



The Influence of Service Quality and Trust on Customer Satisfaction (A Study at PT. Bank Perkreditan Rakyat Surasari Hutama Sukorejo Branch, Pasuruan Regency)

Fitriatus Solikha^{1*}, Daris Zunaida², Eny Widayawat³

¹⁻³ Business Administration Study Program, Faculty of Administrative Sciences, Universitas Islam Malang, Indonesia

E-mail: ¹⁾ fitriatussolikha401@gmail.com

ARTICLE INFO

Article History

Received : 20.05.2024

Revised : 13.06.2024

Accepted : 26.06.2024

Article Type: Research Article

*Corresponding author:

Fitriatus Solikha

fitriatussolikha401@gmail.com



ABSTRACT

The primary objective of this research is to identify and examine how service quality impacts customer satisfaction. To understand and analyze the relationship between trust and customer satisfaction. To explore and analyze the simultaneous and partial impact of service quality and customer satisfaction guarantees. A quantitative research approach was applied in this kind of research. The recorded review approach used a sample of 115 participants. According to the evaluation findings, customer satisfaction is positively and significantly influenced by service quality (X1), as evidenced by a t-statistic score greater than the t-table score ($4.196 > 1.981$) and a significance level below 0.05 ($0.000 < 0.05$). Additionally, customer satisfaction regarding the F-test value is influenced by both service quality and trust, determined by an F-table score greater than the F-statistic score ($165.263 > 3.08$) and a significance level of F table below 0.05 ($0.000 < 0.05$). The adjusted R-square score of 0.742, also known as the coefficient of determination (R²), indicates that the total contribution of all X variables, namely trust and service quality, to the Y variable, which is customer satisfaction, is 74.2%. The remaining 25.8% is attributed to other factors not covered in this research.

Keywords: Service Quality, Customer Satisfaction, Trust

1. Introduction

The role of banking in a country's economy is crucial. In Indonesia, the success of the economy cannot be separated from the role of banking. In this case, banks can serve the various needs of the economic and trade sectors through lending, thus playing a crucial role in achieving equitable national development. By carrying out national development, it can contribute to improving the quality of life of the community. As per Simatupang, H. B. (2019) broadcasting is, in general, the main job that banks provide in the economy. Second, distribution and raising funds. Third, changing and spreading risk in the economic system. Fourth, a tool to bring the economy back into balance.

The use of banking services has now become popular, especially for people living in urban areas. Even in remote villages, the increasingly fierce banking competition makes it increasingly difficult for banks to retain their customers so that they do not switch to other banks. Maintaining a positive reputation in the eyes of clients is crucial for banks to grow and sustain business. This motivates banks to offer the greatest goods

and services to attract and retain clients. Customers can be retained by providing satisfaction to them (Carollela, K., & Elpanso, E., 2022).

Customers no longer face the same circumstances as they did in recent years. Customers are becoming more informed and aware of their rights. Therefore, it is not unexpected that certain experts and marketing circles argue that it is unreasonable for companies to assume that their clients will never feel disappointed. But, of course, every company should aim to reduce client unhappiness and consistently deliver superior service. Therefore, it is true that service quality and customer satisfaction are closely related. The reason the reviewer chose the location as the object of study is based on several basic reasons, namely first according to the results of analysis through google maps that PT. BPR Surasari Hutama Sukorejo Branch has a strategic location and is easy to reach, second according to the results of interviews with managers that PT. BPR Surasari Hutama Sukorejo Branch has never been used as an object of study, the third reason according to the results of interviews with several customers it can be seen that there are problems related to service quality and trust that can lead to customer dissatisfaction.

Now PT BPR Surasari Hutama Sukorejo Branch is facing difficulties related to service quality and trust. The company is expected to immediately deal with these problems, so as not to interfere with the company's productivity growth. The following data is according to the results of a pre-survey on customers of PT BPR Surasari Hutama Sukorejo Branch:

From the results of a pre-survey of 47 customers at PT BPR Surasari Hutama Sukorejo Branch, with the question whether you are satisfied with the services offered by PT BPR Surasari Hutama Sukorejo Branch. In the satisfaction data diagram 57.4% of the majority of customers answered no, while 42.6% of customers answered yes. This indicates that from the results of the pre-survey, customers are dissatisfied with the services offered by PT BPR Surasari Hutama Sukorejo Branch.

According to the results of the interview, customers complained about the conditions that occurred at PT BPR Surasari Hutama Sukorejo Branch, namely the cashier's service and also customer service to customers who were discounted less quickly, where these conditions could result in customers being angry and having to wait a long time. As a result, it can be said that the level of service provided to PT Bank Perkeditan Rakyat Surasari Hutama is still below standard because clients cannot receive immediate assistance due to long waiting times.

An element that may have an impact on client satisfaction is service quality. From this expression, it can lead to a lack of customer satisfaction with PT BPR Surasari Hutama Sukorejo Branch. The thing that can be done to keep customers loyal and growing is by the way the bank needs to provide good service quality so that customers feel right in using its banking services. For customers who have loans or credit there are also services, if you want to make installments, you can make transactions through a bank account that has collaborated with the bank.

According to Tjiptono (2012: 125), focusing on customer service quality will increase the customer satisfaction index. This index is based on the real, stressful, responsive, reliable, and warranty characteristics of service quality. Previous studies by Ayunintyas and Siregar (2021) and Japlani, Fitriani, and Mudawamah (2022), which detected that customer happiness is positively and strongly correlated by service quality, support this. However, the study of Agiesta, Sajidin, and Perwito (2021) indicates that customer retention is not strongly and positively correlated with service quality.

The element of trust is a variable that affects service quality. Since clients would not deposit their money in a bank without faith, trust is a crucial component. Customer trust is the culmination of all the information clients have and all the judgments they make about their environment, characteristics, and convenience (Mowen & Minor 2012: 312). . Customers must be able to continue to have confidence in the bank that their money is safe. Customer happiness will decrease if they do not feel safe doing business with the bank because customer trust is a sense of security. Once a company has won the trust of its customers, it is its responsibility to win and maintain their loyalty.

In accordance with the existing phenomenon related to the lack of customer trust, it was reported by IDN Times Bali that the complaint of a BRI client losing money in his account of \$36.9 million on November 11, 2023 is another complaint that will have an impact on the erosion of user trust. This issue is now trending on social media and has caught the attention of TikTok users. The complaint of a BRI client losing \$36.9 million in his account on November 11, 2023 is another complaint that will have an impact on the erosion of user trust.

This issue is now trending on social media and has attracted the attention of TikTok users for development purposes, but the remaining balance at the ATM is only 800 thousand, the customer explained that there were two money transfer transactions to VA outside the customer's privacy. In accordance with the phenomena that occur and there is still diversity in previous research, the reviewer is interested in conducting research with the title The Effect of Service Quality and Trust on Customer Satisfaction (Study at PT. Bank Perkreditan Rakyat Surasari Utama Sukorejo Branch Pasuruan Regency).

2. Literature Review

2.1. Service Quality

Service quality, according to Tjiptono (2011), is a dynamic requirement that describes goods with arrangements, people, procedures, and services that either meet or exceed expectations.

2.2. Trust

Wijaya and Thio (2013) define trust as having confidence that someone will be able to fulfill their wishes with a partner in return. Distribution routes, often known as direct marketing channels, do not have an intermediary stage.

2.3. Customer Satisfaction

Kotler (1997) defines customer satisfaction as the level of satisfaction or dissatisfaction that the customer feels after comparing his perception of product performance (or results) with his expectations.

2.4. Hypothesis Framework

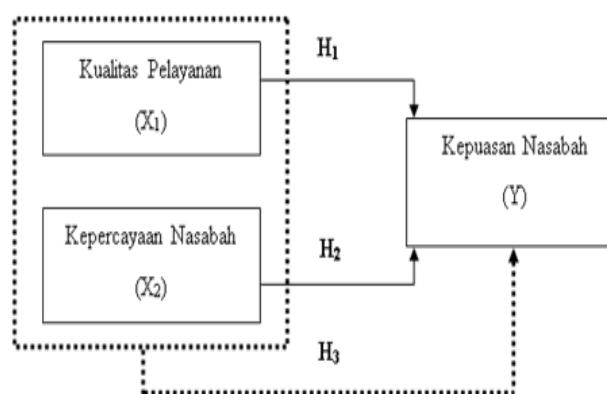


Figure 1. Research Framework

H1 : Service Quality (X1)

Ha: It is estimated that there is a significant correlation between service quality and customer satisfaction. Ho: It is estimated that there is no significant correlation between service quality and customer satisfaction.

H2 : Service Quality (X2)

Ha: It is estimated that there is a significant correlation between service trust and customer satisfaction. Ho: It is estimated that there is no significant correlation between service trust and customer satisfaction.

H3 : Customer Satisfaction (Y)

Ha: It is estimated that there is a significant correlation between service quality and service trust with customer satisfaction.

Ho: It is estimated that there is no significant correlation between service quality and service trust with customer satisfaction

Ho : Diperkirakan tidak adanya korelasi yang signifikan antara kualitas pelayanan dan kepercayaan pelayanan dengan kepuasan nasabah

3. Methodology

This research uses a quantitative type of study. The location of this research was carried out at a PT BPR Surasari Hutama Sukorejo branch which is located at Jl. Raya Malang-Pasuruan No.101, Genengan Wetan, Glagahsari, Kec. Sukorejo, Pasuruan, East Java 67161. The independent variables in this study are Service Quality and Trust. The dependent variable is Customer Satisfaction. The data collection technique in this research uses a questionnaire, observation, and documentation.

3.1. Data Analysis Techniques

The Research Methods section contains the types of methods or types of approaches used, descriptions of qualitative and/or quantitative data, data collection procedures, and data analysis procedures.

a. Validity Test

As per Ghozali (2016), the test in this research is used for item analysis, in the relationship between the results of each component and the overall result, which is the sum of all components. According to Ghozali (2016), the conditions that are met to determine whether the data produced is valid or not, the correlation coefficient (r) must have the following standards:

- 1) If $r_{count} > r_{table}$ then the item is declared valid
- 2) If $r_{count} < r_{table}$ then the item is declared valid

b. Reliability Test

As per Ghozali (2016), a method to evaluate questionnaires with changeable indications is a confidence test. As per Arikunto (2013), if the value (α) of the instrument is 0.6 or more, it is considered reliable.

3.2. Classical Assumption Test

a. Normality Test

The normality test is used to assess data based on schedules, intervals, and ratios, claims Ghozali (2011). The Kolmogorov-Smirnov One Sample test will be used by testers in this discussion. In this study, data is considered normal if it has a probability provision of more than or equal to 0.05.

b. Multicollinearity Test

A proper regression model, as per Ghozali (2016), is a pattern that has no connections between variables. If the tolerance score is less than or equal to 0.10 and the visual impact factor is more than or equal to 10, the survey can be classified as multicollinearity. However, the survey is not multicollinearity if the tolerance score is within or equal to 0.10% and the (VIF) is within or equal to 10%.

c. Heteroscedasticity Test

The heteroscedasticity test, as per Ghozali (2016), tries to determine whether the variance of the remaining regression patterns varies from one monitoring to the next. Heteroscedasticity occurs when the probability score (sig.) is less than 0.05, but does not occur when the sig. score is more than 0.05.

3.3. Multiple Linear Regression Analysis

Multiple linear regression analysis with two predictors has the following equation model:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + e$$

3.4. Hypothesis Test

a) Test (t)

Ghozali (2013), the t test is used individually in explaining the Y hypothesis partially. The t test is used to determine the direct relationship between variable X and variable Y. Furthermore, comparing the tcount and ttable using the sig. level of 0.05. Provided that if the t value is greater than 0.05 then Ho is accepted and Ha is rejected and vice versa.

b) Test (F)

Hasan (2009), the F test is used to examine sig. or not the connection of more than variables. With the condition that if the projected F value is greater than the F table or the significance of F is less than 0.05.

3.5. Coefficient of Determination (R²)

Ghozali (2018) defines R² analysis as the coefficient of determination (R²) which quantifies the capacity to account for variation in variable X in variable Y. The coefficient of determination has a score between 0 and 1. A low R² score indicates that the potential of variable Y is highly constrained. When the elements of X almost entirely explain the fluctuations in variable Y, the score is close to one. The R² test is used to estimate the closeness between the predicted score and the true score of the dependent variable.

4. Results and Discussion

4.1. Results

1. Research Instrument Test

a) Validity Test

In accordance with the instrument validity test which indicates 17 expression items have been tested, this test is carried out by comparing the rcount score with rtable, then 17 expression items can be presented as valid.

Table 1. Validity test results

Variable	Item	Pearson Correlation	Ftable	Interpretation
Customer Satisfaction (Y)	Y1	0,663	0,183	Valid
	Y2	0,69	0,183	Valid
	Y3	0,719	0,183	Valid
	Y4	0,751	0,183	Valid
	Y5	0,669	0,183	Valid
	Y6	0,695	0,183	Valid
	Y7	0,761	0,183	Valid
Service quality (X1)	X1.1	0,703	0,183	Valid
	X1.2	0,649	0,183	Valid
	X1.3	0,65	0,183	Valid
	X1.4	625	0,183	Valid
	X1.5	0,664	0,183	Valid
	X1.6	0,668	0,183	Valid
Trust (X2)	X2.1	0,748	0,183	Valid

Variable	Item	Pearson Correlation	Ftable	Interpretation
	X2.2	0,711	0,183	Valid
	X2.3	0,669	0,183	Valid
	X2.4	0,751	0,183	Valid

b) Reliability Test

Table 2. Reliability Test Results

<i>Reliability Statistics</i>	
<i>Cronbach's Alpha</i>	<i>N of Items</i>
.914	17

According to the reliability test results indicate that all variable items used are reliable, with the results of Alpha Cronboach > 0.6, namely 0.914. So it can be summarized that the 17 expressions are reliable.

2. Classical Assumption Test

a) Normality Test

Table 3. Normality Test Results

<i>One-Sample Kolmogorov-Smirnov Test</i>		<i>Unstandardized Residual</i>
<i>N</i>		115
<i>Normal Parameters^{a,b}</i>	<i>Mean</i>	.0000000
	<i>Std. Deviation</i>	1.60403623
<i>Most Extreme Differences</i>	<i>Absolute</i>	.068
	<i>Positive</i>	.067
	<i>Negative</i>	-.068
<i>Test Statistic</i>		.068
<i>Asymp. Sig. (2-tailed)</i>		.200 ^{c,d}

a. Test distribution is Normal.
 b. Calculated from data.
 c. Lilliefors Significance Correction.
 d. This is a lower bound of the true significance.

According to the normality test results indicate that the Asymp. Sig (2-tailed) score of 0.200 > 0.05, it can be summarized that the variables in this research are normally distributed.

c) Multicollinearity Test

Table 4. Multicollinearity Test Results

<i>Model</i>	<i>Coefficients^a</i>					<i>Collinearity Statistics</i>	
	<i>Unstandardized Coefficients</i>		<i>Standardized Coefficients</i>	<i>t</i>	<i>Sig.</i>	<i>Tolerance</i>	<i>VIF</i>
	<i>B</i>	<i>Std. Error</i>	<i>Beta</i>				
1 (Constant)	2.247	1.571		1.430	.155		
X1	.422	.101	.344	4.196	.000	.336	2.973
X2	.985	.144	.561	6.841	.000	.336	2.973

a. Dependent Variable: Kepuasan Nasabah

According to the results of the multicollinearity test, it indicates that the tolerance score of the service quality variable is 0.336 > 0.10 and the score of the service quality variable is 2.973 < 10, so it can be summarized that the variables in this study do not occur multicollinearity.

d) Heteroscedasticity Test

Table 5. Heteroscedasticity Test Results

Model	Coefficients ^a					
	Unstandardized Coefficients		Standardized Coefficients Beta	t	Sig.	
	B	Std. Error				
1	(Constant)	1.894	3.999		.474	.637
	X1	-.160	.256	-.101	-.623	.534
	X2	.074	.366	.033	.202	.840

a. Dependent Variable: LN RES

According to the results of the heteroscedasticity test, this research uses the park test, namely regressing the residual score (LN_RES) with each variable X, that if the significance score (Sig.) for variable X on the statistical residual score > 0.05, namely on service satisfaction sig. of 0.534 and customer trust sig. of 0.840, then it can be summarized that in each variable heteroscedasticity does not occur.

3. Multiple Linear Regression Analysis

Table 6. Multiple Linear Regression Test Results

Model	Coefficients ^a					
	Unstandardized Coefficients		Standardized Coefficients Beta	t	Sig.	
	B	Std. Error				
1	(Constant)	2.247	1.571		1.430	.155
	X1	.422	.101	.344	4.196	.000
	X2	.985	.144	.561	6.841	.000

a. Dependent Variable: Kepuasan Nasabah

According to the results of the multiple linear regression equation table is as follows:

$$Y = 2,247 + 0,422 X1 + 0,985X2 + e$$

4. Hypothesis Test

a) Partial Test (t Test)

Table 7. Partial Test Results

Model	Coefficients ^a					
	Unstandardized Coefficients		Standardized Coefficients Beta	t	Sig.	
	B	Std. Error				
1	(Constant)	2.247	1.571		1.430	.155
	X1	.422	.101	.344	4.196	.000
	X2	.985	.144	.561	6.841	.000

a. Dependent Variable: Kepuasan Nasabah

1) Service quality

It is evident from the t test above that there is a positive and significant connection between the variables Service quality and customer satisfaction. With a t score of 4.196 > table 1.981 and sig. For 0.000 < 0.05, variable X1 is accepted and Ho is rejected.

2) Customer trust

Customer trust has a tstatistic score of $6.841 > t$ table of 1.981 and sig. of $0.000 < 0.05$, as can be seen from the t test results. H_a is accepted and H_o is rejected, indicating a positive and significant connection between customer trust and customer satisfaction.

b) Simultaneous Test (F Test)

According to the F test results indicate that the Fstatistic score is 165.263 with a Ftable score of 3.08 ($165.263 > 3.08$) and the sig degree. $0.000 < 0.05$ means that H_o is rejected and H_a is accepted, it can be summarized that service quality and customer trust together have a significant effect on customer satisfaction.

5. Coefficient of Determination (R²)

According to the results of R², it can be seen that the Adjusted R Square score is 0.742, which means that all X variables together contribute 74.2% to variable Y. While the remaining 25.8% is explained by other variables not included in this research.

4.2. Discussion

1. The Effect of Service Quality on Customer Satisfaction

This indicates that there is a positive and significant influence between service satisfaction and customer satisfaction. H_a is accepted and H_o is rejected according to the calculation results (t-test) Service satisfaction with a t statistic of $4.196 > t$ table 1.981 and sig. of $0.000 < 0.05$.

2. The Effect of Trust on Customer Satisfaction

The Trust variable has an estimated score t statistic of $6.841 > t$ table is 1.981 and sig. for $0.000 < 0.05$. According to the search results and data analysis results from (t-test), it is noted that H_a is accepted and H_o is rejected, indicating that there is a positive and significant impact between customer trust and customer satisfaction.

3. The Effect of Service Quality and Trust on Customer Satisfaction

From service satisfaction and trust together have a positive and crucial effect on customer satisfaction, conclusions can be drawn from these results. In accordance with the results of research and calculations from the results of data analysis through (F test), where the Fstatistic score is 165.263 with an Ftable score of 3.08 ($165.263 > 3.08$) and a criterion level of $0.000 < 0.05$, meaning H_o is rejected and H_a is accepted.

5. Conclusion

The study conducted at PT BPR Surasari Hutama Sukorejo Branch reveals strong positive correlations between customer satisfaction and service quality, as well as trust. This suggests that as service quality improves, customer satisfaction directly increases. Additionally, higher levels of trust among customers also lead to increased satisfaction with the branch. These findings underscore the importance of maintaining high service standards and fostering trust to enhance overall customer satisfaction.

For PT BPR Surasari Hutama Sukorejo Branch, recommendations include focusing on improving service efficiency, particularly concerning variable X1, to align with scheduled timelines. Addressing inadequate parking by expanding facilities can also enhance customer experience. Emphasizing trust-building measures such as employee responsibility, customer trust enhancement through training, and rigorous risk management evaluations are crucial. These efforts can sustain customer trust and loyalty, thereby ensuring continued patronage and operational success.

Future researchers are encouraged to explore additional variables and aspects omitted in this study, accounting for approximately 25.8% of potential factors affecting customer satisfaction. By expanding research parameters, such as varying research objects, samples, and participants, broader insights into service quality and trust dynamics can be gained. This approach will contribute to a more comprehensive understanding and varied outcomes in future studies.

6. References

- Carolleta, K., & Elpanso, E. (2022). Pengaruh Kualitas Pelayanan Terhadap Loyalitas Nasabah BTN Syariah Yang Dimoderasi Oleh Variabel Kepuasan. *Jurnal Mirai Management*, 7(2), 24-32.
- Ghozali, Imam. (2011). *Aplikasi Analisis Multivariate Dengan Program SPSS*. Semarang: Badan Penerbit Universitas Diponegoro.
- Ghozali, Imam. (2016). *Aplikasi Analisis Multivariate Dengan Program IBM SPSS 23*. Edisi Kedelapan. Semarang: Badan Penerbit Universitas Diponegoro.
- Ghozali, I. (2018). *Aplikasi Analisis Multivariate Dengan Program SPSS 25*. Universitas Diponegoro.
- Hasan, A. (2009). *Pemasaran Produk dan Merk*, Cetakan pertama. Jawa Timur: Qiara Media.
- Kotler, Philip. 1997. *Marketing Management*. Jakarta: Prenhallindo.
- Lupiyoadi, R. (2013). *Manajemen Pemasaran Layanan Berbasis Kompetensi*. Jakarta: Salemba Empat.
- Mowen, John C dan Michael Minor. (2012). *Perilaku Customer*. Jakarta: Erlangga.
- Simatupang, H. B. (2019). Peranan perbankan dalam meningkatkan perekonomian indonesia. *JRAM (Jurnal Riset Akuntansi Multiparadigma)*, 6(2), 136-146.
- Tjiptono, Fandy. (2011). *Service Management Mewujudkan Layanan Prima*. Edisi 2. Yogyakarta: CV. ANDI.
- Tjiptono, Fandy. (2012). *Strategi Pemasaran Edisi Pertama*. Yogyakarta: CV ANDI.
- Tjiptono, Fandy. (2014). *Pemasaran Layanan*. Edisi Pertama, Cetakan ke Sepuluh. Yogyakarta: CV. ANDI.
- Wijaya dan Thio. (2013). Analisis Pengaruh Kepercayaan dan Kualitas Layanan Terhadap Loyalitas Customer dengan Kepuasan Customer sebagai variabel mediasi. *Jurnal Ekonomi Manajemen Akuntansi*. No. 13.

Copyrights

Copyright for this article is retained by the author(s), with first publication rights granted to the journal.

This is an open-access article distributed under the terms and conditions of the Creative Commons Attribution license (<http://creativecommons.org/licenses/by/4.0/>).