

THE INFLUENCE OF SERVICE QUALITY ON LOYALTY THROUGH CUSTOMER SATISFACTION AND TRUST AS INTERVENING VARIABLES IN PT. BPR UNIVERSAL KALBAR

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*Service Quality,
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Trust and Loyalty.*

Abstract

Increased competition is marked by the number of existing banks and product or service competition offered, one of which is PT. BPR Universal West Kalimantan. PT. BPR Universal KalBar is one of the banks that carry out conventional business activities, providing services in payment traffic, borrowing, and withdrawing money. Therefore, for the progress of the company, banks need to pay close attention to consumer demand for a product or service to be offered, one of which is by increasing service quality, trust and customer satisfaction to increase customer loyalty to a banking company located in West Kalimantan, namely PT. BPR Universal KalBar in Pontianak. PT. BPR Universal KalBar tries to satisfy and comfort customers with the services provided. If the customer is satisfied with the service provided, the customer will become loyal. The form of this research is quantitative and causal associative. In this study, the authors used an associative and quantitative causal approach. This study's data collection method used a Likert scale questionnaire. The population in this study are customers of PT. BPR Universal KalBar, which uses a savings product for three months. The sampling technique in this study used a non-probability sampling technique in the form of purposive sampling. A total of 201 samples were used as data in this study. The analytical method used in this study uses the SEM-AMOS approach with the SPSS AMOS 24 application. Based on the results of the research that has been analyzed, it is known that service quality significantly affects customer satisfaction and loyalty. Customer satisfaction also has a significant effect on Trust and Loyalty. Service Quality has a significant effect on Loyalty through Customer Satisfaction. At the same time, Service Quality has no significant effect on Trust. Service Quality has no significant effect on Loyalty through Trust. Customer Satisfaction has no significant effect on Loyalty through Trust.

A. INTRODUCTION

A company can be defined as an institution that is neatly structured and organized and has a clear vision, mission and goals. Companies operate to provide goods and/or

services based on the profit motive. Companies generally carry out activities in production and distribution intending to meet consumer needs.

The aim of establishing a company can be to seek maximum profits using the available resources, while the long-term aim is to maximize the company's value. According to Law no. 3 of 1982, companies are every form of business that is permanent, continuous and established to work and domiciled in the territory of the Republic of Indonesia. Currently, many companies compete to gain consumer loyalty, including banking companies. Banking companies strive to achieve customer loyalty so that they can use their services continuously and not move to another banking company.

According to Kotler and Keller (2009), loyalty is a deeply held commitment to purchase or support a preferred product or service again in the future, even though situational influences and business marketing have the potential to cause customers to switch. Consumer loyalty is significant amid high business competition because loyalty will benefit the company's development in the long term, creating solid and close relationships with customers is the dream of all marketers, and this is often the key to long-term marketing success. Meanwhile, according to Mowen & Minor (2002), consumer loyalty results from consumer satisfaction with a product or service. This loyalty positively impacts the company, such as loyal consumers who repurchase the company's products.

According to Lovelock (2011:133), In a more recent business context, the term loyalty has been used to describe a customer's obligation to continue to follow the long-term interests of the company by purchasing and using its goods and services repeatedly and preferably exclusively and by advising and recommending products—the company's services to friends and colleagues. Many factors, including customer satisfaction, influence customer loyalty. Customer satisfaction and customer loyalty are two interrelated things.

Increasing competition is indicated by the large number of existing banks and competing products or services offered, one of which is PT. BPR Universal West Kalimantan. PT. BPR Universal KalBar, one of the banks that carries out conventional business activities, provides services in payment traffic, lending, and withdrawing money. Therefore, for

company progress, banks need to pay close attention to consumer demand for a product or service that will be offered, one of which is by improving service quality, customer satisfaction, and trust to increase customer loyalty to banking companies located in West Kalimantan, namely PT. BPR Universal KalBar in Pontianak.

PT. BPR Universal KalBar tries to satisfy and comfort customers with the services provided. If customers are satisfied with the services provided, customers will become loyal. PT. BPR Universal KalBar got five awards at once at the 13th BPR Awards 2022 event by Infobank at The Stones Hotel, Legian Bali (21/09/2022). PT. BPR Universal KalBar has assets of 1 billion, so this company can create new branch offices, and this is the company's strength to make people trust the company.

Companies with financial services have mushroomed everywhere, especially in Pontianak, such as cooperatives, credit unions, banks, and so on. The large number of similar products makes PT. BPR Universal KalBar has competitors, not only PT. BPR Universal KalBar has lending and fund collection services, but many BPRs in the city of Pontianak have the same services, such as BPR Andalan, PT. BPR Ukabima Khatulistiwa, BPR PT. Dana Wira Buana and many other BPR companies or other financial services companies in the city of Pontianak.

Based on the background described above, the author intends to conduct more in-depth research on "The Influence of Service Quality on Loyalty Through Customer Satisfaction and Trust as Intervening Variables at PT. BPR Universal KalBar".

B. LITERATURE REVIEW

Service quality

According to Tjiptono (2014: 59), quality must start with customer needs and end with customer perceptions. This means that a good quality image is based on something other than the point of view or perception of the service provider but on the point of view or perception of the customer. It is the customer who determines the quality or not of a service. Dharmayanti (2006) stated that the five concepts that are often used in SERVQUAL to assess

service quality, namely (tangibles, reliability, responsiveness, assurance, and empathy) are still a problem. Service Quality is a measure of service quality or performance that consumers receive and will be able to assess the quality of service they feel.

Lee et al. (2015:92) say five indicators measure service quality: tangibles, empathy, reliability, responsiveness, and assurance. Tangibles discuss how good the physical evidence of service is, such as the room's layout, the front line's neatness, the equipment's sophistication, and so on. Empathy discusses the understanding and attention given to consumers, especially if consumers experience problems or difficulties. Reliability discusses how consistently the company provides services as promised. Responsiveness is about how quickly a company serves and handles complaints from consumers. Lastly is assurance, which in this case measures how confident consumers are in the services provided by the company, or consumers can guarantee that the company can provide good service.

Trust

Lee et al. (2015:92) say five indicators measure service quality: tangibles, empathy, reliability, responsiveness, and assurance. Tangibles discuss how good the physical evidence of service is, such as the room's layout, the front line's neatness, the equipment's sophistication, and so on. Empathy discusses the understanding and attention given to consumers, especially if consumers experience problems or difficulties. Reliability discusses how consistently the company provides services as promised. Responsiveness is about how quickly a company serves and handles complaints from consumers. Lastly is assurance, which in this case measures how confident consumers are in the services provided by the company, or consumers can guarantee that the company can provide good service. In addition, Sumarwan (2004) also defines customer trust as the strength of a product with specific attributes. Customer trust is also often referred to as object attribute linkage, which means that customer trust is related to the possibility of a relationship between an object and relevant attributes.

Customer satisfaction

Satisfaction makes consumers or customers continue to use goods or services that satisfy them for a long time (Armstrong et al., 2009). Meanwhile, Setiawan et al. (2017:33) say that customer satisfaction is a feeling resulting from the evaluation process of what has been received, which is expected to be included in purchasing decisions and the needs and desires related to purchasing decisions. Satisfaction consumers feel regarding consumer needs that are supposed to be fulfilled can make consumers intend to repurchase the product/service.

Buyers' expectations are influenced by their previous buying experiences, advice from friends and colleagues, and promises and information from marketers and competitors (Palilati, 2007). According to Darmayanti (2006), satisfaction is only one of several causes of customer loyalty. Customer satisfaction is the level of someone's feelings after comparing perceived performance or results with their expectations (Richard L. Oliver, 2015).

According to Wilkie (1994), satisfaction is an emotional response that arises from an individual's evaluation of a product or service after consuming a product or service. Engel (2006) states customer satisfaction is the level of customer feelings after comparing them with their expectations. Customers who are satisfied with the value provided by a product or service are likely to be loyal for a long time.

Loyalty

According to Griffin (2005), loyalty is the behavior of making repeat purchases of goods or services selected based on the decision-making unit. Loyalty is a psychological condition related to attitudes toward products, and consumers will form beliefs, determine their likes and dislikes, and decide whether they want to buy the product (Hasan, 2014: 37). Loyalty is the percentage of people who have purchased within a certain period and have purchased again since the first purchase (Rahmayanty, 2010:91). Loyalty is an attitude that encourages behavior to buy products or services from a company which includes aspects of feelings in it, especially those who believe regularly and repeatedly with high consistency,

but not only repurchase goods and services but also have commitment and attitude which is positive. Attitude towards the company offering the product/service (Kotler & Armstrong, 2016: 124).

Service Quality and Customer Satisfaction

Customer satisfaction will be created if the quality of service provided by the company is good and can meet their needs. By offering services that suit customer desires and needs and can meet customer expectations, customers will feel satisfied and happy (Tjiptono, 2014). This is supported by research conducted by Ni Made Handika Dewi & Adityarini (2022), which states that service quality positively and significantly affects customer satisfaction. Good service quality will provide satisfaction for service users. Based on the description of the relationship between the variables Service Quality and Customer Satisfaction as stated above, it can be stated that the formulation of the first hypothesis in this research is as follows;

H1: Service quality has a positive and significant effect on customer satisfaction.

Service Quality and Loyalty

Service quality as a determinant of customer loyalty. This shows that the higher the quality of service provided, the greater the possibility that customers will be loyal to the company. If consumers feel that this is understandable because the service provided by the company is good, then consumers will return to using the product or service (Oliver (2010). This is supported by research conducted by Azidni Rofiqo et al. (2021), which states that service quality influences positively and significantly on loyalty. Suppose customers feel that the service provided to them is good and follows their expectations. In that case, the customer or customers will be loyal and will not move to another company. Based on the description of the relationship between service quality variables and loyalty, as stated above, the formulation of the third hypothesis in this research can be stated as follows;

H2: Service quality is thought to have a positive and significant effect on loyalty

Service Quality and Trust

Service quality is a measure of how well a service meets customer expectations. Implementing service quality means consistently making compromises with customer expectations. Customers will trust the service provided if the perceived service quality is good. In other words, customers who trust the bank will impact loyalty. This is supported by research conducted by I Gede Yogi Pratama & Ni Made Rastini (2016), stating that service quality positively and significantly affects trust. Suppose the customer feels that the service provider has followed what he promised. In that case, the customer will trust and be satisfied with what he has created, and the higher the value of service quality to the customer, the higher the customer's trust. Based on the description of the relationship between service quality variables and trust, as stated above, the formulation of the third hypothesis in this research can be put forward as follows;

H3: Service quality is thought to positively and significantly affect trust.

Customer Satisfaction and Trust

Trust is needed in the banking industry because customers have tremendous confidence in the company that the company will manage their finances well. Without customer trust in the company, banking companies will lose their customers and cannot survive in business competition (Kotler, 2007). This is supported by research conducted by Yashinta Asteria Norhermaya & Harry Soesanto (2016), which states that customer satisfaction positively and significantly affects trust. If the customer feels that the service provided to him is good and meets his expectations, then the customer will trust and be loyal and will not move to another company. Based on the description of the relationship between customer satisfaction and trust variables as stated above, the formulation of the third hypothesis in this research can be expressed as follows;

H4: Customer satisfaction is thought to positively and significantly affect trust.

Customer Satisfaction and Loyalty

Trust can be said to be the cause of growing customer loyalty, or in other words, trust will influence customer loyalty (Novianti et al., 2018). This is supported by research conducted by Andyan Pradipta Utama (2021), which states that satisfaction positively and significantly affects loyalty. This can also indirectly grow customer loyalty towards service providers. Based on the description of the relationship between customer satisfaction and loyalty variables as stated above, the formulation of the fifth hypothesis in this research can be put forward as follows;

H5: Customer satisfaction has a positive and significant effect on loyalty.

Trust and Loyalty

Customer trust can be formed from integrity and explanation demonstrated by competence, honesty, and kindness. Customers with high trust in a bank will also impact customer loyalty (Griffi 2005). This is supported by research conducted by Margaretha & Sebastianana (2022), which states that the trust variable has a positive relationship and has a significant effect on loyalty. If customers have strong trust in the service provider, then they will be loyal to the company. Based on the description of the relationship between the variables of trust and loyalty as stated above, the formulation of the fourth hypothesis in this research can be presented as follows;

H6: Trust is thought to positively and significantly affect customer loyalty.

Service Quality to Loyalty Through Customer Satisfaction

The influence of service quality on customer loyalty through satisfaction as an intervening variable was carried out by Azidni Rofiqo et al. (2021), who stated that the service quality variable on customer loyalty through satisfaction shows that satisfaction can mediate the relationship between service quality and customer loyalty with positive results. Research conducted by Ni Made Handika Dewi & Adityarini (2022) on service quality states a positive relationship between service quality and loyalty through satisfaction, which has a

significant effect. Good service quality will satisfy customers, which will, of course, grow customer loyalty. Based on the description of the relationship between service quality variables and loyalty through customer satisfaction, as stated above, the formulation of the sixth hypothesis in this research can be put forward as follows;

H7: Service quality is thought to positively and significantly affect loyalty through customer satisfaction as an intervening variable.

Service Quality to Loyalty Through Trust

According to research conducted by Diyah Safitri & Ahmad Nurkin (2019), trust significantly affects customer loyalty and satisfaction. The higher quality of service to customers will increase confidence, which in turn will increase customer loyalty. Trust has an essential role in mediating the influence of service quality on loyalty. Based on the description of the relationship between service quality variables and loyalty through trust, as stated above, the formulation of the eighth hypothesis in this research can be presented as follows;

H8: Service quality is thought to positively and significantly affect loyalty through trust.

Customer Satisfaction with Loyalty Through Trust

According to research conducted by Dedek Kurniawan Gultom et al., his research is related to customer satisfaction, customer trust, and customer loyalty. Research conducted (Ardiyanto et al., 2014) shows that efforts to increase customer loyalty must be directed at customer satisfaction. Other research shows that customer satisfaction and trust are essential determinants of customer loyalty in the industry (Pezhman, Javadi, & Shahin, 2013). Customer satisfaction that has been felt will give rise to trust, leading to repeat purchase decisions from customers when customers already believe in a particular product or service. Based on the description of the relationship between customer satisfaction and loyalty through trust, as stated above, the formulation of the seventh hypothesis in this research can be stated as follows;

H9: It is suspected that customer satisfaction positively and significantly influences loyalty through trust.

Conceptual framework

Based on the description of the research conceptual framework and hypothesis formulation that has been stated above, an image of the conceptual framework for this research can be presented as follows:

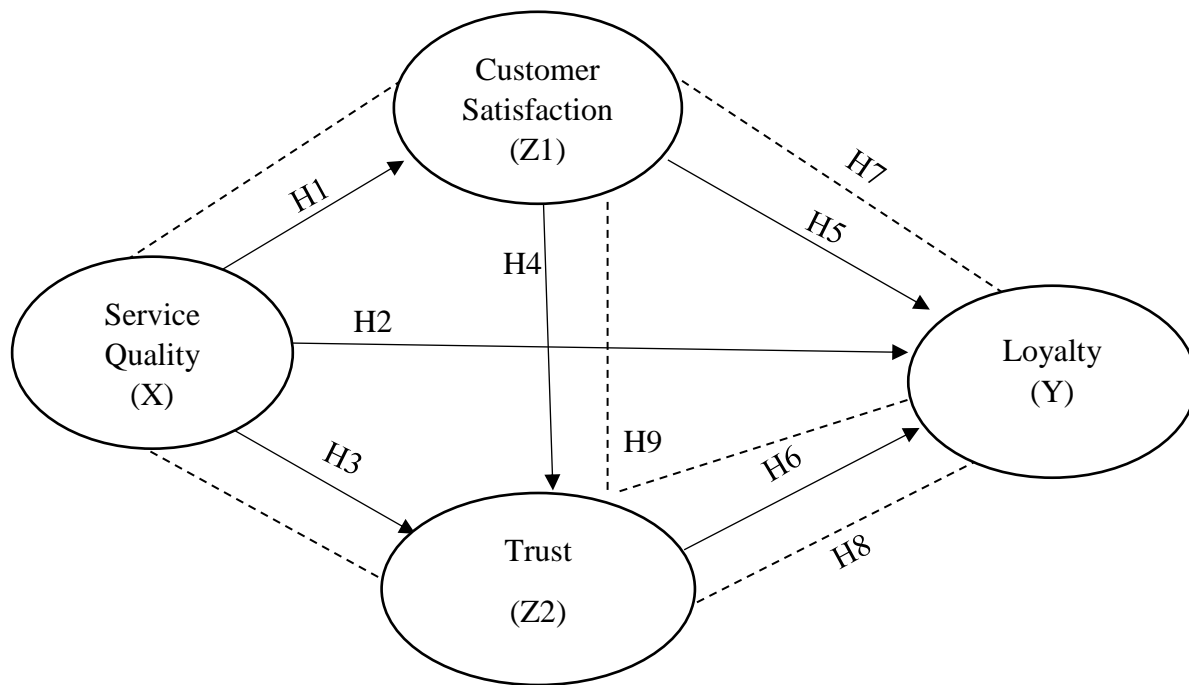


Figure 1. Research Conceptual Framework

C. METHOD

Based on the form of data collection that will be applied, this research is classified as survey research. Survey research is research that uses questionnaires as a research instrument. Nana Syaodih Sukmadinata (2015:82) expressed that survey research is used to collect data or information about large populations using relatively small samples. This

research is also categorized as causal associative research. Associative causal research aims to determine the relationship between two or more variables (Sugiyono, 2016: 92). Thus, through this research, a theory can be built that functions to explain, record, and control the role of each variable. This research will study the role of service quality variables on loyalty through customer satisfaction and trust at PT. BPR Universal KalBar.

D. RESULTS and DISCUSSION

Respondent Characteristics

The analysis of respondent profiles in this survey is based on the following demographics:

Table 1. Respondent Characteristics

Categories	Item	f	%
Gender	Male	86	42,8
	Female	115	57,2
Total		201	1p0
Age	17-24 years old	30	80
	25-35 years old	119	20
	35-45 years old	42	0
	>50 years old	10	0
Total		201	100
Occupation	Entrepreneur	66	32,8
	civil servants	21	10,4
	employees	99	49,3
	Student	12	6
	others	3	1,5
Total		201	100
Education	Junior High School	42	20,9
	Senior High School	16	8
	Diploma	31	15,4
	Bachelor	98	48,7
	Master	12	6
	Doctoral	1	0,5
	Others	1	0,5
Total		201	100
Financial Institutions in use today	Bank Syariah Indonesia	28	7
	Cooperation	22	5,5
	Credit Union (CU)	14	3,5
	Pegadaian	13	3,3
	Bank Rakyat Indonesia (BRI)	65	16,3

	Bank Negara Indonesia (BNI)	62	15,5
	Bank Central Asia (BCA)	71	17,8
	Bank Mandiri	43	10,8
	Bank KalBar	7	18,1
	Lain-lain	8	2
	Total	399	100
Income per Month	≤Rp. 1.000.000	22	10,9
	>Rp. 1000.000 - Rp. 4.000.000	66	32,8
	>Rp. 4.000.000 - Rp. 6.000.000	71	35,3
	>Rp. 6.000.000 - Rp. 8.000.000	38	18,9
	>Rp. 8.000.000 - Rp. 10.000.000	2	1
	>Rp. 10.000.000	2	1
	Total	201	100

Measurement Models

The results of the suitability, validity, and reliability tests are as follows:

Table 2. Value of Standardized Loading Factor, Construct Reliability (CR), and Average Variance Extracted (AVE) in Overall Model Fit

<i>Variable</i>	<i>Item</i>	<i>SLF</i>	<i>CR</i>	<i>AVE</i>
Service Quality	BRP Universal KalBar has queuing space facilities (seating, air conditioning, etc.) to make customers feel comfortable when making transactions.	0,88	0,90959	0,770306
	I feel that BPR Universal KalBar employees have the knowledge to answer customer questions.	0,879		
	I feel the ability of BPR Universal KalBar employees to be quick to respond to problems/complaints that arise	0,874		
Customer Satisfaction	I am satisfied that BPR Universal KalBar provides performance that meets customer desires/expectations.	0,799	0,913503	0,779524
	I feel satisfied that the employees of BPR Universal KalBar are skilled/experienced.	0,923		
	I am satisfied with the benefits provided by the BPR Universal KalBar savings product.	0,921		
Trust	I believe BPR Universal KalBar has good integrity.	0,891	0,942933	0,805108

	I believe that BPR Universal KalBar has reliable knowledge in providing services to customers.	0,907		
	I believe that BPR Universal KalBar can maintain the trust of its customers.	0,901		
	I believe BPR Universal KalBar provides correct information about savings products	0,89		
Loyalty	I will continue to use the BPR Universal KalBar savings service.	0,882	0,919262	0,791917
	I also use other products from BPR Universal KalBar.	0,949		
	I recommend to other people to use the BPR Universal KalBar savings product.	0,835		

Based on Table 2, regarding the standardized loading factor, construct reliability (CR), and average variance extracted (AVE) in the research model tested, it can be informed that all indicator variables in the full model are declared valid. This can be seen from the standardized loading factor (SLF) value on all indicator variables which have a value above 0.50. This means that all indicators are declared valid and are believed to be able to measure the construct of the full model being built. Construct validity will rely on the standardized loading factor (SLF) value where the value must be ≥ 0.50 (Hair et al, 2014:618).

The results of the reliability test also show that the research items built into the model are declared reliable. Based on the variance extracted (AVE) value, the indicator instrument tested obtained a value of ≥ 0.50 . Meanwhile, based on the construct reliability (CR) value, the indicator instrument tested obtained a value of ≥ 0.70 . The reliability construct will rely on the results of the tabulation of construct reliability (CR) and average variance extracted (AVE) values. The reliable predicate will be obtained if the CR value in the full model construct built has a value of ≥ 0.70 and an AVE value of ≥ 0.50 (Hair et al, 2014: 632).

Table 3. Goodness of Fit Index

<i>Goodness of Fit Indeks</i>	<i>Cut of Value</i>	<i>Hasil Pengujian</i>	<i>Keterangan</i>
<i>Absolute Fit Indeks</i>			
CMIN/DF	$\leq 3,00$	2,044	<i>Good Fit</i>
RMSEA	$\leq 0,08$	0,72	<i>Good Fit</i>
RMR	$\leq 0,05$	0,016	<i>Good Fit</i>
<i>Incremental Fit Indices</i>			
GFI	$\geq 0,90$	0,919	<i>Good Fit</i>
TLI	$\geq 0,90$	0,971	<i>Good Fit</i>
IFI	$\geq 0,90$	0,978	<i>Good Fit</i>
CFI	$\geq 0,90$	0,978	<i>Good Fit</i>
NFI	$\geq 0,90$	0,958	<i>Good Fit</i>

The goodness of fit test shown in Table 3 describes the results of the model fit test that has been carried out. Based on the results of measuring model suitability or goodness of fit (GOF), it shows that four measurements have the good fit category. This indicates that the model built in this research has a model that meets the research requirements or is categorized as fit. A research model construct can be declared fit and accepted if there are three to four measurements that obtain a degree of good fit or above the cut-off value (Hair et al, 2014: 583).

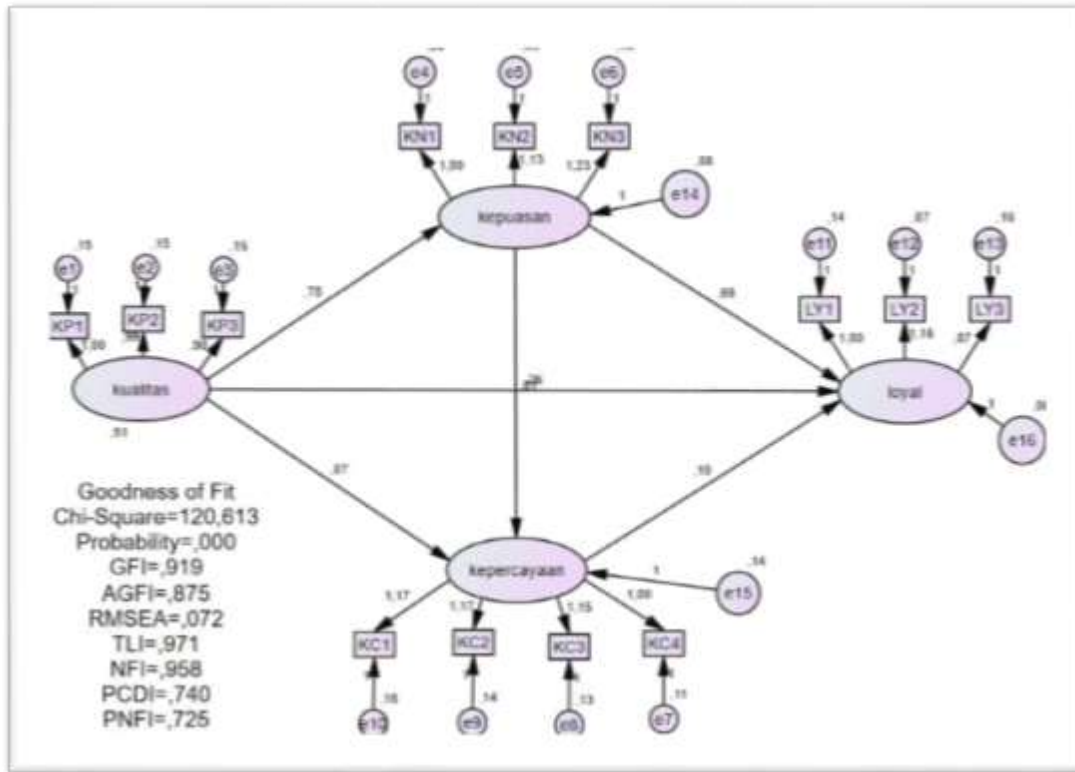


Figure 2. Model Fit Test Result

Hypothesis test

The results of testing the effect of the relationship between variables in the study configuration built in this research can be presented as follows:

Table 4. Hypothesis test

Hipotesis	Path	Estimate	S.E.	C.R.	p	Conclusion
H1	Service Quality → Customer Satisfaction	0,781	0,063	12,451	0,0001	Significan
H2	Service Quality → Trust	0,075	0,133	0,565	0,572	No Significan
H3	Customer Satisfaction → Trust	0,81	0,158	5,142	0,0001	Significan
H4	Service Quality → Loyalty	0,259	0,103	2,515	0,012	Significan
H5	Customer Satisfaction → Loyalty	0,693	0,145	4,787	0,0001	Significan
H6	Trust → Loyalty	0,098	0,075	1,316	0,188	No Significan

Hypotheses are formulated based on existing theories. Based on Table 4, the results of testing the first hypothesis to the fifth hypothesis are acceptable. This means that for the variable Service Quality on Customer Satisfaction, the t-value obtained is 12.451 and the p-value is >0.001 , customer satisfaction is greater than the t-table value of 1.96. The p-value obtained also shows a value that is smaller than 0.05 ($\alpha = 0.05$). The variable Service Quality on Trust, obtained a t-value of 0.565 and a p-value >0.572 , the t-value is smaller than the t-table value of 1.96 and the p-value also shows a value smaller than 0.05 ($\alpha = 0.05$). The variable Customer Satisfaction with Trust, obtained a t-value of 5.142 and a p-value >0.001 , the t-value is greater than the t-table value of 1.96 and the p-value is smaller than 0.05 ($\alpha = 0, 05$). For the variable Service Quality on Loyalty, the t-value obtained was 2.515 and the p-value was >0.012 , the t-value was greater than the t-table value of 1.96 and the p-value was smaller than 0.05 ($\alpha = 0.05$). For the variable Customer Satisfaction with Loyalty, the t-value obtained was 4.787 and the p-value was >0.001 , the t-value was greater than the t-table value of 1.96 and the p-value was smaller than 0.05 ($\alpha = 0.05$). However, in the sixth hypothesis, the variable Trust in Loyalty, Trust has no significant effect on Loyalty. The t-value obtained was 1.316 and the p-value was >0.188 , the t-value was smaller than the t-table value of 1.96 and the p-value was smaller than 0.05 ($\alpha = 0.05$).

The test results of the indirect influence of the Quality variable on Loyalty which is intervened by Customer Satisfaction and Trust, are presented in Table 5 which was obtained from the results of the Sobel Test.

Table 5. Sobel Test– Indirect Effect

No	Path	a	a ²	SEa	SEa ²	b	b ²	SEb	SEb ²	Conclusion
1.	X→Z ₁ →Y	0,781	0,609	0,063	0,003	0,693	0,480	0,145	0,021	Significan
	ab	0,541								
	b ² *SEa ²	0,001								
	a ² *SEb ²	0,012								
	(b ² *SEa ²)+(a ² *SEb ²)	0,014								
	√(b ² *SEa ²)+(a ² *SEb ²)	0,121								
	T-hitung	4,459								
2.	X→Z ₂ →Y	0,075	0,005	0,133	0,017	0,098	0,009	0,075	0,005	No Significan
	Ab	0,007								
	b ² *SEa ²	0,000								

	$a^2 \cdot SE_b^2$	3,164								
	$(b^2 \cdot SE_a^2) + (a^2 \cdot SE_b^2)$	0,000								
	$\sqrt{(b^2 \cdot SE_a^2) + (a^2 \cdot SE_b^2)}$	0,014								
	T-hitung	0,517								
3.	$Z_1 \rightarrow Z_2 \rightarrow Y$	0,693	0,480	0,145	0,021	0,098	0,009	0,075	0,005	No Significan
	ab	0,067								
	$b^2 \cdot SE_a^2$	0,000								
	$a^2 \cdot SE_b^2$	0,002								
	$(b^2 \cdot SE_a^2) + (a^2 \cdot SE_b^2)$	0,002								
	$\sqrt{(b^2 \cdot SE_a^2) + (a^2 \cdot SE_b^2)}$	0,053								
	T-hitung	1,260								

Based on the Sobel test results in Table 5, the seventh hypothesis is that the indirect effect of Service Quality (X) on Loyalty (Y) through Satisfaction (Z1) is influential and significant. Judging from the t-calculated value of 12.451 and the p-value >0.001, while the indirect effect of Service Quality (X) on Loyalty (Y) through Satisfaction (Z1) the t-calculated value is 4.459385. The calculated t-value of the indirect effect is 4.459385 which is greater than the t-table value of 1.96. The direct influence of Service Quality (X) on Loyalty (Y) t-value is 12.451 and the p-value is >0.001, while the indirect influence of Service Quality (X) on Loyalty (Y) through Trust (Z2) t-value is 0,517752295. The calculated t-value of the indirect effect is 0.517752295, which is smaller than the t-table value of 1.96, meaning that the indirect effect of Service Quality (X) on Loyalty (Y) through Satisfaction (Z2) has no effect and is not significant. The results of data processing are presented in Tables 4.13 and 4.14, the direct influence of Customer Satisfaction (Z1) on Loyalty (Y) t-value is 4.787 and the p-value is >0.001, while the indirect influence of Customer Satisfaction (Z1) on Loyalty (Y) through Trust (Z2) t-calculated value 1.260409. The calculated t-value of the indirect effect of 1.260409 is smaller than the t-table value of 1.96, meaning that the indirect effect of Customer Satisfaction (Z1) on Loyalty (Y) through Satisfaction (Z2) has no effect and is not significant.

E. Conclusion

The Service Quality to Satisfaction variable shows that the quality of service provided by the company is good according to customers/respondents so that it provides satisfaction to customers/respondents. This follows the statement put forward by Zeithaml (2000), where customer satisfaction is influenced by customer perceptions of service quality. The variable Service Quality on Trust shows the Service Quality of PT. BPR Universal KalBar was significantly unable to make respondents trust the company and showed that increasing the Service Quality variable could not maximize the increase in customer trust. This shows that improvements in service quality do not have a direct effect on increasing customer trust. The explanation above can be concluded that the service quality of BPR Universal KalBar according to customers/respondents is already good but does not increase trust, just being able to create quality service does not necessarily lead to trust, because it could be rumors from existing news and not being countered. immediately the company can encourage respondents not to believe even though the quality of the service is good.

The variable Customer Satisfaction with Trust shows that the BPR Universal KalBar company provides good satisfaction according to customers/respondents, thereby creating customer trust in the satisfaction provided. Following research conducted by Yashinta et al (2016) states that Customer Satisfaction influences the Trust. The Service Quality to Loyalty variable shows that the quality of service provided by BPR Universal is very good according to customers/respondents, thus creating customer loyalty towards the company. Following research conducted by Azidni Rofiqo et al (2021) states that Service Quality influences Loyalty. The variable Customer Satisfaction with Loyalty shows that the satisfaction provided by BPR Universal KalBar is very good according to customers/respondents, so it can create loyalty towards the company. Following research conducted by Andyan Pradipta Utama (2021) which stated that Customer Satisfaction with Loyalty.

The variable Trust in Loyalty shows the trust of PT customers. BPR Universal KalBar has significantly not been able to make respondents loyal to the company and shows that increasing the trust variable cannot maximize the increase in loyalty. Thus, it shows that an

increase in Trust does not have a direct effect on increasing customer Loyalty. This can happen because PT. There is news at BPR Universal KalBar which states that the company has taken actions that are detrimental to its customers, which can affect the trust and loyalty of its customers. Following research conducted by Mahathir Mohamad et al (2022) which states that Trust has no significant effect on Loyalty.

The variable Service Quality (X) on Loyalty (Y) through Satisfaction (Z1) is stated to be influential and significant. This is because the t-calculated value is 12.451 and the p-value is >0.001 , while the indirect effect of Service Quality (X) on Loyalty (Y) through Satisfaction (Z1) is the t-calculated value of 4.459385. The t-calculated value of the indirect effect of 4.459385 is greater than the t-table value of 1.96, meaning that the indirect effect of Service Quality (X) on Loyalty (Y) through Satisfaction (Z1) is influential and significant. Customer respondents in this research fully believe that the quality of service provided by PT. BPR Universal KalBar has been maximized so that customers feel satisfied because it meets customer expectations so that customers become loyal to the company.

The magnitude of the direct influence on service quality is greater than the indirect influence. In general, service quality has not been able to play a maximum role in forming PT customer loyalty. BPR Universal KalBar, the company has provided maximum service following the company's SOP, but this has not been able to make customers loyal due to news circulating about the company taking actions that are detrimental to its customers, thus making customers lose trust in the company and change to another company.

The variable Service Quality (X) on Loyalty (Y) through Trust (Z2) was declared not significant. The t-calculated value of the indirect effect was 0.517752295, which was smaller than the t-table value of 1.96, meaning that the indirect effect of Service Quality (X) on Loyalty (Y) through Satisfaction (Z2) has no effect and is not significant. In general, service quality has not been able to play a maximum role in forming PT customer loyalty. BPR Universal KalBar, the company has carried out maximum services following the company's SOP, but this has not been able to make customers loyal because of news circulating about

the company taking actions that are detrimental to its customers, thus making customers lose trust in the company and change to another company.

The variable Customer Satisfaction (Z1) to Loyalty (Y) through Trust (Z2) was declared not significant. This is because the t-count value of the indirect effect of 1.260409 is smaller than the t-table value of 1.96, meaning that the indirect effect of Customer Satisfaction (Z1) on Loyalty (Y) through Satisfaction (Z2) has no effect and is not significant. Based on the description above, PT. BPR Universal KalBar has not been able to create customer loyalty because the company has not been able to provide satisfaction to customers and this is due to the news circulating about PT. BPR Universal KalBar takes actions that are detrimental to its customers, which can make customers disloyal and distrustful of the company.

The test results in this research are following previous research which states that service quality has a significant and influential effect. These results indicate that the service quality variable on loyalty influences customer satisfaction and trust. PT. BPR UNIVERSAL KalBar must be able to maintain good service quality so that customers are satisfied and have confidence in PT's performance. BPR Universal KalBar.

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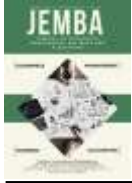
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