

## The Influence of Service And Trust on Customer Satisfaction at BRI Bank Unit Aimas, Sorong Regency

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### Abstract

Based on the analysis and discussion presented earlier, the author draws the following overall conclusion: From the results of the regression analysis between the two variables, Service and Trust, on Customer Satisfaction, a significance value of (0.000) was obtained, which means that there is a significant influence of Service and Trust on the Customer Satisfaction variable, both partially and simultaneously, at BRI Bank Unit Aimas. The coefficient of determination ( $R^2$ ) = 0.487. This indicates that 48.7% of Customer Satisfaction can be explained by the variables Service and Trust, while the remaining percentage is influenced by other factors not examined in this study.

Keywords: Service ; trust, BRI Bank Unit Aimas.

### 1. Introduction

Observing the reality on the ground regarding the banking world, many banks in Indonesia, both conventional and Islamic banks, are competing to provide the best services in order to win the most customers, especially given the fierce competition in the banking world to provide the best quality services [1]. Islamic banks play an important role in advancing the country's economy and helping meet the financial needs of the community. Therefore, the presence of Islamic banks, which operate under the Sharia system, has become a distinctive feature in the community. Banking has grown rapidly, with each bank competing to maximise profits. His research results show that these dimensions affect service quality, which ultimately can increase customer satisfaction [2]. Then, research conducted by Teuku Aliansyah proved that there is a positive influence. Observing the results of the above research provides empirical evidence that to increase customer satisfaction, both banks and non-banks need to consider both tangible and intangible dimensions. Customers not only look at tangible features (physical evidence), but also need comfort, empathy, and inner satisfaction, especially harmony [3].

In the business world, one thing that cannot be avoided is competition. Of course, competition between one Islamic bank and other Islamic companies is very natural, giving rise to a spirit of rivalry in providing the best possible service to customers. This creates a good image for the company in the community. Customer satisfaction can be seen from the quality of service provided. Good service quality will be reflected in the image and trustworthiness of a company that pays attention to effective marketing with its customers, thereby creating an impact on the trustworthiness of the company [4].

Amidst increasingly difficult economic conditions, Bank BRI Unit Aimas is able to contribute to building the nation's economy through economic empowerment. Saving at Bank BRI Unit Aimas is relatively safer from an Islamic perspective, as it provides profits or profit-sharing derived from halal businesses. With this profit-sharing system, both the bank and its

customers are protected from usurious profits. This approach aims to attract and retain public interest in channelling financial activities through Islamic banking [5].

## 2. Methodology

This study aims to explain the positions of the variables to be studied and the relationships between one variable and another, or in other words, to examine the relationship between independent variables (service and trust) and the dependent variable, namely customer satisfaction. According to Ferdinand (2006), this research is causal research, which is research that seeks to find explanations in the form of cause-and-effect relationships between several concepts or variables that are developed. Causal research is aimed at describing the cause-and-effect relationship between several situations described in the variables, and on that basis, general conclusions will be drawn. In writing this research, the author determined one of the research objects, namely Bank BRI Unit Aimas, and the population according to Ferdinand (2006) is a combination of all elements in the form of events, things, or people that have similar characteristics that are the centre of the research universe.

The population in this study is the customers of Bank BRI Unit Aimas. In conducting research, it is not necessary to study all members of the population because in many cases it is impossible for a researcher to study all members of the population. Thus, researchers must create a representation of the population called a sample. The sample itself is a subset of a population, consisting of several members of the population. Sampling will use the accidental sampling method, whereby researchers select samples/respondents based on subjective considerations, namely that the respondents can provide sufficient information to answer the research questions. Sugiyono (2004) states that the accidental sampling method is the selection of samples based on chance, whereby anyone who happens to meet the researcher can be used as a sample, provided that the person encountered is suitable as a source. The respondents in this study were customers who could meet the research requirements and provide objective answers based on their experience as customers. The researchers distributed questionnaires to customers of Bank BRI Unit Aimas.

### Analysis Method

Multiple linear regression analysis with path analysis, which is a path analysis model to test the effect of service (X1) and trust (X2) on customer satisfaction (Y).

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

Where:

- Y : Dependent variable (customer satisfaction)  
X (1,2) : Independent variables (service and trust)  
b (1,2) : Regression coefficients

Validity testing is intended to measure the extent to which the variables used actually measure what they are supposed to measure. A good instrument is a valid instrument. It is said to be valid if it is able to measure what it is intended to measure, and one with high validity will have a small margin of error. Thus, the data collected can be said to be valid.

This validity test is conducted using Pearson's product-moment correlation, which involves calculating the correlation between the scores of each question item and the total score. The criterion used to determine whether it is valid or invalid is if the correlation between the scores of each question item and the total score has a significance level above 0.30. Reliability refers to the measure of internal consistency of each variable indicator, which shows the extent to which the indicators identify which variables are generally latent (the common latent). A high reliability measurement provides a basis for researchers to be confident that each indicator is consistent in its measurement.

Reliability values using Cronbach's alpha indicate the level of correlation between questionnaire items, which is generally acceptable if greater than 0.6. The higher the alpha, the better the measurement item scale used. The F test is used to determine the significance level of the simultaneous effect of independent variables on the dependent variable [6]. Hypothesis testing is carried out to determine whether the regression coefficient of the model is significant or not equal to zero. The cut-off level used is 5% or 0.05. If the significance probability level is  $> 5\%$  or 0.05, the hypothesis is rejected, and if the significance probability level is  $< 5\%$  or 0.05, the hypothesis is accepted. The coefficient of determination ( $R^2$ ) is intended to determine the best level of accuracy in regression analysis, where the coefficient of determination ( $R^2$ ) ranges from 0 (zero) to 1 (one). A coefficient of determination ( $R^2$ ) of zero means that the independent variables have no effect on the dependent variable. If the coefficient of determination approaches one, it can be said that the independent variable has an effect on the dependent variable. In addition, the coefficient of determination ( $R^2$ ) is used to determine the percentage change in the dependent variable (Y) caused by the independent variable (X).

### 3. RESULTS AND DISCUSSION

#### Validity Test

This test was conducted to examine the validity of each statement item in measuring the variable. The validity test in this study was conducted by correlating the scores of each statement item given to respondents with the total score for all items. The correlation technique used to test the validity of the statement items in this study was Pearson Product Moment correlation. If the correlation coefficient value of the statement item being tested is greater than the critical r-value of 0.3, it can be concluded that the statement item is a valid construct. The results of the questionnaire validity test for the variables studied are presented in the following table:

Table 1. Validity Test

Service	Validity Coefficient	r-critical	Explanation
P1	0,599	0,300	Valid
P2	0,747	0,300	Valid
P3	0,746	0,300	Valid
P4	0,761	0,300	Valid
P5	0,720	0,300	Valid

Service	Validity Coefficient	r-critical	Explanation
P1	0,795	0,300	Valid
P2	0,813	0,300	Valid
P3	0,776	0,300	Valid

Service	Validity Coefficient	r-critical	Explanation
P1	0,685	0,300	Valid
P2	0,702	0,300	Valid
P3	0,601	0,300	Valid
P4	0,645	0,300	Valid
P5	0,605	0,300	Valid
P6	0,538	0,300	Valid

### Reliability Test

Reliability testing was conducted on statement items included in the valid category. Reliability testing was conducted by testing the instrument once, then analysing it using the Cronbach's alpha method. The questionnaire was deemed reliable if the reliability coefficient was positive and greater than 0.6. The results of the reliability test are as follows:

Reliability Statistics	
Cronbach's Alpha	N of Items
,759	5

Reliability Statistics	
Cronbach's Alpha	N of Items
,705	3

Reliability Statistics	
Cronbach's Alpha	N of Items
,696	6

## Multiple Regression Analysis

Coefficients <sup>a</sup>						
Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	
	B	Std. Error	Beta			
	(Constant)	9,836	1,895		5,191	,000
	SERVICE	,399	,092	,385	4,352	,000
	TRUST	,616	,130	,419	4,736	,000

a. Dependent Variable: SATISFACTION

Based on the results of processing and computerisation using SPSS version 24.0, the following simple regression equation was obtained:

$$Y = a + bx_1 + bx_2 + e$$

$$Y = 9,836 + 0,399X + 0,616 + e$$

Where:

X1 : independent variable (Service)

X2 : independent variable (Trust)

Y : dependent variable (Customer Satisfaction)

a : constant, intersection of the line on the Y-axis

b : regression coefficient

e : standard error

The regression equation above can be explained as follows: a = 9.836 indicates that if Service and Trust are constant or X = 0, then Customer Satisfaction is 9.836 b1 = 0.399 and b2 = 0.616 indicate that each Service and Trust will drive Customer Satisfaction by 0.399 and 0.616.

## Coefficient of Determination

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,698 <sup>a</sup>	,487	,476	1,406

a. Predictors: (Constant), SATISFACTION

From the results of computerised data processing using SPSS version 24.0, a coefficient of determination ( $R^2$ ) of 0.487 was obtained. This indicates that 48.7% of customer satisfaction can be explained by the variables of service and trust, while the remaining 51.3% is explained by other factors not examined in this study.

## Hypothesis Testing

### 1. t-test (Partial)

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
	(Constant)	9,836	1,895		5,191	,000
	SERVICE	,399	,092	,385	4,352	,000
	TRUST	,616	,130	,419	4,736	,000

a. Dependent Variable: SATISFACTION

Because the significance level ( $0.05 > \text{Significance } (0.000)$ ),  $H_0$  is rejected, meaning that there is a significant influence between Service and Customer Satisfaction, as well as a significant influence between Trust and Customer Satisfaction. Therefore, it can be concluded that Service has a significant influence on Customer Satisfaction and Trust has a significant influence on customer satisfaction at Bank BRI Unit Aimas.

### 2. F-test (Simultaneous)

ANOVA <sup>a</sup>						
Model		Sum of Squares	Df	Mean Square	F	Sig.
	Regression	165,303	2	82,652	41,839	,000 <sup>b</sup>
	Residual	173,840	88	1,975		
	Total	339,143	90			

a. Dependent Variable: SATISFACTION  
 b. Predictors: (Constant), TRUST, SERVICE

Since the actual level ( $0.05 > \text{Significance } (0.000)$ ),  $H_0$  is rejected, meaning that there is a significant influence between service and trust on customer satisfaction. Therefore, it can be concluded that service and trust have a significant combined influence on customer satisfaction at Bank BRI Unit Aimas.

## 3. Result and Discussion

Customer Perceptions of Service and Trust, namely Customer Perceptions of Service Indicators at Bank BRI Aimas Unit, namely Physical Appearance (building and customer

service) is neat and attractive, Customer Service is always ready to meet banking needs well, ensuring customer security in every transaction. Customer service provides fast and accurate service, and is always ready to handle customer complaints in the event of errors. All of these indicators are good. Customer perceptions of trust indicators at Bank BRI Unit Aimas are that the bank is good at keeping its promises to customers and has long been established in Indonesian society, but needs to improve. Its service is appropriate, accurate and fast, and is quite good at serving customers.

From the regression results, the constant of 9.836 indicates that if service is constant or  $X = 0$ , then the constant of customer satisfaction is 9.836, while the regression coefficient values of 0.399 and 0.616 indicate that each service and trust will drive customer satisfaction by 0.137 and 0.616. The coefficient of determination ( $R^2$ ) = 0.487. This indicates that 48.7% of customer satisfaction can be explained by the variables of service and trust, while the rest is influenced by other factors that were not examined. There is a significant influence between service and trust, both partially and simultaneously, on customer satisfaction. Therefore, it can be concluded that service and trust have a significant influence on customer satisfaction at Bank BRI Unit Aimas with a significance level of (0.000) and a very strong relationship and continuing to be a customer because of the satisfactory service.

#### 4. Conclusion

Conclusion Based on the results of the analysis and discussion presented above, the author draws the following conclusions from the overall analysis results. From the regression analysis results between the two variables of Service and Trust on Customer Satisfaction, a result of (0.000) was obtained, which means that there is a significant influence between Service and Trust on the Customer Satisfaction variable, both partially and simultaneously, at Bank BRI Unit Aimas in Sorong Regency. Customer Service at Bank BRI Aimas Branch Fast and accurate service still needs to be improved. There is a need to increase customer trust in Bank BRI Aimas Branch and further improve the services provided by Bank BRI Aimas Branch, especially in terms of ease of transactions.

#### 5. Acknowledgement

We would also like to express our gratitude to the Postgraduate Directorate of Muhammadiyah Sorong University for facilitating the research administration, as well as to the reviewers and readers who have provided constructive feedback for the improvement of this article. We would also like to thank our fellow students and lecturers who have assisted in this research so that we could publish.

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