

# Analysis of Customer Satisfaction in Multifinance Companies

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**Abstract**—*Multifinance companies are financial institutions that provide various financing services to consumers. In this context, understanding and fulfilling customer satisfaction is very important for multi-finance companies in order to maintain and increase market share and achieve long-term success. The purpose of this study is to investigate the relationship between the presence of many financial institutions in Sumbawa City and levels of customer satisfaction. According to the calculations made using purposive sampling, the population for this study is 150 individuals that participated in the survey. The research instrument makes use of a questionnaire that has a Likert scale as its data collection technique. This type of data collection is called a survey. The Smart PLS test tool, which is used to test the descriptive features of consumers, and the partial least squares test, which is used to determine the hypothesis findings, are the methods that are utilised in the process of analysing the data. The findings of this study reveal, on the basis of the analysis that has been carried out, that factors such as customer trust, facilities, and quality might have an effect on customer satisfaction.*

**Indexed Terms**—*Trust, Facilities, Service Quality, Customer Satisfaction.*

## I. INTRODUCTION

Nowadays competitive business environment, customer satisfaction is a key factor in company success (Purwa, 2018). Multifinance companies are financial institutions that provide various financing services to consumers. In this context, understanding and fulfilling customer satisfaction is very important for multi-finance companies in order to maintain and increase market share and achieve long-term success. Consumer satisfaction in the multi-finance industry can be influenced by various factors, including service quality, efficient financing processes, clarity of

information, and the overall customer experience. Therefore, the analysis of customer satisfaction in multi-finance companies is an important concern for these companies. Research conducted by Winarno (2018) shows that consumer satisfaction has a direct impact on consumer loyalty, repeat purchases, and corporate image. Satisfied consumers tend to be loyal customers who have the potential to provide positive references to others. Conversely, consumer dissatisfaction can cause loss of customers and affect the company's reputation (Yuli, 2020).

Akbarezky (2019) asserts that conducting an analysis of customer satisfaction levels is crucial to maintaining a business. According to Arief (2017), in this day and age of ever-increasingly cutthroat competition, in order for businesses to keep and expand their market share, they need to comprehend the expectations of their customers and live up to those expectations. Therefore, it is essential to conduct an analysis of customer satisfaction in order to understand the views, attitudes, and degrees of satisfaction that consumers have with the products or services that are being provided. A descriptive test is one way that may be used to analyse the level of satisfaction that a consumer has. A descriptive test is a type of statistical approach that use basic measuring techniques to describe or analyse the data being examined.

According to Chen (2018), conducting a study of the level of customer happiness is crucial for ensuring the organization's continued success in an era where competition is getting tougher. In order to keep and expand its market share in a business climate that is competitive, a firm has to understand the expectations of its customers and do its best to live up to those expectations. Understanding the views, attitudes, and levels of consumer satisfaction with the products or services given by the firm is made much easier with the use of an analysis of customer satisfaction, which

has been an essential technique in recent years. Companies are able to obtain useful data and information on customer happiness, the preferences of customers, and the variables that impact purchase decisions by conducting an analysis of customer satisfaction (Chabra, 2018).

According to Dahla (2019), doing a study of customer satisfaction using the descriptive test method is an effective way for businesses to get information that may help them make key strategic choices. According to Indrajaya (2019), businesses may enhance the quality of their products or services, optimize their marketing tactics, and acquire a competitive edge in markets that are becoming increasingly competitive if they understand the requirements and wants of their customers. As a result, it is essential for businesses to conduct frequent analyses of customer satisfaction in order to guarantee the sustainability and prosperity of their operations over the long term.

According to Indrajaya (2020), doing frequent customer satisfaction analysis enables organizations to obtain an in-depth insight into the views, attitudes, and levels of satisfaction of consumers in relation to the products or services that are being supplied. The results of this research provide businesses with the ability to identify the factors that contribute to satisfied customers. A few examples of these aspects include the product's quality, the level of service provided, and the cost. After gaining a grasp of these qualities, businesses are in a better position to take the required steps to improve unsatisfactory aspects of their services and boost overall customer satisfaction (Minh, 2016). By conducting regular customer satisfaction analysis, companies can identify areas for improvement and optimize their business strategy. Research conducted by Minh (2016) also emphasizes the importance of understanding the factors that influence consumer satisfaction. In his research, he stated that companies can increase customer satisfaction through improving product or service quality, adjusting prices accordingly, and paying attention to other characteristics that consumers consider important.

They may discover the strengths and shortcomings of their services by having a greater knowledge of customer satisfaction. This enables them to take real

actions to enhance product or service quality, boost responsiveness to consumer wants, and improve possible business processes. less efficient (Yen, 2016). In addition, performing frequent analyses of customer satisfaction can assist businesses in maintaining their relevance and competitiveness in a market that is becoming increasingly saturated. To keep and expand their market share in this age of cutthroat competition, businesses need to comprehend what their customers expect from them and work hard to deliver on those expectations. According to Winarno (2018), doing an analysis of customer satisfaction allows businesses to gain priceless knowledge about consumer preferences, trends in the industry, and ever-changing client requirements. It is essential for businesses to conduct regular analyses of customer satisfaction to ensure the continuity and success of their operations over the long term. By focusing on the factors that influence customer satisfaction and working to improve those factors, businesses can strengthen their relationships with customers, boost customer loyalty, and gain a competitive advantage in the market (Lai, 2017).

According to Kotler (2016), an examination of a company's level of customer satisfaction plays a significant part in boosting the efficiency with which a business generates revenues. Consumers can obtain a number of financial services from multi-finance businesses, including financing for motor vehicle purchases, consumer loans, and financing for the purchase of business equipment. According to Lai (2017), multi-finance firms, which are often involved in the provision of services to their clients, have significant challenges maintaining their good reputations and ensuring the continuity of their businesses. According to the findings of research conducted by Nugroho (2018), businesses that place a high priority on customer happiness and routinely engage in customer satisfaction analysis have a tendency to have more success in terms of sales growth, customer loyalty, and reputation for the firm. A favorable image of the firm as well as increased customer loyalty and the acquisition of new customers through word-of-mouth recommendations are all benefits of high levels of customer satisfaction. On the other hand, client discontent can have a detrimental effect on a business's reputation and may cause it to lose business to rivals (Moh, 2016).

Multi-finance organizations may acquire useful insights into how consumers evaluate the products and services given, whether or not they are happy with their experiences, and what variables impact consumer satisfaction by conducting a study of customer satisfaction (Yuli, 2020). With this insight, multi-finance firms will be able to identify the strengths and weaknesses in their operations, make the modifications that are necessary, and build strategies that are more successful to boost client satisfaction. In addition, it is possible for multi-finance organizations to improve their business decisions by conducting a study of the level of client satisfaction (Pentiu, 2018). The findings and information gleaned from the study of customer satisfaction may be put to use in the development of goods and services that are better suited to meet the prerequisites of the target market.

## II. MATERIALS AND METHOD

This kind of study may be categorized as quantitative research, and the research method that will be employed is positivism, which will be put to use in analyzing both the research sample and the research population. The method of obtaining the sample was carried out in an unpredictable manner, often known as random sampling. In order to gather data using research instruments so that they may be utilized, for data analysis it will be used quantitatively, which means that it can be quantified; this is done with the intention of being able to test hypotheses (Sugiyono, 2016). Users or clients of the services provided by Multi Finance Company in Sumbawa City made up the population that was analyzed for this research. In this particular study, the method of sampling utilized was known as purposive sampling. According to Suiyono (2016), the term "purposive sampling" refers to a method in which the sample is determined by making use of a number of specific factors. The factors that were employed by the sample in this study include clients who are at least 21 years old and have utilized the services of a multi-finance organization in the past. According to theory (Hair et al., 2014), the sample size for SEM analysis will depend on the number of parameters to be assessed at the location where the sample will be taken. This may be determined by determining the number of samples using the theory. 5–10 times the total number of parameters that were estimated (or tested). The author determines the sample

size as follows: If the number of samples is equal to the number of estimated parameters, then 5 times 30 is equal to 150. There were a total of 150 people who responded to the survey, which served as the study's sample. According to what was said in 2014, the sample size for SEM analysis will depend on the number of parameters that will be assessed at the location where the sample will be gathered. 5–10 times the total number of parameters that were estimated (or tested). The number of samples is determined by the author as follows: if the number of samples is equal to the number of estimated parameters, then 5 times 30 is equal to 150. There were a total of 150 people who responded to the survey, which served as the study's sample. 2014) specifies that the sample size for SEM analysis will depend on the number of parameters to be measured and that the sample will be obtained 5–10 times the estimated (measured) number of parameters. 2014) also states that the sample size for SEM analysis will depend on the number of parameters to be assessed.

The number of samples is determined by the author as follows: iff the number of samples is equal to the number of estimated parameters, then 5 times 30 is equal to 150. There were a total of 150 people who responded to the survey, which served as the study's sample. The analytical approach employs component analysis, or the term "variance-based structural equation modeling, which analyzes data using the Partial Least Squares (PLS) analysis software. This allows for the testing of the hypothesis as well as the acquisition of findings for a model that is practical or fits the data. This version is an alternative to the covariance-based structural equation model. According to Gozali (2018), the purpose of using PLS is to conduct a causal-predictive analysis in circumstances that are very complicated while simultaneously requiring little in the way of theoretical backing. Finding predicted and ideal linear correlations in the data is the goal of utilizing PLS since it allows for this capability. PLS may also be used to validate a theory, but it can also be used to explain whether or not there is a connection between latent variables. Both of these uses are possible with this statistical technique..

III. RESULTS

Analyzing the Validity of Discrimination It may be argued that it already has strong discriminant validity by comparing the pade square root of average variance extracted (AVE) value in each construct with the correlation between one construct and the other constructs. Examining the AVE value will reveal whether each AVE has a construct value greater than 0.5, which is necessary to satisfy the requirements of a good model.

Table 1. Average Variance Extracted (AVE) Test Results

Variable	AVE
Trust	0.762
Facility	0.871
Service quality	0.836
Customer satisfaction	0.733

Source: Procesed data (2023)

In situations in which it is known that the value for the average variance extracted (AVE) is neither less than 0.50 nor higher than 0.50, the construct values for all variables, namely facilities, trust, and service quality, as well as customer satisfaction, must have a value that is more than 0.50. Based on the findings presented in Table 1, it is possible to draw the conclusion that the test's convergent validity is free of any remaining issues, allowing for more testing to be carried out.

Table 2. Discriminant Validity Test (Fornell Larcker Criterium)

	Facility	Trust	Service quality	Customer satisfaction
Facility	0.834			
Trust	0.520	0.831		
Customer satisfaction	0.562	0.521	0.828	
Service quality	0.566	0.532	0.532	0.827

Source: Processed data (2023)

Based on table 2 it is obtained that the Fornell Lacker Criterium value in each construct should be greater than the correlation between one construct and the other constructs in the model, for the values obtained for the constructs in this model that have been estimated it can be said to meet the criteria of critical

validity. Composite Reability Testing and Cronbatch Alpha test, if all the values are in the latent variables that already have a composite reliability value or cronbrachs alpha > 0.7, this means that the construct already has good reliability or it can also be said that the questionnaire used for the tool in this study is reliable (consistent). ) (Ghozali, 2018). Reliability test results in the table below.

Table 3. Reliability Test (Composite Reability)

Variable	Composite reliability	Information
Facility	0.797	Reliable
Trust	0.963	Reliable
Service quality	0.863	Reliable
Customer satisfaction	0.825	Reliable

Source: Processed data (2023)

The results of the Composite Reliability test have been able to show satisfactory values, on the whole the latent variables have a composite reliability value of more than 0.7, for the results above it can be seen that the composite reliability value has met the criteria.

Table 4. Reliability Test (Cronbach's Alpha)

Variable	Cronbach's Alpha	Information
Facility	0.824	Reliable
Trust	0.712	Reliable
Service quality	0.852	Reliable
Customer satisfaction	0.893	Reliable

Source: Processed data (2023)

Tests for Cronbach's alpha have shown and shown satisfactory values, for all of the latent variables a Cronbach's alpha value has been obtained that is more than 0.7, so for the above results it can be said that the Cronbach's alpha value meets the requirements and criteria.

Structural Model Testing / Hypothesis Testing (Inner Model), The test conducted for the inner model is a development of a model based on concepts and theory, so that it can analyze a relationship between exogenous and endogenous variables, as described in the conceptual framework. In the steps or stages in the structural model test (inner model), it can be done with these stages/steps:

R-Square value, for the test in the second step, it can be seen from the results of R on the latent variable for endogenous values of 0.67 and 0.33, 0.19 in the structural model which can give an indication for the model to be good or moderate or weak. Table of R-Square values in table 5:

Table 5. R-Square test

Variable	R-Square
Customer satisfaction	0.845

Source: Processed data (2023)

Table 5 can be seen for the R Square value in the customer satisfaction variable, the magnitude is 0.941. This means that the variables Facility, Trust and Service Quality have an influence on Customer Satisfaction: 84.5% while the remaining: 15.5% will get an effect from other variables that were not examined in this study.

Goodness of Fit Model (GoF), provides an overview of the fitness level in the model and as a whole has been calculated for the residual square in the model to be predicted and compared with the actual data (Gozalo., 2018). Test for Goodness of Fit to the inner model by using the value of predictive relevance (Q<sup>2</sup>). The value for the Q-square must be greater than 0 or zero, this will indicate that this model already has a value on predictive relevance. The R-square (R<sup>2</sup>) value for each endogenous variable in this study can be seen in this calculation, The value for predictive relevance can be obtained by using the formula:

$$Q2 = 1 - (1 - R1)(1 - Rp)$$

$$Q2 = 1 - (1 - 0.845)$$

$$Q2 = 1 - (0.155)$$

$$Q2 = 0.845$$

The results obtained from the calculations above have shown a predictive relevance value of 0.845 > 0, this means that this model is said to be feasible to have a relevant predictive value.

The resulting score on the test is hypothesized (Estimate on Path Coefficient), The value for estimation of a path relationship in the model for structural is required to be significant. A significant value can be obtained by means of the procedure

through boost-strapping. To be able to see the significance of the hypothesis, the way to see it is assessed by the parameter coefficients and also on the statistical significance value which must be greater than 1.96 (Ghazali, 2018). The occurrence of significance or not significant, this can be seen in T-table alpha 0.05 or 5% = 1.96, so for T-table will be compared with T-count or T statistic. The results for testing the hypothesis by means of path coefficients and bootstrapping are below:

Table 6. Hypothesis testing

Variable	Original Sample (O)	T Statistics (O/STDEV)	P Values
Facilities -> Customer satisfaction	0.233	12,318	0.000
Trust -> Customer Satisfaction	0.312	5,623	0.000
Quality Service -> Customer satisfaction	0.134	3,219	0.013

Source: Processed data (2023)

The results show that trust has a positive and significant influence on customer satisfaction, which is indicated by the t-count: 12.318 exceeding the t-table 1.96 with an error rate of 0.05 (5%). The original sample value is positive at 0.233, which means that the relationship between trust and customer satisfaction is positive.

The facility variable also has a positive and significant influence on customer satisfaction. This is indicated by the t-count value of 5.623, which is greater than the t- Table 1.96 with an error rate of 0.05 (5%), with an original sample value of 0.312, this shows that the relationship between facilities and customer satisfaction is positive.

#### IV. DISCUSSION

Based on the results of the PLS (partial least squares) analysis, the researcher will lead a discussion. This study aims to examine the influence of facilities, trust, and service quality on the determinants of consumer satisfaction in multi-finance institutions. To determine

the impact, researchers conduct hypothesis testing, which allows them to corroborate that one variable has a reciprocal effect on another.

- 1) Based on the results of hypothesis testing in this study, it was found that trust has a positive and significant effect on customer satisfaction. This is indicated by the t-count value of 12.318 which is greater than the t-table value of 1.96, with an error rate of 0.05 (5%). These results indicate that there is a significant relationship between the level of consumer confidence in the company and the level of customer satisfaction. In this context, the higher the level of consumer trust in a company, the higher the level of customer satisfaction. In this study, it was found that the original sample value for the relationship between trust and customer satisfaction was positive, which was equal to 0.233. This shows that there is a positive relationship between the level of consumer confidence in the company and the level of customer satisfaction. That is, the higher the level of consumer trust in the company, the higher the level of satisfaction felt by consumers. The results of this study are in line with research by Purwa (2018) and Dahla (2019), which also show that consumer trust has a positive influence on customer satisfaction, high trust in companies can influence consumer perceptions of product or service quality, provide a sense of security and satisfaction in transact, and build long-term relationships between companies and consumers.
- 2) Based on the results of hypothesis testing in this study, it was found that facilities have a positive and significant influence on customer satisfaction. This can be seen from the t-count value of 5.623 which is greater than the t-table value of 1.96, with an error rate of 5%. These results indicate that there is a significant relationship between the facilities provided by the company and the level of customer satisfaction. The better the facilities provided by the company, the higher the level of satisfaction felt by consumers. In this study, it was found that the originality value of the sample for the relationship between facilities and customer satisfaction was positive, which was equal to 0.312. This shows that there is a positive relationship between the facilities provided by the company and the level of customer satisfaction. It means, the better the facilities provided by the

company to consumers, the higher the level of satisfaction felt by consumers. The results of this study are in line with the research of Chabra (2018) and Akbarezky (2019) which show that good facilities can contribute significantly to customer satisfaction. Adequate facilities, such as easy access, good product or service quality, and convenience in transactions, can increase consumer perceptions of a company and its products, as well as affect the level of customer satisfaction.

- 3) Based on the results of hypothesis testing in this study, it was found that service quality has a positive and significant impact on customer satisfaction. This can be seen from the t-count value of 3.219 which is greater than the t-table value of 1.96, with an error rate of 5%. These results indicate that there is a significant relationship between the quality of service provided by the company and the level of customer satisfaction. The higher the quality of service provided, the higher the level of satisfaction felt by consumers. In this study, it was found that the original sample value for the relationship between service quality and customer satisfaction was positive, which was equal to 0.134. This shows that there is a positive relationship between the quality of service provided by the company with the level of customer satisfaction. That is, the higher the quality of service provided by the company, the higher the level of satisfaction felt by consumers. The results of this study are consistent with the results of research by Lai (2017), Khudair (2019) and Prihandono (2019) which show that service quality plays an important role in creating customer satisfaction. High-quality services, such as being responsive, friendly, efficient, and able to meet consumer needs, can provide a positive experience and build strong relationships between companies and consumers.

#### CONCLUSION

On the basis of the results of the analysis conducted during the course of this investigation, the following conclusions can be drawn:

- 1) The aforementioned variable Trust plays a positive and significant role in the process at Multi Finance Sumbawa, which has a positive and significant

impact on the level of customer satisfaction attained. Because of this, trust is an essential component in the process of establishing a feeling of trust and confidence on the part of the customer who is being served by each and every transaction.

- 2) The amenities have a positive and significant impact on the level of contentment that clients have with Multi Finance Sumbawa as a whole. The provision of amenities is one of many significant factors that may have a significant impact on customer satisfaction. These amenities not only help customers feel more at ease, but they also enhance the value of the experiences they have.
- 3) When it comes to the amount of satisfaction that clients have with Multi Finance Sumbawa, the quality of the service provided has a significant and positive bearing on that level.

#### RECOMMENDATIONS

Discussion and conclusions drawn from the foregoing offer recommendations for further research and consideration:

- 1) Organizations should continue to make maintaining confidence a top priority, both internally among their employees and externally among their customers and clients.
- 2) The company will give additional facilities, such as a television, so that customers may pass the time while waiting in line by watching television. This will allow customers to feel more pampered.
- 3) If there are employees working for the company who are engaging in unethical behavior in the course of business, the organization needs to take corrective action.
- 4) Additional research aspects that impact consumer happiness, such as location, motivation, or promotions, are recommended for future investigation. This recommendation comes from the previous point.

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(Periodical style)

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