

**CORPORATE IMAGE
AND SERVICE QUALITY PERCEPTION ON CUSTOMER'S TRUST AND ITS
IMPACT TO THEIR INTEREST IN BEING CUSTOMER**

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ABSTRACT

This research aims to establish a model that will be used to understand, analyze, and test the gap of about variables corporate image owned by PD BPR Balongan Cirebon on the interest in being customer of the people in Kuningan Regency. Thus, this research aims to build a new model for marketing division in the banking sector. Analysis tool used in this study is SEM (Structural Equation Modelling).

The result of the study shows there are significant effect between corporate image and trust, perception of service quality and trust, corporate image and purchase intention, trust and purchase intention, and perception of service quality and purchase intention.

Keywords: *Corporate Image, Perception of Service Quality, Trust, Purchase Intention*

ABSTRAK

Penelitian ini bertujuan untuk membangun suatu model yang akan digunakan untuk memahami, menganalisis, dan menguji kesenjangan tentang variabel-variabel citra perusahaan yang dimiliki oleh PD BPR Balongan Cabang Cirebon pada niat pembelian untuk menjadi pelanggan pada masyarakat Kuningan, sehingga penelitian ini bertujuan untuk membangun model baru untuk pemasaran di sektor perbankan. Alat analisis yang digunakan dalam penelitian ini adalah SEM (Structural Equation Modeling).

Dari hasil penelitian diketahui bahwa ada pengaruh yang signifikan antara citra perusahaan dengan kepercayaan, persepsi kualitas pelayanan dengan kepercayaan, citra perusahaan dengan minat menjadi nasabah, kepercayaan dengan minat menjadi nasabah dan persepsi kualitas pelayanan dengan minat menjadi nasabah.

Kata kunci: Citra Perusahaan, Persepsi Kualitas Layanan, Kepercayaan, Intensi Pembelian

INTRODUCTION

PD BPR PK Balongan is a banking owned by the regional government of Indramayu, West Java. Has 5 branch offices in Indramayu and also has 1 branch office in Cirebon and 1 Kuningan branch office. PD BPR PK Balongan Cirebon Branch is a branch office that has been established for 4 years, carrying the same work program as its headquarters in Balongan Indramayu. Increasing the number of customers in Cirebon is very difficult because there are several factors that affect the interest to become customers, including the company's image that is good in the eyes of customers so that it fosters interest in becoming a customer at BPR Balongan Cirebon, according to research conducted by Lee, Lee, & Lee, (2018), namely a good corporate image influences customer interest in buying. Rahayu, (2018), states that the company's image significantly influences buying interest. Mongkut, (2017), said that the perception of good service quality significantly influences customer buying interest.

Based on previous research or research gap, the researcher found a gap phenomenon where there is a gap between the theory and the reality at BPR Balongan Cirebon. According to the theory it is stated that when the company's image is good, customer interest will also increase, but in reality BPR Balongan Cirebon brings a good corporate image from the head office in Balongan Indramayu, the result is that customer interest actually decreases or does not increase. According to the data

obtained by the number of customers in BPR Balongan center Indramayu at the end of 2017 was 7,651 and at the end of 2018 was 8,031. BPR Balongan Kuningan branch at the end of 2017 there are a total of 5,171 customers and at the end of 2018 there are 5,598. According to the theory also stated when the perception of good service quality, customer interest will increase. In terms of BPR Balongan services bring rules from the central office where the maximum service such as customer savings shuttle, one-day liquid credit but the public interest to become customers does not increase. The number of PD BPR PK Balongan Cirebon customers at the end of 2017 was 1,187 and at the end of 2018 it was 1,014. Based on the research problems that have been described, several questions arise regarding the research as follows (1) How does the company's image influence trust in the BPR Balongan Cirebon branch; (2) How does the perception of service quality affect trust in BPR Balongan Cirebon branch; (3) How does the influence of the company's image on the interests of being customers at BPR Balongan Cirebon branch; (4) How does the influence of confidence in the interests of being a customer at BPR Balongan Cirebon branch; (5) How does the perception of service quality affect the interest in becoming a customer at BPR Balongan Cirebon branch.

LITERATURE STUDY

According to Kotler & Keller (2012), corporate image is the view of everyone in looking at the company depending on their knowledge and understanding. As according to Buchari Alma (2012), corporate image is usually formed by company actions and public opinion through the media, trade unions, social organizations, industry associations, and other entities. Corporate image is defined as the overall public impression of a company (Lee et al., 2018). The company's image begins with the feelings of customers and business people about the organization concerned as a product manufacturer and the results of individual evaluations (Rahayu, 2018).

According to Boonlertvanich (2019), service quality is defined as the main determinant of customer satisfaction. As according to Osman et al, (2016), service quality can be defined as an action or performance where customers will benefit. Providing excellent service quality to customers in today's business environment is very important because of strong market competition. The perception of service quality is the customer's perception of the service expected with the service received. The view can be understood that a service is considered weighted if the customer's expectations match the recipient (Kotler & Keller 2012).

According to Kotler & Keller (2012), trust is a descriptive idea held by someone about something. As for Yunus, Ibrahim et al. (2018), trust is a psychological state that is vulnerable to acceptance based on the expectations of the intentions or behavior of others. Trust means the customer's mood to accept the behavior of other people or service providers to share their needs. Trust is also an attitude that is manifested in action based on previous experience in the behavior of others.

Interest in being a customer here can be interpreted as buying interest. According to Kotler & Keller (2012), buying interest is behavior that is made through a selection or decision-making process in selecting two or more products and then considers and combines the results of evaluations of product selection behavior. As according to Rahayu, (2018), buying interest is an interest related to consumers' plans to buy certain products and how many units of products are needed in a certain period. It can be said that buying interest is a mental statement from consumers that reflects the plan to purchase certain products with certain brands.

When consumers have a good image about the company, it will affect their trust. Previous literature mainly focused on the influence of corporate image on consumer confidence, while several studies have discussed the effect of corporate image on consumer confidence. Several previous

studies explored the relationship between corporate image and customer trust, the results of previous studies found that corporate image has a strong influence on trust (Sallam, 2015).

H1: The better the company's image, the trust will increase.

The essence of quality in service is anticipated to influence trust directly. This is caused by service attributes which are indications of trust which show trust and system. Service quality has a positive impact on customer trust. Service quality plays an important role and has a significant influence on trust (Osman et al., 2016).

H2: The better the perception of service quality, the confidence will increase.

The results of research conducted by Rahayu, (2018), that the variable corporate image of the variable Buy Interest is a significant effect. This means that if the Corporate Image increases, it will cause Consumers' Purchase Interest to increase. The image of companies involved in consumer buying interest influences to increase consumer buying interest (Qamar, 2013).

H3: The better the company's image, the interest in becoming a customer will increase.

Trust has also been found to be a significant factor influencing customer interest in buying. When customers are loyal, there is a possibility that they will make future purchases and interest in buying is high (Semuel & Sagita, 2014). When trust has arisen between the customer and the company, then the effort to foster a cooperative relationship will be easier. Trust arises shown by a credibility obtained from another party because it has the desired expertise to perform a task. Trust can also be obtained because doing something best for another party through a relationship. The level of trust can be measured through several factors including honesty in transactions, corporate responsibility towards consumers. Trust is if one party has confidence in the reliability and integrity of the collaborating partner (Fahrian et al, 2015).

H4: The better the trust, the interest to be a customer will increase

The essence of quality in service is anticipated to influence trust directly. This is caused by service attributes which are indications of trust which show trust and system. Service quality has a positive impact on customer trust. Service quality plays an important role and has a significant influence on trust (Osman et al., 2016).

H5: The higher the perception of service quality, the interest in becoming a customer will increase.

RESEARCH METHOD

This study uses a purposive sampling method or sample aims subjectively. The sample selection is carried out on a particular target group that meets the criteria of the researcher and is able to provide the information needed by the researcher. This study uses a sample of 100-200 according to the minimum amount that can be used in SEM analysis tools (Ghozali, 2017: 62). Based on the statement described above, the number of samples took 200 respondents from the community around the city of Cirebon, which is the maximum sample. After analyzing the data, there were 25

outlier respondents and had to be dropped so that the respondent that could be processed for the accuracy testing of the model in this study was 175 respondents.

According to Kotler & Keller (2012), corporate image is built by 4 explanatory indicators namely: quality of management, company contribution, good service, company reputation. According to Kotler & Keller (2012), the perception of service quality is built by 5 indicators, namely: (1) Reliability, the ability to carry out the promised service reliably and accurately; (2) Assurance (guarantee), the ability of employees to generate trust or confidence in customers based on employee knowledge and behaviour; (3) Tangibility, is the physical appearance, equipment, personnel and communication materials; (4) Empathy, is an attitude of caring or paying attention to customers; (5) Responsiveness (responsiveness), is the ability to help customers to provide appropriate services. According to Kotler & Keller (2012), trust is built by 3 indicators, Company ability, Goodness of the company, and Company integrity. According to Kotler & Keller (2012), buying interest or interest in becoming a customer is built by 3 indicators, namely Consideration of being a customer, desire to become a customer, goodness to become a customer.

This type of research data are primary data and secondary data. Primary data collection that is giving questionnaires to informants. The questionnaire itself is an information acquisition technique by asking a number of questions or statements related to the research conducted to respondents to find the answer. Questions or statements raised in accordance with the indicators in the study. There are 15 indicators in this study that become primary data, consisting of several variables, namely corporate image (4 data), perception of service quality (5 data), trust (3 data), and interest in being a customer (3 data). The data was obtained from distributing questionnaires to the people of Cirebon City. Secondary data is data obtained through intermediary media to supplement primary data. Usually it can be in the form of notes or published reports. Secondary data obtained in this study is data on the development of the number of customers in BPR Balongan Cirebon Branch. Measuring using a scale interval from 1 to 7 increasingly to number 7, the more agreed.

RESULT AND DISCUSSION

The analysis technique used in this study is to use the Structural Equation Modeling (SEM) technique. The following are the steps that have been carried out in SEM analysis. First, test the feasibility of the model using the basic criteria of SEM as seen in figure 1.

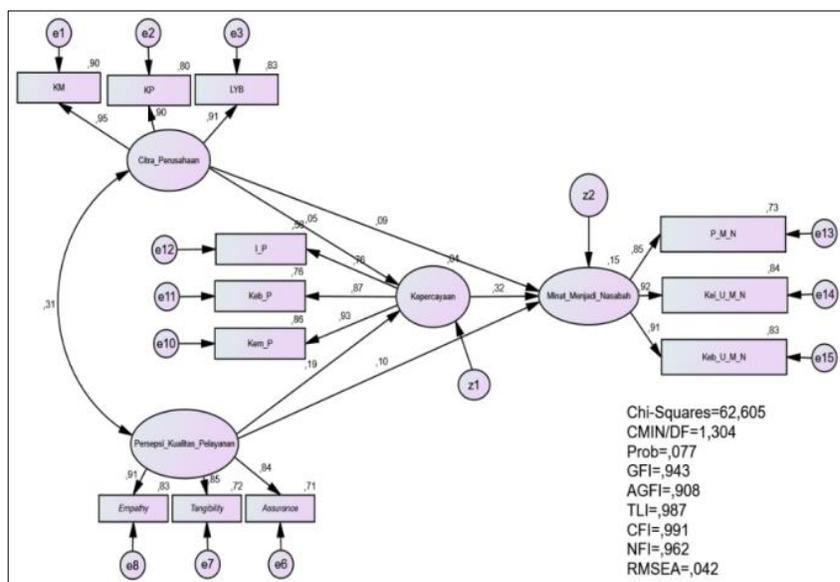


Figure 1. Structural Equation Model (Standardized) Test Results

The calculation result of the full chi-square test model has a value of 62.605, the number is below the chi-square table with a degree of freedom 48 at a significant level of 5% at 65.17. The probability value obtained is 0.077 above the required probability limit of 0.05. The RMSEA results in the full model are 0.042 below the RMSEA requirement that is 0.08. The GFI value of 0.943 exceeded the number required for the GFI value of 0.90. AGFI value of 0.908 exceeds 0.90 which is a condition of AGFI. TLI value of 0.987 above the number required for the TLI value of 0.95 which is a requirement for TLI. The CMIN / DF value is 1.304 below the 2.00 limit which is a condition of the CMIN / DF value. While the CFI result of 0.991 is greater than 0.95 which is a condition of the CFI. It can be said that these results indicate that the construct meets the criteria of the model fit (Goodness of-Fit Indices).

Second, testing the hypothesis for the relationship between variables using CR criteria. According to Ferdinad (2014), the CR requirements specified are ≥ 2.00 . The results of data analysis showed a significant positive relationship between variables and the results of testing the hypothesis can be seen in table 4, namely hypothesis 1 the CR value of the company's image of trust amounted to 5.076 above the specified CR requirements of ≥ 2.00 . Whereas the P value of 0,000 has a value in accordance with the P requirements of $P \leq 0.05$, the results of these values indicate that the first hypothesis of this study was accepted. Hypothesis 2, the CR value of service quality perception on trust is 8.961 above the specified CR requirement, which is ≥ 2.00 , while the P value of 0.000 has a value that is in accordance with the P condition, which is P sebesar 0.05. The results of these values indicate that the second hypothesis of this study was accepted. Hypothesis 3, the CR value of the company's image of interest in becoming a customer is 8.056 above the specified CR requirements, which is ≥ 2.00 . As for the P value of 0,000, it has a value that is in accordance with the P requirement, which is $P \leq 0.05$. The results of these values indicate that the third hypothesis of this study was accepted. Hypothesis 4, the value of CR on trust to interest in becoming a customer is 5.409 above the specified CR requirement, which is ≥ 2.00 . As for the P value of 0,000, it has a value that is in accordance with the P requirement, which is $P \leq 0.05$. The results of these values indicate that the fourth hypothesis of this study was accepted. Hypothesis 5, the CR value of service quality perception on the interest of being a customer is 4.976 above the specified CR requirement, which is ≥ 2.00 . As for the P

value of 0,000, it has a value that is in accordance with the P requirement, which is $P \leq 0.05$. The results of these values indicate that the fifth hypothesis of this study was accepted as seen in table 1.

Table 1. Hypothesis Testing

	Hypothesis	Test Results (CR index and P)
H1	The better the company's image, the higher its trust	accepted (CR:5,076 and P: 0,000)
H2	The better the perception of service quality, the higher the trust	accepted (CR:8,961 and P: 0,000)
H3	The better the company's image, the interest to become a customer will increase	accepted (CR:8,056 and P: 0,000)
H4	The higher the trust, the interest to be a customer will increase	accepted (CR:5,409 and P: 0,000)
H5	The better the perception of service quality, the interest in becoming a customer will increase	accepted (CR:4,976 and P: 0,000)

Source: *Data Analysis, 2019*

Based on the results of this study, corporate image variables contribute to influence trust. This can be seen from the level of significance (CR 5,076; P 0,000). By doing so to increase the number of prospective customers, the company needs to improve the company's image in BPR Balongan Cirebon such as managing a good and well-maintained office. By increasing the positive corporate image of BPR Balongan Cirebon, it will impress the prospective customer with BPR Balongan Cirebon to increase the number of customers.

This can reinforce the results of previous research conducted by (Sunaryo, 2018), that when a good company image, customer confidence will increase. The company's image of trust has gained supporters empirically so that the results of the referral research can be applied to the same research.

The results also prove that the perception of service quality positively influences trust. This can be seen from the level of significance (CR 8,961; P 0,000). That way, to increase the number of customers, BPR Balongan Cirebon needs to improve public perception of the quality of existing services such as responsiveness when customers need it, increased savings transfers, and one-day liquid credit.

This can reinforce the results of previous studies conducted by (Carvajal-Trujillo & Bons, 2015), that when the perception of good service quality, customer confidence will increase. The perception of service quality towards trust has gained support empirically so that the results of the referral research can be applied to the same research.

The results of the study prove that there is a large influence between the company's image on the interest of being a customer with a significant level, namely (CR: 8,056; P: 0,000), this shows that the company's image has a positive effect on the interests of being a customer. By improving the company's image at BPR Balongan Cirebon such as holding BPR events in the form of a leisurely stroll or introduction of offices to markets, it will increase interest in becoming customers for the people of Cirebon.

This can strengthen the results of previous studies conducted by (Primatondano, 2015), that when a good corporate image, the interest to become customers will increase. The company's image of interest in becoming a customer has gained support empirically so that the results of the referral research can be applied to the same research.

The results of the study prove that trust has a positive effect on customer interest with a significant level (CR: 5,409 and P: 0,000). With the increasing confidence in BPR Balongan Cirebon,

it will increase the interest of the community to become customers. This can also be done by making people trust BPR Balongan Cirebon first, by explaining that when saving savings in BPRs are guaranteed by the LPS (Deposit Insurance Corporation), so the public will trust BPR.

This can reinforce the results of previous research conducted by (Fahrian et al., 2015), that when the level of trust is high, the interest in becoming a customer will increase. Trust in the interests of being a customer has gained support empirically so that the results of the referral research can be applied to the same research.

The results of the study prove that the perception of service quality also has an influence on the interest of being a customer with a significant value (CR: 4,976 and P: 0,000). By increasing the perception of service quality, it will also increase interest in being a customer. This can be done by providing training to BPR employees to be reliable in terms of service, so that customers become the top priority in their work.

This can reinforce the results of previous research conducted by (Butt, 2016), that when the public perception of the quality of service is high, the interest to be a customer will increase. The perception of service quality towards customer interest has gained empirical support so that the results of the referral research can be applied to the same research.

CONCLUSION AND RECOMMENDATION

In accordance with the exposure to the results of research and discussion, researchers concluded this study as follows (1) The better the company's image, the higher the trust. This means that the better the company's image, the higher its trust; (2) The better the perception of service quality, the higher the confidence. This means that the better the perception of service quality, the higher the confidence; (3) The better the company's image, the interest in becoming a customer will increase. This means that the better the company's image, the interest in becoming a customer will increase; (4) The higher the trust, the interest to be a customer will increase. This means that the higher the trust, the interest to be a customer will increase; (5) The better the perception of service quality, the interest in becoming a customer will increase. This means that the better the perception of service quality, the interest in becoming a customer will remember

Based on the conclusions, the researcher can provide useful suggestions for the company and for further researchers who might be taken into consideration. It is recommended to further researchers to conduct more in-depth research on the interests of becoming customers through the company's image, perceived service quality, and trust.

Based on the results of the study, BPR Balongan Cirebon should pay more attention or improve the quality of services for the community so that the community's interest is increasing to become customers at BPR Balongan Cirebon, for example, such as being responsive or done immediately when customers need services to pick up their savings. Another suggestion is to increase employee knowledge on how to provide the best service to customers, such as special training for employees. With that in mind, the service quality at BPR Balongan Cirebon will be very good and will have an impact on the interest to become a customer at BPR Balongan Cirebon.

Suggestions for further researchers to add or include constructs of other variables that can affect the interests of being a customer so that it can be more useful to the company and become a consideration for the company in terms of increasing interest in becoming customers.

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