

THE EFFECT OF SERVICE QUALITY AND TRUST ON CUSTOMER SATISFACTION AT BCA KCP JAKARTA 26

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Abstract: The purpose of this study was to determine the effect of service quality on customer satisfaction, the effect of customer trust on customer satisfaction, the effect of service quality and customer trust simultaneously on customer satisfaction at BCA KCP Jakarta 26. This study was conducted from October 2020 to February 2021, with the type explanatory research which is also correlational, with a survey method using a questionnaire where the respondents are BCA KCP Jayakarta 26 customers. The population of this study is 216 customers, then through the Slovin formula a sample of 140 respondents is determined, of which 91 are male and 49 female, aged respondents ranged from 17 to 60 years, ranged from 5 to 21 years as a customer. Data analysis was carried out descriptively and hypothesis testing, where the results of the research were descriptive variables of service quality, customer trust and customer satisfaction are in the category close to agree, meaning that BCA KCP Jayakarta 26 customers agree that BCA KCP Jayakarta 26 meets the indicators for each variable. In the Hypothesis Testing through the SPSS results on the Anova table where the hypothesis (1) Quality of service affects customer satisfaction. Hypothesis (2) Customer trust has an effect on customer satisfaction. Then on the hypothesis (3) Service quality and customer trust simultaneously affect customer satisfaction.

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

1. Introduction

The rapid development of the banking world in Indonesia since the issuance of the government's banking policy which allowed the establishment of national private banks and then facilitated the opening of new offices. In an effort to support, sustain and improve the implementation of development, banking institutions have shown rapid development, in line with the progress of development in Indonesia and the development of the economy as well as in line with the increasing demands of the public for increasingly diverse and sophisticated banking services. With the liberalization in the national banking sector which eventually led to the birth of new banks and the permission to enter foreign banking branches in Indonesia, automatically competition between banks for customers in the same market was getting tougher.

To face this competition, every bank is required to improve performance as well as efficiency and certainty of service quality and customer trust so that customers feel satisfied. Schanaars (1991) in Daniel P, et al (2016), states that the purpose of a business is to create satisfied customers. The creation of customer satisfaction can provide several benefits, including a harmonious relationship between the company and its customers, providing a

good basis for repeat purchases and creating customer loyalty and forming a word of mouth recommendation that is profitable for the company. Griffin (2002) in Chusnul Rofiah and Dwi Wahyuni (2016) said that loyal customers have characteristics, namely: coming to make repeat purchases regularly.

Research by Mokhtar et al (2011) also supports that service quality significantly influences customer satisfaction. In The research of Jahanshashi et al (2011) also supports that customer satisfaction is influenced by service quality. In developing the measurement of service quality variables in the literature, there is the influence of marketing on the concept of satisfaction as well as customer dissatisfaction with a service. Various previous studies have outlined an important note where at this time, especially the market for customers, significant changes have begun to take place in the demands of service quality, which of course must be in accordance with the demands and expectations of customers.

A bank to win the level of competition must be able to achieve the expected level of quality, in addition to product quality as well as the quality of other aspects, especially the efficiency of Human Resources, in order to be able to provide competitive prices on products and then have the ability to provide the best service. Parasuraman (1985) in Tjiptono (2011) that quality service is achieved if the service is appropriate and better than customer expectations so that customer expectations increase, then it will have a good impact on customers. Customers or customers who feel satisfied when transacting at banks will certainly carry out repeated transaction processes to be loyal, as well as customers who are dissatisfied, of course leaving and moving to competing banks, the impact of which is that the bank's turnover will decrease.

In addition to the relationship between service quality and satisfaction, the trust variable is considered to be one of the important variables in retaining customers, as in previous studies that high trust from customers in the company will certainly have an impact on feeling satisfied to use the services or products of the company. As Widiyanto said where customer trust is the basis of business, it is a way to retain customers (Laely, 2016). Then Diza, Moniharapon, and Ogi (2016) in their findings say that trust has a positive and significant relationship on customer satisfaction. In the study, Sahanggamu et.al (2015) stated that there is a trust relationship with a significantly positive impact on customer satisfaction. Also in Gul's (2014) research proves the trust variable has a significant influence on satisfaction. Customers where if they are increasingly dissatisfied will show customers have low trust in the company as Leninkumar (2017) also finds where there is a positive and significant influence on customer satisfaction variables due to trust.

One of the commercial banks in Indonesia that prioritizes service quality and customer trust as its main strength in banking services and becomes the market leader is Bank Central Asia (BCA). Where the strength of service and trust has been the strength of this company so far. BCA is one of the leading banks in Indonesia that focuses on the transaction banking business and provides credit facilities and financial solutions for the corporate, commercial & SME and consumer segments. For the June 2020 period, BCA served more than 22.5 million customer accounts and processed millions of transactions every day supported by 1,246 branch offices, 17,778 ATMs, as well as internet and mobile banking services that can be accessed 24 hours (*www.BCA.id*).

BCA's vision and mission are set to provide the foundation, direction and guidance for all BCA personnel in carrying out BCA's business activities. BCA's vision is to become the community's mainstay of choice as an important pillar of the Indonesian economy, while BCA's mission is to build institutions that excel in payment settlement and financial solutions

for business and individual customers, then understand the various needs of customers and provide appropriate financial services to achieve optimal customer satisfaction and increase the franchise value and value of BCA stakeholders.

Based on Banking Service Quality (BSQ) As an important reference for achieving service standardization and is expected to lead to a high increase in customer trust in BCA, each sub-branch office throughout Indonesia is required to be able to assess its shortcomings by following the various required services and providing the best trust from customers so as to ensure the realization of all service quality indicators and indicators of trust towards BCA's vision and mission. BCA Jayakarta 26 Jakarta Sub-Branch Office, which is located at Jalan Pangeran Jayakarta no. 26 Central Jakarta is the KCP that is obliged to follow the vision and mission of BCA as a single company.

Based on the description above, the analysis of the problem is How the Influence of Service Quality and Trust on Customer Satisfaction At BCA KCP Jayakarta 26. From the analysis of the relationship is expected to answer the problem, Does the quality of service affect customer satisfaction? Does trust affect customer satisfaction? and Do service quality and trust have a simultaneous effect on customer satisfaction.? So that the goal is achieved in identifying indicators of service quality on customer satisfaction, trust in customer satisfaction, service quality and trust simultaneously on customer satisfaction.

2. Literature Review

Service Quality

According to Kotler and Keller (2012), quality is defined as the totality of features and characteristics of a product or service that has the ability to satisfy needs, as stated. Tjiptono (2011) that service quality is the level of excellence that is highly expected and control over the level of excellence, as to meet the needs and desires of customers. Hadiyati (2011) provides a definition that service quality is the overall characteristics of a service or product in terms of its ability to meet needs as determined by emphasizing that the orientation of meeting customer expectations is to obtain a level of suitability in use. Sunyoto (2012) stated that quality is a dynamic condition with relationships to people, processes, products, services, and the environment or exceeding customer expectations.

In Gronroos cited by Tjiptono (2011) said that service is a process consisting of a series of intangible activities that usually but do not always occur in the relationship between customers and employees, whether service businesses, products / goods, physical resources, or service providers. provided to be a solution to customer problems. Lovelock and Wirtz (2011) which states that service is an economic activity that offers each other between parties to other parties. Often also based on time, performance must provide results, assets or other objects are the responsibility of the buyer.

According to Parasuraman quoted by Tjiptono (2011) where there are 5 (five) main dimensions in service quality are as follows: Tangible (Physical Evidence) which is related to the attractiveness of physical facilities, complete equipment, and cleanliness of materials used by the company, appearance of neat employees. Reliability is related to the company's ability to be able to provide accurate services from the start without making mistakes and providing service information based on the agreed time. Responsiveness is related to the willingness and level of employees' ability to help consumers and the ability to respond to consumer or customer requests, as well as provide information when the service will be provided and provide services quickly. Assurance is the behavior of employees who are able to grow the level of trust of customers or consumers in the company and can create a sense of security for

these customers or consumers. Assurance means that employees are always courteous and have mastery of the knowledge and skills needed to handle all customer or consumer inquiries or problems. Empathy (Empathy) is that the company understands the problems of its customers or customers and acts in the interests of customers or customers, and gives personal attention to consumers and has comfortable operating hours. Assurance means that employees are always courteous and have mastery of the knowledge and skills needed to handle all customer or consumer inquiries or problems. Empathy (Empathy) is that the company understands the problems of its customers or customers and acts in the interests of customers or customers, and gives personal attention to consumers and has comfortable operating hours. Assurance means that employees are always courteous and have mastery of the knowledge and skills needed to handle all customer or consumer inquiries or problems. Empathy (Empathy) is that the company understands the problems of its customers or customers and acts in the interests of customers or customers, and gives personal attention to consumers and has comfortable operating hours.

From the five (5) dimensions of service quality mentioned above, new customer satisfaction can be measured and understood as well as good results in the interest of improving the quality of services to be provided to customers, both new customers and customers who have repeatedly used the service. the. Based on the explanation above, this study accommodates the service quality variable which will be measured by the indicators approach used by Parasuraman cited by Tjiptono (2011), including: (1). Formed, (2). Reliability, (3). Responsiveness, (4). Guarantee or certainty, (5). Empathy.

Customer Trust

According to Mowen and Minor in Donni Juni (2017), trust is all knowledge possessed by consumers and all conclusions made by consumers about objects, attributes and benefits. According to Rousseau et al in Donni June (2017), trust is a psychological area which is a concern to accept what is based on expectations of good behavior from others. According to Maharani (2010), trust is one party's belief in the reliability, durability, and integrity of the other party in a relationship and the belief that his actions are in the best interests of and will produce positive results for the trusted party.

Pavlo in Donni (2017) states that trust is an assessment of one's relationship with others who will carry out certain transactions in accordance with expectations in an environment full of uncertainty. From the definitions of the experts above, it can be concluded that trust is an expectation held by an individual or a group when words, promises, oral or written statements from an individual or other group can be realized.

According to Donni (2017), states that trust is built on a number of characteristics. The various characteristics related to trust are as follows: 1). Maintaining Consumer Relations, 2). Accepting Consumer Influence, 3). Open in Consumer Communications, 4). Reducing Consumer Supervision, 5). Consumer Patience, 6). Providing Consumer Defense, 7). Giving Positive Information to Consumers, 8). Accepting Consumer Risk, 9). Consumer Convenience, 10). Consumer Satisfaction.

Mowen and Minor in Donni (2017) state that there are three types of consumer trust, including: 1). Trust object attributes, including knowledge about an object has a special attribute called object trust. Object attribute beliefs, associate an attribute with an object, such as a person, goods or services. 2). Belief in product benefits, where someone looks for products and services that will solve problems in meeting their needs, in other words, have attributes that will provide recognizable benefits. 3). Object-benefit trust, includes the type of

trust when formed by associating objects and their benefits. Belief in object benefits is a consumer's perception of how far certain products, people or services will provide certain benefits.

According to Maharani (2010) there are four indicators in the trust variable, namely; 1). Reliability. 2). Honesty. 3). Concern 4). Credibility. According to Flavian and Giunaliu (2007) in Rezha and Suparwati, (2018) trust is formed from three Trust Indicators, namely: 1). Honesty (honesty) 2). Virtue (benevolence) 3). Competence According to McKnight et al, quoted by Donni (2017) Stating that there are 3 (three) indicators that build trust, namely: 1). Good Intentions (Benevolence) 2). Integrity (Integrity) 3). Competence

Customer Satisfaction

Customer satisfaction according to Kotler & Keller in Fandy Tjiptono, (2014) conveys that customer satisfaction is the level of one's feelings after comparing the performance results he feels compared to his expectations. If the performance results are below expectations, the customer will tend to be disappointed, and if the performance is in line with his expectations, the customer will feel satisfied. The same explanation is also confirmed through the opinion according to Kotler in Lupiyoadi (2014), which emphasizes that customer satisfaction is the level of feeling where someone states the results of a comparison of the performance of the service product received with what is expected.

According to Lovelock and Wirtz (2011), satisfaction is an attitude that is decided based on the experience gained. Satisfaction is an assessment of the characteristics or features of a product or service, or the product itself, which provides a level of consumer pleasure related to meeting consumer consumption needs. Customer satisfaction can be created through quality, service and value. The key to generating customer loyalty is delivering high customer value. According to Jasfar (2012), customer satisfaction is an assessment of the features of the product or service itself that provides a level of customer pleasure related to meeting customer consumption needs. According to Zeithmal and Bitner in Jasfar (2012), customer satisfaction is a comparison between the customer's perception of the service received and his expectations before using the service. From the theory of satisfaction and dissatisfaction regarding the expectation disconfirmation model, it explains that customer satisfaction and dissatisfaction is a comparison between expectations about a brand that should function with an evaluation of its actual function, customers will feel satisfied, dissatisfied or neutral on the services or products of the company.

To measure customer satisfaction with the quality dimension which is generally characterized by Kennedy and Young in Supranto (2011), said that the items reflect that each quality dimension. The dimensions of quality with each item are as follows: a. The existence of services, where consumers can relate directly to service providers. b. Service responsiveness, service providers act quickly on consumer requests. c. Service accuracy. work completed within the agreed time frame. d. Service professionalism. service providers use appropriate professional behavior and style while working with consumers, including: employee behavior when providing services. e. Overall satisfaction with service. Where the service providers treat consumers well f.

In this study where customer satisfaction will be measured by existing customer satisfaction indicators from Kennedy and Young in Supranto (2011), including the following indicators: (1). The existence of services, (2). Service response, (3). Timeliness of service, (4). Service professionalism, (5). Overall satisfaction with service, (6). Overall satisfaction with the product.

3. Research Methodology

Framework

From the phenomena related to service quality and customer trust in customer satisfaction, the correlation (relation) between each variable was developed from the following indicators: Vservice quality variable (X1) which will be measured by the indicators approach used by Parasuraman cited by Tjiptono (2011), include: (1). Formed, (2). Reliability, (3). Responsiveness, (4). Guarantee or certainty, (5). Empathy. Variable Trust (X2) from McKnight et al, in Donni (2017) with indicators: 1). Good Intentions (Benevolence) 2). Integrity (Integrity) 3). Competence and Customer Satisfaction Variable (Y) from Kennedy and Young in supranto (2011), includes the following indicators: (1). The existence of services, (2). Service response, (3). Timeliness of service, (4). Service professionalism, (5). Overall satisfaction with service, (6). Overall satisfaction with the product.

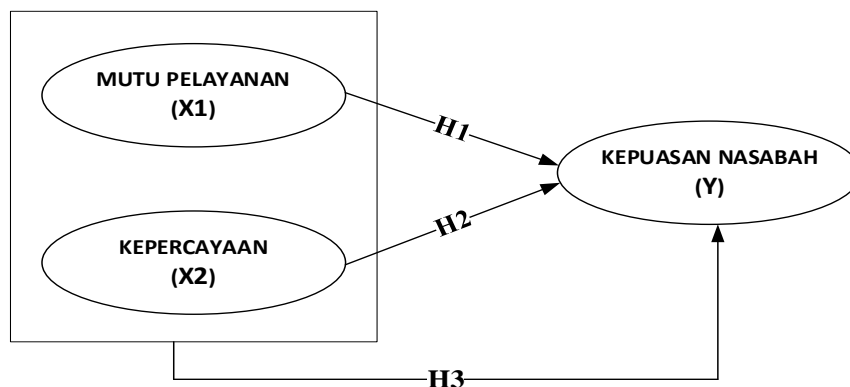


Figure 2.1: The conceptual model of this research

The research framework in this study will analyze:

1. The influence of service quality (X1) on customer satisfaction (Y)
2. The effect of trust (X2) on customer satisfaction (Y)
3. The effect of service quality (X1) and trust (X2) on customer satisfaction (Y)

Research Hypothesis

Hypothesis is a provisional assumption regarding the relationship between variables in a study whose truth needs to be proven. The hypothesis is based on theory and empirical findings related to the variables that can be described and explained.

1. Hypothesis 1 (H1):

H01 :Service quality has no significant effect on satisfaction BCA KCP Jayakarta customers 26.

Ha1 :Service quality has a significant effect on satisfaction BCA KCP Jayakarta customers 26.

2. Hypothesis 2 (H2):

H02 :Trust has no significant effect on BCA KCP Jayakarta customer satisfaction 26.

Ha2 :Trust has a significant effect on satisfaction BCA KCP Jayakarta customers 26.

3. Hypothesis 3 (H3):

H03 :Service quality and trust do not significantly affect Simultaneous customer satisfaction at BCA KCP Jayakarta 26.

Ha3 :Service quality and trust have a simultaneous effect on customer satisfaction BCA KCP Jayakarta 26

This study took place at Jalan Pangeran Jayakarta, No.26, Central Jakarta with the time of the study being carried out from October 2020 to February 2021. This type of research is an explanatory research that aims to examine and explain the causal relationship simultaneously between service quality, trustworthiness. and customer satisfaction. This research is correlational, looking for the relationship between the variables studied, while the analysis used is quantitative analysis using multiple regression analysis to draw conclusions from the results of the study.

This research is a non-experimental research, the main research method is the survey method, namely research conducted by taking samples from the population and using a questionnaire as a data collection tool. The time dimension used is cross section, where the research is conducted at a certain time with many respondents. The respondents of this study were BCA KCP Jayakarta 26 customers with a population of 216 from regular customers, while the sample was 140 customers. Data collection tools by observation, questionnaires, interviews or interviews and document review. Data analysis with descriptive statistical analysis and causal hypothesis analysis.

4. Research Result

Instrument Test

From the three summary of the results of the validity and reliability of the instrument, where the correlation value is greater than 0.227, it is declared valid and unidimensional. Based on the table shows that the questions have a correlation value above 0.227, this indicates that all statements in the three research variables are valid. For reliability test (reliable = Cronbach's alpha value (α) 0.60). It can be seen that all Cronbach's alpha (α) values for each variable are 0.985, both service quality, trust, and customer satisfaction variables, all of which are greater than 0.60 so it can be said that all statements in the three variables studied are reliable. Thus, the research instrument that measures the three variables is declared valid and reliable,

Descriptive Analysis Results.

In the descriptive variable of service quality that the indicators are tangible, reliability, responsiveness, service certainty and empathy with the average respondents answering agree. The average score (mean) is 3.8 which is in the category close to agree (4), meaning that BCA KCP Jayakarta 26 customers agree that BCA KCP Jayakarta 26 meets these indicators.

In the descriptive variable of trust, based on indicators of goodness (benevolence), integrity (integrity) and competence (competence) with the average answer of respondents answered agree. The average score (mean) is 3.8 which is in the category close to agree (4), meaning that BCA KCP Jayakarta 26 customers agree that BCA KCP Jayakarta 26 meets these indicators.

In the descriptive variable of customer satisfaction that the indicators of service availability/availability, responsiveness, punctuality in providing services, professionalism in providing services, overall satisfaction in service and overall satisfaction with service performance results with an average of respondents answering agree. The average score (mean) is an average of 3.7 which is in the category close to agree (4), meaning that BCA KCP Jayakarta 26 customers agree that BCA KCP Jayakarta 26 meets these indicators.

Hypothesis Analysis Results

The t-statistical test basically shows how far the influence of one independent variable individually in explaining the variation of the dependent variable. The test criteria with a significance level (α) = 0.05 are determined if $t_{count} > t_{table}$, then H_0 is rejected and H_1 is accepted. Then, if $t_{count} < t_{table}$, then H_0 is accepted and H_1 is rejected. So based on the results of the study, it is known that the statistical results from the partial test coefficient table for hypothesis 1 are the quality of service to customer satisfaction, as described in the table partial test coefficient of service quality on customer satisfaction

Table. 1
Coefficient of Service Quality Partial Test on Customer Satisfaction

| Coefficients ^a | | | | | | |
|-------------------------------------|-----------------|-----------------------------|------------|---------------------------|--------|------|
| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | 40,631 | 3,800 | | 10,693 | ,000 |
| | service quality | ,546 | ,039 | ,741 | 12,668 | ,000 |
| a. Dependent Variable: satisfaction | | | | | | |

From the table it is known that the value of $t_{count} = 12,668$ is greater than $t_{table} 1.65$ ($\alpha = 0.05$) and it is known that the significant result is 0.000 less than 0.05, therefore, H_0 is rejected and H_1 is accepted, meaning that service quality affects customer satisfaction.

Table. 2
Partial Test Coefficient of Trust on Customer Satisfaction

| Coefficients ^a | | | | | | |
|-------------------------------------|------------|-----------------------------|------------|---------------------------|--------|------|
| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | 37,584 | 4,284 | | 8,773 | ,000 |
| | trust | ,584 | 0.045 | ,719 | 12.002 | ,000 |
| a. Dependent Variable: satisfaction | | | | | | |

Hypothesis 2 also uses test criteria with a significance level (α) = 0.05, it is determined if $t_{count} > t_{table}$, then H_0 is rejected and H_1 is accepted. H_0 : trust has no effect on customer satisfaction or H_1 : trust has no effect on customer satisfaction. So based on the results of the study, it is known that the statistical results from the partial test coefficient table of trust on customer satisfaction, as described in the table Partial test coefficient of motivation on company performance.

From the table it is known that the value of $t_{count} = 12.002$ is greater than $t_{table} 1.65$ ($\alpha = 0.05$) and it is known that the significant result is 0.000 less than 0.05, therefore, H_0 is rejected and H_1 is accepted, meaning that customer trust has an effect on customer satisfaction.

Hypothesis 3 will use F test analysis because it is simultaneous where hypothesis testing with F statistics can be done by comparing the calculated F value with the F value according to the table. If the calculated F value is greater than the table F value, then H_0 is rejected and H_1 is accepted and vice versa. In hypothesis 3 where H_0 and H_1 are: H_0 : service quality and

trust simultaneously have no effect on customer satisfaction while H1: service quality and trust simultaneously affect customer satisfaction. So based on the results of the study, it is known that the statistical results from the ANOVA table are simultaneous tests of service quality and trust in customer satisfaction, as explained in the following ANOVA table

Table. 3
 Anova Service Quality and Trust Simultaneously on Customer Satisfaction

| ANOVAa | | | | | | |
|---|------------|----------------|-----|-------------|---------|-------|
| Model | | Sum of Squares | df | Mean Square | F | Sig. |
| 1 | Regression | 5049,589 | 2 | 2524,794 | 122.545 | ,000b |
| | Residual | 3206.011 | 157 | 20,420 | | |
| | Total | 8255,600 | 159 | | | |
| a. Dependent Variable: satisfaction | | | | | | |
| b. Predictors: (Constant), trust, quality | | | | | | |

The calculated F value = 122.545 is greater than F Table 3.94 ($\alpha = 5\%$) and 0.000 significantly smaller than 0.05, therefore, Ho is rejected and H1 is accepted, meaning that service quality and customer trust simultaneously affect customer satisfaction

Research Interpretation

The Effect of Trust on Company Performance

The results of this study support and are in line with Parasuraman's theory in Tjiptono (2011) that the expected and perceived service quality is determined by the service. The service quality consists of responsiveness, assurance, physical evidence, empathy and reliability. Parasuraman in Tjiptono (2011) states that service quality is a complex understanding of quality, about satisfying or not satisfying. The results of this study are also in line with Sasongko's (2016) research which empirically examines the relationship between service quality and customer satisfaction. The results of the analysis show that the quality of service on customer satisfaction has a positive influence. Likewise, Siswadi's research (2016) also supports the positive influence of service quality on customer satisfaction.

The results of this study support in line with Gerson's theory (2017) that there are five (5) factors that must be considered by companies in determining the level of trust, especially for the service industry, customers will feel satisfied if they get good service or as expected by customers. The results of this study are also in line with the research of Kevin et al (2018) which empirically examines the relationship between customer trust and customer satisfaction. The results of the analysis show that customer trust on customer satisfaction has a positive influence.

The results of this study also support the theory of Parasuraman in Tjiptono (2011) which states that service quality is a complex understanding of quality, about satisfying or not satisfying, as well as according to Siagian and Cahyono (2014) which states that trust is a belief about the intentions and behavior that is directed at other parties, trust is defined as a consumer's expectation of a service provider to be trusted or relied on in fulfilling its promises. With high trust from consumers in the company, it will be able to provide a sense of satisfaction for consumers in using products or services from the company and by Kennedy and Young in Supranto (2011) which measures the level of customer satisfaction with general quality dimensions where the items reflect each dimension. quality.

So based on the results of this study and the interpretation of theory and previous research related to the relationship between service quality and customer satisfaction, the relationship of trust and customer satisfaction, then the relationship between service quality and trust simultaneously with customer satisfaction above, the overall findings are the same as this study so that this study supports and further strengthen the findings of previous studies, especially on research approaches in banking

5. Conclusion.

Based on the analysis of the results of descriptive research data and statistical analysis, it can be concluded that:

- 1) Service Quality has a direct effect on Customer Satisfaction. This means that the better the value of Service Quality, the better the value of the level of Customer Satisfaction.
- 2) Customer trust has a direct effect on customer satisfaction. This means that the better the value of trust, the better the value of the level of customer satisfaction.
- 3) Service Quality and Trust simultaneously have a significant effect on Customer Satisfaction. This means that the results of the study prove that there is a significant effect of Service Quality and Customer Trust simultaneously on Customer Satisfaction.

Suggestion

Based on the findings, several important suggestions can be made as follows:

- 1) Based on the conclusion that the findings of Service Quality have an effect on Customer Satisfaction, it is recommended that all service quality indicators in this study be implemented at BCA KCP Jayakarta 26.
- 2) Based on the conclusion that Trust has an effect on Customer Satisfaction, it is recommended that Customer Trust indicators be implemented at BCA KCP Jayakarta 26.
- 3) Based on the conclusion that Service Quality and Customer Trust simultaneously affect Customer Satisfaction, it is advisable to ensure that these two variables can be implemented simultaneously at BCA KCP Jayakarta 26 along with all the indicators that follow.

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