THE INFLUENCE OF SERVICE QUALITY, TRUST, AND CUSTOMER SATISFACTION ON CUSTOMER LOYALTY AT PT BANK PEREKONOMIAN RAKYAT CENTRAL ARTHA CITY OF TEGAL

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Abstract:
The purpose of this study is to determine whether there is an influence of service quality (X1) on customer loyalty (Y), the influence of trust (X2) on customer loyalty (Y), the influence of satisfaction (X3) on customer loyalty (Y), and to determine how much service quality (X1), trust (X2), and satisfaction (X3) together on customer loyalty (Y). The method used in this study is a survey method with a quantitative approach through multiple linear regression analysis. The number of samples is 100 respondents who are customers of PT Bank Ekonomi Rakyat Central Artha, Tegal City. The results of the study indicate that the service quality variable (X1) has a positive and significant effect on customer loyalty. The trust variable (X2) has a positive and significant effect on customer loyalty. At the same time, the satisfaction variable (X3) has a positive and significant effect on customer loyalty. Simultaneously shows that the three independent variables have a significant effect on customer loyalty of PT Bank Ekonomi Rakyat Central Artha, Tegal City.
Keywords: Service Quality, Trust, Satisfaction and Loyalty

INTRODUCTION

Competition in the banking business is fierce, with various banking products and services offered to consumers with various conveniences. A bank's profits are derived entirely from its customers, indicating that banking institutions will focus on acquiring more customers to increase their market share. Banks that provide services to customers can increase the number of customers by providing better service quality to ensure customer satisfaction, ultimately leading to loyalty (Afifah & Kurniawati, 2021).

In the banking industry, customer loyalty is key to a company's survival and growth amidst increasingly fierce competition. Rural Credit Banks (BPR) play a strategic role in supporting the local economy, particularly in the regions, through simple yet relevant banking services tailored to local needs. PT Bank Perekonomian Rakyat Central Artha Kota Tegal, one of the banks playing a crucial role in the economy, must compete with state-owned banks and large private banks. However, to retain customers long-term, BPRs need to continuously improve service quality, build trust, and ensure customer satisfaction.

According to Tjiptono (2020) (in Endang et al., 2024:46), loyalty is a customer's commitment to a brand, store, or supplier, based on a highly positive attitude and reflected in their positive purchasing behavior. Loyalty is also defined as a customer's tendency to purchase a product or service provided by a company with a high degree of consistency.

PT Bank Perekonomian Rakyat Central Artha Kota Tegal consistently strives to provide the best service to its customers to gain their trust and create customer satisfaction. However, some customers still complain to the bank. This can be seen from the types of complaints frequently filed by customers, as summarized in the following table:

Table 1. Customer Complaints of Bank Perekonomian Rakyat Central Artha, Tegal City, 2022-2024 Period

No	Type of Complaint	Number of Customer Complaints per Year		
		2022	2023	2024
1	Money transfer failure	9	10	11
2	Account balance reduced	8	6	9
3	Frontline service sometimes takes too long	5	3	7
	Total	22	19	27

Source: PT Bank Perekonomian Rakyat Central Artha, Tegal City

Based on the data in Table 1 above, it can be seen that there are issues regarding customer service complaints at PT Bank Perekonomian Rakyat Central Artha. The recorded complaints indicate that customers are facing various obstacles in transactions and other matters. Therefore, PT Bank Perekonomian Rakyat Central Artha, Tegal City, can improve transaction security and clarity, and provide further education.

Table 2. Loan Disbursement Data PT Bank Perekonomian Rakyat Central Artha, Tegal City, 2022-2024

Number	Year	Loan disbursement	
		Noa	Nominal
1	2022	1,172	350,857,200,000
2	2023	2,083	381,829,000,000
3	2024	2,953	292,174,500,000
Total		6,208	1,024,860,700,000

Source: PT Bank Perekonomian Rakyat Central Artha, Tegal City

Based on the data in Table 2 above, the number of loan recipients (NOA) increased in 2022 to 1,172. This number increased significantly in 2023 to 2,083. In 2024, the number of loan recipients reached 2,953. In total, over the three years, the number of loan recipients reached 6,208. It is necessary to analyze whether the decrease in total loan amount in 2024 impacted the institution's profitability. If the decrease in loan amount was deliberate to reduce the risk of non-performing loans, it is necessary to ensure that loan quality remains good and that the borrowers can repay and repay.

Table 3. Data on Total Customer Savings at PT Bank Perekonomian Rakyat Central Artha, Tegal City, 2022-2024

No	Types of Savings	Month	Period		
			2022	2023	2024
1		January	25	13	4
2		February	27	22	9
3		March	15	25	7
4		April	19	15	13
5	Tabungan Central Artha	May	11	7	7
6		June	9	10	3
7		July	17	8	12
8		August	23	7	5
9		September	38	13	7

No	Types of Savings	Month	Period		
			2022	2023	2024
10		October	42	17	3
11		November	11	9	6
12		December	7	15	12
	Total		244	161	88

Source: PT Bank Perekonomian Rakyat Central Artha, Tegal City

The data in Table 3 above shows the total customer savings as of December 31, 2022, 2023, and 2024. The total number of Central Artha savings account customers was 244 in 2022, 161 in 2023, and 88 in 2024. This indicates a decline in the total customer base. Customer loyalty is a key factor in a company's success in creating long-term, mutually beneficial relationships. One factor influencing customer loyalty is service quality.

The decline in customer loyalty to PT Bank Perekonomian Rakyat Central Artha is influenced by various factors, including service, technology, and competition in the banking industry. If the bank does not address this issue promptly, customer loyalty could decline, and they will switch to other services perceived as more profitable.

This phenomenon emerged at Bank BPR Central Artha when efforts to improve service quality failed to meet customer expectations fully. This was characterized by long queues, a mismatch between service promises and delivery, and limited digital innovation, leading to difficulties in access and responsiveness. Consequently, customer satisfaction levels declined, directly eroding trust in the bank and threatening customer loyalty. This issue requires a comprehensive evaluation of operational processes and employee competency development so the bank can adapt to increasingly dynamic and competitive customer needs.

Based on the aforementioned phenomenon, previous theories and research warrant further research entitled "The Influence of Service Quality, Trust, and Customer Satisfaction on Customer Loyalty at PT Bank Perekonomian Rakyat Central Artha, Tegal City."

Loyalty. Customer loyalty is a form of customer devotion to a product or company due to the company's ability to provide excellent service, resulting in satisfaction and a positive image in the customer's mind. Meanwhile, according to Tjiptono (2020) (in Endang et al., 2024:46), customer loyalty is a customer's commitment to a brand, store, or supplier based on a very positive attitude and reflected in their positive purchasing behavior.

Dimensions and Indicators of Loyalty. Customer loyalty has several indicators that are important to understand. The following are the dimensions and indicators of customer loyalty according to Astuti and Amanda (2019) (in Endang et al., 2024:51).
1) Behavioral Loyalty, Indicators of behavioral loyalty include:
   a) Repeat purchases
   b) Loyalty in using bank services
2) Attitudinal Loyalty, Indicators of attitudinal loyalty include:
   a) Higher quantity purchases
   b) Willingness to recommend to others
3) Habits, Indicators of habits include:
   a) More frequent visits
   b) Regular use of services.

Service Quality. Service quality, or customer service, can be divided into two criteria: good service quality and poor service quality. Service quality is not permanent or rigid, but rather flexible and changeable. This change naturally involves improving service quality to improve it further. The

process of changing service quality requires several factors to support the process, such as surveys or observations of customers, including input, opinions, and feedback on the service provided. (Indrasari, 2019:61).

Service Quality Dimensions and Indicators. Tjiptono (2014:437) states that there are five dimensions or five main factors of service quality that consumers use to assess or determine service quality. These five dimensions are as follows:

1) Reliability, Indicators of reliability include:
   a) Knowledge of inventory
   b) Accuracy and promptness in handling transactions
2) Responsiveness, Indicators of responsiveness include:
   a) Providing responsive service
   b) Employee readiness to assist customers
3) Assurance, Indicators of assurance include:
   a) Responsibility
   b) Customers' sense of security and trust in bank services
4) Empathy, Indicators of empathy include:
   a) Friendliness towards customers.

Trust. According to Rotter & Rawlins (2007, in June 2021:115), trust is defined as the expectation held by an individual or group that the words, promises, verbal, or written statements of another individual or group will be realized. Rotter examined individuals' general trust in others to determine the characteristics of a person's trustworthiness using two approaches: demographics (family position, socioeconomic status, religion), and sociometrics (dependence on others, gullibility, humor, and popularity).

Dimensions and Indicators of Trust. Rawlins (2007, in June 2021:123) states that over 40 years of research on trust has produced dimensions that can be used as instruments to measure trust, namely satisfaction:

1) Satisfaction, Indicators of satisfaction include:
   a) The level of customer satisfaction is created through positive experiences
   b) Comfort in interacting with the bank
2) Interpersonal Scale, Indicators of the interpersonal scale include:
   a) Level of comfort
   b) Good relationships between customers and bank employees
3) Trustworthiness, Indicators of trustworthiness include:
   a) Honesty and commitment
   b) The bank's credibility in maintaining the security of funds and information for Customers
   c) Bank Responsibilities in Handling Customers

Satisfaction. Customer satisfaction is the level of consumer feeling after comparing what they receive with their expectations. Umar (2005, in Indrasari, 2019:82) states that a customer, if satisfied with the value provided by a product or service, is highly likely to remain a long-term customer.

Dimensions and Indicators of Satisfaction. Because there are so many customers using a product, each customer uses it differently, behaves differently, and speaks differently. In general, satisfaction programs have several dimensions and indicators (Tjiptono, 2009, in Indrasari, 2019:92), namely:

1) Service quality, Indicators of service quality include:
   a) Conformity to expectations
   b) Reliability in service delivery

2) Overall satisfaction, Indicators of overall satisfaction include:
   a) Intention to revisit
   b) Conformity between expectations and service experience
   c) Satisfaction with the quality of bank products and services
3) Trust, Indicators of trust include:
   a) Willingness to recommend
   b) Honesty and transparency in providing information

Hypothesis

- H1: Service quality has a positive effect on customer loyalty at PT Bank Perekonomian Rakyat Central Artha, Tegal City.
- H2: Trust has a positive effect on customer loyalty at PT Bank Perekonomian Rakyat Central Artha, Tegal City.
- H3: Customer satisfaction has a positive effect on customer loyalty at PT Bank Perekonomian Rakyat Central Artha, Tegal City.
- H4: Service quality, trust, and satisfaction simultaneously influence customer loyalty at PT Bank Perekonomian Rakyat Central Artha, Tegal City.

METHODS

The research method employed a quantitative approach to obtain past and current customer data on service quality, trust, and customer satisfaction with loyalty. The data collection technique used a questionnaire. The population in this study was 106 customers who had complaints at PT. Bank Perekonomian Rakyat Central Artha, Tegal City.

The sampling technique used in this study was random sampling, which involves randomly selecting sample members from the population without regard to strata within the population (Sugiyono, 2019:129), namely respondents who were customers of PT. Bank Perekonomian Rakyat Central Artha, Tegal City. The sample size in this study was calculated using the Slovin Formula, resulting in a sample size of 83.46, due to the need for rounding up. Therefore, the sample to be studied in this study was 100 customers at PT. Bank Perekonomian Rakyat Central Artha, Tegal City.

RESULT AND DISCUSSION

Table 4. Normality Test
One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		100
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	.08149350
Most Extreme	Absolute	.040
Differences	Positive	.029
	Negative	-.040
Test Statistic		.040
Asymp. Sig. (2-tailed)		.200[c,d]

a. Test distribution is Normal.
b. Calculated from data.
c. Lilliefors Significance Correction.
d. This is a lower bound of the true significance.

The normality test results in Table 4 show that the significance value of 0.200 is greater than the specified value of 5%. The Kolmogorov-Smirnov test results in the table yielded a test statistic of 0.040 and an Asymp. Sig. of 0.200 > 0.05. Therefore, a normal distribution can be concluded.

Table 5. Multicollinearity Test

Coefficientsa

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	44.803	.154		291.456	.000		
Service Quality	.064	.001	.828	46.869	.000	.990	1.010
Trust	.036	.004	.290	9.680	.000	.343	2.911
Satisfaction	.025	.004	.192	6.387	.000	.343	2.914

a. Dependent Variable: Loyalty

Based on the table above, the results of the multicollinearity test indicate that all variables used have a VIF value <10.00 and a tolerance value >0.10. Therefore, it can be concluded that this study does not show any signs of multicollinearity in the regression model used.
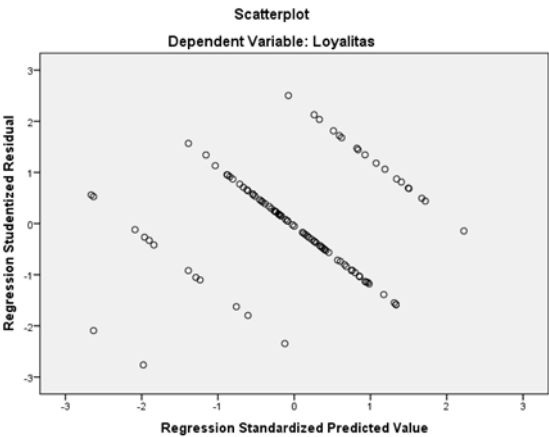
Heteroscedasticity Test

Figure 1. Heteroscedasticity Test

The results of the heteroscedasticity test shown in the figure above indicate no clear pattern, and the points are above and below 0 on the Y-axis. Therefore, heteroscedasticity is not present.

Table 6. Multiple Linear Regression Analysis

Coefficientsa

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	44.803	.154		291.456	.000
Service Quality	.064	.001	.828	46.869	.000
Trust	.036	.004	.290	9.680	.000
Satisfaction	.025	.004	.192	6.387	.000

a. Dependent Variable: Loyalty

From the results of the multiple linear regression analysis shown in the table above, the following regression equation can be created: $\hat{Y} = 44.803 + 0.064$ Service Quality $+ 0.036$ Trust $+ 0.025$ Satisfaction.

a. The constant t value of 44.803 means that if the independent variables, namely service quality, trust, and satisfaction, have a value of zero (0), then the value of the dependent variable, loyalty, is 44.803.
b. The regression coefficient for the service quality variable is 0.064, which is positive, indicating a positive effect of service quality on loyalty.
c. The regression coefficient for the trust variable is 0.036, which is positive, indicating a positive effect of trust on loyalty.
d. The regression coefficient for the satisfaction variable is 0.025, which is positive, indicating a positive effect of satisfaction on loyalty.

Table 7. Partial T-Test

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	44.803	.154		291.456	.000
Service Quality	.064	.001	.828	46.869	.000
Trust	.036	.004	.290	9.680	.000
Satisfaction	.025	.004	.192	6.387	.000

a. Dependent Variable: Loyalty

Based on the table above, the results of data analysis using the t-test indicate that the influence of the independent variables on the dependent variable is as follows:

1) The service quality variable on loyalty obtained a t-value of 46.869, meaning t-value > t-table, or 46.869 > 1.985, with a sig. 0.000 < 0.05, indicating that H1 is accepted. There is a unidirectional relationship, thus concluding that service quality has a positive effect on customer loyalty at PT Bank Perekonomian Rakyat Central Artha, Tegal City.
2) The trust variable on loyalty obtained a t-value of 9.680, meaning t-value > t-table, or 9.680 > 1.985, with a sig. 0.000 < 0.05, indicating that H2 is accepted. There is a unidirectional relationship, thus concluding that trust has a positive effect on customer loyalty at PT Bank Perekonomian Rakyat Central Artha, Tegal City.
3) The t-value for the satisfaction-loyalty variable was 6.387, meaning t-value > t-table, or 6.387 > 1.985, with a significant value of 0.000 < 0.05, indicating that H3 is accepted. There is a unidirectional relationship, thus concluding that customer satisfaction has a positive effect on loyalty at PT Bank Perekonomian Rakyat Central Artha, Tegal City.

Table 8. Simultaneous F-Test

ANOVA^a

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	21.523	3	7.174	1047.545	.000^b
Residual	.657	96	.007		
Total	22.181	99			

a. Dependent Variable: Loyalitas
b. Predictors: (Constant), Satisfaction, Service Quality, Trust

Based on the table above, the results of the simultaneous F-test yielded a calculated F value of 1047.545, indicating that the calculated F value is greater than the F table, or 1047.545 > 2.70, with a significance value of 0.000 < 0.05, indicating that H4 is accepted. Therefore, it can be concluded that there is a simultaneous positive influence of service quality, trust, and satisfaction on customer loyalty at PT Bank Perekonomian Rakyat Central Artha, Tegal City.

Table 9. Coefficient of Determination
Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.985[a]	.970	.969	.083	.970	1047.545	3	96	.000

a. Predictors: (Constant), Kepuasan, Kualitas Pelayanan, Kepercayaan
b. Dependent Variable: Loyalitas

Based on the table above, the coefficient value of the Adjusted R Square generated is 0.969. The equation of the degree of determination coefficient formed is KD = R2 x 100% = 0.969 x 100% = 96.9%. Therefore, it can be concluded that the contribution of the variables of service quality, trust, and satisfaction to customer loyalty at PT Bank Perekonomian Rakyat Central Artha Kota Tegal is 96.9% and the remaining 3.1% is influenced by other variables not examined in this study.

CONCLUSION
Based on the research results and data processing, the following conclusions can be drawn:
1. Based on the first hypothesis test, service quality has a partial positive and significant effect on customer loyalty at PT Bank Perekonomian Rakyat Central Artha, Tegal City. This indicates that better service quality increases customer loyalty at PT Bank Perekonomian Rakyat Central Artha, Tegal City.
2. Based on the second hypothesis test, trust has a partial positive and significant effect on customer loyalty at PT Bank Perekonomian Rakyat Central Artha, Tegal City. This indicates that greater transparency at PT Bank Perekonomian Rakyat Central Artha, Tegal City, will increase customer loyalty at PT Bank Perekonomian Rakyat Central Artha, Tegal City.
3. Based on the third hypothesis test, satisfaction has a partial positive and significant effect on customer loyalty at PT Bank Perekonomian Rakyat Central Artha, Tegal City. This indicates that the more satisfied customers are with the services of PT Bank Perekonomian Rakyat Central Artha, Tegal City, the greater their loyalty to PT Bank Perekonomian Rakyat Central Artha, Tegal City.
4. Based on the results of the F-test (simultaneous), a significance value of 0.000 < 0.05 was obtained, indicating that the fourth hypothesis is accepted. Therefore, it can be concluded that there is a simultaneous influence of service quality, trust, and satisfaction on customer loyalty at PT Bank Perekonomian Rakyat Central Artha, Tegal City.

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