The Influence of Customer Value and Brand Image on Customer Satisfaction

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ABSTRACT

This research aims to reveal and analyze how much influence customer value and brand image to customer satisfaction PT Bussan Auto Finance Parepare. In this research, the authors used a sample with the Slovin formula to obtain a sample size of 383 customers. The data analysis technique used to process the questionnaire result data was multiple linear regression analysis.

The results showed that all independent variables, namely customer value (0.441) and brand image (0.484), had a positive and significant effect on the dependent variable, in this case, customer satisfaction at PT Bussan Auto Finance Parepare, this is evidenced by the statistical results Fhitung of 353.562 with a significance value of 0.000. Therefore the significance value is smaller than 0.05. So this research is successful in proving the hypothesis which states that it is assumed that customer value and brand image have partially and simultaneously positive effects on customer satisfaction at PT Bussan Auto Finance Parepare.

1. Introduction

The development and improvement of services to companies from year to year are increasingly becoming the public's attention. It can be seen in the intense competition in terms of service quality and promotion. In these tight competitive conditions, the main thing prioritized by companies engaged in the service sector is customer satisfaction to survive, which results in increased loyalty to dominate the market.

Companies are required to try to make customers feel satisfied by providing better offers and services, considering the company must be able to maintain its market position amid increasingly fierce competition. One of them is by developing a strategy to retain

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customers through service quality. The strategy in place to maintain customer loyalty is to provide quality services so that here the company management must be able to pay attention to quality by the requirements demanded by customers.

According to Daryanto, marketing is a social and managerial process in which individuals and groups get their needs and desires by creating, offering, and exchanging things with the same values.[4] Meanwhile, according to Kotler and Armstrong, marketing is a process by which a company creates value for customers and builds strong relationships with customers to capture value from customers in return.[5]

Zeithaml defines that customer value is a comprehensive assessment of the usefulness of a product or service based on the perception of what is received and what is sacrificed.[6] Giving high customer value should be the primary goal of all business because the customer makes a decision based on the value received. Customers will buy products or services from companies that they believe offer high customer value.

One thing that attracts customers is the brand image of a product. Image is influenced by many factors which are outside the company's control. An effective image will affect three things, namely: strengthening the character of the product and the proposed value, convey that character differently or uniquely, and provide emotional strength that is more than just a mental image. According to Hossain, brand image is the whole of consumers' perceptions of a brand or how they know it.

Customer value and a good brand image are expected to have an impact on increasing customer satisfaction at PT Bussan Auto Finance Parepare. Increasing customer satisfaction is part of the strategy in increasing company profits, good satisfaction will provide opportunities to retain customers and increase the number of new customers. However, this does not always go smoothly. Sometimes some customers are not satisfied with the existing services. Customer dissatisfaction can be seen from various aspects. Fandy Tjiptono revealed that customers are sometimes dissatisfied and make complaints, product returns, warranty fees, recall, negative word of mouth, and core defections.[7]

PT Bussan Auto Finance Parepare is a non-bank financial institution company that is engaged in financing various public goods, such as electronics, bicycles, and various home furniture. PT Bussan Auto Finance Parepare sold best-selling mobile products, followed by other electronics and furniture items, along with the increasing number of customers, PT Bussan Auto Finance Parepare must be able to guarantee customer satisfaction so that it continues to be in line with the increasing number of customers that occur.

By keeping and continuing to strive for improving customer satisfaction at PT Bussan Auto Finance Parepare is expected to be able to keep these customers from moving to other companies because customers are not satisfied with the services or products offered.

2. Method

This research was conducted at PT Bussan Auto Finance Parepare, which set a research population of 383 customers. According to Sugiyono, Population is a generalization area consisting of objects and subjects that have certain qualities and methods that are

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[4] Daryanto. (2011). *Manajemen Pemasaran: Sari Kuliah*. Bandung: Satu Nusa, p. 12.

[5] Kotler, Philip., dkk. (2008). *Prinsip-Prinsip Pemasaran*, Jakarta: Erlangga, p. 54.

[6] *Ibid.,* p. 55.

[7] Tjiptono, Fandy. (2004). *Manajemen Jasa*, Yogyakarta: Penerbit Andi Offset, p. 18.

determined by the researcher to study and then draw conclusions.[8] The sample itself used non-probability sampling or sampling techniques that do not provide equal opportunities or opportunities for each element or member of the population to be selected as samples.[9]

The technique of data is done by using the interview technique (interview), which is conducted face-to-face or by telephone, and questionnaire, which is a data collection technique that is done by giving written questions to respondents to be answered. The questionnaire used in this research is a closed questionnaire that the question made does not require further explanation. The requirements of this data collection instrument must pass the validity test and the reliability test.

Research variables are used to shape whatever is determined by the researcher to obtain certain information and then draw conclusions. The variables used are the independent and dependent variables. Independent variables are a variable that causes the existence of a dependent variable. The independent variables in this research are customer value (X_1) and brand image (X_2), while the dependent variable is the independent variable. The dependent variable is customer satisfaction (Y).

Data analysis used descriptive analysis, which is data analysis for describing, classifying, and explaining research data qualitatively to produce information. Data analysis used a "skalalikert" in which the variation of the variables to be measured and translated into variable indicators.

Then these indicators are used as a starting point for arranging instrument items in the form of questions. Answers on this scale can be the following words: 'Strongly Agree (SA)', 'Agree (A)', 'Neutral (N)', 'Disagree (Da)', and 'Strongly Disagree (SDa)'. For analysis, the answer scale is given a score and quantified into SA (5 points), A (4 points), N (3 points), Da (2 points), and SDa (1 point).

The second analysis used multiple linear regression analysis. The statistical analysis used in this study was multiple regression analysis by using the SPSS program. Regression analysis, to calculate the quantitative effect of a change in events (variable X) on other events (variable Y), to see the relationship between variables, the multiple regression formula is used.[10]

3. Research Result

Data collection in the study was carried out by distributing questionnaires to 383 respondents, in this case, the customers of PT Bussan Auto Finance Parepare. The data that has been collected is obtained from the results of respondents' answers, the results of data processing in the form of information are used to determine whether customer satisfaction is influenced by customer value and brand ideals? and to find out how much influence it has. The characteristics of respondents in this study included occupation, age, recent education, income, and length of time as a customer.

By using a percentage analysis of the questionnaire distributed to 383 respondents as a sample, the data obtained can be used to determine the characteristics of PT Bussan Auto Finance Parepare Branch as follows:

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[8] Sugiyono. (2015). *Metode Penelitian Pendidikan* (*Pendekatan Kuantitatif, Kualitatif dan R&D*). Bandung: Penerbit CV. Alfabeta, p. 117.

[9] *Ibid.*, p. 118.

[10] Husein, Umar. (2009). *Metode Penelitian Untuk Skripsi dan Tesis Bisnis*. Jakarta: Rajawali Persada, p. 66.

Table 1. **Characteristics of Respondents Based on Gender**

Respondents' Responses	Male	Female
Frequency (f)	175	208
Percentage (%)	46%	54%
Total	**383**	**100%**

Source: Primary Data, 2020.

Based on table 1, it can be seen that there were 175 male respondents (46%) and respondents with female gender were 208 people (54%). So based on this table it is known that most of the customers of PT Bussan Auto Finance Parepare were a woman.

Table 2. **Characteristics of Respondents Based on Age**

Respondents' Responses	< 20 year	20-40 year	41-60 year	> 60 year
Frequency (f)	-	196	187	-
Percentage (%)	-	51%	49%	-
Total	**383**	**100%**		

Source: Primary Data, 2020.

Based on table 2, from 383 respondents, it can be seen that the respondents aged 20 to 40 years were 196 respondents (51%), while the customers whose ages were between 41 to 60 years were 187 respondents (49%), so based on the table, the majority of the customers of PT Bussan Auto Finance Parepare with more dominance that was 20-40 years.

Table 3. **Characteristics of Respondents Based on Length of Time as Customers**

Respondents' Responses	< 1 year	1-3 year	> 3 year
Frequency (f)	85	109	189
Percentage (%)	22%	28%	50%
Total	**383**	**100%**	

Source: Primary Data, 2020.

Based on table 3, from 383 respondents, it can be seen that the number of customers based on the length of time being a customer for less than one year was 85 people or 22%, then respondents with a period of being a customer at intervals of one to three years were 109 respondents or equal to 28% and the number of respondents with a customer period of more than three years were 189 respondents or 50%. Based on these tables, it is known that most of the customers of PT Bussan Auto Finance Parepare have been a customer for more than three years.

Table 4. **Characteristics of Respondents Based on Education**

Respondents' Responses	Elementary School	Junior High School	Senior High School	Diploma	Bachelor
Frequency (f)	12	42	123	35	171
Percentage (%)	3%	11%	32%	9%	45%
Total	**383**	**100%**			

Source: Primary Data, 2020.

Based on table 3, from 383 respondents, it can be seen that the number of customers based on the length of time being a customer for less than one year was 85 people or 22%, then respondents with a period of being a customer at intervals of one to three years were 109 respondents or equal to 28% and the number of respondents with a customer period of more than three years were 189 respondents or 50%. Based on these tables, it is known

that most of the customers of PT Bussan Auto Finance Parepare have been a customer for more than three years. Based on table 4, of the 383 respondents, it can be seen that customers with an elementary education level were 12 respondents or 3%, customers with a junior high school education level were 42 people or 11%, customers with a high school education level were 123 people or 32%, customers with a diploma education level as many as 35 people or 9% and customers with undergraduate education level as much as 171 or 45%. Based on this table, it is known that most of the customers of PT Bussan Auto Finance Parepare have a Bachelor's level.

Table 5. **Characteristics of Respondents by Occupation**

Respondents' Responses	Civil Servant/BUMN	Private Employees	Entrepreneur
Frequency (f)	91	154	138
Percentage (%)	24%	40%	36%
Total	**383**	**100%**	

Source: Primary Data, 2020.

Based on table 5, from 383 respondents, it can be seen that customers with the type of work civil servant (BUMN) there were 91 respondents or 24%, customers who have jobs as private employees were 154 people or 40% and customers with self-employed types of work there were as many as 138 people or 3%, and customers with entrepreneur types of work there were as many as 138 people or 3%. Based on this table, it is known that most of the customers of PT Bussan Auto Finance Parepare have private employees.

Table 6. **Characteristics of Respondents Based on Income**

Respondents' Responses	< 1 Million	1-5 Million	> 5 Million
Frequency (f)	3	275	105
Percentage (%)	1%	72%	27%
Total	**383**	**100%**	

Source: Primary Data, 2020.

Based on table 6, from 383 respondents, it can be seen that customers with an income of less than 1 million are 3 people or 1%, customers with an income of 1 to 5 million there were 275 people or 72%, customers with an income above 5 million were 105 people or 27 %. Based on these tables, it is known that most of the customers of PT Bussan Auto Finance Parepare Branch have an income ranging from 1 to 5 million per month.

The number of respondents we gave the questionnaire was 383 customers at PT Bussan Auto Finance Parepare and all respondents returned the questionnaire we had given so that the data we needed was complete. The questions in the questionnaire represent three variables, namely customer value (X_1), brand image (X_2), and customer satisfaction (Y), all three of these variables had 5 questions each so that the total questions that must be filled in for each respondent were 15 items.

Each question in the distributed questionnaire had four alternative answers, namely 'Strongly Agree (SA)', 'Agree (A)', 'Neutral (N)', 'Disagree (Da)', and 'Strongly Disagree (SDa)'. Each alternative answer represents the weight of specific points, for SDa answers the point weight was 1, for Da answers the point weight was 2, for N answers the point weight was 3, for A answers the point weight was 4, and for SA answers the point weight was 5.

3.1. Hypothesis Testing

The normality test would test the independent variable data and the dependent variable data in the resulting regression equation that was normally distributed or not normally distributed. The regression equation is said to be good if it has data on the independent variables, and the dependent variable is normally distributed or completely normal. The normality test can be done using the one-way 'Kolmogorov Smirnov' test with the following hypothesis:

H_0: Variable is not normally distributed

H_a: Variable is normally distributed

Taking the conclusion to determine, whether a data follows a normal distribution or not is by looking at its significance value. If the significance is> 0.05, then H_a is accepted, and H_a is rejected, it means that the variable is normally distributed, and vice versa, if the significance is <0.05 then H_a is rejected, and H_0 is accepted, it means that the variable is not normally distributed.

Based on the results of the normality test using the one-sample Kolmogorov-Smirnov method, it shows that the residual value of the dependent variable and the independent variable in the sample size (N) of 383 is 4.269. Thus, the data from this research are normally distributed because the residual value is greater than the significance of 0.05 so that the regression model can be used for hypothesis testing.

3.2. Validity Test

The validity test is a test used to show the extent to which measuring instruments are used in measuring what is being measured. The validity test is used to measure valid, or whether a questionnaire is valid or not, the other side of the definition of validity is the aspect of the accuracy of the measurement.

The rule of testing the validity test is to compare the r table with the r count obtained from the SPSS analysis. If r count > r table, it can be said that the questionnaire used is valid, but if r count < r table then the questionnaire used is declared invalid.

Table 7. **The Validity Test of the Effect of Customer Value and Brand Image on Customer Satisfaction PT Bussan Auto Finance Parepare**

Item Number	R Count	R Table	Description
Variable Questionnaire Customer Value (X_1)			
1	0.740	0.100	Valid
2	0.566	0.100	Valid
3	0.773	0.100	Valid
4	0.822	0.100	Valid
5	0.825	0.100	Valid
Variable Questionnaire Brand Image (X_2)			
1	0.653	0.100	Valid
2	0.756	0.100	Valid
3	0.665	0.100	Valid
4	0.705	0.100	Valid
5	0.705	0.100	Valid
Variable Questionnaire Customer Satisfaction (Y)			
1	0.632	0.100	Valid
2	0.755	0.100	Valid
3	0.688	0.100	Valid

4	0.729	0.100	Valid
5	0.725	0.100	Valid
Total			

Source: Primary Data, 2020.

Based on table 7, it is known to show the results of the validity test analysis of the research instrument used, r count is obtained from the output of SPSS, while r table is obtained based on the r distribution table with excel assistance with the amount of data (N) 383 and a significance level of 5% to obtain r table of 0.100.

The results of the analysis of the validity test on the question items of the three variables in the research questionnaire show that all question items have a value of r count> r table, so it can be concluded that the research instrument in the form of a questionnaire used in this research is declared valid.

3.3. Reliability Test

The reliability test is a test for ensuring whether the research questionnaire that will be used to collect data on research variables is reliable or not. The questionnaire is said to be reliable if the questionnaire is re-measured, and get the same result. To find out the data is reliable or cannot be seen from the alpha value. The data will be labeled as "alpha value greater than r table value."

The measurement of the reliability test was carried out using the one-shot method or one measurement using the SPSS application version 21. The results of the reliability test on the questionnaire for the four variables under study can be presented in the following table:

Table 8. **Reliability Test the Effect of Customer Value and Brand Image on Customer Satisfaction PT Bussan Auto Finance Parepare**

Item Number	Alpha Cronbach's	R Table	Information
	Customer value variable questionnaire (X_1)		
-	0.802	0.100	Reliability
	Customer value variable questionnaire (X_2)		
-	0.729	0.100	Reliability
	Customer value variable questionnaire (Y)		
-	0.746	0.100	Reliability
Total			

Source: Primary Data, 2020.

Based on table 8, it is known to show the results of the reliability test analysis of the research instrument used alpha Cronbach's is obtained from the output of SPSS, while r table is obtained based on the r distribution table with the amount of data (N) 383 and the significance level of 5% so that the r table is obtained at 0.100.

The alpha Cronbach's value for the three variable questions in the research questionnaire shows that all question items have an alpha Cronbach's value> r table, so it can be concluded that the research instrument is a questionnaire used in this study is said to be reliable or consistent.

Table 9. **Results of Multiple Linear Regression Analysis Coefficients**

Model	Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
(Constant)	1.129	.704		1.604	.110

Value Customer	.441	.034	.457	13.034	.000
Brand Image	.484	.036	.474	13.533	.000
Total					

Source: Primary Data, 2020.

A regression coefficient is a measuring tool that can also be used to measure and predict changes in the value of the dependent variable if there is a change in the value of the independent variable, in this case, the variable customer value and brand image to the dependent variable, namely customer satisfaction of PT Bussan Auto Finance Parepare.

The coefficients table shows that the multiple regression equation models to estimate customer satisfaction, which is influenced by customer value and brand image is as follows: $Y = 1.129 + 0.441 X_1 + 0.484 X_2$

Customer satisfaction regression coefficient at PT Bussan Auto Finance Parepare Branch, if there are no customer value and brand image variables (X_1 and $X_2 = 0$), then customer satisfaction is at a value of 1.129. If the customer value (X_1) increases by 1 point, it is predicted that customer satisfaction will increase by 0.441, if the brand image (X_2) increases by 1 point; customer satisfaction will increase by 0.441.

3.4. F Test (*Simultan*)

Based on the Annova table, the F test can be carried out to see the significant effect of the variable customer value and brand image on customer satisfaction at PT Bussan Auto Finance Parepare.

Table 10. **Result of F Test (*Simultan*) ANOVA**

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	667.125	2	333.562	353.325	.000[b]
Residual	358.745	380	.944		
Total	1025.869	382			
Total					

Source: Primary Data, 2020.

H_0: There is no significant effect simultaneously between customer value and brand image on customer satisfaction at PT Bussan Auto Finance Parepare.

H_a: There is a significant influence simultaneously between customer value and brand image on customer satisfaction at PT Bussan Auto Finance Parepare.

Based on the Annova table, it is obtained that the value of F count = 353,562, while using the F distribution table, the value of F table = 3.01, which means F count> F table, then H_0 is rejected and H_a is accepted, meaning that there is a simultaneous significant influence between customer value and brand image on customer satisfaction at PT Bussan Auto Finance Parepare.

The significance value of 0.000 which is significant for the dependent variable, because the significant value is much smaller than 3.01, the regression model can be used to predict customer satisfaction or it can be said that the independent variables, namely customer value, and brand image simultaneously affect the dependent variable, namely customer satisfaction. Annova's direction F test means that customer value and brand image have a significant effect on customer satisfaction at PT Bussan Auto Finance Parepare.

3.5. t Test (Partial)

Table 11. **Results of Multiple Linear Regression Analysis Coefficients**

Model	Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
(Constant)	1.129	.704		1.604	.110
Value	.441	.034	.457	13.034	.000
Customer					
Brand Image	.484	.036	.474	13.533	.000
Total					

Source: Primary Data, 2020.

1) Variable Customer Value on Customer Satisfaction

H_0: There is no partially significant effect between other customers to customer satisfaction PT Bussan Auto Finance, Parepare Branch.

Ha: There is a partially significant effect among other customers to customer satisfaction at PT Bussan Auto Finance, Parepare Branch.

The test rules use probability techniques, if Sig $\leq$ α then H_0 is rejected, if Sig> α then H_0 is accepted. Based on the coefficients table, the value of Sig = 0.000 is obtained, for value α = 0.05. Based on the SPSS results, Sig = 0.000 <α = 0.05 so that H_0 is rejected and H_a is accepted, so it is stated that there is a partially significant influence between customer value and customer satisfaction at PT Bussan Auto Finance Parepare.

2) Brand Image Variable on Employee Performance

H_0: There is no partially significant effect between brand images on customer satisfaction at PT Bussan Auto Finance Parepare.

H_a: There is a partially significant influence between the brand image on customer satisfaction at PT Bussan Auto Finance Parepare.

The rule of testing used probability techniques, if Sig $\leq$ α then Ho is rejected, if Sig> α then Ho is accepted. Based on the Coefficients table, the value of Sig = 0.000 is obtained. for the value α = 0.05. Based on the results of SPSS, Sig = 0.000 <α = 0.05 so that Ho is accepted and Ha is rejected, so it is stated that there is a partially significant influence between the brand image on customer satisfaction at PT Bussan Auto Finance Parepare.

3.6. The Coefficient of Determination Analysis (R2)

Table 12. **The Coefficient of Determination Summary Model**

Mode	R	R Squared	Adjusted R Square	Std. Error of the Estimate
1	.806[a]	.650	.648	.972
Total				

Source: Primary Data, 2020.

The coefficient of determination test is used to measure the ability of the model to explain the variation in the dependent variable. The coefficient of determination, which is getting closer to 100%, it means that the independent variables provide almost all the information needed to predict the dependent variable. The coefficient of determination used is the value of R square.

Based on the model summary table, it can be explained that the simultaneous correlation between the variable customer value (X_1) and brand image (X_2) on customer satisfaction (Y) is obtained a value of r = 0.806. This value indicates a strong positive relationship partially or simultaneously between the variable customer value (X_1) and brand image (X_2) on customer satisfaction. A strong positive intention here is that there is a unidirectional relationship between the variable customer value (X_1) and brand image (X_2) on customer satisfaction; it means that the values of the two independent variables increase together, so customer satisfaction will also increase.

The contribution or determination given by the variable customer value and brand image to customer satisfaction is D = (0.806) 2 x 100% = 65%. This means that these variables of customer value and image provide a contribution of 65% on customer satisfaction, 35% are influenced by other variables not included in the research.

This shows that 65% of customer satisfaction at PT Bussan Auto Finance Parepare is influenced by the variation of two independent variables, namely customer value (X_1) and brand image (X_2). While the rest is 35% is influenced by other variables that are not researched.

4. Discussion

Based on the research conducted, it can be explained that the research results obtained are quite satisfactory, the results of data analysis indicate that customer value and brand image at PT Bussan Auto Finance Parepare is good. This is indicated by the number of positive responses given by customers who were given questionnaires.

From these results, it is found that the independent variables, namely customer value, and image, have a significant positive effect on customer satisfaction. A good level of customer satisfaction will cause customers to always refer to PT Bussan Auto Finance Parepare to others so that it will have an impact on increasing the number of customers.

The results showed that, based on multiple linear regression analysis, all independent variables, namely customer value (0.441) and brand image (0.484) had a positive and significant effect on the dependent variable in this case, customer satisfaction at PT Bussan Auto Finance Parepare.

Based on the partial test analysis, the results showed that all independent variables, namely customer value, and brand image, had a partially significant effect on customer satisfaction with a significance value <0.05, where the significance value of the variable customer value and brand image was 0.000.

Based on the simultaneous test analysis, it shows that all independent variables, namely customer value, and brand image, have a significant and positive effect on the dependent variable in this case customer satisfaction. The analysis results show that the calculated F value is greater than the F table so that it is stated simultaneously has a significant effect on the dependent variable.

Based on the research results, it shows that the contribution or determination given by the variable customer value and brand image to customer satisfaction is D = (0.806) 2 x 100% = 65%. This means that the variable customer value and brand image contributes 65% to customer satisfaction, 35% is influenced by other variables that are not included in the research.

Based on the research results, it shows that the contribution or determination given by the variable customer value and brand image to customer satisfaction is D = $(0.806)^2$ x

100% = 65%. This means that the variable customer value and brand image contributes 65% to customer satisfaction, 35% is influenced by other variables that are not included in the research.

5. Conclusion

Based on the discussion that has been stated based on the research results, the authors conclude as follows. Customer value and brand image simultaneously have a significant effect on customer satisfaction at PT Bussan Auto Finance Parepare where the value of F count (353,325)> F Table (3.00) which means H_0 is rejected and H_a is accepted. Partially, the customer value (X_1) and brand image (X_2) have a significant effect on customer satisfaction (Y) which is indicated by the sig value $0.000 < 0.05$, which means that H_0 is rejected and H_a is accepted. Customer value and brand image contributed 65% to the customer satisfaction of PT Bussan Auto Finance Parepare, 35% is influenced by other variables that are not included in the research.

References

Books with an author:
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