The Determinant of Customer Satisfaction that Gives the Effect of Word of Mouth in PT. BPR Krisna Yuna Dana, Gianyar Bali

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Abstract:
This study aims to test and analyze the quality of service, corporate image, customer satisfaction, and word of mouth. This research was conducted at PT. BPR Krisna Yuna Dana, Gianyar Bali with the research population are all customers of PT BPR Krisna Yuna Funds both savings, time deposits and credits, a sample of 95 customers using proportionate sampling method. All data obtained from questionnaires are suitable for use, then analyzed using structural equation model based on variance analysis known as Partial Least Square (PLS).

The result of the research shows that service quality has positive and significant effect to customer satisfaction, service quality has positive and insignificant effect to company image, company image has positive and significant effect to customer satisfaction, service quality have positive and insignificant effect on word of mouth, positive and significant to word of mouth, corporate image has a positive and significant effect on word of mouth, corporate image can influence word of mouth through customer satisfaction and service quality can influence word of mouth through customer satisfaction.

The implication of this research is that service quality can be improved by paying attention to service guarantee, corporate image can be improved by paying attention to company management. Customer satisfaction can be improved by paying attention to customer satisfaction to product and word of mouth can be improved by paying attention to motivate friend / relation.

Keywords: Service quality, corporate image, customer satisfaction, word of mouth

1. Introduction:
As an intermediary institution, PT. BPR Krisna Yuna Dana or commonly known as BPR KYD requires the trust of the community, especially its customers, so that the continuity of the banking sector as the vein of the company can continue to run. As the company continues to grow and competition increases between BPRs, BPR KYD must keep its customers' loyalty by creating satisfaction to its customers and good image.
through improving the quality of service then expected to increase the effect of customers to refer to other customers.

Satisfied customers due to quality of service in accordance with their expectations will lead to customer volunteering to recommend to other customers (Arasli et al., 2005; Yavas et al., 2004). And also hope management, n asabah who feel satisfied with the service BPR KYD is expected to build intention or behavior customers for recommendation by word of mouth (word of mouth). But in reality the program of service quality improvement activities has been improved, it is actually a decrease in the number of customers in the BPR KYD. The decrease in customers that occurred in KYD BPR in 2016 on Savings, Deposit and Credit products. Increased savings accounts have not been maximized even in November's increase of only 0.1% of bank's target increase of 1.67% per month. Similarly, deposit targets from data obtained by deposit customers dropped dramatically to -4.5% from July 2016. In the credit there was also a very significant decrease of -3.5% from November 2016.

The decrease in the number of customers when a quality improvement service performance improvement program is a problem that can be formulated with regard to business phenomena experienced by BPR KYD. In the future, BPR KYD should further increase customer satisfaction. Furthermore, satisfied customers will tell and invite family, friends and others to become BPR KYD customers. The behavior of telling positive things about the company is termed Word Of Mouth (WOM).

There is also a research gap of previous researchers between the relationship of service quality variables, corporate image, customer satisfaction, word of mouth (WOM) as follows:

Positive influence according to Seyed et al. 2015, Methaq et al., 2016, Mubbsher et al. (2014), Cheng et al. (2014). However, there are different research results, according to Sigit et al. (2015), Aloyzius Reza Arindita and Ike Devi Sulistyaningtyas (2013), Jenet et al. (2011), John Bernardus (2015).

This research is done because of the research gap and research problem at the place of research. Thus this research takes the title "Quality of Service and Corporate Image As Determinant Effect of Customer Satisfaction Against Word of Mouth At PT. BPR Krisna Yuna Dana, Gianyar, Bali".

2. Review of Literature:

2.1 Quality of Service:

Quality of service is often conditioned as a comparison between the expected service and the service received by the customer (Parasuraman et al., 1988). Good service is a key requirement of success for service companies. Companies that are able to offer a quality of service that is sustainable will have a competitive advantage in any business, enabling the company to meet not only the needs of its current customers but also to anticipate the future needs of customers of Mubbsher et al. (2014).

The indicators of service quality according to Parasuraman et al. (1988) there are five namely Tangible, Reliability, Responsiveness, Warranty and Certainty, Empathy.

2.2 Corporate Image:

Corporate image is defined as a perception to a company reflected in the association contained in consumer memory ( Keller, 1993). Nguyen and Leblanc (2001) state the image of a company related to the physical and attributes associated with a company such as name, building, product/service, to influence the quality communicated by everyone to be interested in the company. Gronroos and Keller (1995), corporate image is the perception of an organization recorded in consumer memory and works as a filter that affects the perception of the company.

The indicators according to Yeo and Youssef (2011) have introduced the corporate image in the banking context. Both of these experts formed four independent constructions related to the image of the bank namely; corporate management, financial prospect, market presence, and corporate communication.

2.3 Customer Satisfaction:

Consumer satisfaction is the level of feeling in which a person expresses the results of the comparison of the performance of the product received and expected. Customer satisfaction is the internal feeling of each individual that may be the satisfaction or dissatisfaction caused by the assessment of the services provided to the individual in accordance with the customer's anticipation wishes by an organization (Oliver, 1980).

Indicators of customer satisfaction (Lupiyoadi, 2001) are:

1. Fulfillment of customer expectations,
2. Satisfaction of using products,
3. Satisfaction of facilities,
4. Satisfaction with service, and
5. Satisfaction as a whole.

2.4 Word of Mouth:

Promotion is one of the critical success factors of a marketing program. However good the quality of a product or service, if the customer has never heard it and is not sure that the product can be useful, then the customer will never buy the product. One of the most powerful promotional tools is the WOM system (Kitapci et al., 2014). Brown et al. (2005) states that WOM is an informal communication between a non-commercial speaker and a person receiving information about a brand, product, company or service. Tjiptono (2002) states that WOM is a personal or non-personal statement submitted by anyone other than the organization to the customer.

Babin et al. (2005) measured word of mouth with the following indicator: (1) The willingness of the consumer to talk about positive things about the quality of the company's service to others, (2) the company's service recommendations to others, and (3) the encouragement of friends / relations to purchase the services of the company. Moliner-Velázquez et al. (2015) using a three-tier indicator similar to Babin et al. (2005). The difference is; One of the WOM indicators by Moliner-Velázquez et al. (2015) implies conveying a positive experience or positive benefit from experience to others. Furthermore, Mazzarol et al. (2007) has conducted a study exploring the meaning of WOM from various sources, one of the important exploration results found the meaning, willingness to offer benefits obtained from a product to others.

In accordance with literature and empirical studies, it can be developed a hypothesis in this study with exposure as follows:

1) Influence Service Quality with Customer Satisfaction:

The relationship between service quality and satisfaction is broadly documented in the marketing literature, theoretically speaking when the service provided meets or exceeds the expectations or expectations of the customer, the customer is satisfied (Parasuraman et al., 1988).

Empirically many studies with different backgrounds different samples have proved that service quality has a positive effect on customer satisfaction as expressed by (Rahim Mosahab and Osman Mahamad (2010); Hafeez et al. 2012; Munawar et al. 2014) stating that the quality of service has a positive and significant impact on customer satisfaction.

Hypothesis 1: Service Quality positively affects Customer Satisfaction:

2) The influence of service quality on corporate image:

The better the quality of service the better the impact on corporate image (corporate image). In the context of banking has a meaning, banks whose good image in the community caused by the quality of services provided by the bank concerned is not disappointing, even very good, Empirical studies show a positive relationship between the quality of banking services to the image of the bank (Saleh et al., 2017, Hussein and Hapsari, 2015; Zameer et al., 2015; Stan et al., 2013; Å yvind; and Nesset, 2007). Based on the results of empirical studies on the relationship of service quality to corporate image in this case the bank, it can be formulated hypothesis as follows:

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Hypothesis 2: Service Quality has a positive effect on Corporate Image.

3) The Influence of Corporate Image with Customer Satisfaction:

Image as an impression, feeling, public image of the company to the impression of being deliberately created from an object, person or organization. With the establishment of a good image in the eyes of customers, this will increase customer satisfaction to the company. The better the image of the company then the customer's satisfaction is increasing. Research conducted by (Methaq, 2016, Suratno et al., 2016; Kai and Mei, 2011; Chung and Mei, 2011; Majid, 2016) found that corporate image had a positive and significant impact on customer satisfaction.

Hypothesis 3: Corporate image has a positive effect on Customer Satisfaction

4) Influence of Service Quality with WOM:

A widely accepted understanding of consumer behavior is that WOM plays an important role in shaping customer attitudes and behavior. This was stated by Reingen and Walker (2001). From the results of his research resulted in a study that showed WOM 7 times more effective than advertisements in magazines and newspapers, 4 times more effective than personal selling and 2 times more effective than radio advertising on business conducted by the company in influencing customers to switch to using the company's products. Harrison and Walker (2001) stated that service quality is one of the variables that can affect WOM. This research indicates that service quality positively influences the tendency of customers to do WOM. The perception of a higher quality of corporate services than customer expectations, will create a positive WOM. However, if the service quality offered is lower than the customer's expectation, then the customer will provide a negative recommendation or WOM. Research conducted by (Hasim et al 2016, Seyed et al 2015, Abdul, 2014; Suryani and Hendryadi, 2014) states that the quality of service has a positive and significant effect on wom.

Hypothesis 4: Service Quality positively affects WOM

5) The Effect of Customer Satisfaction with WOM:

When consumers are satisfied, then the positive WOM will be created and they will like to provide purchase recommendations to others (Swan and Oliver, 1989). In a study conducted by Wirts and Chew (2002) also supports the result that satisfaction significantly affects the WOM and the desire to make a purchase recommendation.

When customers are satisfied then they will give positive WOM and recommend others to make a purchase. While dissatisfied customers, they will forbid others to make a purchase. Research conducted by (Kitapci et al., 2014; Suryani and Hendryadi, 2014; Sigit et al 2015; Ardani and Sri, 2013; Pham Tanet et al., 2016) stated that customer satisfaction affects WOM.

Hypothesis 5: Customer Satisfaction has a positive effect on WOM

6) The Influence of Corporate Image with WOM:

Image is considered an asset that gives an organization the opportunity to differentiate itself from competitors and aims to maximize market share, increase profits, attract new customers, and retain existing customers, neutralize competitors' actions and organizational survival. This is because a good image helps reduce uncertainty in making purchasing decisions and provides consumer knowledge of products or services offered by the company. The better the image of the company then the customer will be willing to tell and recommend his experience to new customers. Research that examine between company image with wom, among others: (Suci, 2015) who found that corporate image have a positive and significant effect on word of mouth.

Hypothesis 6: Corporate image has a positive effect on WOM

2.5 Conceptual framework
Quality of service is one of the key factors for the success of the company and cannot be denied in the business world today, because nothing is more important for a company except to place the problem of customer satisfaction through service as one of its business commitments. Business actors are required to try more, as the climate of competition gets harder, but the economic capacity of society continues to decline. For that business actors need to do a good marketing effort.

What is meant by marketing itself is the process of planning conception, price, promotion, and distribution of ideas, establishing opportunities that can satisfy the individual and fit the organization's goals (Kotler, 2000). One form of marketing that can be done is to do Words-of-Mouth (WOM). WOM is eligible to choose, in addition to its relatively low cost, as well as based on research by Herr et al. (1991), in Mangold et al. (1999) found that WOM had a greater impact than written information. Information obtained from a person in the WOM process is usually more obvious, as it is a form of communication.

This clarity refers to: emotionally attractive, very clear information, and a very close source (Mangold et al., 1999). According Setyawati (2009), efforts to realize WOM, satisfying customers is a very obligatory thing. Because in a study by the US Office of Consumer Affairs (WNC) shows that WOM gives a significant effect on customer ratings.

3. Research Methodology:

3.1 Research Design:

The research design is the flow of research activities to provide solutions using a powerful approach (Margono, 2010). Survey research designed in this study aims to test the hypothesis and explain the influence of variables studied, namely: service quality, corporate image, customer satisfaction, and WOM.

3.2 Location and Object Research:

Research conducted take location in PT. BPR Krisna Yuna Dana or often abbreviated as BPR KYD which is located at Jalan Raya Batubulan no. 10 A Sukawati Gianyar. The object of research is the clients who actively transact in BPR KYD.

3.3 Population and Sample:

3.3.1 Population:

The population in this study were all active customers of PT BPR KYD, both savings customers, time deposits and credit customers amounting to 1,890 with details of 1,425 savings accounts, 151 deposit customers and 314 credit customers.

3.3.2 Sample:

Based on calculations with the Slovin formula above, the minimum sample size targeted in the study is 95 people.
3.4 Identification of Research Variables:

The variables involved and used in this study are as follows:

1) Exogenous variable is a variable whose variation of value is not influenced by other variables, and can influence variation of value of other variables which are usually given symbol X. The exogenous variable in this research is service quality (X).

2) Endogenous variables (endogenous variable) is the variable value variation influenced other variables (exogenous / free) is generally given the symbol Y. endogenous variables in this study is the image of the company (Y1), customer satisfaction (Y2), and word of mouth or WOM (Y3).

In addition, can be identified variables (intervening variable) in this research model are: corporate image (Y1) and customer satisfaction (Y2).

3.5 Operational Definition of Variables:

Service Quality Measurement refers to 5 indicators (Parasuraman et al 1998) that is tangible service, reliability, responsiveness, assurance; empathy. Company image refers to 4 indicators (Yeo & Youssef 2010) that are financial prospects, market performance, corporate management, corporate communications. Customer satisfaction refers to 4 indicators (Lupiyoadi 2001) ie fulfilled customer expectations, satisfaction of product, satisfaction of facility, satisfaction of service staff. Word of mouth refers to 5 indicators (Babin at al 2015, Moliner -Velazques et al 2015, Mazzarol et al (2007) ie speaking positively, recommending, motivating friends / relations, inviting other customers, offering products to other customers.

3.6 Data Collection Methods and Research Instruments:

Data were collected by distributing questionnaires, direct interviews, and documentation. To facilitate the calculation, then each - each questionnaire given weight as follows: Strongly Agree (SS) is scored 5; Agree (S) scored 4; Simply Agree (CS) is scored 3; Disagree (TS) is given a score of 2; and Strongly Disagree (STS) is given score value 1.

3.7 Testing of Research Instruments:

H acyl testing research instruments show the entire item the question of the four variables studied (quality of service, company image, customer satisfaction and WOM) has a valid (coefficient is above 0.30), and showed a good level of reliability (correlation coefficient Alpha (α) Cronbach is above 0.60).

3.8 Data Analysis Techniques:

3.8.1 Descriptive analysis

To provide a description of the demographics of research respondents (age, gender, final education), and descriptive of research variables.

3.8.2 Inferential Analysis:

Used to test the empirical model and the hypothesis proposed in this study. The analysis technique used is a structural equation model (Structural Equation Modeling - SEM) variance based or component-based SEM, known as Partial Least Square (PLS).

4. Discussion:

In this study the four latent variables are service quality (X), corporate image (Y1), customer satisfaction (Y2), word of mouth (Y3) is a measurement model with reflective indicator, so in evaluation of measurement model is done by checking:

1) Evaluation of Measurement Model (Outer Model)

a) Convergent Validity: in the results of this study, each indicator has an outer loading value greater than 0.50 and T-Statistic is above 1.96. so the indicators used to measure each research variable can be said to be valid.
b) **Discriminant Validity:** all variables have an AVE value above 0.5. In addition, the *square root of average variance extracted* each variable is largely above the value of the correlation coefficient between variables. Thus, the results obtained indicate the *discriminant validity* of the research model is good enough and acceptable for further analysis.

c) **Composite Reliability:** value the *composite reliability* of the four latent variables has been above 0.70, so it can be said that the *reliable indicator block* measures the variables.

2) Evaluation of Structural Model (*Inner Model*)

Results of evaluation of the structural model gain value $Q^2$ is 0.997. Thus, the results of this evaluation provides evidence that the model structural compatibility (*goodness of fit* model) was good. These results can be interpreted that the information contained in the data is 99.9 percent can be explained by the model, while the remaining 0.1 percent is explained by *errors* and other variables that have not been contained in the model.

3) Hypothesis Testing Results:

Hypothesis testing is done by *t-test* by sorting for testing the direct and indirect influence or testing of the mediation variables. The results of hypothesis testing research can be presented in the following figure:

*Figure 4.1 Full Model (PLS Bootstrapping)*

From the table above, it can be determined the results of hypothesis testing that describes in the following description:

a) Quality of service (X) proved to have a positive and significant impact on customersatisfaction (Y2). These results are indicated by the path coefficient positive value of 0.188 with $T$-statistic = 4318 ($T$-statistic > 1.96), so the hypothesis-1 (H 1): service quality has a positive effect on customer satisfaction can be proved. Has il obtained can be interpreted that the better quality of service within a company , it can increase customer satisfaction.

b) Quality of service (X) does not significantly affect the company's image (Y 1). These results are indicated by a positive path coefficient of 0.085 with $T$ statistic = 1.436 ($T$-statistic > 1.96) . These results indicate that hipotesis-2 (H 2): service quality has a positive effect on the image of the company can not be proved. Based on these results can be stated that the better quality of service within a company , not necessarily can increase the popularity of corporate image.

c) Corporate image (Y 1) positive and significant impact on customer satisfaction (Y 2). These results are indicated by a positive path coefficient.
of 0.812 with T statistic = 20.107 (T-statistic > 1.96). These results indicate that hypothesis 3 (H3): the image of the company and significant positive effect on customer satisfaction can be proved. In accordance with these results can be stated that the more popular image of the company is able to increase customer satisfaction.

d) Quality of service (X) has no significant effect on word of mouth (WOM) (Y3). These results are indicated by a positive path coefficient of 0.043 with T statistic = 1.776 (T-statistic > 1.96). These results indicate that hypothesis 4 (H4): service quality has a positive and significant effect on word of mouth (WOM) can not be proven. In accordance with these results can be stated that the better service quality may not improve word of mouth (WOM).

e) Customer satisfaction (Y2) have positive and significant effect to positive word of mouth WOM (Y3). These results are indicated by a positive path coefficient of 0.497 with T statistic = 17.011 (T-statistic > 1.96). These results indicate that the hypothesis 5 (H5): customer satisfaction has a positive and significant effect on word of mouth WOM provable. In accordance with these results can be stated that the higher customer satisfaction is able to improve word of mouth WOM.

f) Corporate Image (Y1) have positive and significant influence to positive word of mouth (WOM) (Y3). These results are indicated by a positive path coefficient of 0.470 with T statistic = 29.844 (T-statistic > 1.96). These results show that hypothesis 6 (H6): corporate image has a positive and significant effect on word of mouth (WOM) provable. In accordance with these results can be stated that the more popular image of the company is able to improve the word of mouth (WOM).

4) Results of Mediation Effect Testing

In order to know the overall effect for each relationship between the variables studied, it can be presented recapitulation of direct effects, indirect effects, and total effects in the following table:

Table Calculation Direct, Indirect and Total Effects:

<table>
<thead>
<tr>
<th>No</th>
<th>Relationship Variable</th>
<th>Direct Effects</th>
<th>Indirect Effects</th>
<th>Total Effects</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Quality of service (X) → Customer Satisfaction (Y2)</td>
<td>0.188 *</td>
<td>-</td>
<td>0.188</td>
</tr>
<tr>
<td>2</td>
<td>Quality of service (X) → Corporate Image (Y1)</td>
<td>0.085 * *</td>
<td>-</td>
<td>0.085</td>
</tr>
<tr>
<td>3</td>
<td>Company Image (Y1) → Customer Satisfaction (Y2)</td>
<td>0.812 *</td>
<td>-</td>
<td>0.812</td>
</tr>
<tr>
<td>4</td>
<td>Quality of Service (X) → Customer Satisfaction (Y2) → WOM (Y3)</td>
<td>0.043 * *</td>
<td>0.093 * (0.188 *0.497)</td>
<td>0.136</td>
</tr>
<tr>
<td>5</td>
<td>Customer Satisfaction (Y2) → WOM (Y3)</td>
<td>0.497 *</td>
<td>-</td>
<td>0.497</td>
</tr>
<tr>
<td>6</td>
<td>Company Image (Y1) → Customer Satisfaction (Y2) → WOM (Y3)</td>
<td>0.470 *</td>
<td>0.403 * (0.812 *0.497)</td>
<td>0.873</td>
</tr>
</tbody>
</table>

The effect of customer satisfaction mediation mediation (Y2) on indirect influence of company image (Y1) to word of mouth (WOM) (Y3) that is with path coefficient equal to 0403, bigger than mediative effect of customer satisfaction variable (Y2) on indirect effect of quality service (X) to word of mouth (WOM) (Y3) that is with path coefficient equal to 0.93.

Thus overall, the corporate image path (Y1) → customer satisfaction (Y2) → word of mouth (WOM) (Y3) with total effect gained of 0873, compared to service quality line (X) → customer satisfaction (Y2) → word of mouth (WOM) (Y3) with a total effect of 0.136. These findings provide clues that corporate image (Y1) improves word of mouth (WOM) (Y3) and service quality (X) has not been able to improve word of mouth (WOM) (Y3).

However, the indirect effect of corporate image (Y1) affect the word of mouth (WOM) (Y3) through customer satisfaction mediation (Y2) capable of giving greater impact to word of mouth (WOM) (Y3).
indicates the more popular corporate image (Y1), customer satisfaction (Y2) is higher, so in the end word of mouth (WOM) (Y3) can be bigger.

Based on the results of testing the hypotheses that have been described above, then compiled the path diagram as a serving The following figure:

![Path Diagram](image)

**Figure 4.1 Line Chart of Hypothesis Test Results**

5. Conclusions and Suggestions:

5.1 Conclusion:

Based on the discussion of research results, it can be concluded that, customer satisfaction and corporate image as a determinant of the influence of service quality to word of mouth is as follows.

1) Quality of service has a positive and significant impact on customer satisfaction at PT BPR Krisna Yuna Fund, meaning the better the quality of service provided to the customer, it will impact the higher the level of customer satisfaction. Similarly, if the services provided are not good, then customer satisfaction will decrease.

2) The quality of services and no significant positive effect on the image of the company at PT BPR Krishna Yuna Fund, this suggests that the quality of service that tend to promote tangible (tangible), reliability, responsiveness, service assurance, and empathy can not be popularizing the image of the company.

3) The image of the company has a positive and significant impact on customer satisfaction at PT BPR Krisna Yuna Dana, this means that the more popular the corporate image the customer's satisfaction will increase.

4) Quality of service has a positive and insignificant effect on word of mouth (WOM) on PT BPR Krisna Yuna Dana, it gives meaning that the better quality of service given can not improve word of mouth (WOM).

5) Customer satisfaction has a positive and significant effect on word of mouth (WOM) on PT BPR Krisna Yuna Dana, this gives meaning that the better the customer satisfaction then word of mouth (WOM) will be bigger.

6) Corporate image has a positive and significant influence on word of mouth (WOM) at PT BPR Krisna Yuna Dana, it gives meaning that the more popular image of company then word of mouth (WOM) will be bigger.

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5.2 Limitations of Research:
Limitations that can be conveyed from this study are based on time the implementation of research is relatively short (cross-sectional). This limitation certainly has a low impact of generalization of research, given the problems faced in the process of maintaining customer relative complex and dynamic from time to time.
If the model is applied at other times and conditions it is possible to obtain different results. In addition to the development of more relevant indicators used in each variable, as well as many factors as a determinant of the level of customer loyalty to a company. This is considering the effort to increase customer loyalty is quite crucial in an increasingly dynamic era.

5.3 Suggestion:
Quality of service at PT BPR Krisna Yuna Dana, reflected in reliability is the most important dimension in service quality. This is not in accordance with the reality where in fact the average service guarantee is the highest average of the responses of respondents. Thus, the quality of service at PT. BPR Krisna Yuna Dana can be declared inadequate.

Corporate image of PT BPR Krisna Yuna Dana is reflected in the financial prospect of PT. BPR Krisna Yuna Dana. This is not in accordance with the reality where in fact the average corporate management is the highest rate, thus the image of the company at PT. BPR Krisna Yuna Dana can be declared inadequate.
Customer satisfaction at PT BPR Krishna Yuna Dana tend reflected in k epuasan of the facility. This does not correspond to the reality in which the average k epuasan the products have the highest average value of the respondents' answers.

Word of mouth (WOM) at PT BPR Krisna Yuna Dana This indicates that positive speaking is the most important indicator in measuring word of mouth (WOM). More can be interpreted that word of mouth (WOM) at PT. BPR Krishna Yuna Dana tends to be reflected in positive talk. This does not correspond to the reality in which the average do to motivate a friend / relation has the highest average value of the respondents' answers.

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