

## Quality Of Customer Service And Satisfaction On Loyalty Mediated By Customer Trust

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**Abstract:** *This study aims to examine and analyze the effect of service quality and customer satisfaction on the loyalty that is mediated by customer trust. Respondents were 92 customers. The analytical tool used is path analysis. The results showed that service quality and customer satisfaction affect customer loyalty of PT Bank Pembangunan Daerah East Java Tbk, Pakis-Malang Sub-Branch, both partially and simultaneously. Service quality, customer satisfaction, and customer trust affect customer loyalty of PT Bank Pembangunan Daerah East Java Tbk Branch of Pakis-Malang, both partially and simultaneously. Customer trust does not play a role as a mediating variable on the effect of service quality on customer loyalty for customers of PT Bank Pembangunan Jawa Timur Tbk, Pakis-Malang Assistant Branch. Customer trust plays a mediating variable on the effect of customer satisfaction on customer loyalty of PT Bank Pembangunan Daerah East Java Tbk, Pakis-Malang Assistant Branch. The quality of services provided has been able to foster customer satisfaction, thereby stimulating the birth of customer loyalty. Also, customer confidence that has been successfully built also helps shape customer loyalty to keep trading. This is expected to be able to be an evaluation material to be able to improve the performance of PT Bank Pembangunan Jawa Timur Tbk, Pakis-Malang Branch Assistant.*

**Keywords:** *Service quality, customer satisfaction, customer loyalty, and Customer trust*

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### I. Introduction

For every service provider institution, service is an important factor in its efforts to build loyalty to its customers. Customers who get satisfied with the service will tend to make repeat transactions and even recommend others to join. This also applies to the banking world. Financial service providers are constantly competing to provide the best service to customers, with the sole purpose of gaining customer sympathy. It is not surprising that various efforts to improve the quality of services were taken by most banks to build good performance in the eyes of their customers. Based on the results of an initial survey of several employees of PT Bank Jatim, Pakis Sub-Branch, Malang Regency, information was obtained that good communication between front liners and customers will have a positive impact on the service process. One example is, the customer will voluntarily promote to friends or relatives for transactions at Bank Jatim, even without being asked. Also, it was informed that the rolling out which became a mandatory mechanism for all employees of PT Bank Jatim, also hurt customer transactions. There has been a transfer of one of the branch leaders, which was also followed by the transfer of several customers. It was further stated that these customers also followed the new placement location for the branch manager.

Further information conveyed by other Bank Jatim employees stated that some customers decided to save at Bank Jatim because of the trust that was grown by employees through the services provided. Not only that, there were even customers who also invited their families to save money at Bank Jatim. Currently, the Pakis Branch of Bank Jatim is in a condition of experiencing a change of leadership, as is the rolling mechanism imposed by the Management of Bank Jatim. Where it is known that there are differences in character between the old leader and the new leader. If the old leadership is accustomed to applying a persuasive approach and prioritizing warm communication, the new leadership seems formal and prefers a communication model that is limited to professionalism, so that for some customers this gives an impression that is not flexible. Loyalty is an important factor for a company to be able to continue to survive in business competition. Customer loyalty is reflected in the enthusiasm of the customer for the product or service. According to Kotler and Keller (2009), loyalty is a deeply held commitment to buy or support a preferred product or service back in the future even though there are situations and marketing efforts that have the potential to cause customers to switch.

Meanwhile, according to Griffin in Hurriyati (2010), loyalty shows the condition of a certain duration of time and requires that the purchase occurs not less than twice. So it can be concluded that loyalty is an attitude of consumers honestly feeling their satisfaction from the results of purchasing products or services provided by producers or sellers so that these consumers will repeatedly buy the products needed so that long-

term relationships will be created. To achieve consumer loyalty, several factors need to be considered, including service quality. According to Tjiptono (2016), service quality is the level of excellence expected and control over that level of excellence is to meet customer desires. Service quality in a service company includes five dimensions where the five dimensions include reliability, tangibles, responsiveness, assurance, and empathy (Emphaty, Tjiptono (2016).

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## **II. Literatur Review**

### **Quality of Service**

Tjiptono and Chandra (2016), service quality is the difference between the reality and the expectations of customers for the service they receive. The quality of service can be identified by comparing customers' perceptions of the service they receive. The quality of service received or perceived is as expected, then the quality of service is perceived as good and satisfying. If the service received exceeds customer expectations, then service quality is perceived as the ideal quality. Conversely, if the service received is lower than expected, then the service quality will be perceived as bad or unsatisfactory, thus whether or not the quality of the service depends on the ability of service provision to meet expectations of consistent use, Tjiptono (2010)

### **Customer Satisfaction**

Kotler & Keller (2012) regarding satisfaction is a person's feelings of pleasure or disappointment resulting from comparing the perceived product performance (or results) with their expectations. So it can be concluded that customer satisfaction is a feeling of pleasure or displeasure with the product or service received. According to Tjiptono (2010), there are several benefits if the company can maximize the level of customer satisfaction, among others are (a) Long-term relationships are established between the company and its customers, (b) The formation of business growth opportunities through repurchasing, cross-selling and up-selling. selling (c) The creation of customer loyalty (d) The occurrence of positive word of mouth recommendations, which has the potential to attract new and profitable customers for the company (e) The company's reputation and customer perceptions are increasingly positive in the eyes of customers (f) Profits obtained by the company can increase.

### **Customer Loyalty**

Oliver (in Hurriyati, 2010) states that loyalty is a deep enduring customer commitment to re-subscribe or consistently repurchase selected products or services in the future, even though the influence of the situation and marketing efforts have the potential to cause behavior. Kotler and Keller (2009) loyalty is a deeply held commitment to buy or support back preferred products or services in the future even though there are situations and marketing efforts that have the potential to cause customers to switch.

**Customer Trust**

Kotler's (2009) trust is a company's willingness to depend on business partners. Trust depends on several interpersonal and inter-organizational factors, such as competence, integrity, honesty, and the generosity of the company. Meanwhile, according to Morgan and Hunt in Suhardi (2016) defines trust as a condition when one of the parties involved in the exchange process believes in the reliability and integrity of the other party.

**III. METHOD**

**Population and Sample**

the population is a generalization area consisting of objects and subjects that have a certain quality and quantity determined by the researcher for the study and then draw conclusions. In this study, the population is the customers of PT Bank Pembangunan Jawa Timur, Pakis-Malang Sub-Branch. The sampling technique used in this research is the purposive sampling method, namely the technique of determining a sample of a population that has a consideration of certain characteristics (Cooper & Schindler, 2014). By using the Slovin formula, the sample in this study amounted to 92 people.

**Data collection technique**

The data collection technique uses a questionnaire, which is a data collection technique that is done by giving a set of questions or written statements to respondents to answer (Sugiyono, 2015). The scale used in this research questionnaire is the Likert scale. The Likert scale is an extension of the semantic scale. This scale uses more than 1 question item, where several questions are used to explain a construct, then the answers are added up.

**Data analysis**

Ghozali (2011) states that path analysis is an extension of multiple linear analysis, or path analysis is the use of regression analysis to estimate the causality relationship between variables (causal models) that have been previously determined based on theory. This technique is used to test the amount of contribution (contribution) shown by the path coefficient on each path diagram of the causal relationship between variables X1 and X2 on Y2 and its impact on Y1.

**IV. RESEARCH RESULT**

The results of the calculation of the effect of service quality variables (X1) and customer satisfaction (X2) on customer loyalty (Y2) through customer trust (Y1) are shown in Table 1.

**Table 1. Summary of Calculation Results of the Influence of Service Quality Variables (X1), and Customer Satisfaction (X2), Against Customer Loyalty (Y2) through Customer Trust (Y1)**

Independent Variable	Dependent variable	Direct Influence	Indirect Influence	Conclusion
X <sub>1</sub>	Y <sub>1</sub>	0,460*		
X <sub>2</sub>		0,555*		
X <sub>1</sub>	Y <sub>2</sub>	0,128*		
X <sub>2</sub>		0,171*		
Y <sub>1</sub>		0,714*		
X <sub>1</sub> → Y <sub>2</sub>	Y <sub>1</sub>		0,328	direct effect < indirect effect
X <sub>2</sub> → Y <sub>2</sub>			0,396	direct influence > indirect effect

Information \* significant at the 5% level

**V. Discussion**

**The influence of service quality and customer satisfaction on customer trust in PT Bank Pembangunan Daerah Jawa Timur Tbk, Pakis-Malang Sub-Branch.**

Based on the test results, it can be concluded that the Service Quality variable has a positive and significant effect on customer trust in PT Bank Pembangunan Daerah Jawa Timur Tbk Pakis-Malang Sub-Branch. These results are consistent with filling out the questionnaire used in data collection, where the items presented can provide an overview of the quality of services implemented at PT Bank Pembangunan Daerah Jawa Timur Tbk, Pakis-Malang Sub-Branch. The comfortable waiting room gives customers a sense of security. Besides, the ability of PT Bank Pembangunan Daerah Jawa Timur Tbk, Pakis-Malang Sub-Branch to provide services that customers expect, make customers feel guaranteed risks to transactions. Likewise, the method of

handling customer complaints that has been implemented has proven to be effective in supporting the conveniences of service to customers.

As a financial institution that collaborates with the Deposit Insurance Corporation (LPS), customers believe that PT Bank Pembangunan Daerah Jawa Timur Tbk, Pakis-Malang Sub-Branch can return all investments that have been invested. Besides, the track record of PT Bank Pembangunan Daerah Jawa Timur Tbk, Pakis-Malang Sub-Branch, which has never made one achievement, so it can be concluded that the customer satisfaction variable has a positive and significant effect on customer trust in PT Bank Pembangunan Daerah Jawa Timur Tbk, Pakis Sub-Branch. These results are consistent with filling out the questionnaire used in data collection, where the items presented can provide an overview of customer satisfaction that can be demonstrated by customers of PT Bank Pembangunan Daerah Jawa Timur Tbk, Pakis-Malang Sub-Branch. Competitive savings interest and supported by various attractive promos can foster customer confidence in saving. Also, employees of PT Bank Pembangunan Daerah Jawa Timur Tbk, Pakis-Malang Sub-Branch, keep their promises in providing service and the hospitality shown is a form of consistency in the best service. Likewise, customer trust in the reputation of PT Bank Pembangunan Daerah Jawa Timur Tbk, Pakis-Malang Sub-Branch, can foster customer confidence in investment returns and transaction convenience. So it can be concluded that the satisfaction felt by customers is proven to be able to foster customer trust in PT Bank Pembangunan Daerah Jawa Timur Tbk Pakis-Malang Sub-Branch.

This is also supported by research conducted by Qomariah (2012) on Muhammadiyah University in East Java and Putra and Ngatno (2017) on PT. Lontar Media Digital Printing Semarang, where it is stated that quality and customer satisfaction influence the formation of customer loyalty. As well as Harumi's research (2016) at the Seiko Laundry Company Medan and Tumbel (2016) on Customers at PT Bank Btpn Mitra Usaha Rakyat, Amurang Branch, South Minahasa Regency. Parasuraman (2001) states that the better the quality of service provided by the company will make consumers satisfied with the service from the company, and foster confidence in transactions. So it can be concluded that quality service accompanied by customer satisfaction will be able to foster customer trust in PT Bank Pembangunan Daerah Jawa Timur Tbk Pakis-Malang Sub-Branch.

**The influence of service quality, customer satisfaction, and customer trust on customer loyalty at PT Bank Pembangunan Daerah Jawa Timur Tbk, Pakis-Malang Sub-Branch, either partially or simultaneously.**

Based on the results of the analysis of service quality has a positive and significant effect on customer loyalty of PT Bank Pembangunan Daerah Jawa Timur Tbk Pakis-Malang Sub-Branch. These results are in line with filling out the questionnaire used in data collection, where the items presented can provide an overview of service quality, customer satisfaction, and customer trust which can foster customer loyalty at PT Bank Pembangunan Daerah Jawa Timur Tbk, Pakis-Malang Sub-Branch. Likewise, customer satisfaction influences customer loyalty and customer trust has a significant effect on customer loyalty at PT Bank Pembangunan Daerah Jawa Timur Tbk Pakis-Malang Sub-Branch.

This is supported by the opinion of Kotler and Keller (2009), if consumers are satisfied, consumers may want to buy the product again. Satisfied customers also tend to say good things about the brand. On the other hand, a disappointed consumer may ignore or return the product. So it can be stated that the quality of service built by PT Bank Pembangunan Daerah Jawa Timur Tbk, Pakis-Malang Sub-Branch has an impact on growing customer loyalty. This is of course a positive value for the achievement of company targets.

To retain customers, the most important factor that must be prioritized is satisfaction. However, to be more optimal if the company can measure customer satisfaction regularly. Because by measuring customer satisfaction, the company can find out how much satisfaction the customer feels (Kotler, 2009). Meanwhile, consumer loyalty is more associated with behavior than with attitude. If a person is a loyal customer, the consumer will show buying behavior which is defined as non-random purchases that are revealed from time to time by several decision-making units. So it can be concluded that services that are following customer desires will generate customer loyalty

**The influence of service quality on customer loyalty mediated by customer trust in customers of PT Bank Pembangunan Daerah Jawa Timur Tbk, Pakis-Malang Sub-Branch**

Based on the results of the tests that have been done, it is found that the value of the direct effect of service quality on customer loyalty is 0.128; while the effect of service quality on customer loyalty through customer trust was 0.328. So it can be concluded that the customer trust variable plays an effective role in mediating the effect of service quality on customer loyalty at PT Bank Pembangunan Daerah Jawa Timur Tbk Pakis-Malang Sub-Branch. These results are supported by research conducted by Permasari and Sri (2013) on customers of the BNI Main Branch Office (KCU) Renonserta Pramana and Rastini (2016) on customers of Bank Mandiri Veteran Branch Denpasar Bali. So it can be concluded that the quality of service that gets good ratings

from its customers is accompanied by the presence of customer trust to be a surefire tool to foster customer loyalty.

This is also supported by the opinion of Barnes in Kusmayadi (2007) that trust is the belief that someone will find what they want in an exchange partner. Trust involves a person's willingness to behave in a certain way because of the belief that his partner will give him what he hopes for and an expectation that someone generally has that the words, promises or statements of others can be trusted. In this case, it can be stated that customer trust provides an impetus for the formation of customer loyalty, of course after the customer has received quality service. So it can be concluded that service quality affects customer loyalty mediated by customer trust in customers of PT Bank Pembangunan Daerah Jawa Timur Tbk, Pakis-Malang Sub-Branch.

#### **Effect of customer satisfaction on customer loyalty mediated by customer trust in customers of PT Bank Pembangunan Daerah Jawa Timur Tbk, Pakis-Malang Sub Branch**

Based on the results of the tests that have been done, it is found that the value of the direct effect of customer satisfaction on customer loyalty is 0.495; while the effect of customer satisfaction on customer loyalty through customer trust is 0.396. So it can be concluded that the direct effect is greater than the indirect effect, in this case, the customer satisfaction variable does not play a role in mediating the effect of customer satisfaction on customer loyalty at PT Bank Pembangunan Daerah Jawa Timur Tbk, Pakis-Malang Sub-Branch. This is in line with the results of research conducted by Ningtyas and Basuki (2011) on Customers of Bank Muamalat in Surabaya Tumbel (2016) on Customers at PT Bank Btpn Mitra Usaha Rakyat, Amurang Branch, Minahasa Selatan Regency where customer satisfaction can form customer loyalty in transactions. The satisfaction that customers get becomes the capital in growing loyalty, so without the need for encouragement in the form of customer trust, the customer's desire to be loyal to customers of PT Bank Pembangunan Daerah Jawa Timur Tbk Pakis-Malang Sub Branch can be realized.

### **VI. CONCLUSION**

Based on the results of the research that has been done, it can be explained further about the conclusions of the research results. The conclusions obtained are as follows: (1) Service quality and customer satisfaction affect customer loyalty at PT Bank Pembangunan Daerah Jawa Timur Tbk, Pakis-Malang Sub-Branch, either partially or simultaneously (2) Service quality, customer satisfaction, and customer trust affect customer loyalty of PT Bank Pembangunan Daerah Jawa Timur Tbk, Pakis-Malang Sub-Branch, either partially or simultaneously (3) Customer trust does not play a role as a mediating variable on the effect of service quality on customer loyalty to customers of PT Bank Pembangunan Daerah Jawa Timur Tbk, Pakis Support Branch - Malang (4) Customer trust plays a role as a mediating variable on the influence of customer satisfaction on customer loyalty at PT Bank Pembangunan Daerah Jawa Timur Tbk, Pakis-Malang Sub-Branch

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