Items	Corrected Item-Total Correlation (r calculate)	r table	Information
X7.1	0,773	0,1975	Valid
X7.2	0,740	0,1975	Valid
X7.3	0,761	0,1975	Valid
X7.4	0,747	0,1975	Valid
X7.5	0,659	0,1975	Valid
X7.6	0,764	0,1975	Valid
X7.7	0,759	0,1975	Valid
X7.8	0,510	0,1975	Valid
X7.9	0,677	0,1975	Valid

Source: Processed primary data, 2022

Based on Table 8 above, all statements of the Variable *Brand Image*(X₇) are declared valid because the corrected *value of the item-total correlation*(r) > r of the table is 0.1975, so that it can be used for further testing.

Customer Satisfaction Validity Test (Y)

Table 9.

Validity Test Results of Customer Satisfaction Variables (Y)

Items	Corrected Item-Total Correlation (r calculate)	r table	Information
Y.1	0,422	0,1975	Valid

Y.2	0,516	0,1975	Valid
Y.3	0,629	0,1975	Valid
Y.4	0,610	0,1975	Valid
Y.5	0,604	0,1975	Valid
Y.6	0,603	0,1975	Valid
Y.7	0,663	0,1975	Valid
Y.8	0,658	0,1975	Valid
Y.9	0,736	0,1975	Valid

Source: Processed primary data, 2022

Based on Table 9 above, all statements of the Customer Satisfaction variable (Y) are declared valid because the corrected *value of the item-total correlation*(r calculate) > r of the table is 0.1975, so that it can be used for further testing.

Reliability Test

The reliability test according to Ghazali (2016), is a measure of the consistency of the research measuring instrument, the basis of the analysis is if the *cronbach alpha* value > 0.7, then the measuring instrument is consistent or reliable. The results of the reliability test can be seen in Table 10 below :

Table 10.
Reliability Test Results

Variable	Cronbach Alpha	Number of Items
<i>Tangibles</i> (X ₁)	0,875	Reliable
<i>Reliability</i> (X ₂)	0,931	Reliable
<i>Responsiveness</i> (X ₃)	0,888	Reliable
<i>Assurance</i> (X ₄)	0,838	Reliable
<i>Empathy</i> (X ₅)	0,908	Reliable
Products (X ₆)	0,937	Reliable
<i>Brand Image</i> (X ₇)	0,916	Reliable
Customer Satisfaction (Y)	0,864	Reliable

Source: Processed primary data, 2022

From the presentation of table 10 above, all research variables are declared reliable, where the results of the reliability test calculations of each variable show that the *Cronbach Alpha* is greater than 0.7. This means that the entire variable can be used for further data processing.

Test of Classical Assumptions

Normality Test

Table 4.11
Normality Test Results

Kolmogorov-Smirnov Z test	Unstandarize Residual
Kolmogorov-Smirnov Z	0.682
Asymp. Sig. (2-tailed)	0.741

Source: Processed primary data, 2022

From Table 11 above, the *Kolmogorov-Smirnov Z* value is 0.682 with an *asymp.sig* (2 tailed) of 0.741 > 0.05. Therefore, the results of the normality of all variables of this study are normally distributed or the classical assumptions about the normality of the data are met.

Multicholnearity Test

Table 12.
Multicholnearity Test Results

Variable	Collinearity Statistics	
	Tolerance	VIF
<i>Tangibles</i> (X ₁)	0,184	5,429
<i>Reliability</i> (X ₂)	0,228	4,378
<i>Responsiveness</i> (X ₃)	0,192	5,221
<i>Assurance</i> (X ₄)	0,379	2,641
<i>Empathy</i> (X ₅)	0,179	5,575
Products (X ₆)	0,342	2,922
<i>Brand Image</i> (X ₇)	0,427	2,342

Source: Processed primary data, 2022

Based on Table 12, it can be seen that each independent variable used has a *Tolerance* value above 0.10. Meanwhile, the *variance inflation factor* (VIF) value is below 10 so that it can be concluded that all independent variables are free from the symptoms of multikolinierity so that the stages of data processing are further can be implemented immediately.

Heterochemedasticity Test

Table 13.
Heterochedasticity Test Results

Variable	Sig.
<i>Tangibles</i> (X ₁)	0,054
<i>Reliability</i> (X ₂)	0,971
<i>Responsiveness</i> (X ₃)	0,358
<i>Assurance</i> (X ₄)	0,690
<i>Empathy</i> (X ₅)	0,992

Products (X ₆)	0,561
Brand Image (X ₇)	0,281

Source: Processed primary data, 2022

From Table 13 above, it can be seen that *tangibles*, *reliability*, *responsiveness*, *assurance*, *empathy*, *products*, and *brand images* have significance values above 0.05 so it can be concluded that all variables do not occur heteroskedasticity.

Multiple Linear Regression Analysis

Multiple regression analysis is useful for looking at the equations of *Tangibles* (X₁), *Reliability* (X₂), *Responsiveness* (X₃), *Assurance* (X₄), *Empathy* (X₅), *Product* (X₆) and *Brand Image* (X₇) to Customer Satisfaction (Y), which is carried out using the SPSS Version 23 program as in the following table:

Table 14.
Multiple Linear Regression Analysis Results

Constants and Variables Bebas	Regression Coefficient	Significant	Information
(Constant)	17,022	0,000	-
Tangibles (X ₁)	0.299	0.029	Influential
Reliability (X ₂)	0.287	0.012	Influential
Responsiveness (X ₃)	0.254	0.044	Influential
Assurance (X ₄)	0.292	0.012	Influential
Empathy (X ₅)	0.025	0.848	No Effect
Products (X ₆)	0.145	0,000	Influential
Brand image (X ₇)	0.087	0.027	Influential

Source: Processed primary data, 2022

Based on the regression results from Table 14 above, it can be determined that the multiple linear regression equation in this study is as follows:

$$Y = 17.022 + 0.299X_1 + 0.287X_2 + 0.254X_3 + 0.292X_4 + 0.025X_5 + 0.145X_6 + 0.087X_7 + e$$

The interplay over the regression equation obtained is as follows:

1. The constant of 17.022 states that if the variable *tangibles* (X₁), *reliability* (X₂), *responsiveness* (X₃), *assurance* (X₄), *empathy* (X₅), *product* (X₆) and *brand image* (X₇) is considered constant or ignored, then customer satisfaction (Y) is 17,022.
2. The regression coefficient of *tangibles* (X₁) is 0.299 meaning that if other independent variables are fixed in value and *tangibles* (X₁) experience an increase of 1 unit of weight, then customer satisfaction will experienced an increase of 0.299, as did the opposite state. A positive coefficient means that *tangibles* (X₁) have a positive effect on customer satisfaction.

3. The reliability regression coefficient (X_2) is 0.287 meaning that if other independent variables have a fixed value and *reliability* (X_2) increases by 1 unit of weight, then customer satisfaction will experienced an increase of 0.287, similarly in the opposite circumstances. A positive coefficient means that *reliability* (X_2) has a positive effect on customer satisfaction.
4. The responsiveness regression coefficient (X_3) is 0.254 meaning that if other independent variables have a fixed value and *responsiveness* (X_3) experiences an increase of 1 unit of weight, then customer satisfaction will experience an increase of 0.254, as well as in the opposite circumstances. Positiveefficient co-operation means *responsiveness* (X_3) has a positive effect on customer satisfaction.
5. The assurance regression coefficient (X_4) is 0.292 meaning that if another independent variable is of fixed value and *assurance* (X_4) increases by 1 unit of weight, then thecustomer's sensitivity will experience an increase of 0.292, as well as in the opposite circumstances. A positive coefficient means that *assurance* (X_4) has a positive effect on customer satisfaction.
6. The empathy regression coefficient (X_5) is 0.025 meaning that if another endent indep variable is of fixed value and *empathy* (X_5) increases by 1 unit of weight, then customer satisfaction will experienced an increase of 0.025, similarly in the opposite circumstances. A positive coefficient means empathy (X_5) has a positive effect on customer satisfaction.
7. The product regression coefficient (X_6) is 0.145 meaning that if another independent variable has a fixed value and the product (X_6) experiences an increase of 1 unit of weight, then customer satisfaction will be experienced an increase of 0.145, as well as in the opposite. A positive coefficient means that the product (X_6) has a positive effect on customer satisfaction.
8. The regression coefficient of *brand image* (X_7) is 0.087 meaning that if other independent variables have a fixed value and *the brand image* (X_7) has an increase of 1 unit of weight, then customer satisfaction will experienced an increase of 0.087, similarly in the opposite circumstances. A positive coefficient means that *the brand image* (X_7) has a positive effect on customer satisfaction.

T-test (Partially)

Based on the t-test carried out, it can be seen in Table 15 below:

Table 15.
Test Results t

Type	t	Sig.	Information
<i>Tangibles</i> (X_1)	2,213	0,029	Influential
<i>Reliability</i> (X_2)	2,573	0,012	Influential
<i>Responsiveness</i> (X_3)	2,040	0,044	Influential
<i>Assurance</i> (X_4)	2,560	0,012	Influential
<i>Empathy</i> (X_5)	0,192	0,848	No Effect

Products (X ₆)	3,642	0,000	Influential
Brand Image (X ₇)	2,243	0,027	Influential

Source: Processed primary data, 2022

From the results of the study obtained a regression coefficient of 0.299, and the calculated t value $> t_{table}$ ($2.213 > 1.986$) with a significance of $0.029 < \alpha 0.05$, then H_1 was accepted. It can be concluded that *tangibles* have a positive and significant effect on customer satisfaction. This means that the better *the tangibles*, the more customer satisfaction will increase. Inturn, the less good *the tangibles*, the lower the customer satisfaction.

The results showed a regression coefficient of 0.287, and a calculated t value $> t_{table}$ ($2.573 > 1.986$) with a significance of $0.012 < 0.05$, α then H_2 was accepted. It can be concluded that *reliability* has a positive and significant effect on customer satisfaction. This means that the better *the reliability*, the more customer satisfaction will increase. Conversely, the less good *reliability*, the more customer satisfaction decreases.

Based on the results of the study showed a regression coefficient of 0.254, and the calculated t value $> t_{of the table}$ ($2.040 > 1.986$) with a significance of $0.044 < \alpha 0.05$, then H_3 was accepted. It can be concluded that *responsiveness* has a positive and significant effect on customer satisfaction. This means that the better the *responsiveness*, the more customer satisfaction will increase. Conversely, the less good *responsiveness*, the lower customer satisfaction.

From the results of the study, the regression coefficient was 0.292, and the calculated t value $> t_{table}$ ($2.560 > 1.986$) with a significance of $0.012 < 0.05$, α then H_4 was accepted. It can be concluded that *assurance* has a positive and significant effect on customer satisfaction. This means that the higher *the assurance*, the more customer satisfaction will increase. Conversely, the lower *the assurance*, the lower the customer satisfaction.

From the results of the study showed a regression coefficient of 0.025, and the calculated t value $< t_{of the table}$ ($0.192 < 1.986$) with a significance of $0.848 > \alpha 0.05$, then H_5 was rejected. It can be concluded that *empathy* has no positive and significant effect on customer satisfaction. In other words, the low or high dimensions of *empathy* do not affect customer satisfaction.

Based on the results of the study, it showed a regression coefficient of 0.145, and the calculated t value $> t_{of the table}$ ($3.642 > 1.987$) with a significance of $0.000 < \alpha 0.05$, then H_6 was accepted. It can be concluded that the product has a positive and significant effect on customer satisfaction. This means that the better the product, the more customer satisfaction will increase. Conversely, the less good the product, the more customer satisfaction decreases.

Based on the results of the study showed a regression coefficient of 0.087, and the calculated t value $> t_{of the table}$ ($2.243 > 1.986$) with a significance of $0.027 < \alpha 0.05$, then H_7 was accepted. It can be concluded that *brand image* has a positive and significant effect on customer satisfaction. This means that the better *the brand image*, the more customer satisfaction will increase. On the other hand, the less good the *brand image*, the lower customer satisfaction.

The Effect of *Tangibles* on Customer Satisfaction

The results showed that the regression coefficient was 0.229 and the sig. value of $0.029 < 0.05$, so it can be concluded that the *tangible* variable has a positive and significant impact on customer satisfaction of BNI Lubuk bank Alung. The positive influence shows that the better the *tangible*, the customer satisfaction of BNI Lubuk Alung bank will increase. On the other hand, if the *tangible* is not good, then the satisfaction of BNI Lubuk Alung bank customers decreases.

Tangible is the emergence of physical facilities, equipment, employees, and communication materials, therefore it is very important. The effect of *tangible* on customer satisfaction of BNI Lubuk ALung bank, proven based on the answers of respondents, the majority of whom answered quite agreed with the *tangible* indicators that stated the condition of the building which is magnificent and attractive, the location is strategic and easy to reach, and the appearance of the bank staff is clean and tidy.

The results of this study are in line with Khaliq's research (2019) showing a significant positive influence between *tangibles* and customer satisfaction. In line with research conducted by Sholehuddin & Rahman (2020) proved that physical evidence variables (*Tangibles*) have a positive and significant effect on consumer satisfaction. Research by Mustofa & Siyamto (2015) shows that there is a significant influence between *tangibility* on customer satisfaction.

The Effect of *Reliability* on Customer Satisfaction

From the results of the study, it shows that the regression coefficient is 0.287 and the value of sig. $0.012 < 0.05$, it can be concluded that the *reliability* variable has a positive and significant effect on customer satisfaction of BNI bank Lubuk Alung. The positive influence shows that the better the *reliability*, the customer satisfaction of BNI Lubuk Alung bank will increase. On the other hand, if the reliability is not good, then the customer satisfaction of BNI Lubuk Alung bank decreases.

Reliability is the ability to provide services as promised by fish immediately, accurately and satisfactorily. The effect of *reliability* on customer satisfaction of BNI Lubuk ALung bank, proven based on the answers of respondents, the majority of whom answered quite agreed with the *reliability* indicator which stated speed staff in responding to customer complaints, the right service according to customer needs, and the *online system* used at the bank speed up the transaction time.

The results of this study are in line with Khaliq's research (2019) stating that there is a significant influence between *reliability* on customer satisfaction. This means that accurate service in accordance with the promise provided is able to add a sense of customer satisfaction. Also supported by research conducted by Sholehuddin & Rahman (2020) proves that the reliability variable (*reliability*) has a positive and significant effect on consumer satisfaction. Research by Mustofa & Siyamto (2015) shows that there is a significant influence between *reliability* and customer satisfaction.

The Effect of *Responsiveness* on Customer Satisfaction

Based on the results of the study showing that the regression coefficient is 0.254 and the sig. value of $0.044 < 0.05$, it can be concluded that the *responsiveness* variable has a positive and significant effect on bni bank customer satisfaction Lubuk Alung. The influence of positif shows that the better the *responsiveness*, the customer satisfaction of BNI Lubuk Alung bank will increase. On the other hand, if the responsiveness is not good, the customer satisfaction of BNI Lubuk Alung bank decreases.

Responsiveness is the ability of staff to meet customer requests and is also related to the speed of response in providing services while capturing the aspirations that arise from customers. The effect of *responsiveness* on customer satisfaction of BNI Lubuk Alung bank, in evidence based on the answers of respondents, the majority of which answered quite agreed with the *responsiveness* indicator which stated the speed with which staff respond to customer complaints, staff know customer needs and the knowledge that bank staff have to answer questions and provide solutions to customer problems.

The results of this study are supported by research by Khaliq (2019) states that there is a significant positive influence between *responsiveness* and customer satisfaction. Also supported by research conducted by Mustofa & Siyamto (2015) shows the influence of *responsiveness* on the satisfaction of nasabah.

The Effect of Assurance on Customer Satisfaction

The results showed that the regression coefficient was 0.292 and the sig. value of $0.012 < 0.05$, so it can be concluded that the *assurance* variable has a positive and significant effect on customer satisfaction bank BNI Lubuk Alung. The positive influence shows that the better *the assurance*, the customer satisfaction of BNI Lubuk Alung bank will increase. On the other hand, if the more unkind *the assurance*, the customer satisfaction of BNI Lubuk Alung bank decreases.

Assurance is a guarantee that the services provided provide guarantees of security, ability (competence) of human resources in providing services in accordance with standards and others that its nature provides assurance that all elements of the service provider are in accordance with what is expected. The effect of *assurance* on customer satisfaction of BNI Lubuk Alung bank, proven based on the answers of respondents, the majority of whom answered in agreement with *the assurance* indicator which stated the bank's ability to instill trust in customers, ensure customer security in transactions, and ensure the security of parking lots for customers.

The results of this study are supported by research by Mustofa & Siyamto (2015) showing that *assurance* has a positive and significant effect on consumer satisfaction. It is also supported by Juniawan's research (2014) that the guarantee variable has a positive effect on customer satisfaction.

The Effect of Empathy on Customer Satisfaction

The results showed that the regression coefficient was 0.025 and the sig. value was $0.848 > 0.05$, so it can be concluded that the *empathy* variable has no significant effect on customer satisfaction of BNI Lubuk Alung bank. This happens because BNI Lubuk Alung bank customers already feel given individual attention, BNI Lubuk Alung bank provides the best attention for customers, customers already feel that the bank staff gives full attention to the customer's problems.

The results of this study supported by Nitjano's research (2020) showed that the empathy variable had no significant effect. However, contrary to research conducted by Khaliq (2019) which states that there is a significant positive influence between *assurance* on customer satisfaction.

The Effect of Products on Customer Satisfaction

The results of the study show that the regression coefficient is 0.145 and the value of sig. $0.000 < 0.05$, it can be concluded that the product variable has a significant effect on customer satisfaction of BNI Lubuk Alung bank. The positive influence shows that the better the product, the customer satisfaction of BNI Lubuk Alung bank will increase. On the other hand, if the product is not good, the customer satisfaction of BNI Lubuk Alung bank decreases.

Quality products are one of the important policies in improving the day of competitiveness of products that must provide satisfaction to customers who exceed or at least equal to the quality products from competitors. The effect of the product on customer satisfaction of BNI Lubuk ALung bank, proven based on the answers of respondents, the majority of whom answered in agreement with product indicators that stated about quality product, product features and product style and design.

The results of this study are supported by research by Rumastari & Sunindyo (2019) shows that products affect customer satisfaction significantly and positively. It is also supported by the research of Wardani et al. (2016) states ada positive and significant influence of the product on customer satisfaction.

The Effect of Brand Image on Customer Satisfaction

From the results of the study, it shows that the regression coefficient is 0.087 and the sig. value is $0.027 < 0.05$, it can be concluded that the *brand image* variable has a significant effect on customer satisfaction of BNI Lubuk Alung bank. The positive influence shows that the better the *brand image*, the customer satisfaction of BNI Lubuk Alung bank will increase. On the other hand, if the more unkind *the ima ge brand*, the customer satisfaction of BNI Lubuk Alung bank decreases.

Brand image can be considered as a type of association that appears in the mind of customers when remembering a certain *brand*. The effect of *brand image* on customer satisfaction of BNI Lubuk ALung bank, proven based on the answers of respondents, the majority of whom answered agreeing with the *brand image* indicators that stated about the image maker, wearer image, and product image.

The results of this study are supported by oleh research Sandjaya et al. (2020) that brands have a significant and positive impact on customer satisfaction. In line with the research of Sriandani et al. (2018) states the brand image has a significant influence on customer satisfaction.

IV. Conclusion

In the results of the research that has been carried out, the conclusions in this study are: *First, tangible* has a positive and significant effect on customer satisfaction of BNI Lubuk Alung bank. *Positivengaruh* shows that if the better *the tangible*, the customer satisfaction of BNI Lubuk Alung bank will increase. *Second, reliability* has a positive and significant effect on customer satisfaction of BNI Lubuk Alung bank. This means that if the better *the reliability*, the customer satisfaction of BNI Lubuk Alung bank will increase. *Third, responsiveness* has a positive and significant effect on customer satisfaction of BNI Lubuk Alung bank. This means that if the better *the responsiveness*, then the satisfaction of the BNI Lubuk Alung bank nasabah will increase.

The results of the fourth study, assurance had a positive and significant effect on customer satisfaction of BNI Lubuk Alung bank. This means that if the better the assurance, the customer satisfaction of BNI Lubuk Alung bank will increase. Sixth, empathy does not have a significant effect on customer satisfaction of BNI Lubuk Alung bank. Seventh, produk has a significant effect on customer satisfaction of BNI Lubuk Alung bank. The positive influence shows that if the better the product, the satisfaction of BNI Lubuk Alung bank customers will increase. And eighth, brand image has a significant effect on customer satisfaction of BNI Lubuk Alung bank. That is, if the better the brand image, the customer satisfaction of BNI Lubuk Alung bank is getting better

References

- Aseandi, Riski. 2020. "Pengaruh Brand Image Terhadap Kepuasan Nasabah Pada PT. Pegadaian Syariah Cab Meureudu Aceh." *Wahana Inovasi* 9(Jan-Juni 2020):48-63.
- Ghozali, I. 2016. *Aplikasi Analisis Multivariate Dengan Program. IBM SPSS 23*. 8th ed. Semarang: Universitas Diponegoro.
- Hamdun, Edy Kusnadi, and Denok Ariestya Romadhani. 2016. "Pengaruh Produk, Harga Dan Promosi Terhadap Kepuasan Konsumen Pada Toko Roti Fatimah Baker Di Situbondo." *Jurnal Ekonomi Dan Bisnis GROWTH* 14(2).
- Handika, Riki, and Febsri Susanti. 2019. "Pengaruh Kualitas Pelayanan Terhadap Kepuasan Nasabah Kredit Pada Pt. Bpr Jkt Pariaman." 1-15.
- Heizer, Jay, and Render Barry. 2017. *Manajemen Operasi: Manajemen Keberlangsungan Dan Rantai Pasokan*. Jakarta: Salemba Empat.
- Juniawan, Ambardi. 2014. "Kualitas Pelayanan Islami Dan Kepuasan Nasabah Pada Bank Umum Syariah Di Jakarta." *Jurnal Liquidity* 3(1):51-59.
- Khaliq, Restu. 2019. "Pengaruh Kualitas Pelayanan Terhadap Kepuasan Nasabah Bank Syariah Mandiri Di Banjarmasin Kalimantan Selatan." *RELEVANCE: Journal of Management and Business* 2(1):177-88. doi: 10.22515/relevance.v2i1.1609.
- Kotler, P., and K. L. Keller. 2012. *Marketing Management*. 15th ed.
- Kotler, P., and K. L. Keller. 2016. *Marketing Management*. England: Pearson Education.
- Kotler, Philip, and G. Armstrong. 2012. *Prinsip-Prinsip Pemasaran*. 13th ed. Jakarta: Erlangga.
- Kotler, Philip, and Gerry Armstrong. 2014. *Principle Of Marketing*. New Jersey: Pearson Prentice Hall, Inc.
- Manorek, Sutria Langling. 2016. "The Influence of Brand Image, Advertising, Perceived Price Toward Consumer Purchase Intention (Case Study : Samsung Smartphone)." *Jurnal Berkala Ilmiah Efisiensi* 16(01):661-70.
- Marzuki, Adi, Luis Marnisah, and Komariah Siti Hildayanti. 2021. "Pengaruh Brand Image, Produk, Pelayanan Dan Promosi Terhadap Kepuasan Nasabah PT. Bank Negara Indonesia (Persero) Tbk KCP Bayung Lencir." *Integritas Jurnal Manajemen Profesional* 2(1):109-22.
- Mu'ah, and Masram. 2021. *Loyalitas Pelanggan: Tinjauan Aspek Kualitas Pelayanan Dan Biaya Peralihan*. Taman Sidoarjo: Zifatama Jawa.
- Mulyaningsih, Luh Ayu, and I. Gst Agung Ketut Gede Suasana. 2016. "Pengaruh Kualitas Layanan Dan Citra Perusahaan Terhadap Kepuasan Nasabah Pada Bank OCBC NISP Di Denpasar." *E-Jurnal Manajemen Unud* 5(1):1-30.

- Mustofa, Ulul Azmi, and Yudi Siyamto. 2015. "Pengaruh Kualitas Jasa Terhadap Kepuasan Nasabah Pada Bank Umum Syariah Di Surakarta." *Jurnal Ilmiah Ekonomi Islam* 1(02):94-105. doi: 10.29040/jiei.v1i02.32.
- Nasfi, Rahmad, and Sabri. 2020. "Pengaruh Kualitas Pelayanan Terhadap Kepuasan Nasabah Perbankan Syariah." *Ekonomi Syariah: Journal of Economic Studies* 4(1):19-38. doi: 10.31539/costing.v3i1.846.
- Nitjano, Jeniriana. 2020. "Pengaruh Kualitas Pelayanan Terhadap Kepuasan Pelanggan (Studi Pada Kantin Kampus ITN 2 Malang)." *Jurnal Valtech* 3(2):226-29.
- Octavia, Ria. 2019. "Pengaruh Kualitas Pelayanan Dan Kepuasan Nasabah Terhadap Loyalitas Nasabah Pt. Bank Index Lampung." *Jurnal Manajemen Pemasaran* 13(1):35-39. doi: 10.9744/pemasaran.13.1.35-39.
- Rumastari, Rizka Putri, and Aris Sunindy. 2019. "Analisis Pengaruh Kualitas Pelayanan, Produk, Harga, Dan Lokasi Terhadap Kepuasan Nasabah (Studi Kasus Pada PT Bank Rakyat Indonesia (Persero) Tbk. Unit Ngesrep Semarang)." *Keunis* 7(2):5-29.
- Sandjaya, Hans Chandra, Metta Padmalia, and Junko Alessandro. 2020. "Pengaruh Brand Image Dan Kualitas Layanan Terhadap Loyalitas Nasabah Melalui Kepuasan Nasabah Sebagai Variabel Intervening." *PERFORMA: Jurnal Manajemen Dan Start-Up Bisnis* 5(3).
- Sholehuddin, Sulton, and Fahrurrozi Rahman. 2020. "Dimensi Kualitas Pelayanan Terhadap Kepuasan Konsumen (Studi Kasus Pada Khai Khai Thai Tea Kota Malang)." *JMK (Jurnal Manajemen Dan Kewirausahaan)* 5(193):94-106.
- Sriandani, Lili, Darwin Lie, Efendi, and Fitria Halim. 2018. "Pengaruh Citra Merek (Brand Image) Dan Kualitas Pelayanan Terhadap Kepuasan Konsumen Pada Pt Fifgroup Pos Spektra Pematangsiantar." *Jurnal MAKER* 4(1):1-9.
- Sudaryono. 2016. *Manajemen Pemasaran Teori Dan Implementasi*. Yogyakarta: Andi.
- Sugiyono. 2017. *Metode Penelitian Kuantitatif, Kualitatif, Dan R&D*. Bandung: Alfabeta.
- Sutisna. 2011. *Perilaku Konsumen Dan Komunikasi Pemasaran Remaja*. Bandung: Rosdakarya.
- Tjiptono, F., and G. Chandra. 2016. *Pemasaran Jasa (Prinsip, Penerapan, Dan Penelitian)*. Yogyakarta: Andi.
- Tjiptono, Fandy. 2012. *Pemasaran Strategik*. Yogyakarta: Andi.
- Tjiptono, Fandy. 2015. *Strategi Pemasaran*. 4th ed. Yogyakarta: Andi.
- Wardani, Dharu Kusuma, Diana Paramita Patricia, and M. Minarsih Maria. 2016. "Pengaruh Produk, Harga Dan Promosi Terhadap Kepuasan Konsumen Yang Berdampak Pada Repurchase Intention." *Journal of Management* 02(02).