The Influence of Personality

by Khairul Hamim

The Influence of Personality, Reputation, Value, and Corporate Identity on Customer Satisfaction at Bank Syariah Mandiri Mataram Branch

Riduan Mas'ud[1*], Khairul Hamim[2]

[1,2] Universitas Islam Negeri Mataram, Indonesia
*Corresponding Author Email: riduanmasud@uinmataram.ac.id

ABSTRACT

In increasing banking profits, customer satisfaction is something that needs to be taken into account. This study aims to analyze the effect of Reputation, personality, identity, and company value on customer satisfaction at the Bank Syariah Mandiri Mataram Branch. The method used is descriptive quantitative using a Likert scale. Many steps are carried out before performing regression, such as normality and linearity tests. This study found that personality, value reputation, and corporate identity significantly and positively influence customer satisfaction at Bank Syariah Mandiri Mataram Branch. The personality variable is the most dominant in influencing customer satisfaction at Bank Syariah Mandiri Mataram Branch.

Keywords: personality, Reputation, identity, value, customer satisfaction, BSI Mataram

ABSTRAK

Dalam meningkatkan keuntungan perbankan, kepuasan pelanggan merupakan hal yang perlu diperhitungkan. Penelitian ini bertujuan untuk menganalisis pengaruh reputasi, personalitas, identitas, dan nilai perusahaan terhadap kepuasan nasabah Bank Syariah Mandiri Cabang Mataram. Metode yang digunakan yakni kuantitatif deskriptif menggunakan skala likert. Sejumlah tahapan dilakukan sebelum melakukan regresi seperti uji normalitas dan linearitas. Penelitian ini menemukan bahwa: personalitas, reputasi nilai, dan identitas perusahaan memiliki pengaruh yang signifikan dan positif terhadap kepuasan nasabah Bank Syariah Mandiri Cabang Mataram. Variabel personalitas menjadi variabel yang paling dominan dalam mempengaruhi kepuasan nasabah Bank Syariah Mandiri Cabang Mataram.

Kata Kunci: personalitas, reputasi, identitas, value, kepuasan nasabah, BSI Mataram

INTRODUCTION

A bank is a financial institution that functions as a financial intermediary between two parties, namely those who have more funds and those who lack funds (Sari, 2016). As an institution with a very important role in society, the Bank has the main business: providing financing and services in the payment process and money circulation. The rapid development of the banking world today is accompanied by increasingly broad and complex challenges, making banks have to be fast and responsive in carrying out their functions and responsibilities in serving the community. As one financial institution engaged in services, banks must be able to provide the best service (service excellence) to each of their customers to win the increasingly competitive competition so that these banks have a good image in the public's mind.

To face the increasingly competitive competition between banking institutions, various customer service concepts have been developed to retain customers and reach potential customers. One of the efforts developed is to increase the positive image of a company. Increasing the positive image of a company can be built through product innovation, product quality, service quality, and security order. In

Khazanah Sosial, Vol. 2 No. 3: 190-204
The Influence of Personality, Reputation, Value, and Corporate Identity on Customer Satisfaction at
Bank Syariah Mandiri Mataram Branch
Riduan Mas'ud and Khairul Hamim

addition, improving the company's image (read: banking) can also be done by preparing employees who can handle all the needs of their customers. Increasing the company's image by increasing customer satisfaction in the banking world, both by banks that operate conventionally and Islamic banks.

The development of Islamic banking has had a broad influence on efforts to improve the economy of the Ummah and has given new awareness to the adoption and expansion of Islamic financial institutions. The financial crisis that occurred several decades ago has proven that banks operating with sharia principles can survive amid exchange rate fluctuations and high-interest rates. This awareness is supported by the characteristics of sharia bank business activities which prohibit bank interest, and the profit sharing ratio as a substitute prohibiting speculative financial transactions without being based on real business activities.

With the emergence of various types of banks in Lombok, conventional and sharia-operated banks such as Bank BRI, BNI, BUKOPIN, BCA, Bank Muamalat, Bank Mandiri, and Bank BTN have made every effort to win the hearts of their customers with various methods With and products. Can captivate them. Each Bank builds its positive image because a positive image is believed to have a major influence on the progress and sustainability of the banking company. Today's customers are more advanced and educated. The critical attitude of customers is not only owned by those with higher education, but this attitude also arises from people with lower secondary education. Customers are good at choosing and sorting out which Bank has a better image and provides the best and most satisfactory service. Satisfaction is a desire that customers always desire. Therefore, satisfaction is a person's feeling of pleasure or disappointment that arises after comparing his perception/impression of a product's performance (or outcome) and his expectations (Kotler, 1994; Kotler & Keller, Lane, 2016). As explained in the definition above, that satisfaction is a function of the perception/impression of performance and expectations. Where if the performance is below expectations, then the customer is not satisfied. If performance meets expectations, then the customer is satisfied. And if the performance exceeds expectations, the customer is very satisfied or happy. Thus, the company can increase customer satisfaction by maximizing a pleasant customer experience and minimizing an unpleasant customer experience.

The rapid development of banking in the Lombok area forces the Bank to strive to provide the best service or excellent service to customers. So that in the end, these banks have a good image in the community. The image of a company is very important, where the good and bad image of the company, namely the existence of a positive public impression of the company, can support the success or failure of the company. Like one of the banks in the Lombok area, namely Bank Syariah Mandiri (BSM) Mataram Branch. The good and bad image of Bank BSM among its customers will impact customer decisions in using its services and, of course, will also impact customer satisfaction. The level of customer desire to remain loyal in choosing a bank can be seen in customer behaviour because banks that are able to build customer trust through their positive image will tend to be more attractive to the public.

The services provided by the Bank must reflect the full approach of a bank employee to the customer. This is done with a helpful, friendly and professional attitude that aims to satisfy customers so that these customers come to do business again with the Bank. In that way, customer service can enjoy his work and advance his career at the Bank. Quality customer service requires the efforts of all employees to work in the front office dealing directly with customers in producing services that reflect Quality, and employees in the back office who produce services behind the scenes that are not visible to customers.

Bank Syariah Mandiri (BSM) Mataram Branch has tried to provide the best service and facilities to the expectations and needs of its customers. Like innovating with superior products. The goal is that loyal customers and new potential customers can favour these products. The best service, as well as adequate

Khazanah Sosial, Vol. 2 No. 3: 190-204
The Influence of Personality, Reputation, Value, and Corporate Identity on Customer Satisfaction at
Bank Syariah Mandiri Mataram Branch
Riduan Mas'ud and Khairul Hamim

facilities according to customer expectations and needs, have also been carried out by BSM Mataram Branch. This aims to retain existing BSM Mataram Branch customers, get prospective customers, and strive to become the best and foremost sharia bank in satisfying its customers. This is by the Bank BSM's slogan, "Foremost, Modern, Peaceful".

Bank BSM has advantages over other banks, such as the existence of a very good image of BSM in the eyes of the public. This is proven by the various awards received by BSM bank recently. Regarding the corporate image, on June 8, 2016, bank BSM received a corporate image award from Tempo Media Group Magazine in collaboration with Frontier Consulting Group for the achievement of awards for the measurements of Quality, performance, responsibility, and attractiveness. Furthermore, in the same month and year, Bank BSM has awarded the 2016 service excellence award from Infobank Magazine in collaboration with Marketing Research (MRI) for the following achievements: Best Overall Performance, Best Teller, Best ATM, Best Phone, Best Customer Service and Best Security Guard.

Bank Syariah Mandiri Mataram Branch, as one of the financial institutions in the city of Mataram, has tried to provide the best service to the community by its function as a financial institution, namely accepting public funds deposits in various forms of savings products such as Savings, Current Accounts, Time Deposits, Gold, Hajj savings & Umrah and others, and redistribute these funds to people in need in the form of financing. However, the service that has been carried out so far does not mean that it has reached perfection but needs improvements to achieve perfection.

BSM has carried out several innovations to improve customer satisfaction, such as product innovation. Wide varieties and types of products are available such as savings products with different names in the same type. This is intended to make it easier for customers or prospective customers to determine their product choices according to their needs and abilities. In addition to the savings products mentioned above, BSM currently provides superior Umrah financing products. This product is one form of extraordinary innovation carried out by BSM in collaboration with Hajj & Umrah Travel service companies that already have big and trusted names. This is done to make it easier for the community to fulfil their needs to perform Umrah, where customers can get funds to go for Umrah with 0% DP and instalments within five years. The improvements in efforts to satisfy these customers must also be accompanied and balanced by services at the front office as the centre of the transaction. In addition, socialization, to introduce BSM in both products and services, must continue to be carried out so that BSM can be "grounded" in the community.

The selection of Bank BSM Mataram Branch as the object of research because Bank BSM is a service company in which the starting point of its success lies in the Quality of services provided to customers. In service companies, it is very difficult to determine Quality because the nature of service products is intangible. Therefore, for Bank BSM Mataram Branch to obtain excellent service dimensions, it must be explored from the customer side to provide the best service for customers. By knowing the factors that affect the company's image, Bank BSM Mataram Branch can determine its main target of service quality without ignoring other factors, so that Bank BSM is not wrong in determining actions and policies by the objectives to be achieved while still prioritizing satisfaction. Customer.

Regarding the company's image, several factors can influence it: the company's personality, namely the response and corporate social responsibility to the environment and the extent to which the company has concern for the surrounding community, such as its involvement in social activities. Second, Reputation is something that the company has done and is believed by the public based on their own experience and those of other parties, such as the security performance of a bank's transactions. Third, values are values owned by a company, such as the attitude of management who cares about customers

Khazanah Sosial, Vol. 2 No. 3: 190-204
The Influence of Personality, Reputation, Value, and Corporate Identity on Customer Satisfaction at
Bank Syariah Mandiri Mataram Branch
Riduan Mas'ud and Khairul Hamim

and employees who are quick to respond to customer requests and complaints. Fourth corporate identity, namely components that facilitate public recognition of the company, such as logos, colours, and slogans.

These four factors need to be the attention of Bank BSM Mataram Branch in advancing and improving the image of the company to be better and maximal. On that basis, the researchers wanted to examine and analyze the influence of corporate image on customer satisfaction at Islamic banks in Thousand Mosques Island, a case study at Bank Syariah Mandiri (BSM) Mataram Branch.

RESEARCH METHOD

The type of research used in this research is causal associative research (cause and effect). Associative problem formulation is a research problem formulation that is asking the relationship between two or more variables (Sugiyono, 2010). There are three forms of relationship: symmetrical relationship, causal relationship (cause and effect) and interactive/reciprocal/reciprocal. A causal relationship is a causal relationship. So here, there are independent variables (variables that affect) and dependent variables (which are influenced). This research method will determine corporate image's effect on customer satisfaction at Islamic Banks (Case Study at Bank Syariah Mandiri (BSM) Mataram Branch).

The location used in this research is Bank Syariah Mandiri (BSM) Mataram Branch. The selection of the Bank Syariah Mandiri (BSM) Mataram branch as the location of this research is because there is a willingness on the part of PT. Bank Syariah Mandiri (BSM) Mataram Branch to cooperate in research activities in the form of permits for research and willingness to provide data needed by researchers. The object of the research is all customers who use the services of BSM savings products at the BSM Bank Mataram Branch.

There are 2 (two) types of data used in this study, namely quantitative data and qualitative data. Quantitative data is data whose quantity can be measured in numerical units/numbers. Qualitative data, namely data that numbers cannot measure, but in the form of categories. Primary data is from the field: customers who use BSM savings product services at PT. Bank Syariah Mandiri Mataram Branch will later provide data to data collectors, in the form of respondents' answers using prepared questionnaires, interviews, or direct observations of the research object.

Secondary data is a source of research data obtained indirectly through intermediary media. Secondary data was obtained from the Mataram Branch of the BSM bank in the form of data on the number of customers, various types of savings products available, published literature, journals related to company image, consumer satisfaction, consumer behaviour, and supporting data from the relevant agencies, related to research.

Qualitative data will be quantified using a Likert Scale for measurement with an analytical model. The Likert scale measures people's attitudes using interval sizes by scoring respondents' responses to an object being asked (Sugiyono, 2014). In this study, the Likert scale score is worth between 1 to 5, with several categories according to the information extracted from the respondents as follows: The answers to each item for statements/questions about elements of corporate image and customer satisfaction in table 1.

To obtain primary and secondary data, the author uses several data collection techniques in this study, namely (Silalahi, 2017): Interview (Interview), used as a data collection technique for preliminary studies to find problems that must be investigated. And also to find out things from respondents who are more in-depth and the number of respondents is small/small. A questionnaire (Questionnaire) is a data collection technique that gives respondents a set of questions or written statements to answer. As a data

Khazanah Sosial, Vol. 2 No. 3: 190-204
The Influence of Personality, Reputation, Value, and Corporate Identity on Customer Satisfaction at
Bank Syariah Mandiri Mataram Branch
Riduan Mas'ud and Khairul Hamim

collection technique, observation has specific characteristics compared to other techniques, namely interviews and questionnaires. If interviews and questionnaires always communicate with people, then observation is not limited to people but also other natural objects. Observation is a complex process composed of various biological and psychological processes. Two of the most important are the processes of observation and memory. Observation, in this case, is a way to collect research data to give a satisfactory picture of conditions, meaning that it gives a comprehensive picture of what it is. Observing the object of research with the Senses tool is done to find out the overall condition and situation of the Mataram Branch of Bank Syariah Mandiri (BSM).

Table 1. Likert scale

Scale	Information
1	Strongly Disagree
2	Don't agree
3	Disagree
4	Agree
5	Strongly agree

While the data collection tool in this study was a questionnaire, the questionnaire in this study is many written questions or written statements were given to respondents to be answered, which aims to obtain data on the influence of corporate image, which includes 4 (four) elements of corporate image, namely personality, Reputation, values and corporate identity on customer satisfaction at Islamic banks. Mandiri (BSM) Mataram Branch. The variables that have been identified above are further classified into independent variables and dependent variables. The classification of these variables is as follows table 2.

The variable measurement technique used by researchers to provide answers to each answer item on the instrument, namely each statement/question item, is to use of a Likert scale. The Likert scale is a scale developed through the Likert method, where the subject must be indicated based on the level based on various statements related to the behaviour of an object. All values of the statement are then combined so that a total value can be obtained that can describe the object under study. This Likert scale measures attitudes, opinions, and perceptions of a person or group of people about social phenomena (Sugiyono, 2014).

In this study, researchers have specifically defined social phenomena, from now on referred to as research variables. The measured variables are translated into variable indicators with a Likert scale. Then the indicator is used as a starting point for compiling instrument items in the form of statements or questions. The answer to each instrument item using a Likert scale has a gradation from very positive to very negative in the form of words. And for the purposes of quantitative analysis, each answer is given a weight/score.

Researchers use a Likert scale to consider the following: (1). Has many conveniences, (2). Has high reliability in sorting subjects based on their perceptions (3)? Flexible compared to other techniques.

The Likert scale answers have a score of 1-3, 1-4, 1-5, 1-6, and 1-7 from "strongly agree" to "strongly disagree". However, this study used a Likert scale of 1-5. The reason for using this 1-5 score is from the diversity of the Likert scale; the researcher assumes that a score of 1-5 can represent it, and the researcher's ability to analyze is also limited because of the more diverse the scores, the higher the level of bias (Sugiyono, 2014).

Khazanah Sosial, Vol. 2 No. 3: 190-204
The Influence of Personality, Reputation, Value, and Corporate Identity on Customer Satisfaction at
Bank Syariah Mandiri Mataram Branch
Riduan Mas'ud and Khairul Hamim

Table 2. Variable Description

Variable	Definition	Description
		Independent
Personality	That is the customer's response as a respondent about the characteristics of the Bank Syariah Mandiri (BSM) Mataram branch about social responsibility to the community	a. Provision of microfinance (X1.1) b. Assistance (X1.2)
Reputation	Is the respondent's response about what experiences have been experienced by customers or other people at Bank Syariah Mandiri (BSM) Mataram Branch	a. Have a good impression (X2.1) b. Affordability (X2.2) c. Fast and responsive service (X2.3)
Value	is the customer's responsibility as a respondent about the values or culture of Bank Syariah Mandiri (BSM) Mataram branch, such as the willingness of BSM employees or staff to serve customers	a. Caring attitude towards customers (X3.1) b. Responsiveness and speed of employees in serving customer requests and complaints (X3.2)
Company identity	It is the customer's responsibility as a respondent regarding the company's identity, namely the ease of customers getting to know Bank Syariah Mandiri (BSM) Mataram branch both from the introduction of the logo, colours, and slogans used.	a. The company logo creates a positive image of the company logo in accordance with the company's mission (X4.1). b. Colour selects an identical colour from the formed image (X4.2). c. The slogan plays a role in accordance with the company's slogan (X4.3).
		Dependent
Customer Satisfaction	Is the level of the customer feeling as a respondent after comparing the performance received by the customer with the expected one	a. Conformance of expectations (Y.1) b. Interest in revisiting (Y.2) c. Willingness to recommend to others (Y.3)

The answers to each item for questions/statements of a corporate image which include personality, Reputation, values and corporate identity in this study, use a scale of 1-5. Likewise, the answers to each item of customer satisfaction questions/statements use a scale of 1-5. The answers to each question/statement item have a gradation from very positive to very negative in the form of words such as the following:

1) Answer Strongly Agree (SS) is given a score of 5
2) Answer Agree (S) is given a score of 4
3) Answers Disagree (KS) are given a score of 3
4) Disagree Answers (TS) are given a score of 2
5) Strongly Disagree (STS) answers are given a score of 1

The average value of each respondent for corporate image and customer satisfaction instruments can be grouped into interval classes with a number = 5. Then this interval is used as a guideline to determine the lower and upper limits for each class and to determine the results of the study. The classes were used to enter the average of each variable. Class intervals can be calculated by the formula (Sugiyono, 2010):

$$interval = \frac{Highest - Lowest\ Score}{Number\ of\ Classes}$$

Khazanah Sosial, Vol. 2 No. 3: 190-204
The Influence of Personality, Reputation, Value, and Corporate Identity on Customer Satisfaction at
Bank Syariah Mandiri Mataram Branch
Riduan Mas'ud and Khairul Hamim

$$Interval = \frac{5 - 1}{5} = 0.8$$

So in this study the interval is = 0.8.

The category guidelines used are as follows in table 3:

Table 3. Guidelines for Respondents' Answer Categories

Category	Company Image	Customer Satisfaction
1.00 – 1.79	Very bad	Very Low/Very Good
1.79 – 2.59	Bad	Low/good
2.60 – 3.39	Currently	Medium/moderate
3.40 – 4.19	Well	Tall/Strong
4.20 – 5.00	Very good	Very High/very strong

Source: Sudjana 2000

The use of multiple linear regression analysis models is bound by a number of assumptions and must meet the classical assumptions that underlie the model. Testing assumptions that must be met so that the regression equation can be used properly must meet the prerequisite test for data analysis, which includes 3 (three) main test items: data normality test, data homogeneity test and data linearity test.

The data normality test is a test of the normal distribution of the data to be analyzed (Arikunto, 2006). The normality test aims to test whether, in a linear regression model, the dependent variable and the independent variable both have a normal distribution or not (Ghozali, 2016). A good regression model is to have a normal or close to normal data distribution. The test is done by graph analysis (scatterplot) by looking at the normal probability plot, which compares the cumulative distribution with the normal distribution. The normal distribution will form a straight diagonal line, and the residual data will be compared with the diagonal line. If the distribution of residual data is normal, the line that describes the actual data will follow the diagonal line.

The Kolmogorov-Smirnov test was used to test the normality of the data in this study. The Kolmogorov-Smirnov test is a normality test that is widely used, especially after the existence of many statistical programs in circulation. The advantage of this test is that it is simple and does not cause differences in perception between one observer and another, which often occurs in normality tests using graphs. The data is normally distributed if the value of sig. (significance) > 0.05. From some of the explanations above, it can be concluded that the normality test is carried out to see whether the residual value is normally distributed or not because a good regression model is to have a normally distributed residual value. The data is said to be normally distributed if the significance value is greater than 0.05 and vice versa. If the significance value of the data is less or less than 0.05, then the data is said to be abnormal.

The homogeneity test is a statistical test procedure intended to show that two or more groups of sample data come from populations with the same variance. In regression analysis, the requirement is that the regression error for each grouping based on the dependent variable has the same variance. So it can be said that the homogeneity test aims to determine whether several groups of research data have the same variance. In other words, homogeneity means that our study data set has the same characteristics. Homogeneity testing is intended to provide confidence that the data set manipulated in a series of analyses comes from a population that is not much different in diversity/variance. This test was performed as a prerequisite in the analysis of the independent sample t-test and ANOVA. The underlying assumption in the analysis of variance (ANOVA) is that the variances of the populations are the same. If the significance value is 0.05 (> 0.05), it can be said that the variance of two or more data groups is the same or homogeneous. In general, the linearity test aims to determine whether two variables have a significant linear relationship. Good data should have a linear relationship between the predictor variable (X) and the criterion variable (Y). They were testing on SPSS using the Test for Linearity with a significance level of

Khazanah Sosial, Vol. 2 No. 3: 190-204
The Influence of Personality, Reputation, Value, and Corporate Identity on Customer Satisfaction at
Bank Syariah Mandiri Mataram Branch
Riduan Mas'ud and Khairul Hamim

0.05. Some references state that the linearity test is required before the linear regression test is carried out.

A test must be guided by a clear basis for making decisions. The basis for making decisions on linearity tests can be done in two ways, namely: First, by looking at the statistical output's significance value of the SPSS output: if the significance value is greater than 0.05, the conclusion is that there is a significant linear relationship between the predictor variable (X) and the criterion variable (Y). On the other hand, if the significance value is less than 0.05, the conclusion is that there is no linear relationship between the predictor variable (X) and the criterion variable (Y). The second is to look at the calculated F values and F tables. Suppose the calculated F value is smaller than the F table. In that case, the conclusion is that there is a significant linear relationship between the predictor variable (X) and the criterion variable (Y). Conversely, if the calculated F is greater than the F table, the conclusion is that there is no linear relationship between the predictor variable (X) and the criterion variable (Y).

In this study, the instrument used in order to function properly, the instrument must be valid and reliable. Therefore, to determine the Quality of the instrument, its validity and reliability must be tested. There are two (2) forms of testing the Quality of research data, namely validity and reliability tests, with the following explanations: A valid instrument means that the measuring instrument used to obtain data (measure) is valid. Valid means that the instrument can be used to measure what should be measured (Hermawan & Amirullah, 2016). In this case, the validity test is intended to state the extent to which the data contained in a questionnaire is able to measure what you want to find precisely or can measure the actual situation.

The validity test in this study was carried out using factor analysis. Factor analysis was carried out by correlating the number of factor scores (instrument item scores) with the total score. Items with a positive correlation with the criteria (total score) and high correlation indicate that the item has high validity. Usually, the minimum requirement to be considered eligible is if the correlation coefficient of each factor is positive and the magnitude is 0.30, then the factor is a strong construct and is declared valid (Hermawan & Amirullah, 2016). In conducting validity testing, it is done by looking at the correlation between the scores of each statement item and the total score (item-total correlation) of the variables. Calculations were performed using Pearson's product-moment correlation analysis technique in the SPSS 16.0 program. The product-moment correlation formula is as follows (Hartono, 2013):

$$rxy = \frac{n(\Sigma XY) - (\Sigma Y)}{\sqrt{(N\Sigma X^2 - (\Sigma X)^2)(n\Sigma Y^2 - (\Sigma Y)^2)}}$$
$$n(\Sigma XY)\text{-}(\Sigma X)(\Sigma Y)$$

Information :
Σ   : Quantity
R   : Correlation coefficient
N   : Number of samples
X   : independent variable
Y   : dependent variable
ΣX   : total item score (independent variable)
ΣY   : total score (bound variable)
ΣXY   : the number of multiplications between item scores and total scores
ΣX^2 : The result of the quadratic multiplication of the scores of the independent variables
ΣY^2 : The result of the quadratic multiplication of the results of the score value of the dependent variable

Khazanah Sosial, Vol. 2 No. 3: 190-204
The Influence of Personality, Reputation, Value, and Corporate Identity on Customer Satisfaction at
Bank Syariah Mandiri Mataram Branch
Riduan Mas'ud and Khairul Hamim

In the results of valid validity calculations, if the value of r count is greater than the critical r value (r count 0.30), then the instrument is said to be valid. However, on the contrary, if the calculated r-value is smaller than the critical r value (r arithmetic 0.30), then the instrument is said to be invalid (Hermawan & Amirullah, 2016). The measuring scale is reliable if it always uses the same results from the measurement symptoms that do not change. Reliability is an index that shows the extent to which a measuring instrument can be trusted or relied on. Reliability is the level of the research instrument's ability to collect data regularly from a group of individuals (Hermawan & Amirullah, 2016).

Reliability is a tool to measure a questionnaire which is a measuring tool for constructs or variables. A questionnaire is said to be reliable or reliable if a person's answer to a statement is consistent or stable over time (Ghozali, 2016). This reliability refers to the consistency and stability of the results of a particular measurement scale. In the SPSS for windows 16.0 program, this reliability test is carried out using the Alpha formula. In making reliable decisions, an instrument is said to be reliable based on if the alpha value is greater than 0.6. The variable question is reliable, and if the alpha value is less than 0.6, then the variable question is not reliable (Ghozali, 2016).

RESULTS AND DISCUSSION

The Influence of Personality on Customer Satisfaction

Based on table 29, the table of partial multiple linear regression test results in the research results chapter, it can be seen that the t-count value of the personality variable (X1) is -0.725 with a significance level of 0.470. The minus sign in the Beta column indicates no direct relationship between the personality variable (X1) and the customer satisfaction variable (Y). This indicates that the influence of the variable X1, namely personality, on the variable Y, namely customer satisfaction, is negative. The significance value of 0.470 is also greater than 0.05; to show the effect, the significance value should be less than 0.05 (α 0.05). This shows no significant effect between the X1 variable, namely personality, on the Y variable, namely customer satisfaction. The results of this calculation mean that the observation hypothesis (Ho) is accepted and the alternative hypothesis (Ha) is rejected.

Based on the results of the data analysis, it can be concluded that the influence of the X1 variable, namely personality, on the Y variable, namely customer satisfaction, is negative. This means that partially the personality variable has no significant effect on customer satisfaction. The results of this study are different from the results of previous studies that have been carried out previously (Aswati et al., 2022; Budianto, 2019; Michael B. Pontoh et al., 2014; Tumbuan et al., 2014 ; Yamin, 2009) where in previous research that has been done previously it was found that the personality variable proved to have a significant effect on customer satisfaction.

In theory, Alomari states that personality as an element of the company's image is the overall characteristics of the company that are understood by the target public, such as trustworthy companies and companies that have social responsibility (Alomari, 2020). The public has its own assessment of the company's personality, especially regarding the response and corporate social responsibility to the environment. In addition, the personality in question can also be shaped by the extent to which the company has a concern for the surrounding community, such as its involvement with social activities. However, in fact, the results of the research that has been carried out show that this cannot prove that the personality variable is able to have a significant influence on customer satisfaction for customers who use BSM savings product services at Bank Syariah Mandiri (BSM) Mataram branch.

Khazanah Sosial, Vol. 2 No. 3: 190-204
The Influence of Personality, Reputation, Value, and Corporate Identity on Customer Satisfaction at
Bank Syariah Mandiri Mataram Branch
Riduan Mas'ud and Khairul Hamim

Likewise, as Amira and Cooper have said that in theory, personality is the overall characteristic of the company that is understood by the target public (Amira & Fitriasari, 2020; Cooper, 2019). Like a trustworthy company, a company that has a social responsibility. However, from the results of the research that has been carried out, it is found that this cannot prove that the personality variable can significantly influence customer satisfaction for customers who use BSM savings product services at Bank Syariah Mandiri (BSM) Mataram branch.

In this case, as has been done by the Mataram branch of Bank Syariah Mandiri (BSM), such as providing micro-financing and providing assistance which includes: convenience for customers in obtaining Umrah financing, Bank Syariah Mandiri (BSM) is active in contributing to the community in the form of building mosques and prayer rooms, providing educational assistance to underprivileged children who excel, and providing regular compensation programs to orphans. Thus, all social activity programs carried out by this company should be able to form a good corporate personality in the eyes of the public in general and provide satisfaction to customers because a good personality will certainly be one of the satisfactions for people who incidentally are customers.

In a journal written by Eman Mohamed Abd-El-Salam et al., it is said that the company's image, according to Kandampully and Hu, consists of two main components, namely (Abd-El-Salam et al., 2013): first, Functional is a tangible characteristic of the company that can be measured and evaluated easily. The second is Emotional is a consequence of the overall experience felt by customers towards the company over time, such as feelings, attitudes and beliefs that a person has towards the company. According to Aswati and Normasari, corporate image is the consumer's response to all offers from the organization and is defined as the sum of people's beliefs, ideas, and impressions of things that an organization owns (Aswati et al., 2020; Normasari et al., 2013).

Furthermore, they said that the company's image is a response from consumers who, in this case, are customers of the BSM savings product to all offers from Bank Syariah Mandiri (BSM) as a service provider by providing good and qualified services, excellent product ideas and The good impression given by the company should be able to provide satisfaction to customers. The same applies to the main components of corporate image, including functional and emotional. A functional image that is owned is a visible characteristic of the company, in this case,s the Bank Syariah Mandiri (BSM) Mataram brand,h which can be measured and evaluated easily. Good things that the company has provided, such as ease in applying for financing, various types of microfinance provided to customers and social fund assistance provided for the construction of religious facilities such as mosques and prayer rooms, compensation for orphans and educational funding assistance. To outstanding children who are economically disadvantaged, it is hoped that it can indirectly satisfy customers. However, from the results of this study, it is evident that the company's personality as an element of the company's image has no significant effect on customer satisfaction, especially customers who use services for BSM savings products at the Bank BSM Mataram branch.

Second, image is a consequence of the overall experience felt by customers of the company over time, such as feelings, attitudes and beliefs that a person has towards the company. In fact, the study's results found that the experiences felt by each customer towards the company, both from the customer's feelings, attitudes, and beliefs, were different. The hope is that the things done by the company aimed at customers are, of course, so that customers feel satisfied. Still, the results of this study show that personality as an element of the company's image cannot significantly influence customer satisfaction.

Khazanah Sosial, Vol. 2 No. 3: 190-204
The Influence of Personality, Reputation, Value, and Corporate Identity on Customer Satisfaction at
Bank Syariah Mandiri Mataram Branch
Riduan Mas'ud and Khairul Hamim

The Effect of Reputation on Customer Satisfaction

Based on the results of the study in table 29, the results of the partial linear regression test can be seen that the t-count value on the reputation variable (X2) is 3.370 with a significance level of 0.001. This signature value is smaller than 0.05, meaning there is a positive and significant effect between the X2 variable (Reputation) and the Y variable (customer satisfaction). The results of this calculation mean that the observation hypothesis (Ho) is rejected and the alternative hypothesis (Ha) is accepted. The conclusion is that the reputation variable (X2) partially has a positive and significant effect on the customer satisfaction variable (Y). The results of this study are supported by previous research (Aswati et al., 2022; Budianto, 2019; Michael B.Pontoh et al., 2014; Tumbuan et al., 2014; Yamin, 2009) that the reputation variable proven to have a positive and significant effect on customer satisfaction.

Reputation has been done by the company and is believed by the target public based on their own experience and the experience of other parties, such as the security performance of a bank's transactions and satisfactory service. The Reputation or good name of the company in carrying out its operational activities is also a separate assessment for the community, especially those who are bank customers. Customers know the good and bad Reputation of banking companies based on their experience in using the banking services provided. In addition, customer knowledge about the experience of the Bank, bank ownership, and achievements achieved by the Bank can also shape the Reputation of the Bank.

To maintain Reputation as part of the corporate image element owned by Bank Syariah Mandiri (BSM) Mataram branch, several things have been carried out, including continuing to improve a positive image by launching various products and also product differentiation for customer needs so that customers have a good impression on the company. For the affordability of the location of Bank Syariah Mandiri (BSM) to provide excellent service to customers, Bank BSM has opened outlets or units in several places, especially those that cooperate with BSM itself, providing many ATMs for cash withdrawals. Finally, BSM provides fast and responsive service to all customer needs.

Likewise, according to Davies, company image is described as the overall impression imprinted on people's minds about the organization (Nguyen & Leblanc, 2001). It relates to the business name, architecture, product/service diversity, traditions, ideology, and the impression of the Quality of communication by each employee who interacts with the organization's clients.

According to Fombrun, corporate image is defined as the "overall impression" that remains in the customer's mind due to a collection of feelings, ideas, attitudes and experiences with the organization (company), which is stored in memory. These impressions are transformed into positive/negative meanings by the feelings and experiences of customers on the company's image. That image will be recalled when the company's name is heard or brought into the minds of people (customers) (Abd-El-Salam et al., 2013).

The Influence of Value on Customer Satisfaction

Based on the results of the study, as shown in table 29 on the results of the partial multiple linear regression test, it was also found that the t value of the variable value (X3) was 3.885 with a significance level of 0.000. This signature value is smaller than the 5% significance level (< 0.05). The results of this calculation mean that the observation hypothesis (Ho) is rejected and the alternative hypothesis (Ha) is accepted. The conclusion is that the value variable (X3) partially has a positive and significant effect on the customer satisfaction variable (Y). The results of this study are supported by previous research (Aswati et al., 2020; Budianto, 2019; Michael B.Pontoh et al., 2014; Tumbuan et al., 2014) that the value variable as

Khazanah Sosial, Vol. 2 No. 3: 190-204
The Influence of Personality, Reputation, Value, and Corporate Identity on Customer Satisfaction at
Bank Syariah Mandiri Mataram Branch
Riduan Mas'ud and Khairul Hamim

an element of the image the company proved to have a positive and significant effect on customer satisfaction.

As stated by Amira & Fitriasari (2020), value is owned by a company. In other words, corporate cultures include management attitudes that care about customers and employees who quickly respond to customer requests and complaints. For example, in this case is Bank Syariah Mandiri (BSM) Mataram branch, where the good or bad value of the company in the eyes of the customer is based on the customer's assessment of the company's attitude in providing the services they need, including the bank management's concern for customers, employee attitudes and behaviour. The Bank in providing services and the overall alignment of the Bank to customers' interests.

Employee interaction is one of the important things in the image of a company. Zaithaml and Bitner define an image as an impression of a product or brand of a company that is stored in the memory of a person or group generated through past experiences (Zaithaml & Bitnet, 2004). Thus, if the experience of the service received by consumers is good, it will form a good image of the company. On the other hand, if the service received is bad, it will also form a bad image for consumers.

The Influence of Corporate Identity on Customer Satisfaction

From the results of the study based on the table. 15 it can be seen that the t value of the corporate identity variable (X4) is 5.272 with a significance level of 0.000. this significance value is less than 0.05. The results of this calculation mean that the proposed observation hypothesis (Ho) is rejected and the alternative hypothesis (Ha) is accepted. The conclusion is that the corporate identity variable partially has a positive and significant effect on customer satisfaction. The results of this study are supported by previous research that has been done previously (Dash et al., 2020; Murshid & Wu, 2020b, 2020a; Supriyanto et al., 2020) that the personality variable has a significant effect on customer satisfaction.

According to some experts, corporate identity is some of the important components companies have to facilitate public recognition, and the public must know that (Balmer, 2001, 2017; Balmer & Podnar, 2020; Devereux et al., 2020; Sarasvuo, 2020). The components that facilitate the introduction of the target public to the company can be in the form of logos, colours, and slogans. In banking service companies, the components that make it easier for the public to recognize a bank are also the Bank's logo, colours, and slogans that are directly related to the services offered to the public. In addition, the availability of gift packages promised to consumers and the types of products offered can make it easier for people to get to know the Bank.

Concerning colours and logos, Bank Syariah Mandiri (BSM) already has its characteristics by using positive-negative colours. Positive is used on a light and bright background colour, namely dark green, while negative on a dim or bright background colour, namely golden yellow. The slogan of Bank Syariah Mandiri (BSM) is "Leading, Modern, Peaceful".

The meanings or meanings contained in the Bank Syariah Mandiri (BSM) logo are: First, the use of lowercase letters means that BSM is a friendly, humble bank and has aspirations to be closer to customers and remain grounded. Second, the logo symbol is visualized as a golden colour wave, a symbol of prosperity for customers who want to partner with BSM. And finally, thirdly, the position of the logo symbol above the logo letter symbolizes a progressive attitude toward prosperity.

Khazanah Sosial, Vol. 2 No. 3: 190-204
The Influence of Personality, Reputation, Value, and Corporate Identity on Customer Satisfaction at
Bank Syariah Mandiri Mataram Branch
Riduan Mas'ud and Khairul Hamim

Company identity is the most influential variable in customer satisfaction

Based on the results of the study, it was found that the variable with the highest t value was the corporate identity variable. This is evident in the table. 15, where it can be seen that the t value of the corporate identity variable (X4) is 5.272. The results of this calculation mean that the corporate identity variable has the highest or largest t-count value when compared to other variables, namely the personality variable (X1) with a t-count value of -0.725, the reputation variable (X2) with a t-count value of 3.370, and variable value (X3) with a t-count value of 3,885.

Thus, based on the facts of the research, it can be concluded that the corporate identity variable (X4) is the variable that has the most dominant influence among other independent variables. This is because from the results of partial multiple linear regression analysis that the corporate identity variable has the highest t-count value when compared to the t-count value on the personality variable (X1), reputation variable (X2) and variable value (X3). This means that the corporate identity variable has the most dominant influence on customer satisfaction.

From the description of the discussion of the research results above, it can be concluded that the elements of the corporate image include personality as the X1 variable, Reputation as the X2 variable, value as the X3 variable, and corporate identity as the X4 variable do not all have a positive and significant effect on the customer satisfaction variable (Y). . Where the personality variable hurts the customer satisfaction variable with a significance level greater than 0.05. this means that the observation hypothesis (Ho) is accepted, and the alternative hypothesis (Ha) is rejected. Thus the hypothesis that there is no significant effect between the variables of Reputation, value and corporate identity as elements of corporate image on customer satisfaction as the observation hypothesis (Ho) is proven to be rejected. The working hypothesis (Ha) is that there is a significant influence between the variables of Reputation, value and corporate identity. as an element of the company's image on customer satisfaction has been proven to be accepted. Likewise, with the personality variable hypothesis (X1) as the most dominant variable, it is proven that the observation hypothesis (Ho) is accepted and the alternative hypothesis (Ha) is rejected because the research results found that the independent variable that most dominantly influences the dependent variable, namely customer satisfaction, is the corporate identity variable (X4).

CONCLUSION

Based on the analysis of the first hypothesis, it is not proven that the personality variable as an element of corporate image has a positive and significant influence on customer satisfaction at Bank Syariah Mandiri (BSM) Mataram branch because it is proven that there is no influence between the personality variable as an element of corporate image on customer satisfaction. Based on the analysis of the second hypothesis, it can be proven that the reputation variable as an element of the company's image has a positive and significant influence on customer satisfaction at Bank Syariah Mandiri (BSM) Mataram branch. Based on the analysis of the third hypothesis, it can be proven that the value variable as an element of corporate image positively and significantly influences customer satisfaction at Bank Syariah Mandiri (BSM) Mataram branch. Based on the analysis of the fourth hypothesis, it can be proven that the corporate identity variable as an element of corporate image positively and significantly influences customer satisfaction at Bank Syariah Mandiri (BSM) Mataram branch. Based on the analysis of the fifth hypothesis, it is not proven that the personality variable as an element of corporate image has the most dominant influence on customer satisfaction at Bank Syariah Mandiri (BSM) Mataram branch because it is proven

Khazanah Sosial, Vol. 2 No. 3: 190-204
The Influence of Personality, Reputation, Value, and Corporate Identity on Customer Satisfaction at
Bank Syariah Mandiri Mataram Branch
Riduan Mas'ud and Khairul Hamim

that the variable that has the most dominant influence on customer satisfaction is the corporate identity variable.

REFERENCES

Abd-El-Salam, E. M., Shawky, A. Y., & El-Nahas, T. (2013). The impact of corporate image and reputation on service quality, customer satisfaction and customer loyalty: Testing the mediating role. Case analysis in an international service company. *Journal of Business and Retail Management Research*, *8*(1).

Alomari, Z. S. (2020). Does human capital moderate the relationship between strategic thinking and strategic human resource management? *Management Science Letters*, *10*(3). https://doi.org/10.5267/j.msl.2019.9.024

Amira, H., & Fitriasari, N. (2020). Are Segmenting, Targeting, and Positioning Necessary for Strategic Marketing? *Jurnal Kedokteran Brawijaya*.

Arikunto, S. (2006). Prosedur Penelitian Suatu Pendekatan Praktek Edisi Revisi VI. In *Rineka Cipta*.

Aswati, T., Komara, A. T., Satria, Rd. O., & Roslina, N. Y. (2020). Pengaruh Kualitas Pelayanan Dan Citra Perusahaan Terhadap Kepuasan Konsumen. *Acman: Accounting and Management Journal*, *2*(1). https://doi.org/10.55208/aj.v2i1.26

Balmer, J. M. T. (2001). Corporate identitas, corporate branding and corporate marketing - Seeing through the fog. In *European Journal of Marketing* (Vol. 35, Issues 3–4). https://doi.org/10.1108/03090560110694763

Balmer, J. M. T. (2017). The corporate identitas, total corporate communications, stakeholders' attributed identities, identifications and behaviours continuum. *European Journal of Marketing*, *51*(9–10). https://doi.org/10.1108/EJM-07-2017-0448

Balmer, J. M. T., & Podnar, K. (2020). Corporate brand orientation: Identitas, internal images, and corporate identification matters. *Journal of Business Research*, *134*. https://doi.org/10.1016/j.jbusres.2020.06.016

Budianto, E. (2019). Pengaruh Kualitas Pelayanan Dan Citra Perusahaan Terhadap Loyalitas Nasabah Pada Ajb Bumiputera. *Jurnal Ilmu Keuangan Dan Perbankan (JIKA)*, *8*(2). https://doi.org/10.34010/jika.v8i2.1934

Cooper, C. (2019). Pitfalls of personalitas theory. *Personalitas and Individual Differences*, *151*. https://doi.org/10.1016/j.paid.2019.109551

Dash, G., Kiefer, K., & Paul, J. (2021). Marketing-to-Millennials: Marketing 4.0, customer satisfaction and purchase intention. *Journal of Business Research*, *122*. https://doi.org/10.1016/j.jbusres.2020.10.016

Devereux, L., Melewar, T. C., Dinnie, K., & Lange, T. (2020). Corporate identitas orientation and disorientation: A complexity theory perspective. *Journal of Business Research*, *109*. https://doi.org/10.1016/j.jbusres.2019.09.048

Ghozali, I. (2016). *aplikasi analisis multivariate dengan program IBM SPSS 23*.

bi. *Jurnal Ilmu Manajemen Terapan*, *3*(2). https://doi.org/10.31933/jimt.v3i2.708

Hartono, S. (2013). 16.0 Analisis Data Statistika dan Penelitian. *Pekan Baru: Pustaka Pelajar*.

Hermawan, S., & Amirullah. (2016). Metode Penelitian Bisnis: Pendekatan Kuantitatif & kualitatif. *Metode Penelitian Bisnis Bandung*.

Kotler, P. (1994). Marketing Management: Analysis Planning Implementation and Control. *Journal of Retailing*, *88(3)*.

Kotler, P., & Keller, Lane, Kevin. (2016). Marketing Management. In *Pearson* (Vol. 22).

Michael B.Pontoh, Lotje Kawet, & Willem A. Tumbuan. (2014). Kualitas Layanan, Citra Perusahaan Dan Kepercayaan Pengaruhnya Terhadap Kepuasan Nasabah Bank Bri Cabang Manado. *Jurnal Riset Ekonomi, Manajemen, Bisnis Dan Akuntansi*, *2*(3).

Khazanah Sosial, Vol. 2 No. 3: 190-204
The Influence of Personality, Reputation, Value, and Corporate Identity on Customer Satisfaction at
Bank Syariah Mandiri Mataram Branch
Riduan Mas'ud and Khairul Hamim

Mursid, A., & Wu, C. H. J. (2020a). Halal company identitas and halal restaurant loyalty: the role of customer satisfaction, customer trust and customer-company identification. *Journal of Islamic Marketing*. https://doi.org/10.1108/JIMA-01-2020-0014

Mursid, A., & Wu, C. H. J. (2020b). The antecedents of customer satisfaction and customer-company identification in enhancing halal restaurant loyalty: Halal Company identitas perspective. In *International Journal of Religious Tourism and Pilgrimage* (Vol. 9, Issue 1). https://doi.org/10.21427/wfg2-3830

Nguyen, N., & Leblanc, G. (2001). Corporate image and corporate reputasi in customers' retention decisions in services. *Journal of Retailing and Consumer Services*, *8*(4). https://doi.org/10.1016/s0969-6989(00)00029-1

Normasari, S., Kumadji, S., & Kusumawati, A. (2013). Pengaruh Kualitas Pelayanan Terhadap Kepuasan Pelanggan, Citra Perusahaan Dan Loyalitas Pelanggan. *Jurnal Administrasi Bisnis (JAB)*, *6*(2).

Sarasvuo, S. (2020). Are we one, or are we many? Diversity in organizational identities versus corporate identities. *Journal of Product and Brand Management*, *30*(6). https://doi.org/10.1108/JPBM-03-2020-2827

Sari, N. (2016). MANAJEMEN DANA BANK SYARIAH. *Al-Maslahah Jurnal Ilmu Syariah*, *12*(1). https://doi.org/10.24260/almaslahah.v12i1.341

Zaithaml, & Bitnet. (2004). Services Marketing: Integrating Customer Focus Across the Firm. *Managing Service Quality: An International Journal*, *14*(5). https://doi.org/10.1108/msq.2004.14.5.436.1

Silalahi, U. (2017). Metode Penelitian Sosial Kuantitatif. In *Journal of Visual Languages & Computing* (Vol. 11, Issue 3).

Sugiyono. (2010). Statistika untuk Penelitian. Bandung: Alfabeta. *International Migration Review*, *47*(2).

Sugiyono. (2014). *Metode penelitian pendidikan pendekatan kuantitatif*.

Supriyanto, A., Wiyono, B. B., & Burhanuddin, B. (2021). Effects of service quality and customer satisfaction on loyalty of bank customers. *Cogent Business and Management*, *8*(1). https://doi.org/10.1080/23311975.2021.1937847

Tumbuan, W., Kawet, L., & Pontoh, M. (2014). Kualitas Layanan, Citra Perusahaan Dan Kepercayaan Pengaruhnya Terhadap Kepuasan Nasabah Bank Bri Cabang Manado. *Jurnal Riset Ekonomi, Manajemen, Bisnis Dan Akuntansi*, *2*(3).

Yamin, R. (2009). Persepsi nilai, persepsi kualitas, dan citra terhadap kepuasan konsumen pada PT Astra International Daihatsu di manado. *Journal of Chemical Information and Modeling*, *53*(3).

The Influence of Personality

0_%

0%

SIMILARITY INDEX

2%

INTERNET SOURCES

2%

PUBLICATIONS

2%

STUDENT PAPERS

PRIMARY SOURCES

Exclude quotes	On	Exclude matches	< 2%
Exclude bibliography	On		