p-ISSN 2622-4291
e-ISSN 2622-4305
Volume 2, Number 3, April 2020

eCo-Buss

Article history:
Received: 20 March 2020;
Revised: 31 March 2020;
Accepted: 08 April 2020;
Available online: 15 April 2020

The Effect of Excellent Services and Corporate Images to Customer Satisfaction on Financial Banking Sector

Vivin Hanitha[1]
[1]Universitas Buddhi Dharma
vivin.hanitha@gmail.com

The banking sector plays an essential role in the world economy. In a very tight banking competition, banks must be able to understand what they want and what is needed by their customers. And then the bank must be able to create banking products that are suitable and can satisfy the needs of its customers. Customer satisfaction can form a positive perception and can further position the company's image in the minds of customers. Excellent service that is doing the best possible service to customers or consumers, causing satisfaction. The purpose of excellent service is to assist so that they can meet and satisfy customers so that the company gets the maximum profit. This study aims to determine the effect of excellent service and corporate image on customer satisfaction in the banking sector in Indonesia. Unique service variables and company image are tested partially and simultaneously to customer satisfaction variables. Simple linear regression results prove that excellent service influences customer satisfaction, and company image influences customer satisfaction. In contrast, the effects of multiple linear regression show that exceptional service and corporate image simultaneously change customer satisfaction.

Keywords: Excellent Service, Corporate Image, Customer Satisfaction

Introduction

The banking industry in Indonesia has shown positive performance with high profitability and sustainable growth and increased stability. The banking sector plays an important role in the world economy. This resulted in intense competition in the banking world so that various marketing strategies were carried out by banks in Indonesia in order to survive in the face of such competition. Building a positive company image is the first step in getting customers. The company's image is the perception of an organization that is recorded in the consumer's memory and works as a filter that affects the perception of the company. A good image raises the perception of quality products, so that customers easily forgive an error, although not for further mistakes (Freddy Rangkuti, 2002: 34).

During 2015, movements in the amount of funds that were successfully collected from customers both from savings, deposits and credit showed fluctuating movements from month to month. This decline is indicated by competition from competing banks that are able to provide better services and the image of banks that have gone global, so it is the duty of banking companies to continue to improve excellent service to their customers. Thus, the services provided must remain excellent, because unfavorable services will cause negative effects and perceptions where customers will turn to competitor banks that can provide more excellent

[1]Korespondensi: Vivin Hanitha. Universitas Buddhi Dharma. Jl. Imam Bonjol Kelurahan No.41, Kel.Karawaci, Kec. Karawaci, Kota Tangerang, Banten. vivin.hanitha@gmail.com.

services. One of the benefits of excellent service is to improve the quality of company or government services to customers or the public, and can be a reference for developing service standards. Service standards can be interpreted as benchmarks or benchmarks used to perform services and also as a reference for assessing the quality of a service. Service is called prime if the customer is satisfied and in accordance with customer expectations.

Literature Review

Population according to Indriantoro and Supomo (2002: 115), is the totality of all objects or individuals that have certain characteristics, clear and complete that will be examined. The study population was active customers of PT. BPR Eka Bumi Artha Bandar Lampung Branch. Based on sources, the number of active customers consists of savings customers (7,675 people), deposits (5,320 people) and credit (9,995), bringing the total active customers to 22,990 people. According to Sugiyono (2004), the sample is a portion of the number and characteristics of the population. If a large population and researchers may not study everything in the population, for example due to limited funds, manpower and time, then researchers can use samples taken from that population. What is learned from the sample, the conclusions will be applied to the population. For this reason, samples taken from the population must be truly representative.

The size of the sample to be used as the object of research is determined by the Slovin approach with a percentage of inaccuracy due to incorrect sampling of tolerable samples. Sevila in Umar (2005), shows the error limit that can still be tolerated if the study population is more than 10,000 is 1%, 2%, 3%, 4%, 5% and 10%.

Based on the opinion above, the error limit used in sampling is 10% due to limited funds, manpower and time. In addition, the use of sampling error in sampling because there has never been a sample that can fully represent the characteristics of the population. Therefore, in every sampling always attached errors (Kerlinger, 2000).

The formula used in taking samples uses Slovin's opinion with a note that the population is normally distributed. (Umar, 2005), are as follows:

$$n = \frac{N}{1 + Ne^2}$$

Information:

n = Sample Size

N = Population Size

e = Percent of leeway for inaccuracy due to sampling errors that can still be tolerated or desired, which is 10%

Based on the formula above, it can be applied with predetermined population data, namely:

$$n = \frac{22.990}{1 + 22.990\,(0,1)^2} = \frac{22.990}{230,09} = 99,92 = 100$$

The calculation results above, the researchers decided to take a sample of 100 active customers. The sampling technique of a population that has been determined using proportionate stratified random sampling. According to Sugiyono (2004), this technique is used because the population has members / elements that are not homogeneous and proportionally distributed.

Based on the explanation above, the active customer population has proportional strata (selected banking products), therefore to show the representation of stratified customers, the researcher distributes respondents proportionally in each product choice.A unit that is often called the sample fraction (f) for each subpopulation as a multiplier. The number of sample fractions is

adjusted by the number of strata. (Umar, 2005). The researcher uses proportional sample allocation formula according to (Umar, 2005), namely:

$$f_i = \frac{N_i}{N}$$

Information:

fi = Sample fraction
Ni = Number of subpopulations in the i-strata
N = Total population

The sample size taken proportionally for each choice of banking products can be seen in Table 1.

Table 1. Sample of Active Customers Based on Banking Product Choices

No	Strata	N_i	f_i	$n_i = f_i \times 100$
1	Savings	7675	0.34	33
2	Deposit	5320	0.23	23
3	Credit	9995	0.44	44
Total		22.990		100

Based on proportional sample counting of active customers, customers are randomly chosen based on the determination of the sample that has been determined by using accidental sampling techniques in distributing questionnaires, namely giving questionnaires to customers who happen to meet and in accordance with the type of product of their choice.

Table 2. Number of Customers Based on Gender

Gender	Frequency	Percentage (%)
Man	39	39
Woman	61	61
Total	100	100

Based on Table 2 it can be seen that, customers of PT. BPR Eka Bumi Artha, Bandar Lampung Branch, who were male respondents as many as 39 people (39%) and the remaining 61 people (61%) were female.The results in Table 2 can be taken into consideration by PT. BPR Eka Bumi Artha, Bandar Lampung Branch, in providing special services in the form that is suitable for customers who are female (for example: a clean place), but also does not neglect clients who are male.

Table 3. Number of Customers Based on Employment

Occupation	Frequency	Percentage (%)
Government Employees	45	45
Privet Employees	23	23
Students	10	10
other financial institutions	22	22
Total	100	100

Table 4.Number of Respondents Based on Ever Using Other Financial Institution Services

Other financial institutions	Frequency	Percentage (%)
Yes	62	62
No	38	38
Total	100	100

Based on Table 4, it can be seen that as many as 62 respondents (62%) have used the services of other financial institutions before using the services of PT. BPR Eka Bumi Artha Bandar Lampung Branch and 38 respondents (38%) have never used the services of other financial institutions.

This means that most customers have used the services of other financial institutions before using the services of PT. BPR Eka Bumi Artha Bandar Lampung Branch. This can be used as a material consideration for companies in formulating the form of services provided to customers, in an effort to improve customer satisfaction and keep customers from moving to other banks.

Methods

In this study, the data used are primary data that is data taken directly based on the answers given by customers of PT. BPR Eka Bumi Artha Bandar Lampung Branch. The technique or data collection method used in this study is a questionnaire method that is data collection techniques through a questionnaire about excellent service variables and company image that affects customer satisfaction PT. BPR Eka Bumi Artha Bandar Lampung Branch.While secondary data, obtained indirectly or through third parties who collect data such as a brief history of PT. BPR Eka Bumi Artha Bandar Lampung Branch, published research journals, scientific articles and theoretical studies in the literature.

This questionnaire was conducted by distributing a list of questions submitted in writing to respondents in order to get the answers and information needed in the study.The variables used in this study are excellent service, company image as the independent variable and customer satisfaction as the dependent variable.Excellent service is a service provided by banks to satisfy every customer who uses banking products.

Excellent service is measured by adopting the opinion of Barata (2004: 30), namely:

1. Ability
2. Attitude
3. Appearance
4. Attention
5. Action
6. Accountability

Company image is a perception that arises in the minds of customers. A good image will lead to a perception of the quality of products and services that are good for customers. Measurements were made by proposing several indicators adopted from Josee Bloomer, Ko De Ruyter, Pascal Peters (1998), including:

1. Customer contacts
2. Advice
3. Relationship driven
4. Positioning in the market
5. Society-driven
6. Price

Customer satisfaction is the feeling of pleasure or disappointment of customers that arises after comparing the perception of bank performance with the expectations thought by customers. Measurements were made with several indicators adopted from the research of Sheng Hsun Hsu et al (2006), Jackei L.M.Tam (2004), Albert Caruana and Noel Fenech (2005) and Chwo Ming Yoseph Yu et al (2005), namely:

1. Match results received with customer expectations
2. Satisfaction of service experience felt by the customer

3. Likes the company compared to competitors
4. Overall satisfaction with company performance

Riduwan (2002), explains "measurement scale to classify the variables to be measured so that there is no error in determining data analysis and further research steps." So that respondents 'answers can be measured, respondents' answers are given a score. The researcher sets the measurement scale with a Likert Scale with interval type. In this Likert scale procedure, a number of statements are prepared with the answers of respondents who are in a continuum between strongly agree to strongly disagree. Statement intervals in this study are 1 - 5 with statements that strongly disagree (SD) to strongly agree (SA). After the data obtained from the questionnaire is collected, the data is tabulated and categorized by making the interval class as follows.

1. Strongly Disagree = 1.00 - 1.80
2. Disagree = 1.80 - 2.60
3. Quite Agree = 2.60 - 3.40
4. Agree = 3.40 - 4.20
5. Strongly Agree = 4.20 - 5.00

According to Umar (2005), validity indicates the extent to which a measuring device is measuring what you want measured. The type of validity test used is construct validity where researchers look for definitions put forward by experts written in the literature. Usually calculated by correlating each item score with the total score. In testing the validity, a measuring tool in the form of a computer program is used, namely SPSS for windows 17, and if a measuring instrument has a significant correlation between the item's score and its total score, it is said to be valid.

Results

The validity of research data is determined through an accurate measurement process. An instrument is said to be valid if it is able to measure in accordance with the expectations of researchers and research objectives. Testing the validity of the instrument is done by correlating each statement with a total score.

Furthermore, after testing the validity, testing commonly used to measure the consistency of research instruments can use Cronbach's alpha provided that if the value of Cronbach's alpha> 0.6 then the instrument used is reliable. The following summarizes the validity and reliability of the research instrument.

Table 5. Test Results Validity and Reliability of Research Instruments

Variabel	Item	r-hitung	r-tabel (n=40)	*Cronbach's alpha*	information
Excellent Service X_1	1	.541**	0,312	0,837	Valid $r\text{-}_{hitung} > r\text{-}_{tabel}$ dan Reliabel Cronbach Alpha > 0,6
	2	.398*			
	3	.440**			
	4	.652**			
	5	.550**			
	6	.538**			
	6	.619**			
	7	.486**			
	8	.770**			
	9	.681**			
	10	.409**			

	11	.501**			
	12	.500**			
	13	.447**			
	14	.318*			
	15	.541**			
Corporate Image X_2	1	.735**	0,312	0,900	Valid $r_{hitung} > r_{tabel}$ dan Reliabel Cronbach Alpha > 0,6
	2	.591**			
	3	.607**			
	4	.637**			
	5	.680**			
	6	.679**			
	7	.689**			
	8	.638**			
	9	.712**			
	10	.673**			
	11	.595**			
	12	.625**			
	13	.663**			
	14	.561**			
	15	.643**			
Customer Satisfaction Y	1	.626**	0,312	0,811	Valid $r_{hitung} > r_{tabel}$ dan Reliabel Cronbach Alpha > 0,6
	2	.583**			
	3	.597**			
	4	.501**			
	5	.547**			
	6	.587**			
	7	.668**			
	8	.566**			
	9	.636**			
	10	.629**			
	11	.533**			
	12	.516**			
	13	.703**			
	14	.314*			
	15	.346*			

Based on testing the research instruments in Table 5 it can be seen that all items of questions in the questionnaire have good validity values because the value of r-count> r-table (0.312) at n = 40, thus the items in the questionnaire can be declared valid and can be used to analyze problems in writing this thesis.

The reliability calculation results also show that all variables have a Cronbach alpha value> 0.6. In accordance with Cronbach's alpha requirements where an item is declared reliable if the value of alpha> 0.6 then it can be stated that all items in this study meet the reliability requirements.

BLUE (Best Linear Unlimited Estimator) Test

In a regression analysis there are several assumptions that must be met so that the resulting regression equation will be valid if used to predict. Some of these assumptions include the assumption that errors are independent for each nth independent variable, errors are normally distributed, expected error values are zero for all possible values and variance is limited and the same for every possible value. Based on the explanation above, the regression equation can be said to be able to predict a problem if it has gone through several assumptions tests consisting of multicollinearity, heteroscedasticity, and normality tests.

Multicollinearity Test

According to Santosa and Ashari (2005), the assumption of multicollinearity states that the independent variable must be free from the symptoms of multicollinearity. Symptoms of multicollinearity are symptoms of correlation between independent variables. This symptom is indicated by a significant correlation between independent variables. If multicollinearity symptoms occur, one step to improve the model is to eliminate variables from the regression model, so that the best model can be chosen.

To see the symptoms of multicollinearity, it can be seen from the results of Collinearity Statistics. If the VIF value around the number 1 indicates no symptoms of multicollinearity and tolerance values close to 1 there are no symptoms of multicollinearity.In this study the technique to detect the presence or absence of multicollinearity in the regression model is to look at the value of Variance Inflation Factor (VIF) and tolerance values, where the tolerance value approaches 1 or not less than 0.10, and the VIF value around the number 1 and no more than 10, it can be concluded that there is no multicollinearity between the independent variables in the regression model.

Table 6. Multicollinearity Test

Variabel	*Tolerance*	VIF
Excellent Service	.874	1.144
Corporate Image	.874	1.144

From table 6 above it can be seen that the VIF value is around the number 1 and not more than 10 and the tolerance value is close to 1 or not less than 0.10 which means that there is no correlation between independent variables.

Heteroscedasticity Test

According to Santosa and Ashari (2005), the assumption of heteroscedasticity is an assumption in a regression in which the variance of residuals is not the same for observations to other observations. In other words, the variance of residuals from one observation to another does not have a certain pattern. Unequal patterns are shown with different values between one variance of residuals. Symptoms of variance that are not the same are called symptoms of heteroscedasticity, while the presence of symptoms of the same residual variance from one observation to another is called homokedacity.Heteroscedasticity test aims to test whether the data in the regression model occurs variance inequality from residuals to one observation to another. The heteroscedasticity test results in a scatterplot graph as shown in Figure 1 below.

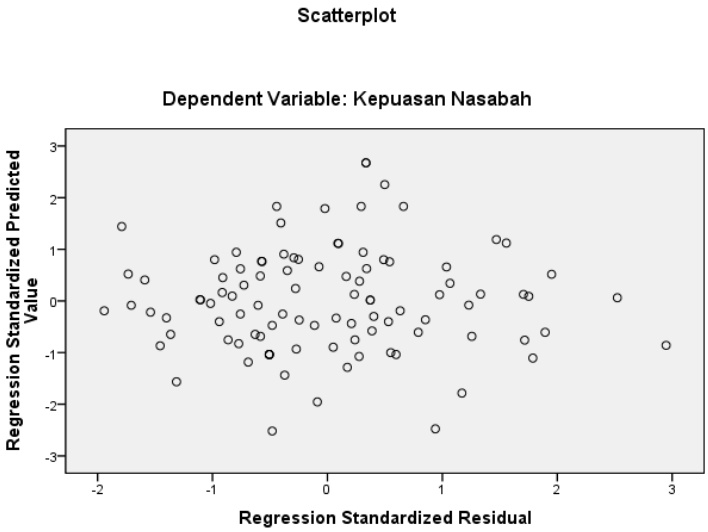

Figure 1. Graphic Spread Pattern Point

From the graph above it can be seen that there are no clear patterns and points spread above and below the number 0 (zero) on the Y axis. It can be concluded that there is no heterokedasticity in the regression model, so that the regression model is feasible to be used to predict customer satisfaction is based on input of independent variables namely excellent service and company image.

Normality Test

According to Santosa and Ashari (2005), normality testing is testing about normality of data distribution. This means that the data is normally distributed is that the data will follow the form of a normal distribution. Normal distribution of data in the form of a normal distribution in which data is centered on average and median values. To find out the form of data distribution can use distribution charts and statistical analysis. Forms of data that are normally distributed will follow the pattern of normal distribution where the shape of the graph follows the shape of a bell. Whereas the statistical analysis uses the analysis of the curve and the slope of the curve with the indicators of the flattening and slope.

A good regression model is a normal or near normal data distribution. Detect normality by looking at the spread of data (points) on the diagonal axis of the graph. Basic decision making:

1. if the data spreads around the diagonal line and follows the direction of the diagonal line, then the data is normally distributed and the regression model meets the normality assumption.
2. if the data spreads far from the diagonal line and or does not follow the direction of the diagonal line, then the data is not normally distributed and the regression model does not meet the assumption of normality.

Normality test aims to test whether in the regression model, the dependent variable, the independent variable, or both have normal distribution or not. The normality test in this study is used by looking at the normal probability plot comparing the cumulative distribution of the actual data with the cumulative distribution of the normal distribution.

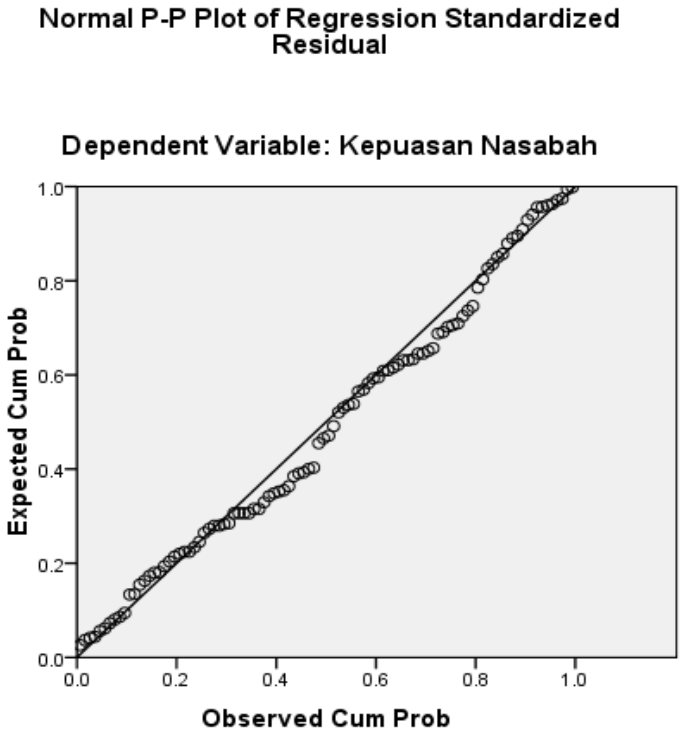

Figure 2. Normal P-P Plot of Regression Standardized Residual

Based on the normal probability plot graph in Figure 2 shows that the data spreads around the diagonal line and follows the direction of the diagonal line, the regression model meets the normality assumption.

Multiple Linear Regression Analysis

The use of multiple linear regression in this study aims to describe and predict how excellent service and corporate image affect customer satisfaction PT. BPR Eka Bumi Artha Bandar Lampung Branch using observational data from the results of questionnaires. In addition, the use of multiple linear regression is also used to answer hypothetical statements that have been formulated by referring to the F test and t test.

The multiple linear regression formula corresponds to the problem as follows:

$Y = a1 + b1X1 + e1$ ..... (1)

$Y = a2 + b2X2 + e2$ ..... (2)

$Y = a3 + b3X1 + b3X2 + e3$ ..... (3)

Information:

Y = customer satisfaction

X1 = Excellent Service

X2 = Company Image

a1, a2, a3 = constants / intercepts

b1, b2, b3 = Regression coefficient

e1, e2, e3 = Error terms

The results of calculations in multiple linear regression in this study will produce answers to hypothetical statements and see the magnitude of the effect of all independent variables on the

dependent variable. To answer hypothesis 3 the F test is used, hypotheses 1 and 2 are used the t test and to see the magnitude of the effect of all independent variables on the dependent variable the coefficient of determination (R-Square) is used.

T Test - Partial (Hypothesis Testing 1-2)

Partial t-test is used to test whether an independent variable really has an influence on the dependent variable. In this test we want to know whether if separately, an X variable still contributes significantly to the dependent variable Y.

The t-partial test formula is:

$$t = \frac{r_p \sqrt{n-3}}{\sqrt{1-r_p^2}}$$ ..... (Sugiyono, 2004)

Information :
t = T value calculated
rp = correlation value
n = Number of observations

The t-test statistical hypothesis is stated by:

a. if the value of t arithmetic> t table and significant <0.05, it means that H0 is rejected and Ha is accepted. This means that excellent service and corporate image have a partial and significant effect on customer satisfaction.
b. if the value of t count <t table, H0 and Significant> 0.05, it means that H0 is accepted and Ha is rejected. This means that excellent service and company image do not have a partial and significant effect on customer satisfaction.

Effect of Excellent Service on Customer Satisfaction

To answer the problem in this study, a simple linear regression analysis was formulated which was formulated Y = a1 + b1X1 + e1. Based on the results of calculations with SPSS Version 22, the regression equation can be obtained as follows: Y = 31,540 + 0.521 X1. From the regression equation produces a coefficient of excellent service of 0.521. That is, every time there is an increase of excellent service by 0.521 one unit, then customer satisfaction will increase by 0.521 units and if there is a decrease from excellent service by 0.521 one unit, it will reduce customer satisfaction by 0.521 units. That is, excellent service affects customer satisfaction.

In addition, to show the influence of excellent service variables on customer satisfaction can be seen from the value of the prime service count and the significant value of the t-count. Based on the results of the calculation, the t-test for excellent service was obtained at 7,637 and significant at 0,000. This means that the t-value of prime service (7,637)> t-table value (1.66) at n = 100 and significant <0.05.

From the results of the regression calculation, it can be concluded that customer satisfaction is explained by 37.3% by excellent service and the remaining 62.7% is explained by other variables not examined. Or in other meaning, excellent service has an effect on customer satisfaction by 37.3% and the regression model for excellent service can be stated to pass the goodness of fit test because the R2 value of 0.373 is close to 1. So the linear regression model can be said to be good.

Effect of Company Image on Customer Satisfaction

To answer the problem in this study, a simple linear regression analysis was formulated which was formulated Y = a2 + b2X2 + e2.

Based on the results of calculations with SPSS Version 17.0, the regression equation can be obtained as follows: Y = 24,794 + 0.624X2. From the regression equation, the company image coefficient value is 0.624. That is, every time there is an increase in the company's image of 0.624 one unit, customer satisfaction will increase by 0.624 units and if there is a decrease from the company's image of 0.624 one unit, it will reduce customer satisfaction by 0.624 units. That is, the company's image affects customer satisfaction. In addition, to show the influence of corporate image variables on customer satisfaction can be seen from the calculated value of the company's image and the significant value of the t-count. Based on the calculation results, the t-value of the company's image can be obtained at 9,172 and significant at 0,000. This means that the t-count value of the company's image (9,172)> t-table value (1,66) at n = 100 and significant <0.05.

From the results of the regression calculation, it can be concluded that customer satisfaction is explained by 46.2% by the company's image and the remaining 53.8% is explained by other variables not examined. Or in other words, the company's image has an effect on customer satisfaction of 46.2% and the corporate image regression equation model of customer satisfaction can be declared to pass the goodness of fit test because the R2 value of 0.462 is close to 1. So the linear regression model can be said to be good.

F-Simultaneous Test (Hypothesis 3 Testing)

In the concept of linear regression, the F test is a simultaneous test (overall, together) of the independent variables on the dependent variable with the F test formula as follows (Sugiyono, 2004):

$$UjiF = \frac{R^2 / k}{\left(1 - R^2\right)/\left(n - k - 1\right)}$$

Information:
F = F-calculate the next one compared to Ftable
k = Number of independent variables
R2 = Multiple correlation coefficients have been found
n = Number of samples

In the ANOVA table, the results of SPSS output will find the statistical value of Fcalculate to answer Hypothesis 1 statements, namely:

1. if the value of Fcount> F table and significant value <0.05, then H0 is rejected and Ha is accepted, which means excellent service and company image simultaneously and significantly influence customer satisfaction at a certain level of confidence.
2. if the value of Fcount <F table and significant value> 0.05, then H0 is accepted and Ha is rejected, which means excellent service and company image do not have a simultaneous and significant effect on customer satisfaction at a certain level of confidence.

The Influence of Excellent Service and Corporate Image on Customer Satisfaction

To answer the problem in this study, multiple linear regression analysis is used which is formulated Y = a3 + b3X1 + b3X2 + e3. Based on the results of calculations with SPSS Version 17.0, the regression equation can be obtained as follows: Y = 10,524 + 0.361X2 + 0.486X2. From this regression equation produces a coefficient of excellent service of 0.361 and a corporate image of 0.486. If the excellent service and corporate image together increase by one unit each, customer satisfaction will increase by 0.847 units and if the excellent service and corporate image

together decrease by one unit, customer satisfaction will decrease by 0.847 units. The weight and significance level of the corporate image variable has greater influence on customer satisfaction compared to excellent service.

In addition, to show the simultaneous influence of prime service variables and company image on customer satisfaction can be seen from the F-calculated value and significant value F. The calculation results prove that the F-calculated value is 78,591 and significant is 0,000. This means that the calculated F-value (78,591)> F-table value (3.09) at df regression = 2 and the residual 97 and the significant value of 0,000 <0.05.

Coefficient of Determination (R2)

The coefficient of determination (R2) is the magnitude of the effect of all independent variables on the dependent variable with a range of coefficient values between 0 to. 1. In another sense, the more the value of R Square approaches 1, the better the regression model that is formed to explain the problem (test goodness of fit model).

Based on the test results of the research problem using linear regression, the proposed hypothesis can be accepted and the conclusions can be seen in the table below.

Table 7. Hypothesis Testing Results

Regresi	Koef Regresi	Value - t	Conclusion	Result
H1. Excellent Services → Customer Satisfaction	0,521	7,537	Significant	H1 Accepted
H2. Company Image → Customer Satisfaction	0,624	9,172	Significant	H2 Accepted
H3. Excellent Services and Corporate Image → Customer Satisfaction $Y = 10.524 + 0.361X_1 + 0.486X_2$ T-count excellent service = 6.307 T-count excellent service = 7.896			Significant	H3 Accepted

Based on Table 7 above, it can be proven that all proposed hypotheses can be accepted so that both partially and simultaneously, excellent service variables and company image affect customer satisfaction of PT. BPR Eka Bumi Artha Bandar Lampung Branch.

Excellent service (service excellence) is a very good service or the best service. Called very good or best because it is in accordance with applicable service standards or owned by banks that provide services so that they are able to satisfy the parties being served, namely customers. Service to customers is a series of activities covering all business areas needed to receive, process, deliver and fulfill customer orders and to follow up on any activities that contain errors so that they are perceived as satisfying by the customer.

The implementation of services by the bank to its customers has an important role, because it is related to the survival of the bank. The more satisfied the customer is with the services provided, the service business will be able to survive and not rule out the possibility of becoming a bank that has the most excellent service (excellence) compared to banks that have similar business fields.

The success of excellent service depends on the alignment of abilities, attitudes, appearance, attention, actions, and responsibilities in its implementation. To achieve the level of excellence every employee must have certain skills, including mastering his work both related tasks in his department or department or in other parts, showing enthusiasm for work and always being ready to serve and have the ability to handle customer complaints professionally. In

addition, the bank must be able to maximize the facilities that support service activities. The excellence of a service is determined by the concern in serving customers by providing the best service in accordance with applicable service standards with the ultimate goal of satisfying customers. However, to achieve excellence is not an easy job, but if it is done then the company concerned can achieve great benefits, especially in the form of great customer satisfaction.

Based on the above, PT. BPR Eka Bumi Artha Bandar Lampung Branch can find out the type of service desired by the customer, so that the customer will get satisfaction from the services provided because of a high sense of responsibility from employees. Services provided to customers can form a bank image or image that can be trusted. Customers who feel a form of service will form a positive or negative perception and the customer's perception will shape the bank's image in the eyes of the customer. If the customer perceives the bank is good, then the bank's mind will increase and vice versa if the customer has a negative perception, it can be believed to be able to reduce the bank's image in the eyes of the customers.

Banks as financial institutions that manage funds from the public, basically need public trust, given the unstable economic conditions in Indonesia, where the bank could one day be liquidated due to economic waves, therefore, to build public trust to save funds in the bank , then the first thing banks must do is generate public trust. One of them is by cooperating with LPS (Indonesian Deposit Insurance Corporation). PT. BPR Eka Bumi Artha in an effort to foster public trust, cooperates with LPS, so that customers do not feel worried if one day PT. BPR Eka Bumi Artha was liquidated because the funds deposited would be guaranteed by LPS.

In addition to conducting activities to foster public trust, efforts made by PT. BPR Eka Bumi Artha is carrying out CSR Corporate Social Responsibility activities to get closer to the community and show the bank's concern for the community. One of the CSR activities of PT. BPR Eka Bumi Artha Bandar Lampung Branch that is by mass circumcision, providing scholarships to students and teachers who excel, and giving compensation to orphanages. The activity is intended to show the concern of the bank to the public. With this research, it is expected that PT. BPR Eka Bumi Artha Bandar Lampung Branch can make several changes in service strategy and help improve the company's image based on customer needs and desires so that customer satisfaction is maintained.

Conclusion

In general, efforts to improve customer satisfaction can be done by improving the company's image and excellent service. The results of the analysis concluded that:

1. Excellent service has a positive and significant effect on customer satisfaction.
2. The company's image has a positive and significant effect on customer satisfaction
3. Excellent service and corporate image together have a positive and significant effect on customer satisfaction.

Meanwhile specifically, efforts to improve customer satisfaction so that PT. BPR Eka Bumi Artha Bandar Lampung Branch can be more developed can be done by implementing the strategy:

1. Improve company image by focusing on creating good relationships with customers because good perception from customers will create positive word of mouth for banks.
2. Providing excellent service with a focus on improving the ability to communicate effectively with customers.
3. Serve customers' needs with digital and technology-based products.
4. Improve and add to the physical condition of office facilities such as waiting rooms, parking lots, TVs, sofas, etc., so that customers feel comfortable in conducting transactions.

References

Barata, A, A. 2004, Basics of Excellent Service, Matter 2, Gramedia, Jakarta.

Indriantoro, Nur & Supomo, Bambang. 2001, Business Research Methodology, Issue 1, BPFE, Yogyakarta.

Bloomer, J.K, K.D. Ruyter, P. Peters. 1998. Investigating drivers of bank loyalty: the complex relationship between image, service quality and satisfaction. International Journal of Bank Marketing. 7/16 [1998] 276–286

Hsu, Hsun-seng, et al. 2006. "Application of Customer Satisfaction Study to Derive Customer Knowledge". Journal of Total Quality Management.

Joseph, Yu Chwo-Ming, et al. 2005. "Perceived Quality, Customer Satisfaction, and Customer Loyalty: the Case of Lexus in Taiwan". Journal of Total Quality Management.

Kerlinger. 2000. Principles of Behavioral Research. Issue 3. Printing 7. Yogyakarta: Gajah Mada Press.

Kottler, P. 2002, Marketing Management (Hendra Teguh Translation, Ronny Rusli, Benjamin Molan), Millennium Edition, PT. Prenhallindo, Jakarta.

Rangkuti. Freddy. 2002. Measuring Customer Satisfaction. PT. Gramedia Main Library. Jakarta.

Riduwan. 2002. Measurement Scale of Research Variables. Alfabeta, Bandung

Santosa, B, P and Ashari. 2005. Statistical Analysis with Microsoft Excel and SPSS. Andi, Yogyakarta.

Sugiyono, 2004, Business Research Methods, Second Edition, Alfabeta, Bandung

Tam, L.M.J. 2004. "Customer Satisfaction, Service Quality and Perceived Value: An Integrative Model". Journal of Marketing Management.

Umar, Hussein. 2005. Marketing Research and Consumer Behavior. Gramedia and Jakarta Business Research Center. Jakarta