R E S E A R C H   A R T I C L E

The Influence Of Product Quality, Service Quality And Trust On Customer Satisfaction At Bank Bengkulu Tais Branch

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Abstract

This study aims to determine the effect of product quality, service quality and trust on customer satisfaction at Bengkulu Bank Tais Branch both partially and simultaneously. The analysis method used is validity test, reliability test, multiple linear regression, coefficient of determination, t test and F test. The data collection method uses a questionnaire. The sample in this study amounted to 80 customers of Bank Bengkulu Tais Branch. Based on the results of research and discussion, it is found that product quality partially has a significant effect on customer satisfaction at Bengkulu Bank Tais Branch because the significant value is 0.000 <0.05. Service quality partially has a significant effect on customer satisfaction at Bengkulu Bank Tais Branch because the significant value is 0.028 <0.05. Trust partially has a significant effect on customer satisfaction at Bengkulu Bank Tais Branch because the significant value is 0.001 <0.05. Product quality, service quality and trust simultaneously have a significant effect on customer satisfaction at Bengkulu Bank Tais Branch because the significant value is 0.000 <0.05. Given that product quality, service quality and trust have a significant effect both partially and simultaneously on customer satisfaction at Bank Bengkulu Tais Branch, it is hoped that Bank Bengkulu Tais Branch will continue to improve the quality of its products and services and continue to strive to foster customer trust in Bank Bengkulu Tais Branch, this is so that customer satisfaction can continue to increase so that customers will remain loyal / loyal because they are satisfied with the performance of Bank Bengkulu Tais Branch.

Keyword: Product Quality, Service Quality, Trust, Customer Satisfaction

Introduction

Financial institutions, especially banking institutions, have a very strategic role in driving the economy of a country, including in Indonesia. The banking sector plays an important role in development efforts in the economic sector, and also plays a role in increasing equitable development and its results, as well as economic growth and national stability towards improving people's lives.

Competition in the banking world in the country is increasingly competitive, this makes every financial institution, required with all its tips and policies to seize and attract customer sympathy. One of them is by creating a good relationship with customers. The community as a customer of banking services, now has a high awareness and is increasingly critical of banking products and services. Meanwhile, banks as producers must be able to convince customers that the products offered can really provide benefits.

As a financial institution, the bank functions as a financial intermediary between two parties, namely parties with excess funds and parties lacking funds, whose main business is to collect funds from the public (funding), channel funds to the public (lending) and other services (services). Of all the activities carried out by banks, it ultimately boils down to the value that will be given by customers regarding perceived satisfaction. Satisfaction is the level of feeling where someone states the results of the comparison of the performance of the product (service) received and expected. In today's competitive business era, banks realise the importance of customer satisfaction

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factors. Therefore, measuring the level of customer satisfaction is very necessary, although it is not easy.

Many benefits are received by companies (banks) by achieving a high level of customer satisfaction. A high level of customer satisfaction can increase customer loyalty and prevent customer turnover, reduce consumer sensitivity to price, reduce marketing failures, reduce operating costs caused by an increasing number of consumers.

Banks must be able to satisfy customers, this is intended so that bank customers become loyal customers. In this endeavour, the bank must understand what its customers need. Customer satisfaction is very important to maintain customer loyalty, so that customers remain loyal to buy bank products or services. According to Kotler (2016) consumer satisfaction is a feeling of pleasure or disappointment for someone who comes from a comparison between his impression of the performance (or results) of a product and his expectations.

Many factors affect customer satisfaction, including product quality. Product quality is a characteristic of a product or service that depends on its ability to satisfy stated or implemented customer needs (Tjiptono, 2015). Products have an important meaning for banks because without products, banks will not be able to do anything from their business. Customers will buy a product if they find it suitable, therefore the product must be tailored to the wants or needs of the customer so that product marketing is successful.

Apart from products, service quality is also the most important thing. service quality is the level of excellence expected and control over that level of excellence to meet customer desires (Tjiptono, 2015). Service quality issues are an important part and really need serious attention for every company to survive in the business environment.

Apart from offering quality products and good service, another thing that can increase customer satisfaction is trust. Trust is all the knowledge possessed by consumers and all the conclusions consumers make about objects, attributes, and benefits (Mowen and Minor in Priansa, 2017). Trust is very

important because trust is the key to the sustainability of a banking business in the long term. This trust concerns the credibility of the bank in the eyes of the customer. Trust arises from a long process until both parties trust each other. If trust has arisen between the bank and the customer, then efforts to foster cooperation will be easier so that it will benefit both parties.

Bank Bengkulu as one of the banks in Bengkulu Province has had considerable experience in facing increasingly fierce competition. As a bank that has long been recognised by the wider community, Bank Bengkulu certainly has a wide range of business activities uniformly throughout its branch office network including Bank Bengkulu Tais Branch. Of course, in the midst of competition between banks, Bengkulu Bank Tais Branch continues to work on its business activities so that customers are not disappointed and do not turn to other banks. However, the reality in the community is that there are still customers who complain about the services provided by Bank Bengkulu Tais Branch such as delays in service for several reasons such as employees who are not fast enough or are taking a break, employees are less responsive in understanding customer needs, between one queue and the next queue with a long enough pause.

Method

This type of research is quantitative research with a descriptive approach. The population in this study were all savings customers at PT Bank Bengkulu Tais Branch, totalling 530 customers. Determination of the sample size according to Arikunto (2014) suggests in sampling if the subject is less than 100, all are taken so that the research is population research. Furthermore, if the number of subjects is large, 10%, 15% or 20%, 25% or more can be taken. Based on Arikunto's opinion, the researcher took a sample of 15% of the population or 15% x 530 = 79.5 rounded up to 80. So the sample in this study amounted to 80 customers. The sampling technique by means of accidental sampling technique is a sampling technique based on chance, that is, anyone who happens to meet the researcher can be used as a sample if the person who happens to be found is suitable / representative as a data source (Sugiyono, 2017). The population in this study were all savings customers at PT Bank Bengkulu Tais Branch, totalling 530 customers. Determination of the sample size according to Arikunto (2014) suggests in sampling if the subject is less than 100, all are taken so that the research is population research. Furthermore, if the number of subjects is large, 10%, 15% or 20%, 25% or more can be taken. Based on Arikunto's opinion, the researcher took a sample of 15% of the population or 15% x 530 = 79.5 rounded up to 80. So the sample in this study amounted to 80 customers.

The sampling technique by means of accidental sampling technique is a sampling technique based on chance, that is, anyone who happens to meet the researcher can be used as a sample if the person who happens to be found is suitable / representative as a data source (Sugiyono, 2017). The data collection method in this study was carried out by means of a questionnaire, which is a way of collecting data by giving a list of questions to respondents equipped with several alternative answers. The results of respondents' answers to the questionnaire were given an answer score with a Likert scale (Sugiyono, 2017).

The analysis method is the stage of the research process where the data that has been collected is processed in order to answer the problem formulation. To simplify and speed up data processing, this research data processing uses the SPSS Version 25.00 application programme. The research analysis method in this study uses Validity Test, Reliability Test, Multiple Linear Regression, coefficient of determination, F Test and t Test.

The hypotheses of this study are:

Ha1 : Product quality has a significant effect on customer satisfaction at Bank Bengkulu Tais Branch.

Ha2 : Service quality has a significant effect on customer satisfaction at Bengkulu Bank Tais Branch.

Ha3 : Trust has a significant effect on customer satisfaction at Bank Bengkulu Tais Branch.

Ha4 : Product quality, service quality and trust have a significant effect on customer satisfaction at Bank Bengkulu Tais Branch.

Results And Discussion

Respondent Characteristics

From the results of distributing questionnaires distributed to 80 customers at Bengkulu Bank Tais Branch, the following characteristics of the respondents are known:

Table 1.   Characteristics of Respondents

Gender	Sum	Percentage
Male	48	60%
Female	32	40%
Sum	80	100%
Age	Sum	Percentage
17 – 30 Tahun	11	13,75%
31 – 40 Tahun	22	27,50%
41 – 50 Tahun	30	37,50%
> 50 Tahun	17	21,25%
Sum	80	100%
Level of Education	Sum	Percentage
Senior Hight School	41	51,25%
Diploma	7	8,75%
Bachelor	27	33,75%
Magister	5	6,25%
Sum	80	100%

Source: Questionnaire Results, 2024

Based on the table above, it can be seen that the characteristics of respondents based on gender obtained that 48 people or 60% are male, while 32 people or 40% are female. This shows that male customers make more transactions and use services at Bank Bengkulu Tais Branch compared to women. From the table of characteristics of respondents based on age between 17 - 30 years as many as 11 people or 13.75%, the range between 31 - 40 as many as 22 people or 27.50%, at the age between 41 - 50 as many as 30 people or 37.50% while the age group above 50 years as many as 17 people or 21.25%. This shows that Bank Bengkulu customers are quite diverse in terms of age groups. From the table of characteristics of respondents based on education level, the results show that high school education is 41 people or 51.25%, Diploma education is 7 people or 8.75, Bachelor education is 27 people or 33.75%, Master education is 5 people or 6.25%. This shows that the level of education is dominated by the high school group, followed by Bachelor education, there is also a small portion of Diploma and Master education. this is understandable because Tais is a regency area not an urban area like in Bengkulu City.

Validity Test

The validity test is used to test the research instrument, the instrument can provide results in accordance with its purpose. The validity test is carried out by calculating the correlation between the item score and the total score. Analysis of statement items empirically by the validity coefficient called the corrected item total correlation or total corrected item correlation coefficient. Then the correlation coefficient of the analysis results is compared with the predetermined provisions that if r count> r table (0.2199) the statement is declared valid then the statement item is suitable for use as a research instrument test tool. The validity test was carried out using the SPSS application. so that the following data was obtained:

Table 2.   Validity Test of Product Quality Variables (X1)

No	Question Item	R Table	R Count	Description
1	X1_1	0,2199	0,677	Valid
2	X1_2	0,2199	0.764	Valid

3	X1_3	0,2199	0,630	Valid
4	X1_4	0,2199	0,751	Valid
5	X1_5	0,2199	0,531	Valid
6	X1_6	0,2199	0,706	Valid
7	X1_7	0,2199	0,725	Valid
8	X1_8	0,2199	0,584	Valid
9	X1_9	0,2199	0,442	Valid
10	X1_10	0,2199	0,517	Valid

Source: Research Results, 2024

Based on the table above, the results show that all statement items for the product quality variable (X1) are valid, this is evidenced by the entire correlation value of each statement item > 0.2199.

Table 3.   Validity Test of Service Quality Variables (X2)

No	Question Item	R Table	R Count	Description
1	X2_1	0,2199	0,681	Valid
2	X2_2	0,2199	0,764	Valid
3	X2_3	0,2199	0,660	Valid
4	X2_4	0,2199	0,732	Valid
5	X2_5	0,2199	0,558	Valid
6	X2_6	0,2199	0,698	Valid
7	X2_7	0,2199	0,673	Valid
8	X2_8	0,2199	0,588	Valid
9	X2_9	0,2199	0,441	Valid
10	X2_10	0,2199	0,561	Valid

Source: Research Results, 2024

Based on the table above, the results show that all statement items for the service quality variable (X2) are valid, this is evidenced by the fact that the entire correlation value of each statement item is > 0.2199.

Table 4.   Validity Test of Trust Variables (X3)

No	Question Item	R Table	R Count	Description
1	X3_1	0,2199	0,686	Valid
2	X3_2	0,2199	0,785	Valid
3	X3_3	0,2199	0,618	Valid
4	X3_4	0,2199	0,728	Valid
5	X3_5	0,2199	0,547	Valid
6	X3_6	0,2199	0,724	Valid
7	X3_7	0,2199	0,690	Valid
8	X3_8	0,2199	0,575	Valid
9	X3_9	0,2199	0,785	Valid
10	X3_10	0,2199	0,565	Valid

Source: Research Results, 2024

Based on the table above, the results show that all statement items for the service quality variable (X3) are valid, this is evidenced by the entire correlation value of each statement item > 0.2199.

Table 5.   Validity Test of Customer Satisfaction Variable (Y)

No	Question Item	R Table	R Count	Description
1	Y_1	0,2199	0,669	Valid
2	Y_2	0,2199	0,764	Valid
3	Y_3	0,2199	0,633	Valid
4	Y_4	0,2199	0,732	Valid
5	Y_5	0,2199	0,537	Valid
6	Y_6	0,2199	0,717	Valid
7	Y_7	0,2199	0,705	Valid
8	Y_8	0,2199	0,590	Valid
9	Y_9	0,2199	0,463	Valid
10	Y_10	0,2199	0,503	Valid

Source: Research Results, 2024

Berdasarkan tabel di atas maka diperoleh hasil bahwa seluruh item pernyataan untuk variabel kepuasan nasabah (Y) adalah valid, hal ini dibuktikan bahwa seluruh nilai korelasi pada tiap-tiap item pernyataan > 0,2199.

Reliability Test

The reliability test used in this study is the Cronbach alpha cooficient measurement technique, namely the research instrument is declared reliable (reliable) if the Cronbach alpha cooficient > 0.60. The following is a table of reliability test results based on SPSS results:

Table 6.   Reliability Test of Research Variables

Variable	alpha (α) cronbach value > 0,60	Description
Product Quality (X1)	0,837	Reliable
Service Quality (X2)	0,838	Reliable
Trust (X3)	0,864	Reliable
Customer Satisfaction (Y)	0,836	Reliable

Source: Research Results, 2024

Based on the results of data processing carried out, it is known that the results of the alpha (α) cronbach value generated from the variables proposed in the study are > 0.60, namely product quality (X1) alpha (α) cronbach value 0.837, service quality (X2) alpha (α) cronbach value 0.838, trust (X3) alpha (α) cronbach value 0.864, and customer satisfaction (Y) alpha (α) cronbach value 0.836, thus all research variables are reliable

Multiple Linear Regression Analysis

Multiple linear regression analysis was conducted to determine the effect of product quality (X1), service quality (X2) and trust (X3) on customer satisfaction (Y). The results of the analysis are as follows:

Table 7.   Multiple Linear Regression Results

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.582	.249		2.339	.022
	product quality	.699	.054	.707	12.861	.000
	service quality	.149	.066	.151	2.247	.028
	trust	.135	.039	.144	3.437	.001

a. Dependent Variable: Y

Based on the results of multiple linear regression, the following equation is obtained:

Y = 0,582 + 0,699 X1 + 0,149X2 + 0,135X3 + e

The product quality variable (X1) has a regression coefficient value of 0.699, which means that product quality has a positive influence on customer satisfaction at Bank Bengkulu Tais Branch (Y). The higher the product quality, the higher the customer satisfaction at Bengkulu Bank Tais Branch (Y). The service quality variable (X2) has a regression coefficient value of 0.149, which means that service quality has a positive influence on customer satisfaction at Bank Bengkulu Tais Branch (Y). The higher the service quality, the higher the customer satisfaction at Bengkulu Bank Tais Branch (Y). The trust variable (X3) has a regression coefficient value of 0.135, which means that trust has a positive influence on customer satisfaction at Bank Bengkulu Tais Branch (Y). The higher the customer trust, the higher the customer satisfaction at Bank Bengkulu Tais Branch (Y). The constant value has an amount of 0.582 which means that if the product quality (X1) service quality (X2) and trust (X3) have a value weight of 0 or have no value, customer satisfaction at Bengkulu Bank Tais Branch (Y) is equal to the constant value of 0.582.

Partial Test (t Test)

1) *Alternative Hypothesis 1: The effect of product quality on customer satisfaction at Bengkulu Bank Tais Branch*

Berdasarkan Tabel 7 di atas Product quality (X1) has a significance value of 0,000. meaning that product quality (X1) partially has a significant influence on customer satisfaction at Bank Bengkulu Tais Branch because the significance value is 0,000 < 0.05, so the hypothesis in this study is accepted. This shows that the more improved or good product quality, the more customer satisfaction will increase.

This is of course in accordance with the theory according to Kotler and Keller (2016) product quality is the ability of an item to provide results or performance that matches and even exceeds what customers want. Products have an important meaning for banks because without products, banks will not be able to do anything from their business. Customers will buy a product if they find it suitable, therefore the product must be tailored to the wants or needs of the customer so that product marketing is successful.

2) Alternative Hypothesis 2 : The Effect of Service Quality on Customer Satisfaction at Bank Bengkulu Tais Branch

Partial hypothesis testing obtained that the service quality variable (X2) has a significance value (sign.) of 0,028 which means that service quality has a significant effect on customer satisfaction of Bank Bengkulu Tais Branch because the significance value is 0,028 < 0.05, so the hypothesis in this study is accepted. This shows that the more improved or good service quality, the more customer satisfaction will increase.

Service quality issues are an important part and really need serious attention for every company to survive in the business environment. Service quality is the level of excellence expected and control over that level of excellence to fulfil customer desires (Tjiptono, 2015). Tjiptono and Gregorious Chandra (2016) in the book service quality and satisfaction also state that service quality starts from customer needs and ends with customer satisfaction and positive perceptions of service quality.

3) Alternative Hypothesis 3 : The Effect of Trust on Customer Satisfaction at Bank Bengkulu Tais Branch

Partial hypothesis testing obtained that trust (X3) has a significance value (sign.) of 0,001 which means that trust has a significant effect on customer satisfaction of Bank Bengkulu Tais Branch because the significance value is 0,001 < 0,05, so the hypothesis in this study is accepted. This shows that customers have confidence in Bank Bengkulu Tais Branch as a banking institution in managing their funds and the services they receive for every transaction made at Bank Bengkulu Tais Branch.

Basically, a company that can survive in the long term is a company that is always a trust for its consumers, because then consumers will not forget the products marketed by the company and always be the main recommendation in fulfilling their needs. A growing business is a business based on trust and a trusted company / marketer is a company that invests in sustainable and prolonged business continuity. Trust is the foundation of business. Creating and building customer trust is one of the most important factors in creating consumer loyalty, however, customer trust is not easily obtained by companies. The more trusted a company/marketer is, the more successful its business is (Priansa, 2017).

4) Alternative Hypothesis 4 : The Effect of Product Quality, Service Quality and Trust on Customer Satisfaction at Bank Bengkulu Tais Branch

Hypothesis testing together or simultaneously obtained that product quality (X1), service quality (X2) and trust (X3) have a significance value (sign.) of 0,000 which means that product quality, service quality and trust have a significant effect on customer satisfaction at Bengkulu Bank Tais Branch because the significance value is 0,000 < 0.05, so that the hypothesis in this study can be accepted. This proves that the more or better the product quality, service quality and trust in Bank Bengkulu Tais Branch, the more customer satisfaction will increase. In this case, of course, Bank Bengkulu Tais Branch will continue to strive to provide the satisfaction desired by customers of Bank Bengkulu Tais Branch.

This research is in accordance with previous research conducted by Usmar in 2019 with the title The effect of product quality, service quality and trust on customer satisfaction at Bank BNI Syariah Pekanbaru Branch where it is proven that the results of research that have been carried out both partially and simultaneously product quality, service quality and trust affect customer satisfaction at Bank BNI Syariah Pekanbaru Branch.

The creation of customer satisfaction is able to provide several benefits, among others, a harmonious relationship between the company and its consumers, giving a good impression for repeat purchases and creating customer loyalty and being able to form a word-of-mouth recommendation which is quite profitable for the company (Tjiptono, 2015).

Satisfaction is a description of the difference between expectations and performance (which is actually received). If expectations are high, while performance is mediocre, satisfaction will not be achieved or even cause disappointment for consumers. Conversely, if performance exceeds expectations, customer satisfaction will increase. As Kotler and Armstrong (2017) argue that customer satisfaction is the extent to which perceived product performance meets buyer expectations. If product performance is lower than customer expectations, then the buyer feels satisfied or very happy.

Coefficient of Determination (R Square)

The Coefficient of Determination is used to determine how much the contribution of all independent variables to the dependent variable together. The coefficient of R^2 or R Square value can be made in the following model summary table:

Table 8. Results of the Coefficient of Determination (R Square)

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.998[a]	.997	.996	.23738

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

The R^2 or R Square value can be seen in the model summary table above with an R^2 value of 0,997. This value illustrates that the contribution of the independent variables, namely product quality (X1), service quality (X2) and trust (X3) to the rise and fall or variation of the dependent variable, namely customer satisfaction (Y) is 99,7% and the remaining 0,3% is the contribution of other variables not examined in this study.

Limitation of The Study

The problem limitation of this research is the effect of product quality, service quality and trust on customer satisfaction of Bank Bengkulu Tais Branch. Product quality indicators (X1) are product performance, reliability, product suitability, product durability, perceived quality (Tjiptono, 2015). Service quality indicators (X2) are tangible / physical evidence, reliability / reliability, responsiveness / responsiveness, assurance / guarantee, empathy / empathy (Tjiptono, 2015). Trust indicators (X3) are ability, kindness, integrity (Meyer in Priansa, 2017). Meanwhile, customer satisfaction (Y) indicators are conformity to expectations, interest in visiting again, willingness to recommend (Indrasari, 2019).

Conclusions and Recommendations

Based on the results of the research and discussion that has been carried out, the following conclusions can be drawn:

Product quality partially has a significant effect on customer satisfaction at Bank Bengkulu Tais Branch because the

significant value is 0,000 < 0.05. Service quality partially has a significant effect on customer satisfaction at Bengkulu Bank Tais Branch because the significant value is 0.028 <0.05. Trust partially has a significant effect on customer satisfaction at Bank Bengkulu Tais Branch because the significant value is 0.001 <0.05. Product quality, service quality and trust simultaneously have a significant effect on customer satisfaction at Bank Bengkulu Tais Branch because the significant value is 0,000 < 0.05.

Based on the conclusion that product quality, service quality, trust both partially and simultaneously have a significant effect on customer satisfaction at Bank bengkulu Tais Branch, it is hoped that Bank Bengkulu Tais Branch will continue to improve product quality, service quality and continue to foster customer trust in Bank Bengkulu Tais Branch, this is so that customer satisfaction can continue to increase so that customers will remain loyal because they are satisfied with the performance of Bank Bengkulu Tais Branch

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