The Effect Of Facilities And Trust On Customer Satisfaction In The Use Of Digital Facilities At Pt. Bank Central Asia Tbk Kcu Asia Branch

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A R T I C L E I N F O	ABSTRACT
Keywords: Facilities, Trust, Customer Satisfaction	This study aims to determine the effect of Facilities and Trust on Customer Satisfaction at PT. Bank Central Asia Tbk KCU Asia Branch. This research method is quantitative research with a survey method that uses questionnaires as a research instrument to collect data. The population in this study was 52,000 respondents from Bank BCA KCU Asia branch. By using the slovin sample technique with an error tolerance rate of 10% so that a sample of 99 respondents was obtained. The research design of multiple linear regression analysis is used as an analytical tool to find out how the influence between independent and dependent variables. The results of this study show that both partially and simultaneously the facilities and trust variables have a significant effect on Customer Satisfaction at Bank BCA. Variable Fasility and Trust are able to explain the variations that occur in customer satisfaction of Bank Central Asia KCU Asia branch of KCU Asia by 74.4%.
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1. Introduction

Competition in banking services is not only caused by globalization factors, but the character of customers is also a demand for banking services. Nasabah is currently faced with various alternatives in choosing a bank that suits his needs. Customers do not just buy products but at the same time buy the services that come with them. In general, customers will feel happy if they get services easily, and quickly there will be satisfaction in buying the services offered.

Currently, one of the banks that can compete is BCA. BCA is the largest private bank in Indonesia, which was established in 1957 under the name Bank Central Asia. BCA grew and developed its subsidiary, one of the KCU Asia branches. BCA always improves its services to customers to provide satisfaction to consumers/customers. Onsumen satisfactionis the result of consumers' assessment that the product or service has provided a level of enjoyment where this level of fulfillment can be more or less (Sudaryono, 2016), Satisfaction k onsumen is a measure of the success of the company's marketing strategy in marketing products (Assauri, 2015). BCA provides facilities for convenience to customers with digital technology including digital Cs, star tellers, and e-services. Digital Cs is a machine where the machine is used to replace the passbook and also to replace the card by itself without having to go to customer service. Meanwhile, a star teller is a machine where when a customer wants to make a cash deposit transaction, his money is directly entered into a machine without having to be calculated manually by the teller. And the last one is an e-service machine used to print and replace books without the help of a teller or cso. Bank BCA in serving customers will use machines. According to Kotler, (Kotler, 2018) facilities are everything that is physical equipment provided by the service seller to support consumer convenience. Facilities are important facilities and infrastructure in an effort to increase

customer satisfaction. If the facilities provided are in accordance with their needs, then the customer will feel satisfied.

Facilities are important infrastructure in an effort to increase satisfaction such as providing convenience, meeting needs, and comfort for service users. If the facilities provided are in accordance with their needs, the customer will feel satisfied (Oetama & Sari, 2017). According to Andari (2017), Facilities are a form of treasury that serves to add value to a product or service offered. As for Kotler, (Kotler, 2018) explain that facilities are everything that is physical equipment provided by the seller of services to support the convenience of consumers.

In addition to facilities, there are also aspects that affect customer satisfaction, namely "Trust". Trust is the foundation of the company's business, especially in the banking sector. Building trust in long-term customer relationships is an important factor to create loyalty in consumers. Peran trust has a positive effect in mediating the influence of service quality on customer satisfaction (Pratiwi & suparna, 2018). Trust is defined as the desire to convince oneself of a relationship with a partner based on belief. This is in accordance with research in the field of services that has been carried out previously which states that in a service business, an element of trust is obtained formed from a personal approach that is sedentary in nature will be felt in the long term and can have an effect on customer satisfaction (S. Pantja Djati & Erna Ferrinadewi, 2004). According to Kotler and Keller (Kotler, 2018), Trust is a company's willingness to depend on business partners. Trust depends on a number of interpersonal and inter-organizational factors, such as competence, integrity, honesty, and corporate kindness.

Therefore mentioned conditions are behind this research to analyze the factors that affect customer satisfaction in the use of digital facilities provided by Bank Central Asia KCU Asia branch. This study focuses on two important variables that can affect customer satisfaction, namely facilities and customer trust. Based on the description above, the purpose of this study is to determine customer satisfaction in the use of digital facilities provided by Bank Central Asia KCU Asia branch whichpartially and simultaneously affects the variables of facilities and trust.

2. Methods

This type of research is quantitative research with a *survey* method that uses questionnaires as a research instrument to collect primary data. This study examines the influence of independent variables partially and simultaneously on dependent variables, namely the effect of facilities (X_1) and trust (X_2) on customer satisfaction (Y). The sampling technique used in this study is *purposive sampling*, which is a sample determination technique that gives researchers the freedom to choose samples according to certain criteria (Priyatno, 2010). The sample criteria in this study are customers who are still actively making transactions using digital facilities and have confidence in the services of Bank Central Asia KCU Asia branch. The measurement scale used is ordinal with a likert scale. The instrument validity test uses the Product Moment correlation technique, while the reliability test uses Alpha Cronbach. The data analysis methods used are descriptive analysis and multiple linear regression analysis.

3. Results and Discussion

3.1 Multiple Linear Regression Results
The result of testing multiple linear regression analysis can be seen in table 5 below:

Table 1

Multi Linear Regression

Model	Unstandardized Coefficients	
	B	Std. Error
1 (Constant)	10.808	1.372
Facility	.201	.060
Trust	.571	.053

a. Dependent Variable: Customer Satisfaction

From the table above, a regression equation for Customer Satisfaction can be formulated as follows: Customer Satisfaction = 10,808 + 0.201 Facilities + 0.571 Trust

Based on the results of the multiple regression equation shows that:

a. The constant (α) of 10,808 is statistically defined as that if the facility and trust are of no value or equal to 0, then the customer satisfaction value is 10,808.

b. The regression coefficient of the facilities variable (X_1) of 0.201 shows that if the facility variable is increased by 1 unit, then customer satisfaction will increase by 0.201 units.

c. The regression coefficient of the trust variable (X_2) is 0.571 shows that if the trust variable is increased by 1 unit, then customer satisfaction increases by 0.571 units.

3.2 Hypothesis Test
a.   Significance Test (F Test)

Table 2

F Test Results (Simultaneous)

Model		Sum of Squares	df	Mean Square	F	Itself.
	Regression	860,644	2	430,322	139,658	,000[b]
	Residual	295,801	96	3,081		
	Total	1156,444	98			
a. Dependent Variable: Kepuasan Nasabah						
b. Predictors: (Constant), Fasilitas, Kepercayaan						

The F test is to test the significance of the regression coefficient simultaneously between the Facilities and Trust variables on the Customer Satisfaction. From the results of multiple linear regression analysis, it is obtained a significance value of 0.000 which is smaller than the significance level of 0.05. So it can be concluded that Facilities and Trust simultaneously have a significant influence on Customer Satisfaction.

b.   Partial Hypothesis Test (t Test)

Table 3

t-test (Partial Test)

Model		Coefficients[a]	
		t	Sig.
1	(Constant)	7.875	.000
	Facility	3.346	.001
	Trust	10.791	.000

a.   Dependent Variable: Customer Satisfaction

The results of this study prove that the facility variables have a partial significant effect on customer satisfaction of Bank Central Asia KCU Asia branch. Based on the results of the multiple linear regression analysis in Table 3, the facility variable shows a t-count value of 3.346 greater than the t-table of 1.990 and a significance value of 0.00 1 smaller than 0.05. Thus, the facility variables have a partial and significant effect on customer satisfaction of Bank Central Asia KCU Asia branch, so that H_1 is acceptable. The findings can be interpreted to mean that if the customer gets facilities that make it easier for him to use the services offered, then he will feel satisfied and tend to be more loyal to the products or brands he consumes.

c.   Coefficient of Determination Test (R^2)

Table 5

Coefficient of Determination Test Result (R^2)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,863[a]	,744	,739	1,75535

Source : Data Processing Results, 2021

The results of the coefficient of determination test (R^2) showed a figure of 0.744 or 74.4% (Table 5). These results show that the facility variables and customer trust of Bank Central Asia KCU Asia

branch are able to explain the variation in the customer satisfaction variable of 74.4%, while the remaining 25.6% is explained by other variables that are not used in this research model.

4.   Conclusions

Based on the results of statistical calculations in the partial test (t test), the variables of facilities and trust partially have a positive and significant effect on customer satisfaction of Bank Central Asia KCU Asia branch. Another statistical result, namely the simultaneous test (F test) also proves that the variables of facilities and trust simultaneously have a significant effect on customer satisfaction of Bank Central Asia KCU Asia branch. From the results of the coefficient of determination, it shows that facilities and trust are able to explain the variations that occur in customer satisfaction of bank Central Asia KCU Asia branch of KCU Asia by 74.4%, while the remaining 25.6% is explained by other variables outside the research model.

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