

# The Effect of Service Quality and Brand Image on Customer Satisfaction of Commonwealth Bank

*by* Sri Rahayu

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**The Effect of Service Quality and Brand Image on Customer Satisfaction of Commonwealth Bank**

By <sup>2</sup>Ratna Ursula Setiadi<sup>1</sup>, Pompong Budi Setiadi<sup>2</sup> and Sri Rahayu<sup>3</sup>  
<sup>1</sup>lecturer of S-1 Management Program and S-2 Management Magister Program  
<sup>2</sup>lecturer of S-1 Management Program and S-2 Management Magister Program  
<sup>3</sup>lecturer of S-1 Management Program and S-2 Management Magister Program  
Higher Education of Economy Science of Mahardika Surabaya

**Abstract**

The objectives of research are described as follows: (1) analyze and to understand the effect of Service Quality and Brand Image partially on Customer Satisfaction of Commonwealth Bank in Surabaya City; (2) to analyze and to examine the effect of Service Quality and Brand Image simultaneously on Customer Satisfaction Commonwealth Bank in Surabaya City; and (3) to analyze and to acknowledge the variable with the dominant effect on Customer Satisfaction of Commonwealth Bank in Surabaya City. Research method is Quantitative. As said by Kotler, in this research type, data are the observation result. Regarding to its data aspect, research design is *ex-post facto* because data of research are coming from banking enterprises in real time. In relative with goal aspect, data are used to explain the causal relation between service quality and brand image because both are assumed as influential to customer satisfaction. From this relation, how effective is company policy can then be understood. Based on result of research and hypothesis testing, the conclusion is described as follows: (1) Service quality and brand image are partially and significantly influential to customer satisfaction of Commonwealth Bank in Surabaya City; (2) Service quality and brand image are simultaneously and significantly influential to customer satisfaction of Commonwealth Bank in Surabaya City; and (3) Brand image is the variable with the most dominant effect on customer satisfaction of Commonwealth Bank in Surabaya City.

**Keywords: Quality, Service, Brand Image and Satisfaction**

**INTRODUCTION**

Bank is the financial institution that provides the place within which companies, governmental agencies, privates and individuals are keeping their funding. As the living standard progresses, the community starts to entrust their financial transaction with the bank with some considerations. One main consideration is about service quality. Customers do not use high interest rate as base for saving, but give greater emphasis on better service quality of the bank.

Therefore, bank needs to create innovative product to attract customer candidates and to keep them as real customers. It must be ensured that innovative product is good and affordable to customers. Good quality may give optimum satisfaction and grow sense of loyalty across bank customers. As stated by Montgomery (1985), "Quality is the extent to which products meet the requirement of people who use them". A product is considered as having quality to people when this product can meet what people require.

Customers are given many options to meet their requirement. They can access information in detail, either about service quality or brand image owned by the company. All information may influence customers' decision in choosing a service that matches with what they expect.

Commonwealth Bank, or widely known as CBA in Australia, is one of foreign banks that establishes the subsidiary in Indonesia. This establishment takes account the similarity between Indonesia and Australia because both countries have quite extensive market share. Besides, Indonesia has been known for the development of retail industry (UKM).

Australian population only amounts to almost 20 millions heads and it seems that Australian population growth is difficulty to compensate Australian business development. Sydney, the biggest

Author correspondence :  
Address: Royal Ketintang Regency, Block F-16, Surabaya

city in this Koala Country, is only occupied with 6 millions heads, whereas Melbourne, as the second biggest city, is only populated with 3.5 millions heads. If Australia attempts to follow trends in developed countries, it must be hard to expect that Australia will have quicker population growth.

The shrinkage of market leads Australian businesspeople to take aggressive measure by examining the neighbors. Geographically, Indonesia is the closest country with great potentialities. Indonesian population reaches more than 220 millions heads and it is truly great market potential.

CBA has acquired Bank Arta Niaga Kencana (Bank ANK) dated on 26 July 2007. Bank ANK represents a banking sector with the coverage of Small-Middle Enterprises (UKM) and it will be supported by CBA's international network and capacity as *funding distributor*. CBA also accomplishes the take-over of majority shareholding (80%) from a life insurance company, PT. Astra CMG Life, which is then renamed as Commonwealth Life. CBA attempts to exploit life insurance market maximally through the banner of Commonwealth Life.

In Australia itself, CBA business has reached financial sector. Insurance business is managed under the flag of *CommInsure*, stock transaction is administered with *ComSec*, and funding management is run through *Colonial First State*. On May 2007, CBA is a public enterprise with the biggest fourth for market capitalization in Australia which this capital reaches 70.1 millions Australia dollar or around 560 trillions Indonesia Rupiahs.

Given all potentials, CBA attempts to retain customers under its market scope. Taking this as background, this research insists on examining the quality of service given by CBA employees and the brand image valued by CBA customers. This research also attempts to understand the effect of service quality and brand image on customer satisfaction of CBA in Surabaya City.

### Problem Determination

Based on the background of problem, several problems are discussed in this thesis such as: Are service quality and brand image partially and significantly influential to customer satisfaction of Commonwealth Bank in Surabaya City?; Are service quality and brand image simultaneously and significantly influential to customer satisfaction of Commonwealth Bank in Surabaya City?; and Which one is from service quality and brand image with the most dominant effect on customer satisfaction of Commonwealth Bank in Surabaya City?

### Research Objective

Pursuant to the problems formulated, the objectives of research are described as follows: (1) to analyze and to understand the effect of Service Quality and Brand Image partially on Customer Satisfaction of Commonwealth Bank in Surabaya City; (2) to analyze and to examine the effect of Service Quality and Brand Image simultaneously on Customer Satisfaction Commonwealth Bank in Surabaya City; and (3) to analyze and to acknowledge the variable with the dominant effect on Customer Satisfaction of Commonwealth Bank in Surabaya City.

### Research Benefit

This research is expected to provide additional information to several related parties. Related to theoretical benefit, research can give knowledge about service delivery, especially concerning with customer behavior, because research attempts to understand the effect of service quality and brand image on customer satisfaction. In relative with practical benefit, research may provide effective recommendation for the companies that still struggle amidst strict competition to keep them survive.

### METHOD OF RESEARCH

Research type is observational which is consistent to its data collection method that uses observation. It is said so because data of research is the observation result.

If understood from data aspect, research design is *ex-post facto* because data of research are coming from banking enterprises in real time.

If reviewed from goal aspect, research design is aimed to explain the causal relation between service quality and brand image because both are assumed as influential to customer satisfaction. From this relation, how effective is company policy can then be understood.

## RESULT

### Data of Research

#### Respondent Characteristic

Sample is customers aged for 20 years old or more. Sample is taken using *purposive sampling*.

From 100 questionnaires distributed, only 65 questionnaires are returned with favorable eligibility for analysis. These 65 respondents are then used as the sample. Respondent characteristic is shown in Table 1 Attachment.

Based on Age Group, the most number of respondents come from Age Group 30-39 years old amounting to 25 persons (38.5 %), and it is followed in order by Age Group 20-29 years old amounting to 18 persons (27.7%), Age Group 40-49 years old amounting to 13 persons (20%), and Age Group over 50 years old amounting to 6 persons (9.2%). The least number of respondents is found in Age Group below 20 years old amounting to 3 persons (4.6%). All these compositions are shown in Table 2 Attachment.

Table 3 Attachment indicates that male respondent who undergoes transaction with Commonwealth Bank is 42 persons (64.6%) whereas female respondent is 23 persons (35.4%).

In general, respondent who undergoes transaction with Commonwealth Bank is mostly self-entrepreneurs. Of 65 respondents in this research, 28 persons (43.1 %) are self-entrepreneurs. This number is followed with customers from private employees amounting to 17 persons (26.2%), civil servants with 9 persons (13.8%), student with 8 persons (12.3%) and others with only 3 persons (4.6 %). It is shown in Table 4 Attachment.

Based on the data collected, service marketing shall be concentrated upon self-entrepreneurial customers. It cannot be denied that respondent undergoes many business transactions with their colleagues and business partners. Indirectly, they have promoted Commonwealth Bank, and thus it helps the bank doing the promotion without cost.

### Service Quality

Result of the questionnaires returned by respondent sample is then recapitalized in table. Commonwealth Bank's service has been proper, based on customer demand, giving positive impact on company, and capable to attract new customer. Questions asked to respondents are emphasized upon easiness, comfort, cleanliness, and security of the operational scope at the office. The friendliness of customer service employees, the speed and accuracy of teller in accomplishing the transaction, and the efficiency of security officer in serving the customer are also taken into account. It is displayed in Table 5 Attachment.

### Brand Image

After the result of returned questionnaires are recapitalized and arranged in table, the average rate of each element constituting brand image is then provided in this table. It is calculated by summing the scores of each element of brand image, and these scores are divided into number of respondent. It can be shown in Table 6 Attachment.

The average rate for each element constituting brand image indicates that as perceived by customers, Commonwealth Bank is the bank with good image. Community members from various segments and occupations are the customers of Commonwealth Bank.

### Customer Satisfaction

The result of returned questionnaires are recapitalized and arranged in table. The constitutive element of customer satisfaction can be seen in Table 7 Attachment.

Customer is considered as satisfied by sample respondent based on the score given by respondent, and the score is over than 4.

The occupational element that reaches this value is giving clear and complete information to the customers, meeting all demands of customer, solving the problems faced by customers in



fast and properly manners, and conferring friendliness customers based on company vision and through *customer service excellence*.

### The Analysis of Research Result

#### Validity and Reliability Tests

Next stage is validity test. This validity test is used to measure how accurate is the questionnaire in capturing all queries possibly going across respondent's mind. Each question item is considered as valid if the total correlation rate of the corrected item is bigger than 0.3.

Table 8 has shown that all question items of service quality have exceeded threshold of 0.3. Therefore, no items are scaled off from original format or questionnaire given to respondent. It can be said that each question item related to service quality is considered as valid.

Table 9 indicates that all question items of brand image are exceeding threshold of 0.3. No items are removed from original format or from questionnaire given to respondent. It can be inferred that each question item related to brand image is considered as valid.

Table 10 explains that all question items of customer satisfaction exceed threshold of 0.3. No items are exhausted from original format or from questionnaire given to respondent. It may be said that every question item related to customer satisfaction is considered as valid.

Subsequent step is reliability test. Reliability test is used to show how far the measuring instrument can be considered as reliable or dependable. The instrument is reliable if it still produces similar data despite many times of usage to measure the similar object. The observation of reliability is displayed in table. All alpha values are 0.6.

#### Classical Assumption Test

##### a. Multi-collinearity Test

This test detects whether there is a correlation across independent variables. Multi-collinearity can be seen from Variance Inflation Factor (VIF). According to Fornel (1993:200), if VIF ranges from 1 to 2, no multi-collinearity is presented. As observed by VIF, each variable is shown in Table 11.

Table 11 shows that all independent variables have VIF rate between 1 and 2, and therefore, it can be said that research model for all variables is not experiencing multi-collinearity.

##### b. Heteroscedasticity Test

This test is conducted if distribution of probability still remains similar (constant) in all observations. The variance of each residual is similar for all rates from independent variables. One way to detect whether there is a heteroscedasticity in a regression equation model is by observing scatter plot of dependent variable. Figure 1 shows that points in the scatter plot are spreading and located in each part of Axis Y. Therefore, it is inferred that heteroscedasticity is not happening. More detail, see Figure 1 Attachment.

##### c. Normality Test

Normality test is aimed to examine whether in regression model, dependent variable and independent variable have normal distribution or not. Good regression model has data distribution that is normal or almost normal. One easiest way to find out normality is through *normal probability plot* which compares cumulative distribution from actual data and cumulative distribution from normal distribution. Normal distribution will create a diagonal straight line, and the plotting of data will be compared with this straight line. If data distribution is normal, then the line that describes data will follow diagonal line. This explanation is described in Figure 2 at Figure 2 Attachment.

Figure 2 has shown that the points follow diagonal line. Normal distribution creates a diagonal straight line, and data plotted will be compared with this straight line. Therefore, data distribution is considered as normal.

#### d. Auto-correlation <sup>24</sup>

Auto-correlation test is designed to examine whether in linear regression model, there is a correlation between deviation standard at period t and t-1. If there is a correlation, then there is auto-correlation. To detect whether there is a correlation or not, Durbin Watson Test is carried out. More clearly, see Table 12 Attachment.

Table 12 indicates that auto-correlation problem does not exist. It is because Durbin Watson shows 1.848, meaning that the range between 2 and -2. Therefore, auto-correlation does not exist.

#### Multiple Linear Regression

Regression equation and regression coefficient are computed using the average scores of service quality, brand image and customer satisfaction.

Result of data processing using SPSS then produces constant and regression coefficient values. Table of Entered/Removed Variables has acknowledged that variables entered in equation are X1 and X2, and no variables are removed from equation. For detail, see Table 13 Attachment.

#### The Analysis of Correlation Coefficient and Determination Coefficient

Relationship between independent variables simultaneously and dependent variable is understood using multiple coefficient (R). Result of data processing using SPSS has produced simultaneous correlation coefficient (R) rated for 0.787 (Model Summary Table), meaning that a close relationship between service quality and brand image simultaneously with customer satisfaction can be said as strong or *high association (strong association up to perfect association)*. More clearly, see Table 14 Attachment. <sup>5</sup>

Determination coefficient rate ( $R^2$ ) is positive, which means that the relationship between service quality and brand image to customer satisfaction is positive. This <sup>22</sup> positive relationship reflects the fact that the higher service quality and brand image, the greater customer satisfaction. The lower service quality and brand image below the reasonable rate, the more dissatisfaction the customers will.

The variance of customer satisfaction fluctuation is occurring because the effect of service quality and brand image is rated for 100%. In other words, the simultaneous effect or contribution of service quality and brand image to customer satisfaction is rated for 100 %.

#### Partial Test Using T-Test

T-test is using constant significance of each independent variable. The result is shown in Table 15 Attachment (Table of *Coefficients*).

Hypothesis includes:

Ho = non-significant regression coefficient;

Ha = significant regression coefficient.

Based on constant rate  $\alpha$  and regression coefficients ( $b_1$  and  $b_2$ ), the multiple linear regression equation can be written as follows:

$$y = \alpha + b_1 \cdot x_1 + b_2 \cdot x_2 + e$$

The equation may become:

$$Y = 1.398 + 0.394 x_1 + 0.516 x_2$$

Regression coefficient rate of service quality (X1) and brand image (X2) is positive, meaning that these variables are positively influential to customer satisfaction.

Every increase of service quality and brand image is followed by the increase of customer satisfaction. Reversely, every reduction is followed by the reduction of customer satisfaction.

#### Simultaneous Test Using F-Test <sup>27</sup>

F-test is statistic-test attending the effect of all independent variables of X1 and X2 on dependent variable of Y (customer satisfaction). This test is used to prove second hypothesis that "better service quality from Commonwealth Bank's employees and good brand image shown by

Commonwealth Bank are significantly influential to customer satisfaction". More clearly, see Table 16 Attachment.

The column of ANOVA has explained that  $F_{count}$  is used to examine the equation model:  

$$y = \alpha + b_1 \cdot x_1 + b_2 \cdot x_2 + e$$

If probability is bigger (<) than deviation standard (0.05), then equation model is accepted and so is the reverse.  $F_{count}$  is 50.295.

#### Dominant Variable Test

This analysis is performed to understand the independent variable with dominant effect on dependent variable, or it is carried out to recognize the variable with the biggest beta. Based on the result of computation against variables, the variable with dominant effect on customer satisfaction at Commonwealth Bank (Y) is brand image. It is shown by beta value of 0.516.

#### DISCUSSION

Result of F-test indicates that service quality (X1) and brand image (X2) are simultaneously and significantly influential to customer satisfaction as shown by  $F_{count}$  (50,295).

The effect of service quality and brand image is rated for 61.9% while the remaining 38.1% are influenced by other factors outside above variables.

The fluctuation of customer satisfaction is due to the effect of service quality and brand image. Close relationship between service quality and brand image simultaneously with customer satisfaction is strong as indicated by multiple correlation coefficient rate of 0.619.

Result of partial determination analysis is using t-test, and it means that service quality (X1) is partially and significantly influential to customer satisfaction.

Result of determination analysis indicates that service quality (X1) and brand image (X2) are influential to customer satisfaction by the influential rate of 0.394 and 0.516. This fact may give important input for improving the service.

Service quality can be improved by delivering comprehensive service based on customer interest.

The company is required to maintain service quality (reputation), to act friendly and polite in serving the customer, and to provide better explanation and communication to all customers without discriminating customers, and thus, the company may provide customer satisfaction maximally or consistently over times.

The company must consider brand image as important attribute because it is proved significantly to customer satisfaction. Work result improvement can be achieved by improving human resource quality, especially workers who engage directly with consumers such as Customer Service, Teller and Security Officer.

Therefore, the elements that constitute service quality and brand image must be improved to produce greater customer satisfaction. Customer satisfaction in a strict competition may have strategic value to the company.

Customer satisfaction is very benefiting because it can reduce marketing cost, attract new customers, and give moment of breathing to respond competitor threat. Higher customer satisfaction will support the company to improve the profit.

The company shall respond quickly any claims from customers, and also give greater reliable attention and support to employee, thus facilitating employees to maximize their service and performance. By preserving properly and continually the relationship among the individuals and also that between company and customers, then customers may always use service and product of Commonwealth Bank.

#### CONCLUSION

Based on the result of analysis and hypothesis testing, it is concluded that:

- (1) Service quality and brand image are partially and significantly influential to customer satisfaction of Commonwealth Bank in Surabaya City;

- (2) Service quality and brand image are simultaneously and significantly influential to customer satisfaction of Commonwealth Bank in Surabaya City; and
- (3) Brand image is the variable with the most dominant effect on customer satisfaction of Commonwealth Bank in Surabaya City.

#### **SUGGESTION**

Pursuant to the result of analysis, discussion and conclusion, it may be suggested that company management is always keeping customer satisfaction to increase service quality and brand image.

It has been proved that both service quality and brand image are significantly influential to customer satisfaction. Therefore, the company that gives great emphasis on customer satisfaction is the only company that can achieve the goal.

After the company implements its marketing strategy, which is emphasizing customer satisfaction, the result of research then shows that the company may be successfully satisfying the customers as explained in the discussion.

The income or profit of the office, and the sale of saving products, however, still decrease greater than previous year period. It is then temporarily assumed that the competition from similar kinds of service companies is the next main factor after company's emphasis on customer satisfaction.



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**LIST OF ATTACHMENTS**

**Table 1. Confirmation / Disconfirmation**

	Confirmation	Disconfirmation
Satisfaction	Service quality and brand image are in accord with expectation.	Service quality and brand image exceed the expectation.
Dissatisfaction		Service quality and brand image are worse than the expectation.

Source : Ratna Ursula, 2013

**Table 2. Respondent Grouping Based on Age**

Category	Description	Result	%
Age	< 20	3	4.6 %
	20 – 29	18	27.7 %
	30 – 39	25	38.5 %
	40 – 49	13	20 %
	> 50	6	9.2 %

Source : Ratna Ursula, 2013

**Table 3. Respondent Grouping Based on Gender**

Category	Description	Result	%
Gender	Male	42	64.6 %
	Female	23	35.4 %

Source : Ratna Ursula, 2013

**Table 4. Respondent Grouping Based on Occupation**

Category	Description	Result	%
Profession	Self-employed	28	43.1%
	Private Employees	17	26.2%
	Civil Servants	9	13.8%
	Students	8	12.3%
	Others	3	4.6%

Source : Ratna Ursula, 2013

**Table 5. Elements of Service Quality**

Description of Service Category	Assessment				
Cleanliness and comfort of whole offices (Tangible).	1	2	3	4	5
Front liner friendliness in serving customers (Empathy).	1	2	3	4	5
Employees' ability and skill in serving customers (Reliability).	1	2	3	4	5
Employees' willingness to provide information (Assurance).	1	2	3	4	5
Employees' response to deliver service (Responsiveness)	1	2	3	4	5

Source : Ratna Ursula, 2013

**Table 6. Elements of Brand Image**

Description of Brand Image	Assessment				
Commonwealth Bank is a trustable bank.	1	2	3	4	5
Commonwealth Bank is a leading bank.	1	2	3	4	5
Commonwealth Bank is a qualified bank.	1	2	3	4	5
Commonwealth Bank is a bank with superior and modern quality.	1	2	3	4	5
Commonwealth Bank has large number of customers with great potential.	1	2	3	4	5

Source : Ratna Ursula, 2013

**Table 7. Elements of Customer Satisfaction**

Description of Customer Satisfaction	Assessment				
I am satisfied with the service given by Commonwealth Bank.	1	2	3	4	5
I am satisfied with the superior and modern facilities owned by Commonwealth Bank.	1	2	3	4	5
I want still to be the customer of Commonwealth Bank.	1	2	3	4	5
I do not want to be the customer for other bank besides Commonwealth Bank.	1	2	3	4	5
I am glad to be the part of Commonwealth Bank.	1	2	3	4	5

Source : Ratna Ursula, 2013

**Table 8. Validity Test Against Service Quality**

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
x11	14.6308	1.143	.450	.427
x12	14.2308	.930	.577	.522
x13	14.9846	1.297	.482	.592
x14	14.3538	1.232	.433	.567
x15	14.8462	1.288	.471	.599

Source : Ratna Ursula, 2013

**Table 9. Validity Test Against Brand Image**

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
x21	14.0769	1.103	.496	.531
x22	14.0462	1.232	.596	.556
x23	14.2462	.845	.432	.453
x24	14.2000	1.163	.520	.573
x25	14.4462	1.438	.627	.613

Source : Ratna Ursula, 2013

**Table 10. Validity Test Against Customer Satisfaction**

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
y11	14.2769	.922	.424	.492
y12	14.1077	.816	.592	.527
y13	14.2000	.975	.538	.475
y14	14.2154	.859	.556	.542
y15	14.2154	.953	.491	.501

Source : Ratna Ursula, 2013

**Table 11. Rate of VIF Coefficients<sup>a</sup>**

Model		Collinearity Statistics	
		Tolerance	VIF
1	Service Quality	.856	1.168
	Brand Image	.856	1.168

a. Dependent Variable: customer\_satisfaction

Source : Ratna Ursula, 2013

**Table 12. Model Summary<sup>b</sup>**

Model	Durbin-Watson
1	1.848 <sup>a</sup>

a. Predictors: (Constant), brand\_image, service\_quality

b. Dependent Variable: customer\_satisfaction

Source : Ratna Ursula, 2013

**Table 13. Variables Entered/Removed<sup>b</sup>**

Model	Variables Entered	Variables Removed	Method
1	brand_image, service_quality <sup>a</sup>	.	Enter

a. All requested variables entered.

b. Dependent Variable: customer\_satisfaction

Source : Ratna Ursula, 2013

**Table 14. Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.787a	.619	.606	.58720

a. Predictors: (Constant), brand\_image, service\_quality

Source : Ratna Ursula, 2013

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**Table 15. Coefficients<sup>a</sup>**

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
1 (Constant)	1.398	1.633		.856	.395
service_quality	.394	.078	.429	5.064	.000
brand_image	.516	.085	.516	6.087	.000

a. Dependent Variable: customer\_satisfaction

Source : Ratna Ursula, 2013

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**Table 16. ANOVA<sup>a</sup>**

Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	34.684	2	17.342	50.295	.000a
Residual	21.378	62	.345		
Total	56.062	64			

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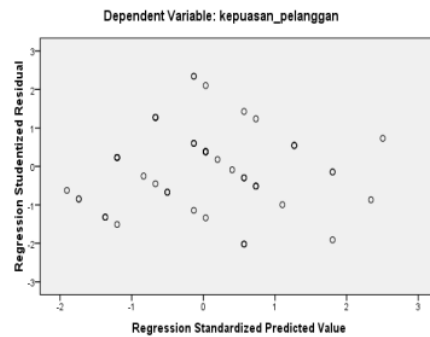
a. Predictors: (Constant), brand\_image, service\_quality

b. Dependent Variable: customer\_satisfaction

Source : Ratna Ursula, 2013

**Figure 1**

Scatterplot

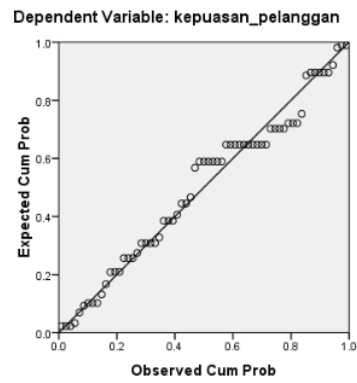


Source : Ratna Ursula, 2013



**Figure 2. Normal Probability Plot  
Scatter Plot of Dependent Variable**

Normal P-P Plot of Regression Standardized Residual



Source : Ratna Ursula, 2013

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