

The Effect of Brand Trust and Price Perception on Customer Satisfaction on Gold Savings Products at PT Pegadaian (Persero) Balikpapan

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Abstract—This study was conducted to determine the effect of brand trust and price perception on customer satisfaction on gold savings products at PT Pegadaian (Persero) Balikpapan. The population involved in this study are customers of gold savings products at PT Pegadaian (Persero) Balikpapan. Sampling used purposive sampling method with a total of 50 respondents. The data collection technique is a questionnaire that has been tested for validity and reliability. This research is quantitative. The analytical tool used in this study is the SPSS version 17 application. The independent variables in this study are brand trust and price perception, while the dependent variable is customer satisfaction. The results of this study indicate that: (1) Brand trust has a significant effect on customer satisfaction. (2) Price perception has no significant effect on customer satisfaction. (3) Brand trust and price perception have a significant effect on customer satisfaction.

Keywords—Components; Brand Trust, Price Perception, Customer Satisfaction

I. INTRODUCTION

Gold investment is currently very loved by the Indonesian people because of the increasing awareness of the investing importance in gold that is resistant to inflation. Gold investment is chosen with the aim of securing wealth, maintaining purchase

value in the future, increasing wealth that will be useful to ensure a comfortable life in the future. The value of gold tends to be unaffected by inflation and economic shocks because its price continues to increase over time. This phenomenon makes it one of the investment targets with a myriad of benefits. In addition, the high liquidity of gold which makes it is easier to sell when customers need funds quickly can certainly be a very wise opportunity for financial institutions to create new products that are engaged in gold investment.

PT Pegadaian (Persero) is one of the state-owned companies engaged in the Indonesian financial sector which is a pioneer in gold investment. PT Pegadaian (Persero) is engaged in three main business lines, namely financing, providing various services, and precious metals with gold savings as its main focus. In contrast to gold credit in banks, PT Pegadaian (Persero) gold savings can be obtained with low capital, no installment period, and do not use any collateral. This product is open to all circles and has been officially launched throughout Indonesia.

Determining customer needs is an important thing that must be done by the company in order to achieve sales targets through customer satisfaction. Retaining existing customers is certainly easier than creating new customers, therefore customer satisfaction is the key that must be created. Customer satisfaction according to Tjiptono and Chandra (2012) has two main benefits for the company, namely in the form of customer loyalty and word of mouth advertising. Satisfaction is used to know something is

adequate. This is influenced by several factors such as service, product, trust, price, and communication.

In terms of trust and also price, where many customers want to make transactions because of the belief that the company has a good reputation and competitive prices. Therefore, if the customer is satisfied, loyalty will be created in it. The level of trust and competitive prices in the market greatly affect customer satisfaction because satisfied customers will disseminate and influence others to become customers at PT Pegadaian (Persero) Balikpapan, especially gold savings products. PT Pegadaian (Persero) is expected to be able to maintain its existence by continuously trying to maintain public trust and maintain competitive prices so that it can always satisfy its customers.

The influence of brand trust and price perception is a significant factor on customer satisfaction. According Marsellina and Boediono (2019) good corporate brand image can make consumers trust with products from the company and create a sense of pleasure and satisfaction after buying the product. Kotler in Paris et al. (2020) explains that there are several price indicators that can affect purchasing power and customer satisfaction, namely price affordability and the suitability of price levels with products or services. A relatively low price of an item or service will encourage demand for it to increase and vice versa if the price of an item is relatively high it will reduce the demand. However, when the price of an item or service is relatively expensive but comparable to the product offered, it will provide satisfaction to the customers.

II. LITERATURE REVIEW

2.1 Brand Image

A brand is a name, term, sign, symbol, design, or a combination thereof that serves as an identification tool for a product to differentiate it from competitors. According to the Trademark Law no. 15 of 2001 article 1 paragraph 1 in Fandy Tjiptono (2015), a brand is a sign in the form of an image, name, word, letters, arrangement of numbers, color equivalents, or a combination of these elements which is used to distinguish a product from its alternatives.

According to Kotler and Keller (2012) Brand image is the way customers perceive a brand in actual. In order for a perception to be embedded in the minds of customers, marketers must show brand identity through available means of communication. Sangadji and Sopiah (2014) state

that brand image is a set of memories in the minds of customers of a brand, both positive and negative images. A positive brand image can provide benefits for a company so that it can be well known by the wider community. In other words, customers will determine their choice in buying a product that has a positive brand image. According to Supranto and Limakrisna (2011) brand image is what customers think or feel when they hear or see a brand name, or basically what customers understand about the brand.

2.2 Brand Trust

According to Costale Research in Ferrinadewi (2008), "Brand trust refers to the perception of reliability based on experience from the customer's point of view. When expectations about product performance and satisfaction have been met, it will build trust that the other party will act in accordance with the needs and desires of customers. Lau and Lee in Yusiyan Sari (2012) stated that "Brand trust is a customer's desire to be able to rely on a brand coupled with expectations for the brand that will lead to positive results."

Delgado in Ferrinadewi (2008) defines brand trust as the ability of a brand to be trusted. From the three definitions above, it can be concluded that brand trust is a customer's desire to be able to believe that a brand will have a positive impact on customers which can lead to a desire to buy and loyalty to a brand, where the indicators in brand trust are divided into two elements, namely:

1) Brand Reliability

Which is the reliability of the brand which is rooted in the customer's belief that the product is able to meet the promised value or in other words the perception that the brand is able to meet needs and provide satisfaction. Brand reliability is essential for the creation of trust in the brand because the brand's ability to fulfill the value it promises will make customers feel confident about the same satisfaction in the future.

2) Brand Intention

It is based on the customer's belief that the brand is able to prioritize the interests and prioritize customers when problems in product consumption arise unexpectedly.

2.3 Price and Price Perception

According to Kotler and Armstrong (2016), price is the amount of money charged for a product, either goods or services. Price is one of the elements of the marketing mix that is profitable and flexible, which means that prices can change at any time according to the time and place.

There are several price indicators that can be used in this study according to Wirasti (2010), including:

- 1) Price affordability
- 2) Price match with product quality
- 3) Price compatibility with existing services

Schiffman and Kanuk (2011) argue that perception is a person's process of selecting, organizing, and translating informational stimuli into an overall picture. Chang and Wildt in Kaura (2012) define price perception as a representation of customer thoughts or subjective perceptions of the price of a product. The current market competition makes the price differences as important factor in a purchase decision where customers will tend to choose a product with a cheaper price than the alternative.

Ryu and Han in Lamidi (2014) state that price perceptions are measured based on logical prices. Price perception is based on a competitive price-focused approach. This approach is customer-oriented which emphasizes if he feels that he is changed with high, the same, or low costs as those charged by other business people.

2.4 Customer Satisfaction

Customer satisfaction is one thing that has an important role in a business. Customer satisfaction can be a major milestone in the success of a company. Therefore, in an effort to fulfill customer satisfaction, companies must be observant in knowing the movement of customer needs and desires that change from time to time. If producers can produce products in accordance with the wishes and needs of customers, then customers will feel satisfied. According to Kotler in Sunyoto (2013) customers can experience one of three levels of general satisfaction, namely if performance does not match customer expectations, a feeling of disappointment will form, and vice versa.

Satisfaction according to Tiptono (2014) comes from the Latin "satis" which means adequate, and "facio" which means to do. In simple terms, satisfaction can be interpreted as an effort to fulfill something so that it can be adequate. Kotler and Keller in Donni Juni Priansa (2017) state that customer satisfaction is a feeling of pleasure or disappointment that is formed after comparing reality and expectations expected by customers. If the performance of a product meets expectations, customers will be satisfied and vice versa.

Kotler in the journal Suwardi (2011) states that the key to retaining customers is to make customers

satisfied. Indicators of customer satisfaction can be seen from:

- 1) *Desire to repurchase*
Where customers will return to the company to buy the products or services offered because the company is deemed able to meet customer expectations.
- 2) *Creating word of mouth*
customers will say good things about the company to others as a form of recommendation.
- 3) *Creating brand image*
When a brand has a good image, it will form a trust in it.
- 4) *Loyalty*
When customers are satisfied, they will buy (other) products from the same company and become loyal.

III. RESEARCH METHOD

The research design used in the this study is library research (library research) and field (field research). The data collection technique used in this research is a questionnaire method with the sample in this study is 50 people or customers who save gold at PT Pegadaian (Persero) in Balikpapan .

The analytical tools used in this study are: validity test, reliability test, multiple linear analysis with the equation $Y = a + 1X_1 + 2X_2 + e$

3.1 Validity and Reliability Test

Tabel 1
Validity and Reliability Test Result

Variabel	No Item	Koefisien Korelasi (r)	Validitas	Cronbach's Alpha (Reliabilitas)
Kepercayaan Merek (X1)	X1.1	0.778	Valid	0.878 (Reliable)
	X1.2	0.721	Valid	
	X1.3	0.797	Valid	
	X1.4	0.802	Valid	
	X1.5	0.836	Valid	
	X1.6	0.797	Valid	
Persepsi Harga (X2)	X2.1	0.875	Valid	0.844 (Reliable)
	X2.2	0.878	Valid	
	X2.3	0.869	Valid	
Kepuasan Konsumen (Y)	Y1.1	0.687	Valid	0.886 (Reliable)
	Y1.2	0.592	Valid	
	Y1.3	0.575	Valid	

	Y1.4	0.557	Valid	
	Y1.5	0.569	Valid	

Source: Processed primary data, 2021

The results of the reliability test in table 1 above show that all variables have Cronbach's Alpha above 0.60 so it can be said that all measuring concepts of each variable from the questionnaire are reliable and can be used as measuring instruments.

3.2 Multiple Linear Regression

Table 2
Multiple Linear Regression Test Results
Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	Constant	.601	1.344		.447	.656		
	X1	.673	.087		7.734	.000		
	X2	.270	.147		1.839	.069		
				.165			.361	2.767

a. Dependent Variable: Customer Satisfaction (Y)

Source: Processed primary data, 2021

Based on the table above, the regression equation can be arranged as follows:

$$Y = a + b_1X_1 + b_2X_2 + e$$

$$Y = 0.601 + 0.673X_1 + 0.270X_2 + e$$

From the value of the regression equation above, it can be interpreted as follows:

- 1) The value of a or constant is -0.601. If the variables of brand trust and price perception are constant (0), then customer satisfaction will decrease by -0.601.
- 2) The regression coefficient of the brand trust variable (b1) is positive at 0.673. If brand trust is increased by 1 unit with the condition that the price perception variable is considered constant, it will increase customer satisfaction by 0.673.
- 3) The regression coefficient of the price perception variable (b2) is positive 0.270. If the price perception is increased by 1 unit with a note that

the brand trust variable is considered constant, it will increase customer satisfaction by 0.270.

3.3 Loading Factors

Table 3
Loading Factor

Component Matrix ^a	
	Component
	1
Fulfillment of wishes	.735
Trust	.635
Conformity of expectations	.780
Not disappointed	.806
Troubleshooting	.797
Satisfy the need	.772
Affordable price	.743
Price according to quality	.798
Price according to benefits	.767
Service satisfaction	.854
Facility	.751
Convenience	.769
According to expectations	.732
Recommendation	.745
Extraction Method: Principal Component Analysis.	
a. 1 components extracted.	

Source: Processed primary data, 2021

IV. RESULTS AND DISCUSSION

1) The Effect of Brand Trust on Customer Satisfaction

Based on the results of the study, it is known that brand trust has a significant positive effect on customer satisfaction, so the hypothesis which reads "Brand trust has a significant

positive effect on customer satisfaction of gold savings products at PT Pegadaian (Persero) Balikpapan" is declared acceptable. This is proven by the t-value of 7.734 which is greater than the t-table of 1.982383 with a significance value of $0.000 < 0.05$. The results of the research on the brand trust variable consist of 2 indicators, namely brand reliability and brand intention which have an influence on the customer satisfaction variable for the gold savings product of PT Pegadaian (Persero) Balikpapan. Based on the results of the loading factor analysis on the brand trust variable (X1), the statement "PT Pegadaian (Persero) Gold Savings Product has never disappointed customers" has the highest number of 0.806. While on the variable of customer satisfaction (Y), the statement "I am satisfied with the service provided every time I make a transaction" has the highest number of loading factor analysis of 0.854. This shows that there is a correlation of 80.6% and 85.4% between each of these variables and statements. This conclusion is in line with previous research conducted by Marsellina and Budiono (2019) which states that brand trust has a positive and significant effect on customer satisfaction.

2) The influence of Price Perception on Customer Satisfaction.

Based on the results of the study, it is known that price perception has no effect on customer satisfaction, so the hypothesis which states "Price perception has a significant positive effect on customer satisfaction of gold savings products at PT Pegadaian (Persero) Balikpapan" is rejected. This is evident in the t-count value of 1.839 which is smaller than the t-table of 1.982383 with a significance value of $0.000 < 0.05$. The frequency distribution of respondents' answers can be concluded that most respondents do not agree with the statements contained in the questionnaire regarding price perceptions of PT Pegadaian (Persero) Balikpapan gold savings products. This variable uses 3 indicators, namely price affordability, price suitability with product quality, and price suitability with existing services which have no effect on customer satisfaction variables in this study on gold savings products of PT Pegadaian (Persero) Balikpapan. Based on the results of the loading factor analysis on the price perception variable, the statement "Price on PT Pegadaian (Persero)

Gold Savings in accordance with the quality given" has the highest number of 0.798. Meanwhile, in the customer satisfaction variable (Y), the statement "I am satisfied with the service provided every time I make a transaction" has the highest loading factor analysis number of 0.854 or about 85.4%. This shows that there is a correlation of 79.8% and 85.4% between each of these variables and statements. This conclusion is in line with previous research conducted by Wariki et al. (2015) which states that price perception has a negative and insignificant effect on customer satisfaction.

3) The effect of Brand Trust and Price Perception on Customer Satisfaction.

Simultaneously brand trust (X1) and price perception (X2) obtained a value of F-count $>$ F-table i.e. $118,867 > 3.08$ and a significance value of $0.000 < 0.05$, it can be stated that the independent variables which include brand trust (X1) and price perception (X2) simultaneously affect the dependent variable is customer satisfaction (Y) on gold savings products at PT Pegadaian (Persero) Balikpapan. The brand trust variable (X1) which has the highest loading factor number is found in the statement of "PT Pegadaian (Persero) Gold Savings Product has never disappointed customers" with a figure of 0.806. In the price perception variable (X2), the statement "The price at PT Pegadaian (Persero) Gold Savings is in accordance with the quality provided" has the highest number of 0.798 and on the customer satisfaction variable (Y), the statement "I am satisfied with the services provided every time. transact" has the highest number of loading factor analysis of 0.854. This shows that there is a correlation of these numbers between each statement and variable. This is in line with previous research conducted by Sanda Amida (2016) which states that brand trust and price perception simultaneously affect customer satisfaction.

V. CONCLUSION

1. Brand trust variable (X1) has a significant positive effect on customer satisfaction (Y) on gold savings products at PT. Pegadaian (Persero) Balikpapan. This shows that the higher customer trust in the brand, the higher customer satisfaction with gold savings products at PT Pegadaian (Persero) Balikpapan. This is

- marked by PT Pegadaian (Persero) which continues to exist and develop its products because of customer loyalty that is formed from a sense of satisfaction.
2. Price perception variable (X2) has a negative and insignificant effect on customer satisfaction (Y) on gold savings products at PT Pegadaian (Persero) Balikpapan . This shows that the perception of customer prices on gold savings products at PT Pegadaian (Persero) Balikpapan does not have a significant effect on customer satisfaction. This is indicated by the high public enthusiasm for the products of PT Pegadaian (Persero) Balikpapan , especially in gold savings products which continue to increase without being affected by the price given.
 3. Brand trust variable (X1) and price perception (X2) simultaneously affect customer satisfaction (Y), with a large influence of 69.2% while the remaining 30.8% is influenced by other factors outside this study.

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