



The Influence of Service Quality and Trust on Customer Satisfaction at Bank Bengkulu Talo Sub-Branch Office

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Abstract. This study aims to analyze the effect of service quality and trust on customer satisfaction at Bank Bengkulu Talos Branch Office. This research employed a quantitative approach using a survey method. The population consisted of all customers of Bank Bengkulu Talos Branch Office, with a sample of 100 respondents selected through purposive sampling technique. The research instrument was a questionnaire measured using a five-point Likert scale. The results of the validity and reliability tests indicated that all questionnaire items were valid and reliable. Data were analyzed using multiple linear regression with the assistance of SPSS software. The findings show that partially, service quality has a positive and significant effect on customer satisfaction. Trust also has a positive and significant effect on customer satisfaction. Simultaneously, service quality and trust significantly influence customer satisfaction. The coefficient of determination indicates that most of the variation in customer satisfaction can be explained by service quality and trust variables, while the remaining portion is influenced by other variables outside the research model. Therefore, improving service quality and strengthening customer trust are important strategies to enhance customer satisfaction and maintain long-term customer relationships.

Keywords: *Service Quality, Trust, Customer Satisfaction, Multiple Linear Regression.*

INTRODUCTION

Service quality is one of the key factors that can serve as a competitive advantage in the banking sector today. Given the criteria customers use to compare and select banks, banks are required to continuously strive to improve service quality and implement ongoing innovations. The higher the service quality of a bank, the greater the perceived customer satisfaction with that bank. Because service quality is so closely linked to customer or client satisfaction with a bank, it enables the bank to meet expectations and needs, which ultimately fosters loyalty to that bank. The factors influencing service quality, as identified by Parasuraman and, according to Zeithalm and Berry, include tangibles, reliability, assurance, responsiveness, and empathy. The implementation of Total Quality Management (TQM), which was initially applied by the manufacturing industry to improve product quality, has, over time, been adopted by the service industry to enhance customer satisfaction (Wijayanto, 2015).

Some research shows that when a business successfully provides high-quality service to the point of generating a high level of customer trust, it can lead to customer satisfaction. This is demonstrated by research conducted by Nurfitri & Ifani (2016), which found that if the service received by customers is poor, the quality of the bank's service can be categorized as subpar.

Trust is the belief in something—such as truth, honesty, or goodness—toward the party being trusted regarding a matter. Thus, it can be concluded that customer trust is the belief held by individuals that they trust.

It is true that the party they trust can indeed keep its promises and help meet the person's needs and expectations. In this regard, customer trust is built when the quality of service

provided by the bank is good enough that customers feel confident their funds are being managed by the bank. Customer satisfaction is the level of a person's feelings after comparing the perceived performance or results against their expectations. Customers may experience one of three general levels of satisfaction: if performance falls short of expectations, the customer will feel disappointed; if performance meets expectations, the customer will feel satisfied; and if performance exceeds expectations, the customer will feel highly satisfied, happy, or delighted. Customer satisfaction is a customer's perception that their needs are met effectively or in accordance with their wishes. This involves achieving the best possible outcomes for each customer through banking services while considering the customer's capabilities and those of their family, demonstrating concern for their family, and addressing the customer's needs (Hermasnyah, 2013).

According to Kotler, as cited in Maulana (2015:420), customer satisfaction is defined as a person's feeling of pleasure or disappointment toward a product after comparing the product's actual performance against their expected performance. If the performance meets expectations, the customer is satisfied. However, if the performance falls short of the customer's expectations, the customer is dissatisfied. At the Talo Branch of Bank Bengkulu, from 2024 through the end of November 2025, there were 7,013 depositors with a total of 29 billion in deposits, and 1,426 borrowers with a total of 168 billion in loans. The breakdown of savings and loans at Bank Bengkulu's Talo Sub-Branch is as follows:

Table 1. Number of Savings and Financing Customers

No	Customer Type	Total Customers	Total Savings (Rp)
1	Savings	7013	29 Miliar
2	Financing	1426	168 Miliar
	Total	8439	197 Miliar

LITERATURE REVIEW

A bank is a business entity that collects funds from the public in the form of savings and redistributes them to the community through credit or other forms of financing, with the aim of improving the overall standard of living. There are two types of banks in Indonesia: conventional banks and Sharia banks. Conventional banks are institutions that conduct their business activities conventionally and provide services in payment traffic. On the other hand, Sharia banks operate based on Islamic principles, providing payment services governed by Sharia law and rooted in the teachings of the Quran and Hadith (Jahja, 2012).

According to Yamit in Maulana (2015:418), the general definition of service quality is the comparison between consumer expectations and actual service performance. Yamit further states that providing excellent customer service and maintaining high service quality levels are consistent methods to bridge the gap between consumer expectations (external service standards and costs) and the service delivery system (internal service standards, costs, and profits).

Similarly, Tjiptono and Chandra in Maulana (2015:418) define service quality as the degree of discrepancy between customers' normative expectations of a service and their actual perceptions of the service received. Tjiptono also notes that service quality measures how well the level of service provided aligns with customer expectations. Based on this definition, service quality is determined by a company's ability to fulfill customer needs and desires in accordance with their expectations. According to Kotler in Maulana (2015:418), service quality encompasses all activities designed to make it easier for customers to reach the right parties and receive prompt, satisfying service, answers, and problem resolutions. The rapid development of the business world requires companies to anticipate intense competition. Strategies are essential to

navigate this competition and remain viable in the market, particularly for service-oriented firms. Companies in the service sector must be able to provide high-quality service to ensure long-term customer retention. Quality service can only be achieved if company management understands the various factors that influence service quality (Wijayanto, 2015).

According to Harumi (2016), trust is a condition in which one party involved in an exchange process feels confident in the reliability and integrity of the other party. Trust is also defined as the willingness or conviction of exchange partners to establish long-term relationships aimed at producing positive results. Customer trust is essential for savings and loan cooperatives to generate customer satisfaction. If customer confidence in the cooperative is high, customer satisfaction will likewise be high. Conversely, if customer trust is low, customer satisfaction will also be low.

Customer satisfaction is the most critical factor in various banking activities. In the banking world, there is a saying that "the customer is king"; thus, customer satisfaction is a top priority to ensure that clients do not switch to competitors. A high level of satisfaction also presents an opportunity to improve business performance in terms of service. Consequently, every company consistently prioritizes customer satisfaction. According to Syaiful Aswad et al. in Maulida Avaditya (2022), satisfaction is a customer's feeling of pleasure or disappointment that arises after comparing a product's performance against expected performance or results. If performance falls short of expectations, the customer will be disappointed. If performance meets expectations, the customer will be highly satisfied. Creating customer satisfaction offers several benefits, including fostering a harmonious relationship between the company and the customer, providing a solid foundation for repeat business, and generating positive word-of-mouth recommendations that benefit the company (La Ode Muhammad Tauha, 2020).

METHODS

Multiple Linear Regression Analysis

According to Sugiyono (2022:368), reliability pertains to the degree of consistency and stability of data or findings. A study is declared reliable if two or more researchers examining the same object produce the same data. For the reliability test, the alpha method is used via SPSS 25.0 statistical software, where the results are considered reliable if the Cronbach's Alpha value is > 0.60. Research reliability occurs when there is data consistency over different periods. A reliable instrument is one that, when used multiple times to measure the same object, yields the same data. In this study, the regression equation used follows the formula by Suliyanto, as cited in Sisti Yuandani (2023:47), as follows:

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

Description:

Y = Customer Satisfaction

X₁ = Service Quality

X₂ = Trust

a = Constant value

e = Error

This multiple regression analysis aims to quantitatively determine the level of influence of each independent variable on the dependent variable. The magnitude of influence from each independent variable can be estimated by interpreting the partial regression coefficient **b**.

Coefficient of Determination (R^2)

According to Ilham Nugraha (2023), the coefficient of determination (R^2) test assesses how well a model accounts for the variance of the dependent variable. The coefficient of determination ranges between 0 and 1. Regardless of whether an independent variable has a significant impact on the dependent variable, adding it to the model will increase the R^2 value. A low R^2 value indicates that the ability of the independent variables to explain the variation in the dependent variable is limited.

Partial Test (t-test)

The purpose of the t-test is to determine the significance level of the partial influence between the independent variables and the dependent variable (Riyanto and Hatmawan, 2020:141). The hypothesis tested in this study examines whether there is an influence between the independent and dependent variables. The null hypothesis (H_0) posits no influence, while the alternative hypothesis (H_a) posits a significant influence. The results of individual (partial) hypothesis testing are determined as follows:

$$\text{Formula: } t_{\text{tabel}} = t_{(\alpha/2 : n - k - 1)}$$

Where:

α = Alpha (0,05 atau 5%)

k = Number of independent variables

n = Number of respondents

F-Test

This test is used to examine the relationship between the independent variables and the dependent variable simultaneously. The following guidelines may be used:

1. If $p < 0.05$, then H_0 is rejected, meaning that the independent variable has a statistically significant effect on the dependent variable at the 0.05 level.
2. If $p > 0.05$, then H_0 is accepted, meaning that the independent variable has an effect on the dependent variable but is not statistically significant at the 0.05 level.

RESULTS

Multiple Linear Regression

The model used:

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

Dimana:

Y = Customer Satisfaction

X_1 = Service Quality

X_2 = Trust

a = constant

b_1, b_2 = regression coefficients

e = error

Tabel 2. Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0,821	0,674	0,668	2,356

Interpretasi:

R-squared = 0.674 → 67.4% of the variation in customer satisfaction can be explained by service quality and trust. The remaining 32.6% is influenced by other factors.

Partial Hypothesis Testing (t-Test)**Table 3. Partial Test (t-Test)**

Model		Coefficients ^a				
		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	5.423	1,145		0,117	4.736
	Service Quality	0,682	0,102	0,541	5.886	6.686
	Trust	0,5245	0,089	0,437	8,665	5.886

a. Dependent Variable: Customer Satisfaction

Table 4. Simultaneous Test (F-Test)

Model		ANOVA ^a			Sig.
		Sum of Squares	df	Mean Square	
1	Regression	932,097	2	466,049	0,000 ^b
	Residual	454,653	97	4,687	
	Total	1386,750	99		

a. Dependent Variable: Customer Satisfaction

b. Predictors: (Constant), Trust, Service Quality

Table 5. Coefficient of Determination (R²)

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0,820 ^a	0,672	0,665	2,16498

a. Predictors: (Constant), Trust, Service Quality

DISCUSSION

The results of this study indicate that each independent variable has an effect on the dependent variable. This means that the Service Quality variable (X1) affects Customer Satisfaction, and the Trust variable (X2) affects Customer Satisfaction. Simultaneously, the independent variables have an influence on the dependent variable, meaning that the Service Quality (X1) and Trust (X2) variables together affect Customer Satisfaction.

In the coefficient of determination test, the R² value was 0.672, or 67.2%. Thus, it can be stated that the influence of Service Quality and Trust on Customer Satisfaction is 67.2%, while the remaining 32.8% is affected by other variables outside of this study. The results of this study were obtained through data processing from respondents' statements, with the following outcomes:

The Effect of Service Quality on Customer Satisfaction

The results of the study show that service quality has a positive and significant effect on customer satisfaction. This means that the better the service provided by the employees of Bank Bengkulu Talo Branch, the higher the level of customer satisfaction. Service dimensions such as service speed, employee friendliness, transaction accuracy, and facility comfort are key factors in shaping customer satisfaction.

The study shows that Service Quality positively and significantly affects Customer Satisfaction. The research was conducted on 100 respondents from Bank Bengkulu Talo Branch. Based on data obtained from the questionnaire, the t-test results showed $t_{\text{calculated}} = 1.363$ with $t_{\text{table}} = 1.984$. Since $t_{\text{calculated}} > t_{\text{table}}$ and the significance value is 0.000, it can be concluded that there is a significant effect on Customer Satisfaction.

These findings align with the research conducted by Kuswanto (2009) regarding factors affecting service quality levels on customer satisfaction at the Talo branch, which concluded that there was no significant relationship between service quality in terms of reliability and customer satisfaction, with a significance level of 0.869. The results also align with Murti (2013), titled *The Effect of Service Quality on Customer Satisfaction (Survey on Customers of PT. Bank Pembangunan Daerah Jawa Timur Pasuruan Branch)*, which concluded that there was no significant relationship between service quality in terms of reliability and customer satisfaction.

The Effect of Trust on Customer Satisfaction

The study found that trust has a positive and significant effect on customer satisfaction. The research was conducted on 100 respondents from Bank Bengkulu Talo Branch. Based on the t-test, the significance value is $0.000 < 0.05$, meaning that Trust has a positive and significant effect on Customer Satisfaction. Furthermore, $t_{\text{calculated}} = 8.665 > t_{\text{table}} = 1.984$, confirming that there is a significant effect on Customer Satisfaction.

These findings are consistent with the research conducted by Michael B. Pontoh, Lotje Kawet, and Willem A. Tumbuan (2014) on service quality, corporate image, and trust on customer satisfaction at Bank Bengkulu Talo Branch, which concluded that trust has a significant effect on consumer satisfaction, with a significance value of 0.000.

Trust also positively and significantly affects customer satisfaction. Customers who have confidence in fund security, transparency of information, and bank integrity tend to feel more satisfied.

The Effect of Service Quality and Trust on Customer Satisfaction

The F-test results show that $F_{\text{calculated}} = 99.431$ and significance = 0.000. $F_{\text{calculated}} = 99.431$ is greater than $F_{\text{table}} = 3.90$ ($F_{\text{calculated}} > F_{\text{table}}$), and the significance value of 0.000 is less than the predetermined significance level of 0.05. Therefore, it can be concluded that Service Quality and Trust together have a significant effect on Customer Satisfaction. Simultaneously, both variables significantly influence customer satisfaction. This means that improving service quality, supported by a high level of trust, will have a maximal impact on customer satisfaction.

CONCLUSION

Service quality has a positive and significant effect on customer satisfaction at Bank Bengkulu Talo Branch. This is evidenced by the results of the multiple linear regression and t-test, which show a significance value below 0.05. These findings indicate that the better the quality of service provided—such as staff responsiveness, service reliability, security assurance, and empathy toward customers—the higher the level of customer satisfaction.

Facilities and trust have a positive and significant effect on customer satisfaction at Bank Bengkulu Talo Branch. The analysis shows that adequate facilities—including the completeness of infrastructure, comfort of service areas, cleanliness of the environment, and ease of access to services—can significantly enhance customer satisfaction.

Service quality, simultaneously, has a positive and significant effect on customer satisfaction at Bank Bengkulu Talo Branch. The simultaneous test (F-test) demonstrates that these two independent variables together can explain variations in customer satisfaction. Thus,

customer satisfaction is influenced by the combination of high-quality service and adequate facilities, with service quality being the more dominant factor..

LIMITATION

Future researchers are advised to include other variables that were not examined in this study, such as service waiting time, administrative systems, communication, or the socio-demographic characteristics of customers, in order to obtain a more comprehensive understanding of the factors affecting customer satisfaction. In addition, future studies could also employ qualitative methods or a combination of methods (mixed methods) to gain deeper insights into customers' perceptions of bank services..

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