

The Influence Of Corporate Image, Service Quality and E-Banking on Customer Loyalty at PT Bank Mestika Dharma, TBK KPO Medan

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ABSTRACT

The research objective was to test and analyze Company Image, Service Quality and E-Banking on Customer Loyalty at PT Bank Mestika Dharma, Tbk KPO Medan. The population in this study amounted to 280 customers and the study sample was 165 customers. The results of the calculation of the partial hypothesis testing, corporate image has a positive and significant effect on customer loyalty at PT Bank Mestika Dharma, Tbk KPO Medan. Partially Service Quality has a positive and significant effect on Customer Loyalty at PT Bank Mestika Dharma, Tbk KPO Medan. Partially E-Banking has a positive and significant effect on Customer Loyalty at PT Bank Mestika Dharma, Tbk KPO Medan. Simultaneously Corporate Image,

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1. Introduction

Bank is a financial institution whose main activity is to collect funds from the public and channel them back to the community in the form of providing credit or loans. The relationship between the bank and the customer concerns the customer's needs for bank services and the ability and availability of the bank to meet customer needs. The main objective of the bank is to create and retain its customers. PT Bank Mestika Dharma, Tbk KPO Medan is a company engaged in banking. In Mestika banking, customer loyalty has decreased. The image of Bank Mestika's company that is still not good is due to the level of innovation that is not developing and is unable to compete with other banks. The low level of innovation, starting from the facilities obtained by customers and products and the interest rates offered are still less competitive and the difficulties in lending credit, KPR and KPM to customers. This triggered many customers who turned to other, more profitable banks. The quality of service that has decreased has resulted in a level of customer disappointment that has led to customer complaints against the company. The number of customer complaints of the facilities provided that are not satisfactory and cannot compete with other companies, lack of responsiveness in service delivery, unreliable information caused by many marketing employees who do not understand and master bank product information and communication between customers and marketing staff is difficult. This has triggered many customers who are not loyal to the company and then more skilled at other banking companies. There are many benefits that can be obtained from using internet banking, some of which are checking balances and account mutations, transfer of funds between accounts or between banks, recharging electrical pulses, e-commerce payments, to regular monthly bill payments such as electricity, telephone, credit cards and so on. Bank Mestika E-banking still needs better improvements and makes it easier for customers to use it. Frequently, transactions that fail to make payments but the customer's balance are cut, which can lead to mistakes. Customer difficulties in returning the balance because it takes 3 working days, resulting in customer disappointment.

2. Literature Review

According to Kotler and Keller (2015: 299), company image is the public's perception of the company or its products.

According to Sangadji and Sopiah (2016: 338), a positive company image provides benefits for producers to be better known to customers. In other words, customers will determine their choice of buying products that have a good image.

According to Tjiptono and Chandra (2015: 77), "Service quality reflects the comparison between the level of service delivered by the company and customer expectations."

According to Adam (2015: 102), consistent service conditions will find the same treatment for all consumers regarding time, place, opportunity and service provision. Poor service occurs when a customer gets a different service and another. Instead, it is expected that the result of consistency is customer loyalty.

According to Agus (2015,83), *E-Banking* is an innovative service offered by a bank that allows users to conduct banking transactions via smartphones.

According to Setianto (2015: 148), the availability of transaction facilities, such as ATM and E-Banking, is the main consideration in choosing an account for transactions, while the interest and fees offered are the main considerations in choosing an account for savings. This correlation proves that the easier it is for customers to be attracted by the loyalty program conducted by the bank.

2.1 Research Hypothesis

The hypothesis in this study is as follows:

- H1: Company image affects customer loyalty at PT Bank Mestika Dharma, Tbk KPO Medan
- H2: Service Quality affects Customer Loyalty at PT Bank Mestika Dharma, Tbk KPO Medan
- H3: *E-Banking* affect Customer Loyalty at PT Bank Mestika Dharma, Tbk KPO Medan
- H4: Company Image, Service Quality and E-Banking affect Customer Loyalty at PT Bank Mestika Dharma, Tbk KPO Medan

3. Research Methods

The research period began in August 2020 and is planned to be completed in February 2021. The approach in this research is a quantitative approach. In this study, researchers used quantitative descriptive research methods. The nature of the research used is descriptive explanatory. The population in this study amounted to 280 customers. So the research sample is as many as 165 customers, where 30 customers are taken from outside the sample as a sample test the validity and reliability of the population.

4. Results

a. Normality Test

There are two ways to detect whether the residuals are normally distributed or not, namely:

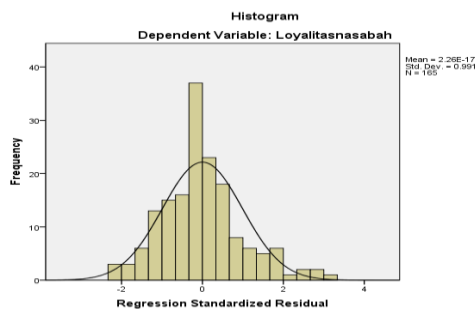


Fig 1 Normality Test Diagram

Source: SPSS data, 2020

The histogram graph in Figure IV.1 shows real data forms curves that tend to be symmetrical (U) does not deviate to the left or right, so it can be said that the data is normally distributed.



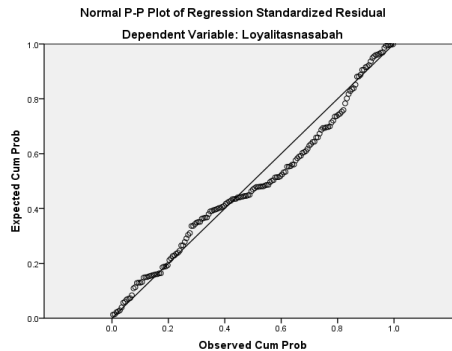


Fig 2 PP Plot Normality Test

Source: SPSS data, 2020

Figure 2: PP Plot Normality Graph shows that the data spreads around the diagonal line, the distribution is mostly close to the diagonal line. This means that the data is normally distributed.

Table 2
Kolmogorov Smirnov Normality Test
One-Sample Kolmogorov-Smirnov Test

| | | Unstandardized Residual |
|-----------------------------------|----------------|-------------------------|
| N | | 165 |
| Normal Parameters ^{a, b} | Mean | .0000000 |
| | Std. Deviation | 6.20757565 |
| Most Extreme Differences | Absolute | .088 |
| | Positive | .088 |
| | Negative | -.056 |
| Kolmogorov-Smirnov Z | | 1,125 |
| Asymp. Sig. (2-tailed) | | .159 |

a. Test distribution is Normal.

b. Calculated from data.

Source: SPSS data, 2020

Table 2 shows the results of the normality test using the Kolmogorov Smirnov test showing a significant value of $0.159 > 0.05$. Thus, the Kolmogorov Smirnov test results show that the data is normally distributed.

b. Multicollinearity Test

Multicollinearity can also be seen from the tolerance value and variance inflation factor (VIF). If the low tolerance value is the same as the high VIF value (because $VIF = 1/\text{tolerance}$) used to indicate the presence of multicollinearity is the tolerance value > 0.10 or equal to the VIF value < 10 . The following are the results of the multicollinearity test, namely:

Table 3
Multicollinearity Test
Coefficients^a

| Model | | Unstandardized Coefficients | | Standardized Coefficients | | Collinearity Statistics | | |
|-------|-----------------|-----------------------------|------------|---------------------------|-------|-------------------------|-----------|-------|
| | | B | Std. Error | Beta | t | Sig. | Tolerance | VIF |
| 1 | (Constant) | 5,781 | 2,908 | | 1,987 | .049 | | |
| | Company image | .459 | .094 | .350 | 4,884 | .000 | .990 | 1,010 |
| | Service quality | .103 | .048 | .154 | 2,136 | .034 | .977 | 1,024 |
| | Ebanking | .121 | .049 | .178 | 2,472 | .014 | .986 | 1,014 |

a. Dependent Variable: Customer loyalty

Source: SPSS data, 2020

Table 3 shows that the tolerance value for the corporate image variable is $0.990 > 0.1$, service quality is $0.977 > 0.1$ and e-banking is $0.986 > 0.1$, while the VIF value for the independent variable company image is $1.010 < 10$, the service quality is equal to $1,024 < 10$ and e-banking of $1,014 < 10$. Therefore, in the multicollinearity test, there was no correlation between independent variables.

c. Heteroscedasticity Test

Detect Heteroscedasticity is:

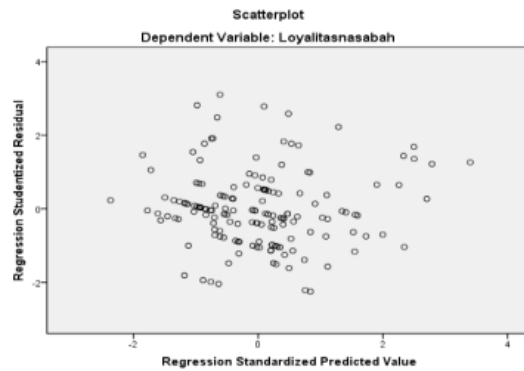


Fig 3 Heteroscedasticity Test

Source: SPSS data, 2020

From the scatterplot graph, it can be seen that the dots spread with an unclear pattern both above and below the zero (0) on the Y axis, not gathering in one place, so from the scatterplot graph it can be concluded that there is no heteroscedasticity in the regression model.

Table 4
Heteroscedasticity Test
Coefficients^a

| Model | | Unstandardized Coefficients | | Standardized Coefficients | | |
|-------|-----------------|-----------------------------|------------|---------------------------|-------|------|
| | | B | Std. Error | Beta | t | Sig. |
| 1 | (Constant) | .768 | 1,923 | | .400 | .690 |
| | Company image | .090 | .062 | .114 | 1,453 | .148 |
| | Service quality | .032 | .032 | .079 | 1,006 | .316 |
| | Ebanking | .030 | .032 | .073 | .932 | .353 |

a. Dependent Variable: ABSUT
Source: SPSS data, 2020

Table 4 shows the significant value of company image $0.148 > 0.05$, service quality $0.316 > 0.05$ and e-banking $0.353 > 0.05$, there is no heteroscedasticity problem.

4.1 Research Model

The regression model used is as follows:

Table 5
Multiple Linear Regression Analysis
Coefficients^a

| Model | | Unstandardized Coefficients | | Standardized Coefficients | | |
|-------|-----------------|-----------------------------|------------|---------------------------|-------|------|
| | | B | Std. Error | Beta | t | Sig. |
| 1 | (Constant) | 5,781 | 2,908 | | 1,987 | .049 |
| | Company image | .459 | .094 | .350 | 4,884 | .000 |
| | Service quality | .103 | .048 | .154 | 2,136 | .034 |
| | Ebanking | .121 | .049 | .178 | 2,472 | .014 |

a. Dependent Variable: Customer loyalty
Source: SPSS data, 2020



$$\text{Customer Loyalty} = 5.781 + 0.459 \text{ Company image} + 0.103 \text{ Service Quality} + 0.121 \text{ E-banking} + e.$$

The constant of 5.781 states that if The independent variable of company image, service quality and e-banking is non-existent or constant, the dependent variable is customer loyalty on amounting to 5,781 units. The regression coefficient for the independent variable of company image is 0.452 and has a positive value, this means that if each increase in the independent variable of company image 1 unit will increase the dependent variable of customer loyalty by 0.452 units with the assumption that the other variables are constant. The regression coefficient for the independent variable service quality is 0.288 and has a positive value, this means that if each increase in the independent variable of service quality 1 unit will increase the dependent variable customer loyalty by 0.288 units with the assumption that the other variables are constant. The e-banking independent variable regression coefficient is 0.255 and has a positive value, this means that if every 1 unit increase in the e-banking independent variable will increase the dependent variable customer loyalty by 0,

a. Hypothesis Determination Coefficient

The coefficient of determination is:

Table 6
Coefficient of Determination
Model Summary^b

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
|------------------|-------|----------|-------------------|----------------------------|
| dimension 1 0 | .425a | .181 | .165 | 6,26514 |

a. Predictors: (Constant), Ebanking, Company image, Service quality

b. Dependent Variable: Customer loyalty

Source: SPSS data, 2020

The coefficient of determination test results obtained an Adjusted R Square value of 0.165, this means 16.5% of the variation in the dependent variable, namely customer loyalty which can be explained by variations in the variables of corporate image, service quality and e-banking, while the rest is 83.5% (100% - 16.5%) explained by other variables not examined in this study, such as innovation, product, promotion and so on.

b. Simultaneous Hypothesis Testing (Test F)

The F testers are:

Table 7
Simultaneous Testing
ANOVA^b

| Model | | Sum of Squares | df | Mean Square | F | Sig. |
|-------|------------|----------------|-----|-------------|--------|-------|
| 1 | Regression | 1393,637 | 3 | 464,546 | 11,835 | .000a |
| | Residual | 6319,575 | 161 | 39,252 | | |
| | Total | 7713,212 | 164 | | | |

a. Predictors: (Constant), Ebanking, Company image, Service quality

b. Dependent Variable: Customer loyalty

Source: SPSS data, 2020

The test results show that the value of F count (11.835) > F table (2.66) and a significance probability of 0.000 < 0.05, meaning that Ho is rejected and Ha is accepted, that is, simultaneously, Company Image, Service Quality and E-Banking have a positive and significant effect on Customer Loyalty to PT Bank Mestika Dharma, Tbk KPO Medan.

c. Partial Hypothesis Testing (t test)

The t test is.



Table 8
Partial Testing
Coefficients^a

| Model | | Unstandardized Coefficients | | Standardized | t | Sig. |
|-------|-----------------|-----------------------------|------------|----------------------|-------|------|
| | | B | Std. Error | Coefficients Beta | | |
| 1 | (Constant) | 5,781 | 2,908 | | 1,987 | .049 |
| | Company image | .459 | .094 | .350 | 4,884 | .000 |
| | Service quality | .103 | .048 | .154 | 2,136 | .034 |
| | Ebanking | .121 | .049 | .178 | 2,472 | .014 |

a. Dependent Variable: Customer loyalty

Source: SPSS data, 2020

The results of the calculation of hypothesis testing partially obtained the $t_{\text{value}_{\text{count}}} > t_{\text{table}}$ or $4.884 > 1.975$ and the obtained significance is $0.000 < 0.05$, means that H_0 is rejected and H_a is accepted, namely partially Company image has a positive and significant effect on customer loyalty at PT Bank Mestika Dharma, Tbk KPO Medan.

The results of the calculation of hypothesis testing partially obtained the $t_{\text{value}_{\text{count}}} > t_{\text{table}}$ or $2.136 > 1.975$ and the significance obtained is $0.034 < 0.05$, means that H_0 is rejected and H_a is accepted, namely partially Service Quality has a positive and significant effect on Customer Loyalty at PT Bank Mestika Dharma, Tbk KPO Medan.

The results of the calculation of hypothesis testing partially obtained the $t_{\text{value}_{\text{count}}} > t_{\text{table}}$ or $2.472 > 1.975$ and the significance obtained is $0.014 < 0.05$, means that H_0 is rejected and H_a is accepted, namely E-Banking partially has a positive and significant effect on Customer Loyalty at PT Bank Mestika Dharma, Tbk KPO Medan.

5. Conclusions

The results of the calculation of partial hypothesis testing Company image has a positive and significant effect on customer loyalty at PT Bank Mestika Dharma, Tbk KPO Medan. Partially Service Quality has a positive and significant effect on Customer Loyalty at PT Bank Mestika Dharma, Tbk KPO Medan. Partially E-Banking has a positive and significant effect on Customer Loyalty at PT Bank Mestika Dharma, Tbk KPO Medan. Simultaneously, Corporate Image, Service Quality and E-Banking have a positive and significant effect on Customer Loyalty at PT Bank Mestika Dharma, Tbk KPO Medan.

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