Determination Loyalty Based on Service Quality, Customer Satisfaction and Trust at Pt. Bpr Bukit Tanjung Badung

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Abstract:
Every company must have a competitive advantage to win the market. Important factor to be considered by business actor is consumer satisfaction. Consumer satisfaction must be a guideline to guide the entire organization in order to be able to meet customer satisfaction in order to become a sustainable competitive advantage. Satisfied customers will be willing to recommend others to take advantage of BPR facilities.

The purpose of this study is to test and confirm the relationship between service quality, satisfaction, trust and loyalty, in the financial services company PT. BPR Bukit Tanjung Badung. Respondents in this research are the condition of routine transactions at least 2 times and has a minimum balance of Rp.500,000,-. The number of respondents in this study determined 93 respondents by using sampling technique called proportional random sampling. This research uses Structural Equation Modeling (SEM) analysis with SMARTPLS 3 program.

The results of this study indicate that: 1) Service quality has a positive and significant impact on customer satisfaction, 2) Service quality has a positive and significant impact on customer confidence, 3) Service quality has positive but insignificant effect on customer loyalty, 4) satisfaction has positive and significant on customer loyalty, 5) satisfaction has a positive and significant impact on customer trust, 6) trust positively and significantly influence on customer loyalty.

Keywords: Service Quality, Satisfaction, Customer Loyalty Trust
Introduction:

Customer loyalty is a very important thing to be considered for marketers. Marketers are eager to keep customers for a long time. If the company has loyal customers, then it will be a valuable asset for the company (Mohammad, et al., 2009). The more loyal customers, the costs incurred by the company in order to increase marketing can be suppressed. Abbas (2013) states that throughout the world, with loyal customers it affects the company's sustainable earnings in long-term growth.

Efforts made in improving customer loyalty PT. Bank Perkreditan Rakyat (BPR) Bukit Tanjung Badung is by improving service quality, maintaining customer trust in BPR and giving positive impression on customers' expectation. Çerri (2012) states that the strategy to win the market by improving the service quality, improve customer satisfaction and trust and maintain good relationship with loyal customers. The existence of BPR is very important to sustain and help improve the economy of the community. The ever-growing economic growth demands the existence of banks to serve the community. In addition, loyal customers can encourage the development of the company by providing ideas or suggestions to the company to improve the quality of its products (Lovelock and Wirtz, 2011).

Increasingly competitive competition and increasingly competitive competitors, requires PT. BPR Bukit Tanjung Badung to continuously improve the service quality in order to gain customer trust so that customers are not easily transferred to other financial institutions. The waning of customer confidence in PT. BPR Bukit Tanjung Badung should be anticipated to prevent worse things from happening. One of them is to improve the service quality at PT. BPR Bukit Tanjung Badung so customer satisfaction can be achieved as well as loyal customers do not move.

A. Problem Formulation:

From the background described above, the author formulates the problem as follows:

1. Does service quality affects customer satisfaction at PT. BPR Bukit Tanjung Badung?
2. Does service quality affects the customer's trust in PT. BPR Bukit Tanjung Badung?
3. Does service quality affect customer loyalty at PT. BPR Bukit Tanjung Badung?
4. Does customer satisfaction affect customer loyalty at PT. BPR Bukit Tanjung Badung?
5. Does customer satisfaction affect the customer's trust in PT. BPR Bukit Tanjung Badung?
6. Does the customer trust affect the loyalty of the customer at PT. BPR Bukit Tanjung Badung?

B. Research Objectives:

Based on the formulation of the issues raised, the purpose of this study are:

1. To test and analyze service quality affects customer satisfaction at PT. BPR Bukit Tanjung Badung
2. To test and analyze service quality affects customer confidence in PT. BPR Bukit Tanjung Badung
3. To test and analyze service quality affects customer loyalty at PT. BPR Bukit Tanjung Badung
4. To test and analyze customer satisfaction affects customer loyalty at PT. BPR Bukit Tanjung Badung
5. To test and analyze customer satisfaction affect the customer confidence in PT. BPR Bukit Tanjung Badung
6. To test and analyze customer's trust influence on customer loyalty at PT. BPR Bukit Tanjung Badung

C. Research Benefits:

The results of this study are expected to contribute in the development of management science in the field of marketing, especially the theory of service quality. This research can provide input and suggestions to management related to improve customer loyalty at PT. BPR Bukit Tanjung Badung based on the provision of quality service, customer satisfaction, and customer trust.
Literature review:

A. Service Quality:

Parasuraman, et al., (1988) defines service quality as a reflection of consumers' evaluative perceptions of services received at a given time. The service quality is determined by the importance of the dimension of service dimension. Service quality as a form of consumer assessment of the level of service received (perceived service) with the expected service level (expected service). According to this definition, there are two main factors affecting service quality ie, expected service and perceived service. Service quality has been conceptualized as the difference between customer expectation of service to be received and perception of service received.

SERVPERF (Service Performance) was developed by Cronin and Taylor in 1992 and 1994. This scale suggests that the measure of service quality is the performance of the service / service received by the consumer itself and the consumer will only be able to assess the service quality actually they feel. Cronin and Taylor, (1992) added Service Performance as a means of measuring service quality. Service performance is more able to answer the problems that arise in determining the service quality because after all consumers will only be able to assess the quality they receive from a particular manufacturer not on their perceptions of the service quality in general. Service performance should be a very important factor to be considered by any service provider in order to foster a positive Moment of Truth in the minds of customers in order to achieve a perfect corporate image (Marbun and Suardhika, 2013). Service performance is operationalized according to service quality model (Parasuraman, et al., 1988) using five service quality dimensions, but not using the perception-expectation scale (Dharmayanti, 2006). Parasuraman, et al., (1988) identifies service quality into five dimensions:

1. Tangible, is in the form of physical appearance, equipment and various visible materials that can be considered good.
2. Empathy, the willingness of employees in establishing relationships, good communication, personal attention and understanding of the individual needs of customers.
3. Responsiveness, the willingness and ability of employees to provide services quickly and responsive. The readiness of employees to meet the needs of consumers with a responsive and friendly.
4. Reliability, the ability to provide services with immediate, accurate, consistent and satisfactory.
5. Assurance, which includes knowledge, competence, courtesy and credentials that staff have of the promises, free from harm, risk or doubt.

B. Satisfaction:

According to Kotler and Keller (2012), states that satisfaction is the feeling of satisfaction or disappointment of a person resulting from a comparison of product performance or results with expectations. If the performance is less than expectations then the customer will be disappointed and if in accordance with expectations consumers will feel satisfied.

In the concept of customer satisfaction there are two elements that influence, namely expectations and performance. Performance is the consumer's perception of what is received after consuming the product. Expectation is the consumer's estimation of what will be received if he consumes the product (goods or services).

Customer satisfaction is a function of service quality minus customer expectations (Zeithmal and Bitner, 1996), in other words measurement of consumer satisfaction formulated as follows:

1. $Service\ quality < Expectation$ can be said that the service provided by the company is bad.
2. $Service\ quality = Expectation$ it can be said that the services provided have no privileges.
3. $Service\ quality > Expectation$ can be said that customers feel the services provided by the company not only in accordance with the needs, but at the same time satisfying and enjoyable (excellent service).
C. Trust:
Confidence or trust is an important factor that can overcome the crisis and difficulties between business partners as well as an important asset in developing long-term relationships between organizations. Bricci, et al., (2016) states that trust is a social relationship based on individual trust. According to the Trust-Commitment theory (Morgan and Hunt, 1994) trust is a key variable for maintaining a long-term relationship, including a brand. In line with the concept of relationship marketing, brand trust will have an effect on brand loyalty because it creates a highly valued reciprocal relationship. According to Mayer, et al., (1995) the factors that make up one's belief in another are three abilities, benevolence, and integrity. These three factors can be explained as follows:

1. Ability refers to the competence and characteristics of the seller / organization in influencing and authorizing specific areas. Kim. et al., (2003) states that abilities include competence, experience, institutional validation, and ability in science.

2. Benevolence is the willingness of the seller in providing mutual satisfaction between himself and the consumer. According to Kim. et al., (2003), benevolence includes attention, empathy, confidence, and acceptance.

3. Integrity relates to how the seller's behavior or habits in running the business. Kim. et al., (2003) argued that integrity can be seen from the point of fairness, fulfillment, loyalty, honestly, dependability, and reliability.

D. Loyalty:
Customer loyalty is a condition that shows a customer's loyalty to a particular object. Such objects may be brands, products or stores (Darsono and Dharmesta, 2005). Consumer loyalty is a behavioral impulse to make repeated purchases and to build customer loyalty to a product or service generated by the business entity takes a long time through a repeat purchase process. Maintaining customer loyalty means that companies spend less than having one new customer.

Influence between Service Quality and Customer Satisfaction:
Good service quality within a company, will create satisfaction for its customers. Once the customer is satisfied with the product or service it receives, the customer will compare the services provided. When customers feel completely satisfied, they will buy back and recommend others to buy in the same place. Research conducted by Gloria (2010) which states that all items on service quality is a good predictor of customer satisfaction, the results are supported by Sulistiowati (2011) which states that service quality has a direct, positive and significant impact on customer satisfaction.

H1: There is a positive influence between service quality and customer satisfaction at PT. BPR Bukit Tanjung Badung

Influence between Service Quality and Customer's Trust:
Trust does not come for granted, to be acknowledged by the other side each must trust each other. Good service quality and give a positive impression to the customer will cultivate a sense of trust towards the service provider. Good service quality affects customers' trust. Many studies have suggested that service quality has a positive effect on trust. Ching, et al. (2013) states that service quality has a positive effect on trust.

H2: There is a positive influence between service quality and customer trust in PT. BPR Bukit Tanjung Badung

Influence between Service Quality and Customer Loyalty:
Service quality is a major factor affecting customer loyalty because customers are satisfied his personal value and experience a positive mood to service will have a high loyalty to the company. Customers are often not loyal due to the poor service or the service quality is declining than expected customers. Result of
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research of Ratih (2014) which stated that service quality have positive and significant influence to customer loyalty at BPR Hoki Tabanan.

$H_3$: There is a positive influence between service quality and customer loyalty at PT. BPR Bukit Tanjung Badung

**Influence between Customer Satisfaction and Customer Loyalty:**

Customer satisfaction and customer loyalty are interconnected with each other. If the customer has a positive attitude towards a product then the customer will feel satisfied. So the customer is trying to attract and advise others to become new customers. Hansel (2013) stated that customer satisfaction has a positive and significant impact on customer loyalty, Amir, et al., (2013) also stated that customer satisfaction gives positive and significant influence to customer loyalty on airline

$H_4$: There is a positive influence between customer satisfaction and customer loyalty at PT. BPR Bukit Tanjung Badung

**Influence between Customer Satisfaction and Customer’s Trust:**

Trust is viewed as a consumer's belief in the company's attributes, including the ability, integrity and attitude of the firm, when it handles the customer, and the attitude of trust that implies that the customer feels secure and willing to rely on the company. Increased customer satisfaction, will result in customer confidence in the company also increased. Susilowati (2011) states that customer satisfaction has a direct, positive and significant effect on trust. Farida, et al., (2013) also stated that satisfaction has a significant positive relationship to trust. Azize, et al., (2013) states that brand satisfaction has a positive positive effect on brand trust in mobile phone companies.

$H_5$: There is a positive influence between customer satisfaction and customer trust in PT. BPR Bukit Tanjung Badung

**Influence between Customer Confidence and Customer Loyalty:**

Customer trust has an important role in influencing the commitment of the relationship between the company and the customer, and customer loyalty. When customers trust certain service providers or brands, they will build a positive buying intention for the service provider or brand. With customer confidence in the company, the customer will definitely be a loyal customer, this means profits for the company. Patawayati (2013) states that patient confidence has a positive and significant relationship to patient loyalty. Tariq's research (2014) also states that trust has a positive and significant effect on loyalty.

$H_6$: There is a positive influence between customer trust and customer loyalty at PT. BPR Bukit Tanjung Badung

**Research methods:**

This research is a research that is to test and analyze the determinants of loyalty based on service quality, satisfaction, customer trust involving customers in PT. BPR Bukit Tanjung, amounting to 1336 people who have a condition of routine transactions (at least 2 times) and have a minimum balance of Rp.500,000,-. Validity and reliable test conducted pre-research testing on 35 customers. The number of respondents consists of 93 people obtained from the slovin formula. Sampling technique with proportional random sampling on savings, credit and deposit customers. Data were collected by distributing questionnaires and processed by means of analysis. The study used four variables: service quality, satisfaction and trust, and customer loyalty. To test and analyze the data processed by using data analysis technique is PLS with SmartPLS Program 3.

**Analysis and Discussion:**

There are three criteria in using data analysis techniques with SmartPLS 3 to assess the outer model of Convergent Validity, Discriminant Validity, and Composite Reliability. After evaluating the measurement model (Outer Model), then done hypothesis testing.

Hypothesis testing can be sorted into direct influence of influence and testing of indirect influence or testing of mediation variables. Based on if the data found that the results of hypothesis testing is presented in Table 1 as follows:

doi: https://doi.org/10.15520/ijcrr/2018/9/02/424
Table 1 Hypothesis Testing Results

<table>
<thead>
<tr>
<th>Path</th>
<th>Path Coefficient (Bootstrapping)</th>
<th>T-Statistics</th>
<th>Conclusion</th>
</tr>
</thead>
<tbody>
<tr>
<td>Service Quality → Satisfaction</td>
<td>0.699</td>
<td>13.365</td>
<td>H1 Accepted</td>
</tr>
<tr>
<td>Service Quality → Trust</td>
<td>0.431</td>
<td>3.715</td>
<td>H2 Accepted</td>
</tr>
<tr>
<td>Service Quality → Loyalty</td>
<td>0.018</td>
<td>0.139</td>
<td>H3 Rejected</td>
</tr>
<tr>
<td>Satisfaction → Loyalty</td>
<td>0.337</td>
<td>2.789</td>
<td>H4 Accepted</td>
</tr>
<tr>
<td>Satisfaction → Trust</td>
<td>0.299</td>
<td>2.693</td>
<td>H5 Accepted</td>
</tr>
<tr>
<td>Trust → Loyalty</td>
<td>0.359</td>
<td>2.788</td>
<td>H6 Accepted</td>
</tr>
</tbody>
</table>

Source: Data Analyze

1. The test results show a positive relationship with the value of coefficient of 0.699 with a t-statistics of 13.365 thus can be stated that the service quality provided can affect customer satisfaction at PT. BPR Bukit Tanjung Badung directly. Based on this **hypothesis 1 is accepted**.

2. The result of hypothesis test of service quality have positive and significant influence to customer’s trust at PT. BPR Bukit Tanjung Badung can be seen from the results that show a positive relationship with the value of coefficient of 0.431 with a t-statistical value of 3.715. Based on this **hypothesis 2 is accepted**.

3. Test results can be seen on the coefficient of 0.018 with the value of t-statistics of 0.139. The t-statistic value is below the critical value of 1.96, thus it can be stated that the service quality provided was not able to influence customer loyalty at PT. BPR Bukit Tanjung directly. Based on this **hypothesis 3 is rejected**.

4. The test results showed a positive relationship with the value of coefficient of 0.337 with a t-statistical value of 2.789 thus can be stated that customer satisfaction was able to affect customer loyalty at PT. BPR Bukit Tanjung directly. Based on this **hypothesis 4 accepted**.

5. The test results show a positive relationship with the value of coefficient of 0.299 with a t-statistics of 2.693 thus can be stated that customer satisfaction was able to affect customer confidence in PT. BPR Bukit Tanjung directly. Based on this **hypothesis 5 is accepted**.

6. Test results show a positive relationship with the value of coefficient of 0.359 with a t-statistical value of 2.788 thus it can be stated that customer confidence can affect customer loyalty at PT. BPR Bukit Tanjung directly. Based on this **hypothesis 6 accepted**.

Based on the results of tests conducted using SmartPLS 3.0. analysis of PLS Bootstrapping as follows:

![Image 1 Full Model Structural (PLS Bootstrapping)](image1)

Source: Data analyze

International Journal of Contemporary Research and Review, Vol. 9, Issue. 02, Page no: ME 20473-20484
doi: https://doi.org/10.15520/ijcrr/2018/9/02/424
Indirect Effect with Mediation Variables:

The hypothesis testing of indirect influence in this study can be presented the results of its analysis in Table 2 as follows:

**Table 2 Recapitulation of Test Result of Satisfaction Mediation Variable**

<table>
<thead>
<tr>
<th>No</th>
<th>Mediation Variable Satisfaction (Y1):</th>
<th>Effect (A)</th>
<th>(B)</th>
<th>(C)</th>
<th>(D)</th>
<th>Total Effect</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Service Quality (X1) → Loyalty (Y3)</td>
<td>0,018 (No Sig)</td>
<td>0,182 (No Sig)</td>
<td>0,699 (Sig)</td>
<td>0,337 (Sig)</td>
<td>Full Mediation</td>
</tr>
</tbody>
</table>

Source: Data Analyze

Based on these results can be interpreted, the higher customer satisfaction based on the service quality, the loyalty of customers become more loyal to the PT. BPR Bukit Tanjung Badung. The information is, the effect of customer satisfaction mediation (Y1) on the indirect effect of service quality (X1) on customer loyalty (Y3) is full mediation. These findings provide clues that, customer satisfaction variable (Y1) as determinant on the influence of service quality (X1) on customer loyalty (Y3).

**Table 3 Recapitulation of Test Result of Trust Mediation Variable**

<table>
<thead>
<tr>
<th>No</th>
<th>Mediation Variable trust (Y2):</th>
<th>Effect (A)</th>
<th>(B)</th>
<th>(C)</th>
<th>(D)</th>
<th>Total Effect</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Service Quality (X1) → Loyalty (Y3)</td>
<td>0,018 (No Sig)</td>
<td>0,207 (No Sig)</td>
<td>0,431 (Sig)</td>
<td>0,359 (Sig)</td>
<td>Full Mediation</td>
</tr>
</tbody>
</table>

Source : Data Analyze

Based on these results can be interpreted, the higher the customer trust based on the service quality, the loyalty of customers become more loyal to the PT. BPR Bukit Tanjung Badung. Other information that can be submitted, the effect of customer confidence intervention mediation (Y2) on the indirect effect of service quality (X1) on customer loyalty (Y3) is full mediation. These findings provide clues that, customer confidence variable (Y2) as determinant on the influence of service quality (X1) on customer loyalty (Y3).

In order to know the overall effect for each relationship between the variables studied, it can be presented recapitulation of direct effects, indirect effects, and total effects in the following table:

**Table 4 Calculation of Direct, Indirect and Total Effects**

<table>
<thead>
<tr>
<th>No</th>
<th>Variable</th>
<th>Direct Effect</th>
<th>Indirect Effect</th>
<th>Total Effect</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Service Quality (X1) → Satisfaction (Y1)</td>
<td>0,699</td>
<td>-</td>
<td>0,699</td>
</tr>
<tr>
<td>2</td>
<td>Service Quality (X1) → Trust (Y2)</td>
<td>0,431</td>
<td>-</td>
<td>0,431</td>
</tr>
<tr>
<td>3</td>
<td>Service Quality (X1) → Loyalty (Y3)</td>
<td>0,018</td>
<td>-</td>
<td>0,019</td>
</tr>
<tr>
<td></td>
<td>Service Quality (X1) → Satisfaction (Y1) → Loyalty (Y3)</td>
<td>0,018</td>
<td>0,236 (0,699*0,337)</td>
<td>0,254</td>
</tr>
<tr>
<td></td>
<td>Service Quality (X1) → Trust (Y2) → Loyalty (Y3)</td>
<td>0,018</td>
<td>0,155 (0,431*0,359)</td>
<td>0,173</td>
</tr>
<tr>
<td>4</td>
<td>Satisfaction (Y1) → Loyalty (Y3)</td>
<td>0,337</td>
<td>-</td>
<td>0,337</td>
</tr>
<tr>
<td>5</td>
<td>Satisfaction (Y1) → Trust (Y2)</td>
<td>0,299</td>
<td>-</td>
<td>0,299</td>
</tr>
<tr>
<td>6</td>
<td>Trust (Y2) → Loyalty (Y3)</td>
<td>0,359</td>
<td>-</td>
<td>0,359</td>
</tr>
</tbody>
</table>

Source: Data Analyze

Path of service quality (X1) → customer satisfaction (Y1) → customer loyalty (Y3) is greater with total effect gained 0.270, compared to service quality (X1) → customer trust (Y2) → customer loyalty (Y3) with
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total effect of 0.174. These findings provide clues that the service quality is increasingly qualified to make customers increasing satisfaction in utilizing the facilities of PT. BPR Bukit Tanjung, so that later can increase customer loyalty that impact on the profits of a sustainable company. customer trust (Y2) customer loyalty (Y3) is greater with total effect gained 0.270, compared to service quality line (X1) customer satisfaction (Y1) path of service quality (X1).

![Path Diagram Analyze Result](image)

**Image 2 Path Diagram Analyze Result**

The picture above shows that customer satisfaction (Y1) and customer trust (Y2) are able to mediate positively and significantly on indirect effect of service quality (X1) on customer loyalty (Y3). Based on these results provide an indication, the higher customer satisfaction and customer trust based on quality of service quality of employees and companies, then the loyalty of customers becomes increasingly at PT. BPR Bukit Tanjung Badung. However, on the other hand, important findings based on these results are customer satisfaction being the dominant factor that is more effective in order to increase customer loyalty, customer trust plus satisfaction will impact on customer loyalty this means continuous advantage for PT. BPR Bukit Tanjung Badung.

**Discussion:**

Based on the results of PLS analysis, then in this section will discuss the results of calculations that have been done. This study aims to determine the determinant of customer loyalty based on service quality, satisfaction and customer confidence in PT. BPR Bukit Tanjung Badung. Testing is shown through the existing hypothesis so it can know how the influence of each variable against other variables.

**The influence of service quality on customer satisfaction at PT. BPR Bukit Tanjung Badung:**

The result of statistical data analysis shows that service quality has positive and significant effect to customer satisfaction at PT. BPR Bukit Tanjung Badung (path coefficient of 0.699 and T-statistics of 13.365) so that the analysis of this research model shows that quality service will lead to customer satisfaction. The results of this study are in accordance with research conducted by Gloria (2010) which states that all items on service quality is a good predictor of customer satisfaction, the results are supported by Sulistiowati (2011) which states that service quality has a direct, positive and significant impact on customer satisfaction.
Influence of service quality to customer trust at PT. BPR Bukit Tanjung Badung:

The result of statistical data analysis shows that service quality has positive and significant influence to customer's trust in PT. BPR Bukit Tanjung Badung (path coefficient of 0.431 and T-statistics of 3.715) so that the analysis of this research model shows that quality services will lead to customer trust. The results of this study are in accordance with research conducted by Ching, et al. (2013) states that service quality has a positive effect on trust.

The influence of service quality on customer loyalty at PT. BPR Bukit Tanjung Badung:

The results of statistical data analysis proves that the service quality has a positive but not significant impact on customer loyalty at PT. BPR Bukit Tanjung Badung (path coefficient of 0.018 and T statistics of 0.139). This indicates that the influence of service quality on customer loyalty is not significant because customers can not be loyal if they have not felt satisfaction in utilizing facilities at PT. BPR Bukit Tanjung Badung. This is in accordance with the statement of Schnaars (1991) which states that satisfied customers will provide a good basis for repeat purchase and the creation of customer loyalty.

The influence of customer satisfaction on customer loyalty at PT. BPR Bukit Tanjung Badung:

The results of statistical data analysis proves that there is a positive and significant influence between satisfaction with customer loyalty PT. BPR Bukit Tanjung Badung (path coefficient of 0.337 and T statistics of 2.789). This means that, the better the satisfaction that customers feel toward PT. BPR Bukit Tanjung Badung will be higher customer loyalty, on the contrary if the satisfaction is felt low, then customer loyalty will also be lower. The results of this study are in line with research conducted by Ratih (2014) states that satisfaction has a positive and significant effect on customer loyalty in BPR Hoki Tabanan, Zeyad, et al., (2015) stated that Customer satisfaction positively affects customer loyalty.

The influence of customer satisfaction on customer trust at PT. BPR Bukit Tanjung Badung:

The results of this study indicate a significant influence between customer satisfaction with customer trust PT. BPR Bukit Tanjung Badung (path coefficient of 0.299 and T statistics of 2,693). These results indicate that with the satisfaction ever enjoyed by customers in utilizing facilities at PT. BPR Bukit Tanjung will be formed a positive impression in the customer so that customer confidence increases. The results of this study in line with research Sulistioiwati (2011) states that customer satisfaction has a direct, positive and significant impact on trust.

The influence of customer trust on customer loyalty at PT. BPR Bukit Tanjung Badung

The results of statistical data analysis proves that customer confidence has a positive and significant impact on customer loyalty at PT. BPR Bukit Tanjung Badung (path coefficient of 0.359 and T statistics of 2.788). So the analysis of this research model shows that customer trust will lead to customer loyalty. The results of this study in accordance with research conducted by Patawayati (2013) states that the patient's confidence has a positive and significant relationship to patient loyalty.

Conclusion

The conclusions of this study are as follows:

1. Service quality has a positive and significant impact on customer satisfaction of PT. BPR Bukit Tanjung Badung. That is, the better the service quality provided by PT. BPR Bukit Tanjung Badung then can increase customer satisfaction, on the contrary the worse the service quality provided the lower the satisfaction felt by the customers of PT. BPR Bukit Tanjung Badung.

2. Service quality has a positive and significant impact on customer trust PT. BPR Bukit Tanjung Badung. That is, the better the service quality provided by PT. BPR Bukit Tanjung Badung then can increase customer confidence, on the contrary the worse the service quality provided the lower the customer trust PT. BPR Bukit Tanjung Badung.
3. Service quality has positive and not significant impact on customer loyalty at PT. BPR Bukit Tanjung Badung. That is, the service quality is not able to increase customer loyalty directly.

4. Satisfaction has a positive and significant impact on customer loyalty PT. BPR Bukit Tanjung Badung. That is, the higher the level of satisfaction perceived customers of PT. BPR Bukit Tanjung Badung, the higher the loyalty level of the customer, the worse the satisfaction will be, the lower the loyalty level of the customer towards PT. BPR Bukit Tanjung Badung.

5. Satisfaction has a positive and significant impact on customer trust PT. BPR Bukit Tanjung Badung. That is, the higher the level of satisfaction perceived customers of PT. BPR Bukit Tanjung Badung will be higher the customer's trust, otherwise the unsatisfied customers will have an impact on the low trust of the customers to PT. BPR Bukit Tanjung Badung.

6. Customer confidence has a positive and significant impact on customer loyalty of PT. BPR Bukit Tanjung Badung. That is, the higher level of trust perceived customers of PT. BPR Bukit Tanjung Badung, the higher the loyalty level of the customer, the worse the perceived confidence the lower the loyalty level of the customer towards PT. BPR Bukit Tanjung Badung.

Limitations of Research

The study was limited to a relatively short time (cross-sectional). This limitation of course has a low impact of generalization of research. The object of research is only addressed to customers of PT. BPR Bukit Tanjung in Badung Regency. It is expected that future research can expand the scope of the object, not limited to one type of BPR but also includes other financial institutions.

Suggestion

1. The management of improvements to the empathy dimension can be started by providing training to customer service and tellers who daily face to face and interact with customers. Employees must have the ability to serve customers in a professional, polite and responsible manner. All of these things can be started by giving regular training to all staff regarding Standard Operating Procedure (SOP) and attending seminars and training related to service quality.

2. The PT. BPR Bukit Tanjung can facilitate meetings with customers so that it is closer and easier to understand the wishes of the customers who can then increase the satisfaction that would be expected to have a positive impact on loyalty.

3. For future research can replicate this research model through longitudinal approach model (from time to time), and allow use in other companies. In addition, future researchers can modify the research model by adding and developing indicators and other variables.

References


International Journal of Contemporary Research and Review, Vol. 9, Issue. 02, Page no: ME 20473-20484
doi: https://doi.org/10.15520/ijcrr/2018/9/02/424
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