

The Effect of the Dimensions of Corporate Communication on Customer Satisfaction of Sharia Mandiri Bank in Medan

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Abstract—The aim of this research is to determine the effect of the dimensions of corporate communication on customer satisfaction of Sharia Mandiri Bank in Medan. This research is an associative whether the sample of this research is 92 customers which take using simple random sampling technique. The methods of collecting data use documentation and questionnaires. The analysis technique uses multiple linear regression. The results of this research indicate that the dimensions of corporate communication have an effect on the customer satisfaction of Sharia Mandiri Bank in Medan.

Keywords—*corporate communication; customer satisfaction; Sharia Mandiri Bank*

I. INTRODUCTION

The banking industry is faced with competition in national and international financial markets [1]. Seeing such conditions, of course competition analysis becomes interesting to know, this is because differences in market structure that occur will affect to the competition that occurs in the industry. Especially for the banking sector, the analysis carried out must be even more complex compared to other sectors [2].

Indonesia is one of the countries that has implemented a dual banking system, where conventional banks and Sharia banks operate simultaneously, so the level of competition between the two sectors will be interrelated. Conventional banks in Indonesia currently consist of 124 banks with industries that are still very concentrated. Comparison with conventional banking, Sharia banking is still relatively small in size. In December 2017 the market share of sharia banking assets against the national banking sector only reached 5.44% and total Sharia banking assets reached Rp 387,74 trillion, while conventional banking was Rp 7.158,4 trillion [3].

The case of Indonesia itself, the Sharia banking industry continues to experience considerable growth and the growth of sharia business units shows a positive trend. This can be seen from the Amount of Third Party Funds (DPK) of Sharia Banks experiencing an increase in the number of customers, the number of Third Party Funds (DPK) of sharia bank customers for the national region in Indonesia also increases every year, but it does not occur in Sharia regional banks North Sumatra,

especially in Medan. Bank Sharia Mandiri Medan experiences customer fluctuations in every year.

Sharia banks must be able to maintain the viability of banking and win the competition. On the other hand, it needs and desires of customers are increasing along with competing to provide convenience and innovation in service to its customers. Levit states that business competition is getting tougher and more expensive to get new customers, more creative effort that can sustain consumers in the long run is needed [4]. Majid states that companies must pay attention to several factors that can affect customer to get loyalty from sharia bank customers loyalty [5]. The first factor that can affect customer loyalty is satisfaction, as a company engaged in the service sector, satisfaction must take precedence. So to meet customer satisfaction as expected by customers, Sharia banks must provide excellent and superior service. The results of the temporary pre-questionnaire to the customers of the Sharia Mandiri bank in Medan showed that the company's communication was not maximal, the first communication dimension was public relations, customers still complained that the types of promotions offered by Sharia products were less varied, promotions carried out by Sharia banks less clear because of the difficulty of understanding the Arabic term used by Sharia banks. The second dimension of corporate communication is communication through the website, namely advertisement of Sharia banks is very rarely displayed in the main menu of online media.

Based on the previous explanation, the phenomena that occurs in the Sharia Mandiri Bank in Medan has the fluctuating number of customers of Third Party Funds (DPK), which need to be studied more clearly. Sharia banks must be able to maintain the viability of banking and win the competition. On the other hand, the needs and desires of customers are increasing along with competition to provide convenience and innovation in service to its customers [6].

II. THEORETICAL FRAMEWORK AND HYPOTHESES

The influence of corporate communication on customer satisfaction has been investigated by several previous researchers. Ball et al. the results of his research are that

customer loyalty can be explained to a substantial level by customer satisfaction, trust, and communication [7]. Then the research was carried out by Yeo and Youssef. This research was carried out in the Saudi Arabian Banking Industry [8]. The results of the study showed that the company's communication factors had a significant effect on customer satisfaction with Banks in Saudi Arabia. Estiri et al. this research was conducted in Iranian Banking, the results of his research showed that the dimensions of corporate communication had the highest correlation with satisfaction of Iranian banking customers [9].

Based on the above theoretical background, the conceptual framework in this study are as follows:

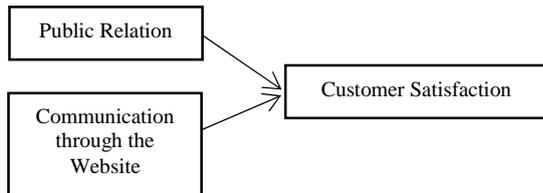


Fig. 1. Conceptual framework.

Based on previous studies, then the hypotheses for this study are the following:

- H1: Public Relation has a significant effect on the satisfaction of customers of Medan Sharia Mandiri Bank.
- H2: Communication through the Website has a significant effect on the satisfaction of customers of the Medan Sharia Mandiri Bank.

III. METHODOLOGY

This study uses the quantitative approach with regression analysis. The sample in this study amounted to 94 customers who saved at Bank Sharia Mandiri in Medan. The sampling method uses the accidental sampling method. Data collection techniques used in this study were observation (observation), Questionnaire, and Study of documentation. Data analysis techniques, validity test, reliability test, Classical Assumption Test.

IV. RESULTS

The following are the characteristics of the customer's gender, the age of the customer and the length of time to save in an independent Sharia bank, namely:

TABLE I. PROFILE OF RESPONDENTS AND THEIR ENTERPRISES

Groups		n	%
<i>Respondent's profile</i>			
Gender	Male	53	56.4
	Female	41	43.6
Age	<20 years old	9	9.6
	20-30 years old	33	35.1
	31 - 40 years old	27	28.7
	40-50 years old	14	14.9
	>50 years old	11	11.7

Table 1. Cont.

Saving period	<1 years	4	4.3
	1-5 years	28	29.8
	6-10 years	17	18.1
	11-15 years	30	31.9
	>15 years	15	16.0

To test the validity a significant test is carried out by comparing the r table values with r table. The r table value can be seen from Table r. In looking at table R, the degree of freedom (df) = n-2, in this study large df can be calculated as 94-2. Alpha 5% with df = 92, then r table is 0,1707. It can be seen that each question has a positive value greater than 0.170. So that all questions in this study are declared valid.

Reliability testing is done to determine the level of stability and consistency of a measuring instrument. In this study, the reliability test using the Cronbach Alpha formula to find out the measurement results obtained terms of the reliability requirements. Instruments are said to be reliable if they have an alpha coefficient greater than 0.600. It can be seen that each variable has a value greater than 600. So that all variables are declared reliable.

In multiple linear regression using SPSS version 22.0 in this study, the independent variable is Public Relations (X1) and Communication through the website (X2) while the dependent variable is Customer Satisfaction (Y).

TABLE II. MULTIPLE LINEAR TEST

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std.Error	Beta		
(Constant)	7.114	1.338		5.317	.000
Public Relation	.507	.086	.577	5.869	.000
Communication through the website	.157	.077	.200	2.037	.045

$$Y = a + b1X1 + b2X2 + e$$

$$Y = 7,117 + 0,507X1 + 0,157X2 + 1,338$$

From the regression equation and the test results on the method of multiple linear regression analysis on the variable public relations, communication through the website to customer satisfaction, the interpretation based on the discussion on the object being examined as follows:

- The constant (a) of 7.114 states that if the independent variable is considered constant, then customer satisfaction is 7.114 assuming that the independent variable is fixed or equal to zero.
- The coefficient of Public Relations (X1) is 0.507. These results indicate that the relationship between the variables Public Relation (X1) in increasing customer satisfaction (Y) is 0.507 it can be interpreted that each increase in variable service quality Public Relation (X1) is one unit or 1% then the variable customer satisfaction

(Y) will increase by 0.507 or 50.7% assuming the other variables are constant or constant.

- The communication coefficient through the website (X2) is 0.157. These results indicate that the relationship between communication variables through the website (X2) is increasing customer satisfaction (Y) is 0,1,57. It can be interpreted that every increase in communication variables through the website (X2) is equal to one unit or 1% then the satisfaction variable customer (Y) will increase by 0.157 or 15.7% assuming the other variables are constant or constant.

The classic assumption test in this study used 3 test tools, they consists of normality test, Heteroscedasticity, Multicollinearity.

Normality testing in this study uses histogram charts and P-Plot curves, provided that the histogram graph is a bar chart that spreads between 0 and follows a diagonal line with a lamda or bell shape. And for the P-Plot curve it is stated that it is normally distributed if the point on the P-plot curve spreads and squeezes around the diagonal line. The following are the results of normality testing on the histogram graph:

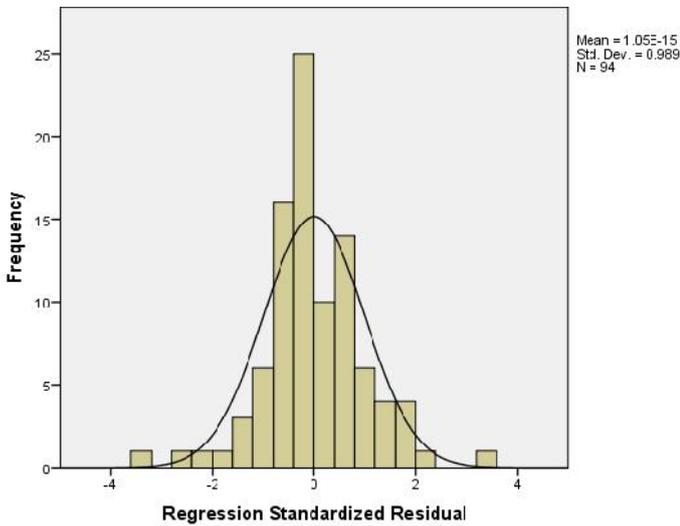


Fig. 2. Histogram.

Based on Figure 4.2 it can be concluded that the data used shows normal. Analysis of the graph shows that the data spreads around the diagonal line so that it can be concluded that the data is normal. Because the overall data has been normally distributed, other classic assumptions can be tested.

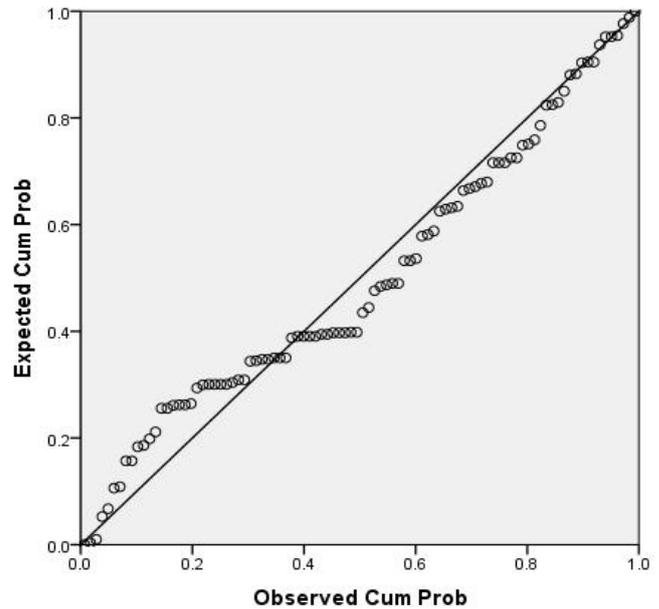


Fig. 3. Kurva P-Plots.

The P-Plots curve is said to be normal if the points spread along the diagonal line and can be seen from the curve seen the points spread around the diagonal line, and the spread follows the direction of the diagonal line so that it can be concluded that the data is normally distributed. By looking at the appearance of the histogram and P-Plots curve, it was concluded that the two graphs were said to be normal.

TABLE III. THE RESULT OF KOLMOGOROV-SMIRNOV

One-Sample Kolmogorov-Smirnov Test		
N		Unstandardized Residual
		94
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	1.35880845
Most Extreme Differences	Absolute	.115
	Positive	.103
	Negative	-.115
Kolmogorov-Smirnov Z		.1116
Asymp. Sig. (2-tailed)		.165

^a. Test distribution is Normal.
^b. Calculated from data.

The magnitude of Kolmogorov-Smirnov (K-S) is 1.116 where the value is smaller than 1.97 and the value of Asymp. Sig (2-tailed) is 0.165 where this number is greater than the significant value of 0.05. Thus, it can be concluded that the residuals are normally distributed.

The results of heteroscedasticity testing of the data in this study are:

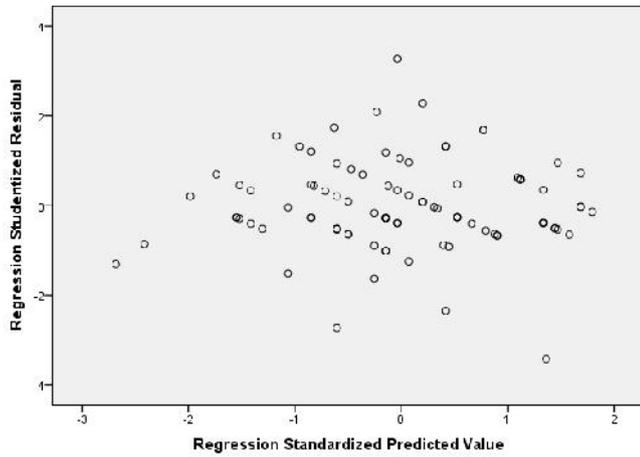


Fig. 4. Scatterplot.

It can be seen that the points spread randomly and spread above or below the number 0 on the Y axis. It can be concluded that there is no heteroscedasticity in the regression model, so the regression model is feasible to use.

Multicollinearity test aims to test whether the regression model found a correlation between independent variables. If a correlation occurs, then there is a multicollinearity problem. In a good regression model there is no correlation between the independent variables. The results of multicollinearity test data in this study using SPSS tools, the results can be seen in the following table 4.24:

TABLE IV. THE RESULT OF MULTICOLLINEARITY

Model	Collinearity Statistics		
	B	Tolerance	VIF
1 (Constant)	7.114		
Public Relation	.507	.532	1.880
Communication through the website	.157	.532	1.880

Based on Table IV that all independent variables namely public relations and communication through the website have a Variance Inflation Factor (VIF) number of less than 10, while the Tolerance value is close to 1, thus it can be concluded that in the regression model there is no multicollinearity problem.

Partial testing (t test) is carried out using the coefficients table, namely:

TABLE V. T TEST

Model	Coefficients			t	Sig.
	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta		
1 (Constant)	7.114	1.338		5.317	.000
Public Relation	.507	.086	.577	5.869	.000
Communication through the website	.157	.077	.200	2.037	.045

Based on table V obtained results of the value of tcount variable public relations (X1) of 5.869 and table value of 1.986 so that $t \text{ arithmetic } 5.869 > t \text{ table } 1.986$ and significant value $0.00 < 0.05$. With these results, it can be concluded that customer satisfaction partial positive and significant effect on customer satisfaction. The calculation value of communication variable through website (X2) is 2.037 and t table value is 1.986 so that $t \text{ count } 2.037 > t \text{ table } 1.986$ and significant value $0.002 < 0.05$. Thus it can be concluded that communication variables through the website have a positive and significant effect on satisfaction of Sharia Bank customers in Medan.

Testing the coefficient of determination (R²) in this study are:

TABLE VI. MODEL SUMMARY

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.729 ^a	.532	.521	1.374

Based on the calculation of the coefficient of determination, it can be seen that the Adjusted R Square value obtained is 0.521. To see the influence of independent variables on the dependent variable by calculating the coefficient of determination (KD) = $R^2 \times 100\%$, so that $KD = 52.1\%$ is obtained. This figure shows that 52.1% of customer satisfaction (dependent variable) can be explained by public relations factor variables and communication through the website. The remaining 47.9% is influenced by other factors not explained in this study.

V. DISCUSSION AND CONCLUSION

Based on the results of the research and discussion conducted, the conclusions from this study are as follows:

Public Relations partially has a positive and significant effect on customer satisfaction in Sharia Mandiri Bank in Medan. The most influential Public Relation Indicator is the sharia mandiri bank promoting the product clearly and the event carried out by the bank is able to attract customers with 29 respondents by 30.9% saying they strongly agree. The partial test results show a significant value of $0.002 < 0.05$ and t count $5.869 > t \text{ table } 1.986$. With these results, it can be concluded that customer satisfaction partially has a positive and significant effect on customer satisfaction in Sharia Mandiri Bank in Medan.

Communication through website is as part of a partial positive and significant effect on customer satisfaction. The indicator of communication through a website that is very influential is that the information available on the website can be easily understood by 31 respondents (33.0%). The partial test results show a significant value of $0.002 < 0.05$ and t count $2.037 > t \text{ table } 1.986$. With these results, it can be concluded that communication through the website partially has a positive and significant effect on the satisfaction of sharia bank customers in Medan.

The test results of the coefficient of determination are 0.521 (52.1%). Customer satisfaction variables can be explained by public relations and communication variables through the website. While the difference of 47.9% is influenced by other factors not explained in this study. The relationship of the three independent variables to the dependent variable is quite correlated. This means that public relations and communication through the website is a consideration for customers in increasing satisfaction of Sharia Bank customers in Medan.

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