

Research Article

Predicting the Significance of Trust, Service Quality, and Values for Customer Satisfaction

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Abstract

The purpose of this study is to ascertain, partially simultaneously, the effects of customer value, trust, and service quality on customer satisfaction. Customers of the PT. Bank Central Asia, Tbk Kelapa Gading Villa Branch, comprising 835 individuals overall, were the subjects of the study, with 167 samples, or 20% of the entire population, being included in the sample. This study's sampling strategy combines nonprobability sampling with accidental sampling, meaning that samples are taken by the researcher when he happens to come across them. Quantitative data are the kind required for this study. In this study, information obtained directly from respondents and shown on a Likert scale is referred to as quantitative data. Questionnaires, interviews, and observation are some of the data collection methods employed. Multiple regression statistics are applied. The study's findings demonstrate a strong correlation between customer satisfaction and service quality, as well as between customer value and customer contentment. Customer happiness is significantly impacted by the independent variables, which are service quality, trust, and customer value, all at the same time. This has management ramifications for recognizing client value, fostering trust, monitoring, and assessment, as well as for increasing service quality.

Keywords: Service Quality, Trust, Customer Value, Customer Satisfaction

JEL Classification: D12, M31, L15

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1. Introduction

Each bank has its strategy in terms of customer service. By providing customer service, customers will feel satisfied with the service provided so that they will continue to use the products offered by the bank and ultimately become permanent customers at the bank. The dimensions of the quality of service provided, according to Wijaya (2011), include several categories, namely reliability, responsiveness, tangibility, assurance, and also empathy. One of the parts tasked with serving customers is customer service. According to (Munawaroh & Simon, 2023), customer service is an activity that is beneficial or shown to increase customer satisfaction. Basically, bank employees have worked in accordance with applicable regulations according to performance procedures or applicable service systems, but customer service has not yet fully demonstrated an increase in satisfaction.

The following is customer satisfaction in the banking world as follows. Tangibles are physical evidence that bank employees, such as buildings, office equipment, employee attraction, communication advice, and other physical facilities, must own. According to Irawan (2020), the financial system in Indonesia consists of two types, namely the banking system and the non-bank financial institution system. Amilia (2017) suggests that many companies systematically measure how well they treat their customers, recognizing the factors that shape satisfaction. Buyers of services are very concerned about high variability and often ask for other people's opinions before making a choice. Moreover, finally, services are not durable (perishability) (Ahmad et al., 2020).

Based on the consumption or use of certain products as well as other brands in the same product class, customers form their expectations regarding performance, giving rise to positive responses in the form of repeat purchases and encouraging other consumers to buy the same product. Producers will gain multiple profits from word-of-mouth advertising (Assidiki & Budiman, 2023). According to Satria (2017), that service is an intangible appearance performance. It is lost more quickly than owned, and consumers are more able to participate actively in the process of consuming the service. Responsiveness can mean the response or readiness of employees to help consumers and provide fast service, which includes employee speed in handling transactions (Setyo, 2017). The Sharia banking industry is a service industry that will improve the quality of its services from time to time. Because the characteristics of services lie in speed, ease of service, and security, so quick and ease of service must continue to be developed using the help of increasingly sophisticated technology. The most important thing for customers is the ease of obtaining financial information and making online transactions quickly, easily, and safely. Furthermore, for independent Sharia, it is very important to know the extent of customer satisfaction with the quality of bank services so that they can continue to improve the quality of their services. Loyalty refers to the form of behavior of decision-making units to continuously purchase goods or services from a selected company.

Several factors that influence loyalty are satisfaction, image, trustworthiness, and the importance of the relationship. Among these four factors, satisfaction is the most important and most researched factor at present. According to Setiawan (2016), service quality is the desire of consumers based on the company's reputation and experience. Then, its function itself is as a reference in interpreting the quality of service, whether the service performance is in line with or not successful in fulfilling desires. Apart from that, according to research by Pontoh et al. (2014), trust is related to emotional ties, where trust is an individual's ability to entrust a brand or company to carry out its functions. Customer satisfaction is when an individual matches a product or service that they then feel is in line with their desires so that feelings of happiness or disappointment arise. Consumers are certainly not satisfied if the service performance they receive is far from what they desire; vice versa, consumers will be satisfied if the service performance they receive exceeds customer desires (Kotler & Keller, 2016). Another definition states that customer satisfaction is a measure of the extent to which consumers who use services or products feel happy with what they get (Fatihudin et al., 2019). In order to be able to improve customer satisfaction continuously, BCA must strive for elements that have an actual impact on consumer happiness. This time, researchers from PT. Bank Central Asia, Tbk KCP Kelapa Gading Villa undertook a study to determine the impact of customer value, trust, and service quality on customer satisfaction.

2. Literature Review and Hypothesis

Service quality

According to Tjiptono (2012), service quality can be interpreted as efforts to fulfill consumer needs and desires as well as the accuracy of delivery in keeping with consumer expectations. The six main principles of service quality, according to Tjiptono, quoted by Kaihatu (2015), include planning, leadership, review, communication, appreciation and recognition, and education. Zeithaml et al. in Hardiansyah (2011) found out the quality of service that consumers actually feel; there are indicators of service quality that lie in Five factors determine the quality of a service: guarantee, tangibility, responsiveness, empathy, and reliability. Supriyadi et al. (2017) concluded that tangibles are physical facilities, equipment, employees, office font space, available parking space, and employee appearance. The company provides its services right the first time (Diza et al., 2016).

The attributes in this dimension include promising to do something at a predetermined time, services delivered correctly, and an accurate recording system (Haryanto, 2013).

Trust

According to research by Pontoh et al. (2014), trust is related to emotional bonds, where trust is an individual's ability to entrust a brand or company to carry out its functions. The definition of trust put forward by Suranto (2011) and (Noviana & Oktavia, 2023) states that trust is a feeling that there is no danger from other people in a relationship. The Predictability (or prediction) and trust are correlated. This finding means that when we can predict that someone will not betray us and cooperate well, then our trust in that person is greater (Ningsih & Kurdi, 2023).

Customer Value

The customer value aspect is an important aspect for a company or organization, because whether customers are satisfied or not really depends on the ability of the company or organization, because whether customers are satisfied or not really depends on the ability of the company or organization to provide customer value that is in accordance with the perceived value of its customers (Yi & Gong, 2013; Suhidayat et al., 2016). So, if customer value always changes over time, the result is that customer satisfaction will not remain constant over time. Today, bank customers are more educated, more literate, and more knowledgeable. So, it is more critical to Determine the company's value by adding up all of the sacrifices it has to make. One of the several elements influencing buyers is the customer value. Kotler and Armstrong (2013) stated that with superior customer value, companies can satisfy customers.

Customer satisfaction

When someone compares the performance of the good or service they received to what was anticipated, they are said to be satisfied. If the performance falls short of the customers' expectations, they will be unhappy. On the other hand, if performance fulfills or surpasses client expectations, the customer will feel satisfied or very satisfied. Past safeguards can shape customer expectations, comments from relatives as well as promises and information from marketers and rivals (Lenzun et al., 2014). Customer satisfaction is the overall attitude shown by consumers regarding goods and services after they obtain the tools to use them. A customer's attitude is often formed as a means of direct contact with the object of the attitude (Fatmaningrum et al., 2020). Husain et al. (2020) and (Maghfur et al., 2023) revealed that customer decisions are the buyer's cognitive situation regarding the commensurability or incommensurability between the results obtained compared to the sacrifices made.

Research Hypothesis

The Influence of Service Quality on Customer Satisfaction

Hardiansyah (2011) found out the quality of service that consumers actually feel; there are indicators of service quality that lie in five factors that determine the quality of a service, including tangibility, responsiveness, guarantee, and empathy. Supriyadi et al. (2017) and (Sari et al., 2023) concluded that tangibles are physical facilities, equipment, employees, office font space, available parking space, and employee appearance. The company provides its services right the first time (Diza et al., 2016). The attributes in this dimension include promising to do something at a predetermined time, services delivered correctly, and an accurate recording system (Haryanto, 2013). Shows that service quality results have a significant positive effect on customer loyalty. This result is in line with research conducted by Susilawaty et al. (2020), proving that the higher the trust, the higher the customer satisfaction, which concludes that trust has a positive effect on customer satisfaction. Not only does customer pleasure help the bank survive, but it also helps the bank grow. Customer satisfaction is the primary factor in winning competitions. Customer satisfaction will be satisfied if they get what they want; the satisfaction that customers feel with the services they use will provide positive benefits for the continuity of the bank (Novianti et al. 2018).

H1: Service Quality influences Customer Satisfaction

The Influence of Trust on Customer Satisfaction

Trust is an important factor for customers in choosing which savings and loan cooperative to use

as a place to store funds. Research conducted by Guspul (2014) suggests that the trust variable has a significant influence on financial services customer satisfaction. Meanwhile, Utama et al. (2021) stated that trust has a significant positive effect on customer loyalty, which means that trust is in accordance with what consumers want so that it can create a feeling of loyalty. This finding is in line with research conducted by Susilawaty et al. (2020), proving that the higher the trust, the higher the customer satisfaction, which concludes that trust has a positive effect on customer satisfaction.

H2: Trust influences customer satisfaction

The Influence of Customer Value on Customer Satisfaction

In business view, to create Cooperatives must be able to boost customer value in order to satisfy clients, especially customers. best value can make customers feel satisfied. Tjiptono (2011) stated that the customer values provided are emotional value, social value, quality value, and price for money. Today, bank customers are more educated, more literate, and more knowledgeable. So, it is more critical to calculate the worth that the business provides despite all of the sacrifices it has to make. Among the several elements that affect consumers is customer value. Kotler and Armstrong (2013) stated that with superior customer value, companies can satisfy customers. Research conducted by (Maghfur et al., 2023) states that customer value influences customer satisfaction; this is because the higher the customer value generated, the stronger customer satisfaction will be, and vice versa. Customers will be more pleased with the goods if the savings and credit cooperative offers better value for them. or service they receive.

H3: Customer Value Influences Customer Satisfaction

The Influence of Service Quality, Trust, and Customer Value on Customer Satisfaction

Supriyadi et al. (2017) concluded that tangibles are physical facilities, equipment, employees, office font space, available parking space, and employee appearance. The company provides its services right the first time (Diza et al., 2016). The attributes in this dimension include promising to do something at a predetermined time, services delivered correctly, and an accurate recording system. The company with the total sacrifices it has to make. Of the many factors that influence customers is customer value. Kotler and Armstrong (2013) stated that with superior customer value, companies can satisfy customers. This finding is in line with research conducted by Susilawaty et al. (2020), stating that it simultaneously influences customer satisfaction, and also in line with, stating that there is an influence on customer satisfaction.

H4: Service Quality, Trust, and Customer Value simultaneously influence Customer Satisfaction

Research Conceptual Framework

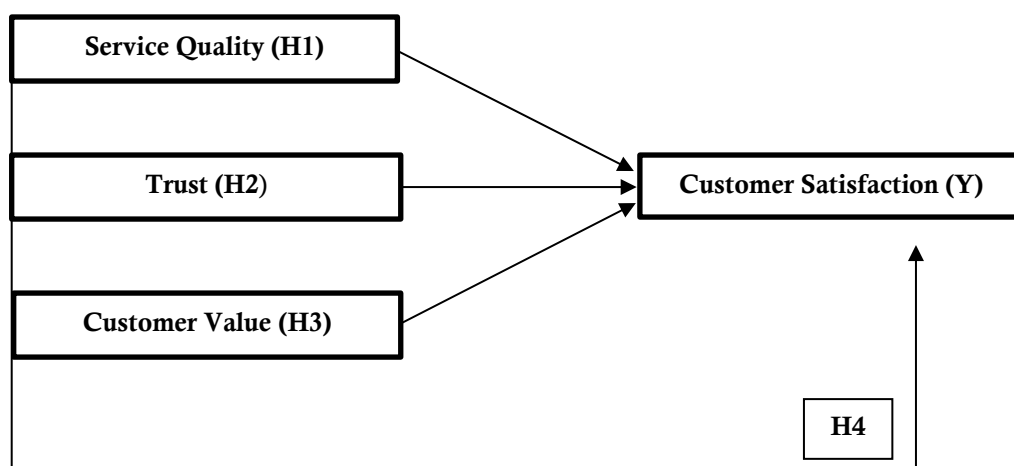


Figure 1. Research Conceptual Framework

3. Data and Methods

This study employed associative research methodology. Associative research is used because it is suitable for answering questions that are about the relationship between two or more variables (Wahyuddin et al., 2023). Since cross-section surveys relate to data gathered through the observation of a large number of people-in this case, PT customers-they are the research method of choice. Central Asian Bank KCP Kelapa Gading Villa at the same moment or without taking the time difference into account. This approach can be used to develop a hypothesis that helps explain the relationship between the independent and dependent variables in greater detail. Quantitative data are the kind that are used. In this research, respondents' opinions about the factors under study are gathered and provided in the form of quantitative data using a Likert scale. According to this study, 20% of the population as a for this study, 835 samples or the whole customer base of PT. Bank Central Asia, Tbk-which conducts business at PT. Bank Central Asia, Tbk KCP Kelapa Gading Villa-was used as respondents.

4. Results

Data Validity Test

Table 1. Data Validity Test

Variable	Number of Constructs	Information	Number of Constructs	Information
Service quality	0	Invalid	12	Valid
Trust	0	Invalid	6	Valid
Customer Value	0	Invalid	8	Valid
Customer Satisfaction	0	Invalid	5	Valid

Source: processed data (2019)

Based on the test results in Table 1, all constructs in each variable are declared valid.

Data Reliability Test

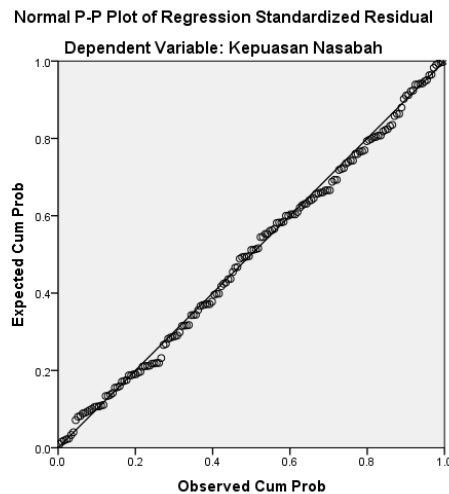
Table 2. Data Reliability Test

Variable	Cronbach's Alpha	Condition	Information
Service quality	0.611	0.60	Reliable
Trust	0.632	0.60	Reliable
Customer Value	0.758	0.60	Reliable
Customer Satisfaction	0.689	0.60	Reliable

Source: processed data (2019)

Based on the test results in Table 2, which shows that Cronbach's alpha value is greater than 0.60, it can be concluded that all statements from all variables in this study have been tested for reliability.

Data Normality Test



Source: processed data (2019)

Figure 1. Data Normality Test

It is possible to infer from the P-Plot graph above and the accompanying image that the distribution approaches and follows the diagonal line, while the spots are dispersed about it. According to this result, the regression model is suitable to be used because it meets the assumptions of normality.

Statistic analysis

Table 3. One-Sample Kolmogorov-Smirnov Test

Unstandardized Residuals		
N		167
Normal Parameters, b	Mean	.0000000
	Std. Deviation	.25973325
Most Extreme Differences	Absolute	.046
	Positive	.046
	Negative	-.031
Statistical Tests		.046
Asymp. Sig. (2-tailed)		.200 c,d

Source: processed data (2019)

Based on the table above, the output Because of the Asymp results, the one-sample Kolmogorov-Smirnov test results can show that the data obtained from using the questionnaire is normally distributed. The dependent and independent variables have sigs of $0.200 > 0.05$, which indicates that they have a normal distribution.

Multicollinearity Test

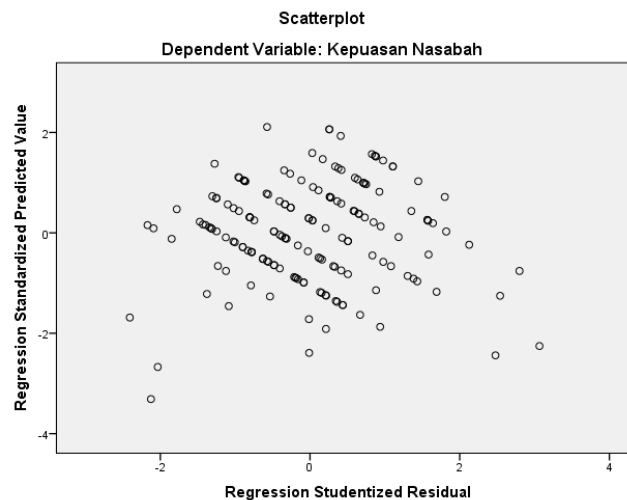
Table 4. Multicollinearity Test

Coefficients		
Model	Collinearity Statistics	
	Tolerance	VIF
1 (Constant)		
Service quality	.808	1,238
Trust	.791	1,265
Customer Value	.867	1,154

Source: processed data (2019)

It can be inferred from the preceding table that there is no multicollinearity because each variable's tolerance values are 0.808, 0.791, and 0.867, which are more than 0.10, and the independent variables' VIF values are 1.238, 1.265, and 1.154, which are smaller than 10 between independent variable.

Heteroscedasticity Test



Source: processed data (2019)

Figure 2. Heteroscedasticity test

The scatterplot graph above shows that there is no discernible pattern and that the points are dispersed above and below the zero line. Therefore, there is no heteroscedasticity in the instrument.

Multiple Regression Analysis

Table 5. Multiple Regression Analysis

		Coefficients				
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	-.559	,336		-1,664	,098
	Service quality	,229	,101	,130	2,281	,024
	Trust	,618	,068	,529	9,151	,000
	Customer Value	,314	,057	,303	5,484	,000

Source: processed data (2019)

It is possible to interpret the regression equation model above in the following ways: A significance level of 0.024. $\alpha = 5\%$ is associated with service quality impacts customer satisfaction, 0.000 $\alpha = 5\%$ is associated with trust, and 0.000 $\alpha = 5\%$ is associated with customer value influences customer satisfaction 0.000 $\alpha = 5\%$.

Coefficient of Determination Test

Table 6. Determination Coefficient Test

Model Summary b					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.755a	,570	,562	,26211	1,760

Source: processed data (2019)

Based on table 6 states that the adjusted R-Square value is 0.562, meaning that the coefficient of determination is 0.562. This result states that the variables of service quality, trust, and customer value explain the customer satisfaction variable by 56.2%. Other variables outside the regression model in this research influence the remaining 43.8%.

Partial Test (t-Test)

Table 7. Partial Test Results (t-Test)

		Coefficients				
		Unstandardized Coefficients		Standardized Coefficients	Q	Sig.
Model		B	Std. Error	Beta		
1	(Constant)	-.559	,336		-1,664	,098
	Service quality	,229	.101	,130	2,281	.024
	Trust	,618	,068	,529	9,151	,000
	Customer Value	,314	,057	,303	5,484	,000

Source: processed data (2019)

The Service Quality variable has $t = 2.281$ with a significance level of 0.024 based on the partial parameter test (t-test) results; this indicates that $t = t \text{ table}$ ($2.281 > 1.974$) and the significance value (Sig.) is $0.024 < 0.05$. Hence, it may be said that although H1 is accepted, Ho is refused, meaning that "Service Quality partially has a significant effect on Customer Satisfaction." This shows that $t = t \text{ table}$ ($9.151 > 1.974$) and the significance value (Sig.) is $0.000 < 0.05$ for the Trust variable, which has $t = 9.151$ with a significance level of 0.000. Thus, it can be said that H2 is accepted and Ho is refused, meaning "Customer satisfaction is significantly impacted by trust, to a partially extent." According to the third hypothesis put forth in this study, customer satisfaction at the BCA Kelapa Gading Villa Branch is influenced by customer value (H3). The Customer Value variable has $t = 5.484$ with a significance level of 0.000 based on the partial parameter test (t-test) results; this indicates that $t = t \text{ table}$ ($5.484 > 1.974$) and the significance value (Sig.) is $0.000 < 0.05$. Consequently, it may be said that while Ha is accepted, Ho is rejected, meaning that "Customer Value partially has a significant effect on Customer Satisfaction."

Simultaneous Test (F Test)

Table 8. F Test (Anova)

ANOVAa						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	14,821	3	4,940	71,909	,000b
	Residual	11,199	163	,069		
	Total	26,020	166			

Source: processed data (2019)

The results of the F test and the significant Test for the multiple regression significant Test are displayed in the table above. Table 8 presents the results, which show that the F statistical value is 71.909 with a significance value of $0.000 < 0.05$ and calculated $F = 71.909 > F \text{ table} = 2.66$. This indicates that Customer Satisfaction (Y) is significantly influenced by Service Quality (H1), Trust (H2), and Customer Value (H3), either jointly or simultaneously. Ha is approved while Ho is refused in light of the aforementioned findings.

5. Discussion

Service Quality Influences Customer Satisfaction

It is clear from Table 7's data that H1 is accepted and Ho is denied, which implies "Service Quality partially has a significant effect on Customer Satisfaction." This is because the higher the trustthe

greater the level of customer satisfaction, suggesting that trust positively influences customer satisfaction. Not only does customer pleasure help the bank survive, but it also helps the bank grow. Customer satisfaction is the primary factor in winning competitions. If they obtain what they want, clients will be satisfied, and their happiness with the services they receive will be beneficial to the bank's continued existence. Found that service quality results have a significant effect on customer loyalty. This result is in line with research conducted by Susilawaty et al (2020), stating that service quality has a significant effect on customer satisfaction. Which states that the quality of service has a positive effect on customer satisfaction.

Trust Influences Customer Satisfaction

It is possible to conclude that H_0 is rejected and H_2 is accepted based on the data in Table 7, which indicates that "Trust partially has a significant effect on Customer Satisfaction." This outcome arises from the fact that trust can foster loyalty since it aligns with what customers desire. This finding indicates that trust has a substantial impact on customer satisfaction since it demonstrates that higher levels of trust are correlated with higher levels of customer satisfaction. According to Utama et al. (2021) stated that trust has a significant effect on customer loyalty. This finding is in line with research conducted by Susilawaty et al (2020), which states that trust has a significant effect on customer satisfaction. Trust has a positive effect on customer satisfaction.

Customer Value Influences Customer Satisfaction

Customer Satisfaction at the BCA Kelapa Gading Villa Branch is influenced by Customer Value (H_3), according to Table 7's results. This is due to the fact that a company's or organization's ability to satisfy its customers directly affects their level of satisfaction, making the customer value component crucial. Whether customers are satisfied depends on the company's capabilities. States that customer value influences customer satisfaction, this is because the higher the customer value generated, the stronger customer satisfaction will be, and vice versa. The better the value for customers provided by the savings and credit cooperative, the more satisfied the customer will feel with the product or service they receive. Which states that customer value has a positive effect on customer satisfaction.

Service Quality, Trust, and Customer Value Simultaneously Influence Customer Satisfaction

According to Table 8's findings, customer satisfaction (Y) is significantly influenced by service quality (H_1), trust (H_2), and customer value (H_3) all at the same time or in combination. H_a is approved and H_0 is refused based on the results above. This result is in line with research conducted by Susilawaty et al. (2020), stating that it simultaneously influences customer satisfaction. This finding is also in line, stating that there is an influence on customer satisfaction simultaneously/together.

6. Conclusion

Customer satisfaction and service quality at PT. Bank Central Asia, Tbk Kelapa Gading Villa Branch are significantly correlated, indicating that BCA's service quality has an impact on customer satisfaction. Customer satisfaction increases with higher-quality customer service. The relationship between trust and customer pleasure is highly substantial, indicating that is influenced by customer trust in BCA. Satisfied customers are customers who have confidence in BCA. Customer value and customer satisfaction are highly correlated, indicating that customer value influences customer satisfaction. The greater the customer's contentment with BCA, the better their score. Customer happiness is simultaneously impacted by value, customer trust, and service excellence. The customer satisfaction variable is influenced by the factors of service quality, customer trust, and value by a total of 56.2%.

The research's management implications is that understanding customer values, understanding the values valued by customers helps companies develop appropriate marketing and product development strategies. Continuous monitoring and evaluation managers must conduct ongoing monitoring and assessment of the business's performance in relation to value, customer trust, and service quality. Crisis management and quick response, overcoming customer dissatisfaction or problems that arise requires efficient management. Companies need to have a quick response plan

to respond to complaints so they can maintain or restore customer trust,

Recommendations

Drawing from the findings of the aforementioned study on customer satisfaction at PT. Bank Central Asia, Tbk Kelapa Gading, service quality, and customer trust Villa Branch, the author gives the following advice: BCA should evaluate the quality of service of its employees so that they can understand more optimally what customers need so that they can be more responsive and able to provide the best solutions to their customers. BCA is expected to be more able to take into account additional benefits for its customers, such as lower interest or other policies that benefit customers and have the ability to rival other banks; the BCA can provide solutions by introducing customers to use BCA products that have low administration fees such as my savings. It is recommended that BCA evaluate it by conducting regular roleplays so that employees can provide excellent service and always carry out services in accordance with the standards that apply at BCA.

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