Research Paper

The Influence of Brand Equity, Service and Trust on Customer Satisfaction of Bank Nagari Padang Main Branch

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ABSTRACT: *This study aims to see the effect of 1) The effect of brand equity on customer satisfaction Bank Nagari Main Branch Padang. 2). The influence of service on customer satisfaction Bank Nagari Main Branch Padang. 3). The influence of trust on customer satisfaction Bank Nagari Main Branch Padang. 4). The effect of brand equity, service and trust together on customer satisfaction of Bank Nagari Main Branch Padang. Whole population Bank Nagari customer police Main Branch Padang as many as 235,220 people. By using the Slovin formula, the number of samples in this study was 100 people. The sampling technique used is simple random sampling. The data analysis technique used multiple regression by fulfilling the requirements of the classical assumption test of normality, and multicollinearity, heteroscedasticity. The results of this study indicate that 1) Brand equity has a significant and positive effect on customer satisfaction of Bank Nagari Main Branch Padang. 2). Service has a significant and positive effect on customer satisfaction at Bank Nagari Main Branch Padang. 3). Trust has a significant and positive effect on customer satisfaction at Bank Nagari Main Branch Padang. 4). Brand equity, service and trust have a significant and positive effect on customer satisfaction at Bank Nagari Main Branch Padang.*
KEYWORDS: *Customer Satisfaction, Brand Equity, Service, Trust preliminary*

I. INTRODUCTION

A bank is a form of business entity that collects funds from the public in the form of savings and distributes it to the public in the form of credit or other forms in order to improve the standard of living of many people (Payne, 2015). In addition, the Bank is also part of the monetary system that has a position as an economic builder (Hasibuan, 2015). Banks as institutions that offer financial services and services are important to pay attention to excellent service that makes customers satisfied with the services provided. The tight competition between banks in the business world means that those who provide a high level of satisfaction to customers will certainly be the winners and are more in demand.

A brand is something that reminds someone of a product or service and then tries to identify it. According to Aaker in Lovelock (2012:424), brand equity is a set of brand assets and liabilities related to a brand, name, and symbol provided by a product or service to consumers. Brand, which is more specifically referred to as brand equity (the value of the brand) can be the most valuable asset for the company Herremans et al. in Che-Ha and Hashim (2017:124).

Satisfactory service is a form that is felt by customers when they get the services provided. Good service provides a positive value for the continuation of business relationships in the future. According to Tjiptono, service is any action or deed that can be offered by one party to another, which is basically intangible and does not result in ownership of anything (Tjiptono, 2017:6). According to Stanton, service is something that

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can be defined separately, intangible, and offered to meet needs where services can be produced using tangible objects or not (Stanton, 2015: 529). Based on some of the definitions above, it can be concluded that service is an act of one person to another through the presentation of a product according to the size of the product that applies to the product to meet the needs, desires, and expectations of the people being served.

A good and long-lasting relationship cannot be separated from the element of mutual trust from both parties. As stated by Jasfar (2015: 181) trust is the desire to trust the other party where he is interconnected or someone's hope that the words of the other party can be trusted. Indicators of Trust According to Gefen (in Yee and Faziharuden, 2010), there are 3 indicators of trust, namely; Integrity, Benevolence, Competence.

Of the various elements that have been described previously, is a part that also affects customer satisfaction. The following is according to Engel, et al in Tjiptono (2017: 146) that customer satisfaction is an after-purchase evaluation where the chosen alternative at least gives the same result (outcome) as or exceeds customer expectations. Kotler, et al (2016: 50) emphasize that customer satisfaction is the level of one's feelings after comparing the performance he feels compared to expectations. According to Handi (2013:11) overall satisfaction is determined by the mismatch of expectations which is a comparison between perceived performance and expectations. According to Oliver in Barnes (2017: 64) satisfaction is the customer's response to the fulfillment of his needs.

The concept of customer satisfaction (Tjiptono, 2017:147) can be seen in the following figure:
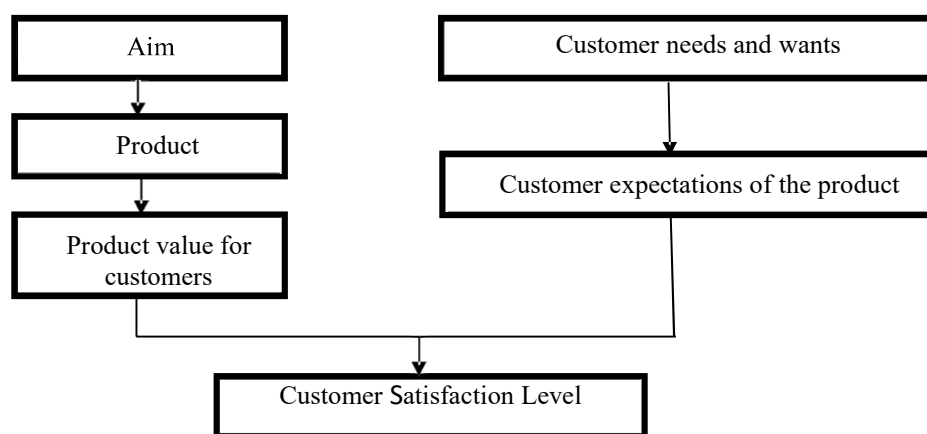

Figure 2.1
Customer Satisfaction Concept

Bank Nagari, which is another name for the Regional Development Bank of West Sumatra, has the aim of helping and encouraging economic growth in all fields and as a source of regional income in order to improve the standard of living of many people. As the objective of Indonesian banking is to "support the implementation of national development in order to increase equity and economic growth as well as national stability towards improving people's welfare". (According to Law No. 10 of 1998). The Padang Regional Development Bank is one of the agencies engaged in the provision of savings and loan services located at Jalan Pemuda No. 21 Padang.

Based on the results of initial observations with the Bank Nagari Main Branch Padang, information was obtained that the company has provided excellent service to customers, it can be seen from the appearance of the customers who are neat and clean, patient and respectful in serving customers (comfort). In addition, adequate physical facilities such as rooms equipped with air conditioning and television (direct evidence). Banking services from morning to evening, both at the office and loan payment transactions at customers' homes (Reliability). There is a suggestion and criticism box to accommodate various kinds of complaints from customers (Responsiveness). Customers always provide instructions and information about the programs that exist in the company (Guarantee). Friendly service and give full attention to customers,

However, the results of an interview survey with 30 customers of Bank Nagari Main Branch Padang actually show the opposite. Based on the data in Table 1.1, it can be seen that many customers who answered the statements did not agree and disagree. As stated in statement 1 "Bank Nagari Main Branch Padang has been able to fulfill all my hopes and desires" customers answered Disagree by 40% and Disagree as much as 50%. Likewise in statement 4 "I am easy to make credit transactions both at home and at the bank" customers answered Disagree as much as 30% and Disagree as much as 50%. Only 10% of customers answered agree. This condition means that customer satisfaction of Bank Nagari Main Branch Padang is currently still low and this is a problem that must be resolved immediately.

Table 1
Initial Survey Results Regarding Customer Satisfaction
Bank Nagari Main Branch Padang

Statement	Answer		
	Agree	Disagree	Do not
Bank Nagari Main Branch Padang has been able to fulfill all my hopes and desires	10	40	50
Accuracy and thoroughness in responding to complaints is in line with my expectations	20	40	40
Ease of getting the promised service	10	5	40
It's easy for me to make credit transactions both at home and at the bank	10	30	50

Source: Primary Data, Processed 2021 Year 2021

Based on the problems related to the low customer satisfaction of Bank Nagari Main Branch Padang above, there are several factors that are thought to influence this condition. Some of these factors include brand equity, service and trust.Based on the facts, problems and results of previous research, it is suspected that there is an influence of brand equity, service and trust on customer satisfaction. In connection with this, the authors are interested in examining the problem of customer satisfaction in a study with the title: "The Effect of Brand Equity, Service and Trust on Customer Satisfaction at Bank Nagari Main Branch Padang".

II.   RESEARCH METHODS

The research was conducted at Bank Nagari. This type of quantitative descriptive research. with the variables studied are; Brand Equity (X1), Service (X2), Trust (X3), Customer Satisfaction (Y). The data used in this study are primary data and secondary data. The population and sample in a study have a central and decisive role (Muri A.,2015). The population is the whole of the object of study that provides an accurate picture of the research. According to Hamid (2015) population is the total number of objects or subjects that are used as data sources in a study that have the same nature or characteristics. Thus, the population in this study were all customers at Bank Nagari Main Branch Padang totaling 235,220 people. The research sample is a limited number and part of the population, part of the selected and representative population of the population (Muri A., 2015: 150). Meanwhile, according to Sugiyono (2017) the sample is part of the number and characteristics possessed by the population. Determination of the number of samples taken as respondents using the Slovin formula in Sugiyono (2017) as follows:

$$\frac{N}{1 + N^2}$$

Information :
N   : Number of elements/population members n
n   : Number of sample elements/members
e   : Percentage of allowance for inaccuracy due to sampling error that is tolerable or desirable.

Based on the Slovin formula above, the number of samples in this study are:

$$n = \frac{N}{1 + N^2} = n = \frac{235.220}{(1 + 235.220 \times 0,01x^2} = 100$$

So the number of samples in this study amounted to 100 people who are employees of Bank Nagari Main Branch Padang. The sampling technique was done by simple random sampling. Simple random sampling technique is taking a sample from a population that is done randomly regardless of the strata that exist in the population. Hypothesis testing in this study uses multiple regression analysis. Multiple regression analysis aims to determine the causal relationship between the influencing variables and the affected variables. With multiple regression equation model as follows:

Y = a + b1 X1 + b2 X2 + b3 X3 +e

Where:
Y   = Customer Satisfaction a

a   = Constant/Intercept
X1   = Brand Equity
X2   = Service
X3   = Trust
b1, b2, ...   = Regression Coefficient e
e   = Error Term

III.   RESULT AND DISCUSSION

3.1 Characteristics of Research Respondents

The general description of the respondents' characteristics in this study was measured based on 4 (six) categories, namely gender, age, education level, and occupation. The following characteristics of research respondents are presented in Table 2.

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Table .2
Characteristics of Research Respondents (n=100)

Profile	Category	Total (person)	Percentage (%)
Gender	Male	49	49
	Female	51	51
	Total	**100**	**100**
Age	20 - 30 year	34	34
	31 - 40 year	35	35
	41 - 50 year	17	17
	51 – 60 year	10	10
	61 – 70 year	4	4
	Total	**100**	**100**
Education	SMP	10	10
	SLTA/SMK	35	35
	D3	1	1
	S1	49	49
	S2	5	5
	Total	**100**	**100**
Profession	Employee/employee	53	53
	entrepreneur	28	28
	Household	6	6
	Student	8	8
	Ex student	5	5
	Total	**100**	**100**

Source: Primary Data, processed by the Author 2021.

Table 2 shows that by gender, there are fewer male respondents than female respondents. Male respondents amounted to 49% while female respondents amounted to 51%. This data shows that customers of Bank Nagari Main Branch Padang are dominated by female customers because women are usually in the household as money savers. Based on age, the majority of respondents are aged between 31 - 40 years, which is 35%. Because at this age, married couples are saving a lot to prepare for school for their children at the age of 40 years and over. Then followed by the age group of 20 - 30 years as much as 34% and those aged between 41 - 50 years as much as 17%. This data shows that young people are of productive age so that a lot of income is saved.

Based on the level of education, the majority of respondents have bachelor degree education, which is 49%. This means that more than half of the customers as respondents in this study have an undergraduate

education. This condition is because S1 graduates already have good insight so they are aware of the importance of access to banking. Based on occupation, the majority of respondents are employees/employees in a government agency, state-owned enterprise or private sector. These respondents amounted to 53%. This is because employees/employees already have income so that access to banking is also high. While the least respondents with the work of Ex Student as much as 5%. Because this group has no income so that access to banking is still low.

3.2. Classic assumption test
3.2.1. Normality test

The normality test aims to test whether in the regression model, the confounding or residual variables have a normal distribution. It is known that the t test and F test assume that the residual value follows a normal distribution (Hair, 2006). To detect the normality test in this study using the Kolmogorov-Smirnov test. The basis for making decisions from this normality test is to look at the Asymp probability. Sig (2-tailed). If the probability Asymp. Sig (2-tailed) > =0.05, then the residual data is normally distributed. In the following, the results of the normality test using the One Sample Kolmogorov Smirnov Test are presented.

Table. 2
Normality Test Results

No.	Variable	asymp. Sig	Limit Value	Information
1	*Standardized Residual*	0.302	0.05	Normal

Source: Primary Data, IBM SPSS Ver. 24.0, Year 2021

In table 2 it can be seen where the standardized residual variable has a significant value of 0.302 which is greater than 0.05. Thus it can be concluded that the confounding variable (residual) in each variable is normally distributed.

3.2.2. Heteroscedasticity Test

Heteroscedasticity test aims to test whether in the regression model there is an inequality of variance from the residuals of one observation to another observation. A good regression model is one with homoscedasticity or no heteroscedasticity. To detect the presence or absence of heteroscedasticity, the Glejser test can be used. The Glejser test is carried out by regressing the independent variable to the unstandardized residual value. If the significant value is greater than 0.05, it means that there are no symptoms of heteroscedasticity.

From table 3 it can be seen that the significant value of the variables has a significant value greater than 0.05, so it can be concluded that the regression model is good or free of heteroscedasticity.

Table 3
Heteroscedasticity Test Results

No.	Variable	Residual Absolute (RES_ABS)	
		Significant	Information
1	Brand equity	0.983	Heteroscedasticity Free
2	Service	0.573	Heteroscedasticity Free
3	Trust	0.647	Heteroscedasticity Free

Source: Primary Data, IBM SPSS Ver. 24.0, Year 2021

3.2.3. Multicollinearity Test

The multicollinearity test aims to test whether the independent variables influence each other in the regression model. How to determine the presence or absence of multicollinearity in the regression model can be done by looking at the telerence and variance inflation factor (VIF) values. If the tolerance value is < 0.10 or the VIF value is > 10 then there is multicolonearity, if the tolerance value is > 0.10 or the VIF value is < 10 then there is no multicolonearity.

From table 4 it can be concluded that the independent variables namely brand equity, service and trust are declared free from multicolonearity because the four independent variables have a tolerance value

greater than 0.10 and VIF less than 10. Then the other independent variables influencing the regression model are independent. of Multicolonearity.

Table 4
Multicolonearity Test Results

No.	Independent variable	*Tolerance*	*VIF*	Information
1	Brand equity	0.964	1.037	Multicolonearity Free
2	Service	0.988	1.012	Multicolonearity Free
3	Trust	0.954	1.048	Multicolonearity Free

Source:Primary Data, IBM SPSS Ver. 24.0, Year 2021

3.2.4. Multiple Linear Regression Analysis

This analysis is used to determine the magnitude of the effect of the independent variables on the dependent variable. The magnitude of the influence of independent variables with the dependent variable can be calculated through a multiple regression equation. Based on computer calculations using the IBM SPSS for Windows Version 24.0 program. The following is a recap table for the results of the regression coefficient value, tcount, significance value, Fcount value, and R Square (R^2) value. The results can be seen in the following table:

Table 5
Recap of Multiple Linear Regression Analysis Test Results

Variable	coef. Regression	t count	Sig.
Constant	17,163	1,211	,233
Brand equity	,462	4,968	.000
Service	,565	2,679	0.011
Trust	,519	3.076	,004
F count = 8.171	**Sig.** 0.000		
R2= 0.760			

Source: Primary Data, Processed with IBM SPSS 24.0 2021. Appendix 4.

From table 6, the form of the regression equation model for the influence of brand equity, service and trust on customer satisfaction at Bank Nagari Main Branch Padang is as follows:

$$Y = 17,163 + 0.462\ X1 + 0.565\ X2 + 0.519\ X3$$

Explanation of the above equation:
a = 17,163; meaning that without the influence of brand equity, service, and trust, customer satisfaction already exists at 17.163%.
b1 = 0.462;   means that there is an influence positive between brand equity variable (X1) on customer satisfaction (Y). This shows that the higher (good) or the increase in brand equity, it will increase customer satisfaction. The value of the brand equity regression coefficient is 0.462, meaning that for every one
unit increase in brand equity, customer satisfaction increases by 46.2%.
b2 = 0.565;   it means that there is a positive influence between service variables (X2) on customer satisfaction (Y). This shows that the higher the service, the higher customer satisfaction. The service regression coefficient value is 0.565, meaning that for every increase in one service unit, customer satisfaction increases by 56.5%.
b3 = 0.519;   means that there is an influence positive between the trust variable (X3) on customer satisfaction (Y). This shows that the higher the trust or the increase in trust, it will increase customer satisfaction. The value of the confidence regression coefficient is 0.519, meaning that for every increase in one unit of trust, customer satisfaction increases by 51.9%.

3.2.5. Statistic test

3.2.5.1. T test (partial)

This (partial) t-test is intended to determine the partial (individual) effect of brand equity, service and trust on customer satisfaction. From table 4.15, a partial test (t test) of each causal variable (independent) can also be carried out on the effect variable (bound) as follows:

1. The Effect of Brand Equity (X1) on Customer Satisfaction (Y)

   The results of the analysis of the influence of the brand equity variable (X1) on the customer satisfaction variable (Y) obtained the value of tcount = 4.968 (df = 100 - 3

   = 97; ttable = 1.984); (tcount > ttable), with a significant level of 0.000 < 0.05, as a result, hypothesis one (H1) is accepted. The results of the analysis show that partially there is a significant influence between brand equity variables on customer satisfaction at Bank Nagari Main Branch Padang.

2. The Effect of Service (X2) on Customer Satisfaction (Y)

   The results of the analysis of the effect of the service variable (X2) on the customer satisfaction variable (Y) obtained the value of tcount = 2,679 (df = 100 - 3 = 97; ttable

   = 1,984); (tcount > ttable), with a significant level of 0.000 < 0.05, as a result, hypothesis two (H2) is accepted. The results of the analysis show that partially there is a significant influence between service variables on customer satisfaction at Bank Nagari Main Branch Padang.

3. The Effect of Trust (X3) on Customer Satisfaction (Y)

   The results of the analysis of the influence of the trust variable (X3) on the customer satisfaction variable (Y) obtained the value of tcount = 3.076 (df = 100 - 3 = 97; ttable

   = 1.984); (tcount > ttable), with a significant level of 0.000 < 0.05, as a result the third hypothesis (H3) is accepted. The results of the analysis show that partially there is a significant influence between the variables of trust on customer satisfaction at Bank Nagari Main Branch Padang.

The summary results of testing the first, second, third and fourth hypotheses can be shown in table 6.

Table 6
Summary of Partial Hypothesis Testing Results

Hypothesi s	Statement	Test results
H1	Brand equity has a significant effect on customer satisfaction at Bank Nagari Main Branch Padang.	Accepted
H2	Service significant effect on customer satisfaction at Bank Nagari Main Branch Padang.	Accepted
H3	Trust significant effect on customer satisfaction at Bank Nagari Main Branch Padang.	Accepted

Source: Primary Data, Processed by the Author in 2021.

3.2.5.2. F test (simultaneous)

The F test (feasibility of the model) is intended to determine the effect of the independent variables simultaneously (together) on the dependent variable. From table 7, it is also possible to perform a simultaneous test (F test) of the independent variables together on the dependent variable. The results of the analysis of the effect of brand equity (X1), service (X2), and trust (X3) simultaneously (together) on customer satisfaction (Y), obtained an Fcount ofn8.171 with a significance probability of 0.000 <0.05. With df1 = (k–1) = 3, df2 = 100-3= 97, Ftable 2.70, then Fcount > Ftable or 8.171 > 2.84, consequently the hypothesis is accepted. The results of the analysis show that simultaneously (together) there is a significant influence between the variables of brand equity, service and trust on customer satisfaction at Bank Nagari Main Branch Padang. The summary results of testing the fifth hypothesis can be shown in table 7.

Table 7
Summary of Simultaneous Hypothesis Testing Results

Hypothes is	Statement	Test results

H4	Brand equity, service and trust together have a significant effect on customer satisfaction at Bank Nagari Padang Main Branch	Accepted

Source: Primary Data, Processed by the Author in 2021.

3.2.5.3. Coefficient of Determination Testing (R2)

Analysis of the coefficient of determination for brand equity, service and trust Customer satisfaction is carried out using the IBM SPSS for Windows Version 24.0 program with the SPSS output form as described below:

Table 8
R Square Result
Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,872a	,760	,575	4,48817

Source: Primary Data, Processed with IBM SPSS 24.0 2021.

Based on the results of the regression estimation calculation, the adjusted value of the coefficient of determination or R Square is 0.760, meaning that 76% of the variation of all independent variables (brand equity, service and trust) can explain the dependent variable (customer satisfaction), while the remaining 24% is explained by other variables not examined in this study. Due to the value of R2 away from 0 (zero), then the contribution (influence) of the independent variable (brand equity, service and trust) simultaneously on the dependent (customer satisfaction) is large (strong).

3.2.6. Discussion
3.2.6.1. The Effect of Brand Equity on Customer Satisfaction

The first objective of this study is to determine the effect of brand equityon customer satisfaction of Bank Nagari Main Branch Padang. The results of statistical analysis using multiple linear regression show that the first hypothesis is accepted. The results of the analysis of the influence of the brand equity variable (X1) on the customer satisfaction variable (Y) obtained the value of tcount = 4.968 (df = 100 - 3 = 97; ttable = 1.984); (tcount > ttable), with a significant level of 0.001 < 0.05, as a result, hypothesis one (H1) is accepted. The results of the analysis show that partially there is a significant influence between brand equity variables on customer satisfaction at Bank Nagari Main Branch Padang.

The results of this study indicate that brand equity has a significant effect on customer satisfaction at Bank Nagari Main Branch Padang. Thus, it can be concluded that customer satisfaction of Bank Nagari Main Branch Padang is determined by brand equity.

The results of this study are in line with the theoretical opinion Kapferer in Rangkuti (2015:16), which states that if a strong brand concept can be well communicated to the right target market, then the brand will produce a brand image that can reflect a clear brand identity. Kotler and Keller (2016:334) define brand equity as the added value given to products and services. This value can be reflected in the way consumers think, feel and act towards the company's brand, price, market share, and profitability. A brand is actually a seller's promise to consistently provide certain features, benefits, and services to buyers (Rangkuti, 2015: 35).

The results of this study are also in accordance with the research Norbani Che-Ha and Shahrizal Hashim (2017) who concluded that a strong name/brand is influenced by customer perceptions. Satisfied and loyal customers indicate positive customer perceptions of the bank. The results of this study are also in accordance with Fitra Abadi (2019) finding that the element of brand equity has an effect on customer satisfaction at PT Bank Muamalat Indonesia Tbk Bogor Branch.Therefore, it can be concluded that brand equity will increase customer satisfaction Bank Nagari Main Branch Padang.

3.2.6.2. The Effect of Service on Customer Satisfaction

The second objective of this study is to determine the effect of service to customer satisfaction Bank Nagari Main Branch Padang. The results of statistical analysis using multiple linear regression indicate that the second hypothesis is accepted. The results of the analysis of the effect of the service variable (X2) on the

customer satisfaction variable (Y) obtained the value of tcount = 2,679 (df = 100 - 3 = 97; ttable = 1,984); (tcount > ttable), with a significant level of 0.000 < 0.05, as a result, hypothesis two (H2) is accepted. The results of the analysis show that partially there is a significant influence between service variables on customer satisfaction at Bank Nagari Main Branch Padang.

The results of this study indicate that service has a significant effect on customer satisfaction at Bank Nagari Main Branch Padang. Thus, it can be concluded that customer satisfaction at Bank Nagari Main Branch Padang is determined by service.

The research results are in accordance with the theory Parasuraman et al., in Akbar and Parvez (2014:25) where one of the factors that determine the level of success and quality of the company is the company's ability to provide services to customers. The company's success in providing quality services, achieving high market share, and increasing company profits is largely determined by the approach used. Service quality is the level of good or bad conditions of service provided by service companies in order to satisfy consumers by providing or delivering services that exceed consumer expectations (Akbar and Parvez, 2014: 25).

The results of this study are in line with the results of research by Hayu Yolanda Utami Yulianti and Rizky Natassia (2017)shows that corporate social service quality affects the decision to save with brand image. The results of this study are also in accordance with Moh. Muzahid Akbar and Noorjahan Parvez (2014) who found that to gain trust from telephone consumers, companies need to improve the quality of their services.Thus, it can be concluded that service will increase customer satisfaction employee at Bank Nagari Padang Main Branch.

3.2.6.3. The Effect of Trust on Customer Satisfaction

The third objective of this study is to determine the effect oftrust in customer satisfaction at Bank Nagari Main Branch Padang. The results of statistical analysis using multiple linear regression indicate that the third hypothesis is accepted. The results of the analysis of the influence of the trust variable (X3) on the customer satisfaction variable (Y) obtained the value of tcount = 3.076 (df = 100 - 3 = 97; ttable = 1.984); (tcount > ttable), with a significant level of 0.000 < 0.05, as a result the third hypothesis (H3) is accepted. The results of the analysis show that partially there is a significant influence between the variables of trust on customer satisfaction at Bank Nagari Main Branch Padang.

The results of this study are in accordance with the theory Jasfar (2015:165) which states that the important aspect of trust is as an expectation from the related parties (participants) for the expertise, reliability and honesty of their partners. According to Jasfar (2015: 181) trust is the desire to trust the other party where he is interconnected or someone's hope that the words of the other party can be trusted. This trust will later be able to increase customer or customer satisfaction.

The results of this study are also appropriate and supported by researchI Putu Wira Murti and I Wayan Santika (2016) concluded that customer trust has a significant effect on customer decisions to save. In addition, Makhdaleva Hanura Tajudin and Ade Sofyan Mulazid (2017) brand trust and awareness have a significant effect on purchasing decisions.Thus, it can be concluded that trust will have an impact on increasing customer satisfaction employee at Bank Nagari Padang Main Branch.

3.2.6.4.The Effect of Brand Equity, Service and Trust on Customer Satisfaction

The fifth objective of this study is to determine the effect of brand equity, service and trust on customer satisfaction of Bank Nagari Main Branch Padang.

Based on the research, customer satisfaction of Bank Nagari Main Branch Padang is good as seen from the respondent's response (TCR) of 85.26%, stating that customer satisfaction is good. This means that the employees of Bank Nagari Main Branch Padang are very serious about doing their jobs and trying to complete them on time.

Hypothesis testing, the results of the analysis of the effect of brand equity (X1), service (X2), and trust (X3) simultaneously (together) on customer satisfaction (Y), obtained an Fcount value of 8.171 with a significance probability of 0.000 <0.05. With df1 = (k–1) = 3, df2 = 100-3= 97, Ftable 2.70, then Fcount > Ftable or 8.171 > 2.84, consequently the hypothesis is accepted. The results of the analysis show that simultaneously (together) there is a significant influence between the variables of brand equity, service and trust on customer satisfaction at Bank Nagari Main Branch Padang.

IV.   CONCLUSION

Based on the results of testing and discussing the hypotheses that have been described in previous chapters, the following conclusions can be drawn:
1. Brand Equity (X1) has a significant positive effect on Customer Satisfaction (Y).

Highest average score 4.44 with a TCR of 88.80% which is located in statement 9 is in the "Good" category. This gives an indication thatthe statement "Bank Nagari Padang Main Branch is a quality bank" responded by customers with good statements.

2. Service (X2) has a significant positive effect on Customer Satisfaction (Y).Highest average score 4.46 with a TCR of 89.20% which is located in statement 10 is in the category "Well". This gives an indication thatthe statement "The service provided by the employees of Bank Nagari Main Branch Padang has fulfilled my desire"

answered by the respondent with a good perception.

3. Trust (X3) has a significant positive effect on Customer Satisfaction (Y).Highest average score 4.34 with a TCR of 86.87% which is located in statement 6 is in the "Very Good" category. This gives an indication thatemployees feel "employee competence is one of the factors that caused me to choose this bank" responded with a very good response by customers.

4. Brand Equity (X1), Service (X2) and Trust (X3) together have an effect on Customer Satisfaction (Y). Nhighest average score 4.40 with (TCR) of 88.00% which is in the "Good" category. This indicates that the statement "I find it easy to get the service as promised" well responded by respondents.

Based on the findings and conclusions of the study, the authors propose the following suggestions:

1. It is advisable to increase awareness of the brand or name of Bank Nagari Padang
   Main Branch, so that it is always embedded in the minds of customers or prospective customers, namely by carrying out promotions and offering savings with attractive prizes. ScoreThe lowest average is in statement 3 of 4.14 with a TCR of 82.80%. Therefore, it is necessary to increase the strength of its brand.

2. It is better if Bank Nagari Main Branch Padang maintains the service that customers feel is quite good, lest the quality of service be neglected in order to achieve high profits. By conducting employee recruitment selection and employee comprehensive examinations, it is expected to improve services for customers.The lowest average value is in statement 3 of 4.20 with a TCR of 84.00% in the "Good" category. Therefore, the indicator of the condition of the bank waiting room is very good and comfortable and needs to be improved again.

3. Customers should pay more attention to the aspect of trust, namely by paying more attention to the performance of bank employees. In addition, customers should pay more attention to services when making transactions, such as when they encounter difficulties, they should ask employees for help. The responsiveness, speed and thoroughness of bank employees can also reflect excellent service.The lowest average value is in statement 3 of 4.17 with a TCR of 83.40%. Therefore, the statement indicator "I can rely on the performance of the employees of Bank Nagari Main Branch Padang" needs to be maximized in the future.

4. Because this research is full of limitations, future researchers are expected to be able to develop this research by examining and looking for other variables that affect customer satisfaction.

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