

Effect of service quality, customer value and trust on the satisfaction and loyalty of bni samarinda customers

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ABSTRACT : This study aims to determine the effect of service quality, customer value and trust on customer satisfaction and loyalty (Study at BNI Samarinda). The existence of tourism activities has a very big impact, one of which is reducing unemployment and increasing the standard of living of the surrounding community. The population in this study were customers of BNI Samarinda, the sample in this study were 115 customers. Methods of data collection are carried out by distributing questionnaires or questionnaires to respondents who become the research sample. This study used data analysis tools, namely the validity and reliability tests, so this study used the partial least square (PLS) analysis method. The tools used in data processing use the PLS Smart program. The results show that 1) Service quality has a significant effect on customer satisfaction in BNI Samarinda, 2) Service quality has a significant effect on customer satisfaction in BNI Samarinda, 3) Trust has a significant effect on customer satisfaction in BNI Samarinda. 4) Service quality has a significant effect on customer loyalty BNI Samarinda 5) Customer value has a significant effect on customer loyalty BNI Samarinda 6) Trust has a significant effect on customer loyalty BNI Samarinda 7) Satisfaction has a significant effect on customer loyalty BNI Samarinda.

Keywords -Service quality, customer loyalty, customer satisfaction, customer value, trust

I. INTRODUCTION

The development of banking is currently very rapid, which is the impact of the economic growth of the community, resulting in very tight competition to attract public sympathy to become customers of the bank. Various bank products are issued with various facilities and conveniences aimed at attracting public interest in using these bank services. Banks are also required to have loyal customers, because customers who are loyal to the company are an important asset for the company, which has a direct effect on the company's arousal and the company's growth in the future.

The banking business is a business of trust. Banks must be able to provide a sense of security to their customers regarding the funds that are stored or managed by the bank. In terms of raising public funds, which is one of the largest sources of bank funds, in this case is savings, time deposits and current accounts The magnitude of the business undertaken by banks, in this case BNI in raising funds, is inseparable from the experience after the crisis where the transition to the individual market segment or called consumer banking was due to the large market prospects.

Consumer banking products are divided into two important parts. First, financial products and second, credit products. For fund products, banks still rely on deposits and savings. These two products are chosen because these products are based on customer desires.

According to Info Bank's research bureau, the public is more interested in savings products than deposits. This savings product has become a mainstay even though the bank is forced to spend more to support it. Savings products are the products most widely used by bank customers because they facilitate the registration process and make it easier for customers to save their funds.

Table 1. Bank Rating Based on Fund Market Share
Third Party (in billion rupiah)

No.	Bank Rating	2017	2018	Growth (%)
1	MANDIRI	338.73	380.24	14.27
2	BRI	328.78	372.13	13.18
3	BCA	277.53	323.46	16.54
4	BNI	189.35	224.9	18.77

From table 1, BNI bank is ranked fourth. For BNI bank, its market share is not much better than that of other commercial banks. The level of market share which is far from other commercial banks, BNI bank needs serious attention, besides that it also shows that the possibility of BNI bank customers is not increasing. This condition, both on a national and regional scale and at each BNI bank branch office, illustrates that there are several indications that have led to a decrease in the number of accounts and an increase in passive customers.

Given the descriptions and contradictions of several previous studies, the researcher wants to develop it so that it can be reviewed with the location at Mahakam Lampion Garden.

The formulation of the problem in this study is as follows:

Does the Quality of Service Affect the Customer Satisfaction of BNI Bank Samarinda?

Does Customer Value Affect Customer Satisfaction at Bank BNI Samarinda?

Does Customer Trust Affect Bank BNI Samarinda Customer Satisfaction?

Does the Quality of Service Affect the Customer Loyalty of BNI Bank Samarinda?

Does Customer Value Affect Bank BNI Samarinda Customer Loyalty?

Does Trust Affect Customer Loyalty in Bank BNI Samarinda?

Does Customer Satisfaction Affect Bank BNI Samarinda Customer Loyalty?

II. RESEARCH METHODS

This research has a quantitative approach, descriptive and associative types. It is said that it is a quantitative approach because the approach used in the research proposal, analysis and conclusion of the data up to writing uses aspects of measurement, calculation, formula and certainty of numerical data. This research is a descriptive study because it aims to create a hostage/painting/descriptive study of the facts and characteristics of a particular population or area in a systematic, factual and thorough manner. (Understanding Ginting Syafrizal Helmi Situmorang, 2013). While it is said to be associative research because this research connects two or more variables.

Population is the entire collection of elements that have certain characteristics in common and have the same opportunity to be selected as sample members (Umar, 2011). The population in this study were 115 visitors to the BNI Samarinda. In this study the authors narrowed the population, namely the total number of visitors as many as 115 visitors.

Because this study uses a sample. Sample is a part of all individuals who become the object of research. In order for the number of samples used to be representative of the population, the number of samples used is 115 visitors to BNI Samarinda.

III. RESULT AND DISCUSSION

Based on the answers given by the respondents in this study, some of the criteria for the recipient can be explained, namely the identity of the respondent which includes gender, age, latest education and occupation.

Table 3. Based on Gender

No.	Gender	Frequency	Percentage
1	Men	35	30
2	Woman	80	70
Total		115	100

Source: Data processed, 2020

In table 3 above, it can be seen that out of 115 respondents, the number of respondents who were dominated by women was 80 respondents.

Table 4. Based on Age

Age	Frequency	Percentage
18-25 years	33	29
26 - 35 years	54	47
> 35 years	28	24
total	115	100

Source: Data processed, 2020

In table 4 above, it can be seen that of the 115 respondents, the dominant number of respondents was respondents aged 26 to 35 years, as many as 54 respondents.

Table 5. Based on Level of Education

Characteristics		amount	Percentage (%)
Education	High school	50	43
	S1	43	37
	S2	13	11
	S3	5	4
	Others	4	3
amount		115	100

Source: Data processed, 2020

In table 5 above, it can be seen that of the 115 respondents, the number of respondents was the dominant respondent with high school education as many as 50 respondents.

Table 6. Based on Job Status

Profession	Frequency	Percentage
Government employees	25	22
entrepreneur	18	14
College student	53	46
Others	19	16
Total	115	100

Source: Data processed, 2020

In table 3.4 above, it can be seen that of the 115 respondents, the number of respondents was the dominant respondent with a job as a student as many as 53 respondents.

Validity and reliability are used to test instruments in the form of indicators and questions to meet the requirements or can be used as measurement variables. Following are the results of testing the validity and reliability of the test instrument using PLS with a sample of 115 respondents:

Table 7. Validity and reliability test results

Variable	Question	Correlation	Result	Cronbach's Alpha	Result
Service quality	1	0780	Valid (> 0.277)	0730	Reliable (> 0.6)
	2	0827	Valid (> 0.277)	0.915	Reliable (> 0.6)
	3	0.617	Valid (> 0.277)	0.767	Reliable (> 0.6)
	4	0.734	Valid (> 0.277)	0.715	Reliable (> 0.6)
	5	0.528	Valid (> 0.277)	0.878	Reliable (> 0.6)
	6	0.560	Valid (> 0.277)	0.756	Reliable (> 0.6)
	7	0.742	Valid (> 0.277)	0890	Reliable (> 0.6)
	8	0.690	Valid (> 0.277)	0.766	Reliable (> 0.6)
	9	0.755	Valid (> 0.277)	0.757	Reliable (> 0.6)
	10	0.588	Valid (> 0.277)	0.815	Reliable (> 0.6)
Customer Value	1	0.944	Valid (> 0.277)	0780	Reliable (> 0.6)
	2	0.790	Valid (> 0.277)	0.595	Reliable (> 0.6)
	3	0.735	Valid (> 0.277)	0.544	Reliable (> 0.6)
	4	0.855	Valid (> 0.277)	0.767	Reliable (> 0.6)
	5	0.734	Valid (> 0.277)	0812	Reliable (> 0.6)
	6	0.878	Valid (> 0.277)	0.790	Reliable (> 0.6)
	7	0.715	Valid (> 0.277)	0828	Reliable (> 0.6)
	8	0.734	Valid (> 0.277)	0.738	Reliable (> 0.6)
	9	0.528	Valid (> 0.277)	0.747	Reliable (> 0.6)
Trust	1	0.560	Valid (> 0.277)	0.551	Reliable (> 0.6)
	2	0.742	Valid (> 0.277)	0.553	Reliable (> 0.6)
	3	0.690	Valid (> 0.277)	0.799	Reliable (> 0.6)
	4	0.744	Valid (> 0.277)	0.685	Reliable (> 0.6)
	5	0870	Valid (> 0.277)	0.733	Reliable (> 0.6)
Customer Satisfaction	1	0.734	Valid (> 0.277)	0.875	Reliable (> 0.6)
	2	0.528	Valid (> 0.277)	0.790	Reliable (> 0.6)
	3	0.560	Valid (> 0.277)	0.634	Reliable (> 0.6)
Customer loyalty	1	0.742	Valid (> 0.277)	0.722	Reliable (> 0.6)
	2	0.855	Valid (> 0.277)	0.510	Reliable (> 0.6)
	3	0.734	Valid (> 0.277)	0.944	Reliable (> 0.6)
	4	0.878	Valid (> 0.277)	0.790	Reliable (> 0.6)
	5	0.715	Valid (> 0.277)	0.735	Reliable (> 0.6)

Variable	Question	Correlation	Result	Cronbach's Alpha	Result
	6	0.734	Valid (> 0.277)	0.855	Reliable (> 0.6)

Source: Data processed, 2020

Based on Table 3.5 above shows that the results of the validity test for a sample of 115 respondents, the reliability test was carried out by means of one shot, that is, if the value of the Cronbach's alpha variable > 0.60 then the indicators used by these variables are reliable, while the Cronbach's alpha value of a variable < 0.60, the 60 indicators used are unreliable variables. Based on the calculation results, the Cronbach's alpha value for each item has met the reliability requirements, the Cronbach's alpha value for each item has exceeded the minimum reliability level or Cronbach's alpha > 0.60. This shows that in terms of questions all are reliable or will produce the same value, if there are two or more times.

Goodness of Fit Model Exam

Knowing the goodness-fit model can be seen from the R-Square value. The R-square value can be used to explain the effect of the independent variable on the dependent variable which has a substantive effect.

Table 8. Result of Structural Model Evaluation with R square

Variable	R Square
Service quality	0.705
Customer value	0.219
Trust	0.651

Based on this table, it can be seen that the R-square for the customer loyalty variable is 0.705 and the customer satisfaction variable is 0.2019. The Goodness of Fit model is measured by using Q square (Q2). The value of Q2 > 0 indicates that the model has Predictive Relevance. The magnitude of the value of Q2 has a vulnerable value of 0 < Q2 < 1. Each R value is as follows:

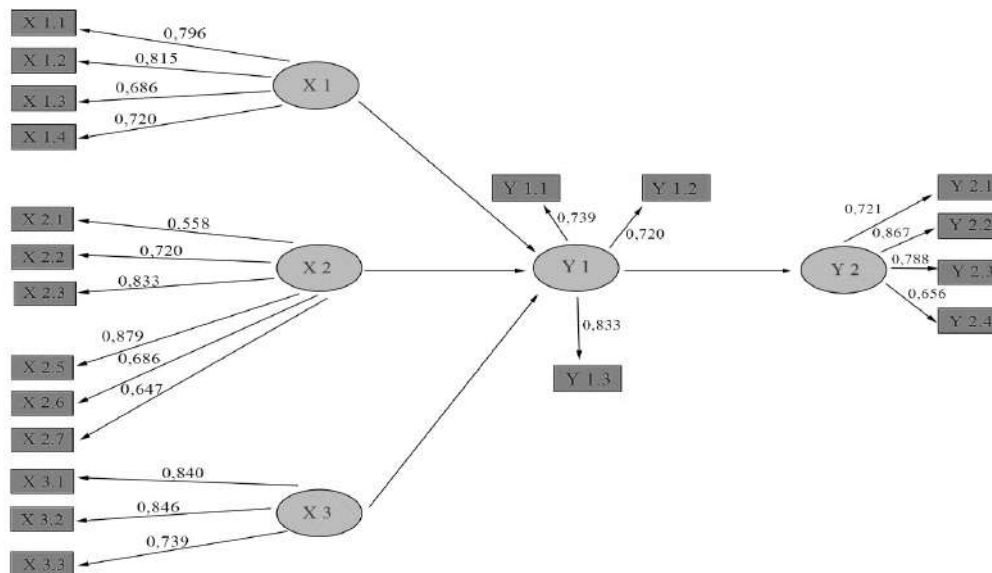
$Q^2 = 1 - (1 - R^2)$

$Q^2 = 1 - (1 - 0.705) = 0.705$

$Q^2 = 0.769$

The Q2 value is 0.7769 or 76.9%, the contribution of data that can be explained by the model is 76.9%. While the remaining 23.1% is explained by other variables that have not been contained in this study.

Figure 1. Bootstrap Calculation



The SmartPLS program is carried out by t-test on each path with a direct effect (bootstrapping) and an indirect effect. The results of the direct effect test can be seen in table below.

Table 9. Bootstrapping Test

	Original Sample Estimate	Sample Mean (M)	Standard Deviation	T Statistics	P Value
Service Quality -> Satisfaction	0.212	0.255	0.099	3,690	0.000
Customer Value -> Satisfaction	0.412	0.490	0.087	5,612	0.000

Trust -> Satisfaction	0.676	0.612	0.055	8,933	0.000
Quality of service -> Loyalty	0.789	0.543	0.077	8,765	0.000
Customer Value -> Loyalty	0.356	0.259	0.070	3,675	0.000
Trust -> Loyalty	0.334	0.472	0.084	5,607	0.000
Satisfaction -> Loyalty	0.478	0.563	0.099	8,343	0.000

Source: SmartPLS output

With the hypotheses formulated in the previous chapter, the results of hypothesis testing in table 3.7 can be summarized as follows:

Hypothesis one (H1) states that service quality has an influence on customer satisfaction at BNI Samarinda. The test results show that the variable service quality as measured by tangibles, empathy, reliability, responsiveness, and assurance has a T-statistic value of 3,690 and a p-value of 0,000, while critical (t-table) is 1,969 and a p-value is less than 0.05 or 5. %. The results of this test indicate that the T-statistic value > critical value (t-table) and p-value < 0.05. This shows that the variable service quality has a direct and significant effect on satisfaction, or in other words H1 is accepted. This means that the better the quality of service created by the company, the higher the satisfaction obtained by BNI Samarinda customers.

Hypothesis two (H2) states that customer value has an influence on customer satisfaction of BNI Samarinda. The test results show that the variable customer value as measured by product value, service value, personal value, monetary value, time cost, energy cost and psychological cost has a T-statistic value of 5,612 and a p-value of 0,000, while the critical value (t-table) is equal to 1,969 and a p-value less than 0.05 or 5%. The test results show that the T-statistic value > critical value (t-table) and p-value < 0.05. This shows that the customer value variable has a direct and significant effect on customer satisfaction, or in other words, H2 is accepted.

Hypothesis three (H3) states that trust has an influence on customer satisfaction in BNI Samarinda. The test results show that the trust variable as measured by the reputation, safety and benefits of the product has a T-statistic value of 8,933 and a p-value of 0,000, while the critical value (t-table) is 1.969 and a p-value of less than 0.05 or 5%. The test results show that the T-statistic value > critical value (t-table) and p-value < 0.05. This shows that the trust variable has a direct and significant effect on customer satisfaction, or in other words, H3 is accepted. This means that the better the trust created by the company, the higher the satisfaction obtained by the customer so as to create customer satisfaction BNI Samarinda.

Hypothesis four (H4) states that service quality has an influence on customer loyalty of BNI Samarinda. The test results show that the variable service quality as measured by tangibles, empathy, reliability, responsiveness, and assurance has a T-statistic value of 8.765 and a p-value of 0.000, while critical (t-table) is 1.969 and a p-value is less than 0.05 or 5. %. The results of this test indicate that the T-statistic value > critical value (t-table) and p-value < 0.05. This shows that the variable service quality has a direct and significant effect on loyalty, or in other words H1 is accepted. This means that the better the quality of service created by the company, the higher the loyalty that BNI Samarinda customers will get.

Hypothesis five (H5) states that customer value has an influence on customer loyalty of BNI Samarinda. The test results show that the variable customer value as measured by product value, service value, personal value, monetary value, time cost, energy cost and psychological cost has a T-statistic value of 3,675 and a p-value of 0,000, while the critical value (t-table) is equal to 1,969 and a p-value less than 0.05 or 5%. The test results show that the T-statistic value > critical value (t-table) and p-value < 0.05. This shows that the customer value variable has a direct and significant effect on customer loyalty, or in other words, H5 is accepted.

Hypothesis six (H6) states that trust has an influence on customer loyalty of BNI Samarinda. The test results show that the trust variable as measured by the reputation, safety and benefits of the product has a T-statistic value of 5.607 and a p-value of 0.000, while the critical value (t-table) is 1.969 and a p-value is less than 0.05 or 5%. The test results show that the T-statistic value > critical value (t-table) and p-value < 0.05. This shows that the trust variable has a direct and significant effect on customer loyalty, or in other words, H6 is accepted. This means that the better the trust created by the company, the higher the loyalty obtained by the customer, so that customer loyalty of BNI Samarinda will be created.

Hypothesis seven (H7) states that satisfaction has an influence on customer loyalty of BNI Samarinda. The test results show that the satisfaction variable is measured by overall satisfaction, confirmation of expectation, comparison of the ideal has a T-statistic value of 8,343 and a p-value of 0,000, while the critical value (t-table) is 1,969 and a p-value is less than 0.05 or 5. %. The test results show that the T-statistic value > critical value (t-table) and p-value < 0.05. This shows that the satisfaction variable has a direct and significant effect on customer loyalty, or in other words, H7 is accepted. This means that the better the satisfaction created by the company, the higher the loyalty obtained by the customer so that customer loyalty of BNI Samarinda will be created.

IV. CONCLUSION

Regarding the relationship between variables in the model, based on the results of the analysis that have been stated in the previous chapter, the following conclusions can be drawn:

The appearance of BNI Samarinda employees is attractive and neat so that it makes customers feel comfortable with the quality of service available;

BNI Samarinda savings products make it easy to save and make transactions by BNI customers;

BNI Samarinda customers feel safe so that when making transactions, BNI Samarinda branch customers feel faster and safer;

The services provided by employees of BNI Samarinda are very good, making it easier for BNI Samarinda customers to make transactions; and

With excellent service and products, BNI Samarinda customers do not want to move and lead to satisfaction and loyalty.

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