

# Influence of Relationship and Quality of Service on Customer Trust and The Impact on Customer Loyalty Empire Study on Loan Customers PT. BPR Makmur Artha Sedaya Pamulang, Tangerang Selatan City

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## ABSTRACT

The purpose of this study was to study the empirical Relationship to trust, service quality to trust, Relationship and service quality to trust, and trust in loyalty, both partially and simultaneously at PT BPR Makmur Artha Sedaya Pamulang, South Tangerang City. Quantitative associative research methods with verification research. PT BPR Makmur Artha Sedaya Pamulang Kota Tangerang Selatan. A total of 1153 income. The number of research samples is 92 respondents. Process of collecting data; observation, documentation, and questionnaire. Data analysis method; Analysis of the feasibility test of the data, namely the Validity Test, Reliability Test, and Classical Assumption Test. Data analysis using inferencing statistics: Simple Linear Regression Test, Multiple Linear Regression Test, Determination Coefficient Test, Hypothesis Test (t-Test and Test f). The results showed that there was a positive and significant relationship between the Relationship to trust, related positively and significantly to the partial quality of trust, completely and significantly clicked simultaneously between the relationship and service quality to trust, and simply and significantly associated with the trust priority to sales loyalty at PT. BPR Makmur Artha Sedaya Pamulang City of South Tangerang.

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## I. Introduction

In the banking industry, customers are bank customers who need products from a bank. In contrast, the bank itself, according to Kasmir (2013: 3), is a company engaged in finance that plays a very important role in meeting the needs of funds, which is in charge of collecting and distributing funds from and to the public in time deposits and savings or other forms.

One of the banks in South Tangerang City, namely Bank Perkreditan Rakyat Makmur Artha Sedaya, which is the focus of this research, must capture opportunities from the dense population can increase the number of customers who buy BPR products. However, the reality on the ground does not match expectations; it is a BPR problem, especially BPR Makmur Artha Sedaya, that must be seriously resolved. Based on the preliminary study (pre-research) that the author conducted in the field, an interesting phenomenon was obtained to be investigated in more depth, as shown in table 1.3 data below:

Table 1. Loan Fund Data PT. BPR Makmur Artha Sedaya Pamulang, South Tangerang City

Year	Amount of funds (Rp)	Development	Percentage (%)
2014	14 Milyar	-	-
2015	16 Milyar	2 Milyar	12,5
2016	13 Milyar	- 3 Milyar	- 23,07

<b>2017</b>	10 Milyar	- 3 Milyar	- 30,0
<b>2018</b>	9,8 Milyar	- 0,2 Milyar	- 2,04
<b>Total</b>	<b>62,8 Milyar</b>	-	-

Source: PT. BPR Makmur Artha Sedaya Pamulang, South Tangerang City (2019)

Information on the data table 1.3 above obtained information that the loan funds of PT. BPR Makmur Artha Sedaya Pamulang, South Tangerang City, distributed to customers for the last five years, has decreased. Therefore, it indicates that the level of customer loyalty is decreasing. To see the factors that cause the variable customer loyalty to decline, according to Supranto and Limakrisna (2013: 6), it can be seen through the theory/results of previous research (journals)/logic.

The decreasing level of customer loyalty of PT. BPR Makmur Artha Sedaya Pamulang, South Tangerang City, is thought to be caused by declining customer trust. Based on previous research conducted by Angelova and Zekiri (2011), the level of customer trust influences “customer loyalty.” It is in line with what was conveyed by IBI (2013:11), that “banks are agents of trust, namely institutions based on trust. This is because the main basis for banking activities is trust, both raising and distributing funds. In this case, trust must be built that moves in two directions, namely from the community and to the community. Empirically decreased loyalty caused by decreased customer trust can be seen from the data on the number of loan customers of PT. BPR Makmur Artha Sedaya, South Tangerang City, as shown in the table below:

Table 2. Data on the Number of Loan Customers of PT. BPR Makmur Artha Sedaya Pamulang, South Tangerang City

<b>Year</b>	<b>Jumlah Nasabah (Orang)</b>	<b>Perkembangan</b>	<b>Persen (%)</b>
<b>2014</b>	552	-	-
<b>2015</b>	587	35	6
<b>2016</b>	1150	563	49
<b>2017</b>	1557	407	26
<b>2018</b>	1153	-404	-35

Source: PT. BPR Makmur Artha Sedaya Pamulang Kota Tangerang Selatan (2019)

Information on the data table 1.4 above shows the number of PT loan customers. BPR Makmur Artha Sedaya Pamulang, South Tangerang City, which has borrowed money from BPRs for the last 5 years has decreased. It is interesting to examine what causes the decline in the number of loan customers at the bank. The decrease in the customer rate indicates that the level of trust of loan customers decreases and has an impact on the level of customer loyalty.

On the other hand, the declining level of customer loyalty is also caused by low customer relationship management. Based on the results of previous research conducted by Ali, Mahsa and Haery (2013) at Bank Isfahan Saderat Iran, customer relationship management has a positive and significant influence on customer loyalty. Similarly to relationship management, Ranjit (2013), explains that attracting new customers is five times more expensive than retaining existing customers. Therefore, for customers to remain bound, it is necessary to have a relationship management between the company and the customer.

Empirically, customer relationship management is suspected to be not optimal, as can be seen from the data from the Bureau of Economics and Development Administration (Ekbang) of Banten Province (2018). The total number of active Micro, Small and Medium Enterprises (MSMEs) as many as 984,118 units, only around 104,000 units or 10.57% who have obtained access to capital that is touched by banks in each district and city area, including the city of South Tangerang, and that is more dominated by commercial banks. This condition makes the government either the provincial or the government at the district or city level. Therefore, the government wants all MSMEs to cooperate and easy access to credit by banks.

The information from the data above can be concluded that the Relationship between the bank and the community as customers has not been managed optimally, so that the existence of people who have become indifferent customers does not show their loyalty to carry out sustainable transactions with the bank, especially those who have not become customers are neglected.

The level of customer loyalty decreased at PT. BPR Makmur Artha Sedaya Pamulang, South Tangerang City, is also suspected of being caused by low service quality. Theoretically according to Kertajaya (2015) customer loyalty is a factor that can provide various advantages for marketers. This loyalty is a post-purchase behavior or product use. Forms of loyalty that can be seen empirically are repeat purchases and recommendations. The same thing is also explained by IBI (2013) that banks are agents of service, namely institutions that provide banking services in financial transactions to the public.

Empirically, the service quality is suspected to be low, it can be seen from the data of service facilities (tangible) of PT. BPR Makmur Artha Sedaya Pamulang, South Tangerang City, as shown in the table below:

Table 3. Service Facility Data (Tangible) PT. BPR Makmur Artha Sedaya Pamulang, South Tangerang City

No.	Sarana Pelayanan (Tangible)	Standar Sarana Pelayanan (Tangible)	Kenyataan Di Lapangan
1.	Tempat Parkir	Luas	Sempit untuk parkir mobil
2.	Air Conditioner (AC)	Dingin	Kurang dingin
3.	Ruang Tunggu	@ orang: 1,0 m x 1,5 m	@ orang: 1,0 m x 1,0 m
4.	Informasi Perbankan	Terpublikasi	Sebagian tidak terpublikasi
5.	Gedung	Dapat diakses dari berbagai arah kendaraan	Tidak semua arah kendaraan dapat mengakses

Source: Observation results from PT. BPR Makmur Artha Sedaya (MAS) Pamulang, South Tangerang City (2019)

Information on the data in table 1.5 above shows that the level of service quality when viewed from the dimensions of service facilities (tangible) PT. For example, BPR Makmur Artha Sedaya Pamulang, South Tangerang City is still low because it does not meet the standard of banking services (tangible).

Based on the background explanation above, the authors are interested in conducting a more in-depth study with the title: The Effect of Relationship and Service Quality on Customer Trust and Its Impact on Customer Loyalty (Empirical Study on Loan Customers of the Rural Bank Makmur Artha Sedaya Pamulang, South Tangerang City).

## II. Method

The object of this research is the loan customers of PT BPR Makmur Artha Sedaya Pamulang, South Tangerang City, address: Komp. Pamulang Permai Shopping Mall Block SH 10 No. 4 Tangerang 15417 Tel. 021-74710457. 7429663 Fax. 021-7416378. The population of this study were all loan customers taken at the end of 2018 as many as 1153 loan customers. Therefore, the sample in this study was the loan customers of PT BPR Makmur Artha Sedaya Pamulang, South Tangerang City, as many as 92 respondents. The data collection method in this research is observation, questionnaire study and literature study. Data analysis methods are validity test, reliability test, classical assumption test, simple linear regression, multiple regression test, and hypothesis testing (t test and f test).

Table 4. Simple Linear Regression Test Results for Relationship Variables on Customer Trust

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	51.876	39.525		1.312	.193
	Relationship	.675	.118	.518	5.742	.000

a. Dependent Variable: KepercayaanNasab

Source: Primary data that has been processed with SPSS Version 21.00 (2019)

### III. Result

From the results of the calculations in the table above, it can be presented in the form of a regression equation as follows:

$$Y = 51,876 + 0,675X1$$

Where:

Y = Customer Trust

X 1= Relationship

X 2 = Service Quality

The equation can be explained as follows: Constanta of 51.876 states that without the relationship variable (X1) the value of customer trust is still formed at 51.876. The regression coefficient of 0.675 states that if the Relationship (X1) increases by one unit, it will increase customer confidence of 0.675.

The simple linear regression equation above shows that the regression coefficient obtained is positive (directly proportional), and 0. It implies that the relationship variable in this study positively influences customer trust, meaning that every increase in the relationship variable will increase customer trust.

Table 5. Simple Linear Regression Test Results for Service Quality Variables on Customer Trust

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	71.509	34.529		2.071	.041
	Kualitas Pelayanan	.661	.110	.536	6.025	.000

a. Dependent Variable: KepercayaanNasab

From the results of the calculations in the table above, it can be presented in the form of a regression equation as follows:

$$Y = 71,509 + 0,661X2$$

Where:

Y = Customer Trust

X 1= Relationship

X 2 = Service quality

The equation can be explained as follows: Constanta of 71.509 states that without the service quality variable (X2) the value of customer trust is still formed at 71.509. Therefore, the regression coefficient of 0.661 states that if the quality of service (X2) increases one unit, it will increase customer confidence of 0.661.

The simple linear regression equation above shows that the regression coefficient obtained is positive (directly proportional), and 0. It implies that the service quality variable in this study positively influences customer trust, meaning that every time there is an increase in the service quality variable will also increase customer confidence.

Table 6. Multiple Linear Regression Test Results

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	38.426	38.973		.986	.327
	Relationship	.328	.186	.251	1.759	.082
	Kualitas Pelayanan	.417	.176	.338	2.363	.020
a. Dependent Variable: Kepercayaan Nasab						

From the results of the calculations in the table above, it can be presented in the form of a regression equation as follows:

$$Y = 38,426 + 0,328X_1 + 0,417X_2.$$

Where:

Z = Customer Loyalty

Y = Customer Trust

X 1 = Relationship

X 2 = Service quality

The equation can be explained as follows: Constanta of 38.426 states that if there is no increase in the X1 and X2 variables, the value of the Y variable is 38.426. The regression coefficient for the X1 variable is 0.328 which states that each addition (because of the + sign) one value of the X1 variable will give a score of 0.328. The coefficient of X1 significantly affects the Y variable. It can be seen from the significance level of the X1 variable of 0.328, smaller than 0.5. The regression coefficient for the X2 variable is 0.417 which states that for each addition (because of the + sign) one value in the X2 variable is 0.417 which is smaller than 0.05.

The results of the multiple linear regression equation above show that the regression coefficient obtained is positive (directly proportional), and 0. Therefore, it implies that the variables Relationship (X1) and Service Quality (X2) in this study positively influence Customer Trust. (Y), meaning that every time there is an increase in the X1 and X2 variables, it will also increase the Y variable.

Table 7. Relationship Determination Test Results on Customer Trust

Model Summary <sup>b</sup>				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.518a	.268	.260	71.496
a. Predictors: (Constant), Relationship				
b. Dependent Variable: Kepercayaan Nasab				

From the table above, it can be seen that the value of R Square which is the coefficient of determination is 0.268. It means that the relationship variable contributes to customer trust by 26.8%, the rest is influenced by other factors not examined by the author.

Table 8. Service Quality Determination Test Results on Customer Trust

Model Summary <sup>b</sup>
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Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.536 <sup>a</sup>	.287	.280	70.549
a. Predictors: (Constant), Service Quality				
b. Dependent Variable: Customer Trust				

From the table above, it can be seen that the value of R Square which is the coefficient of determination is 0.287. Therefore, it means that the service quality variable contributes to customers' trust by 28.7%, the rest is influenced by other factors not examined by the author.

Table 9. Relationship Determination Test Results and Service Quality on Customer Trust

Model Summary <sup>b</sup>				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.558 <sup>a</sup>	.311	.296	69.742
a. Predictors: (Constant), Service Quality, Relationship				
b. Dependent Variable: Customer Trust				

From the table above, it can be seen that the value of R Square which is the coefficient of determination is 0.311. Therefore, it means that the relationship and service quality contribute to customer trust of 31.1%, the rest is influenced by other factors not examined by the author.

Table 10. Result of Determination of Customer Trust in Customer Loyalty

Model Summary <sup>b</sup>				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.514 <sup>a</sup>	.264	.256	66.035
a. Predictors: (Constant), Service Quality				
b. Dependent Variable: Customer Trust				

Table 11. Significance Test Results (t Test)

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	51.876	39.525		1.312	.193
	Relationship	.675	.118	.518	5.742	.000
a. Dependent Variable: Customer Trust						

From the table above, the following results are obtained:

- The value of  $t_{count}$  is 5.742 with a significance of t of 0.05
- The value of  $t_{table} = (0.05:90)$  The number of degrees of freedom at an error rate of 5%, then the value of  $t_{table} = 1.99$
- Because  $t_{count} > t_{table}$  ( $5,742 > 1,99$ ) and the significance level  $t < 0.000$  ( $0.000 < 0.05$ )
- So  $H_a$  is accepted and  $H_o$  is rejected, so the author hypothesizes a positive and significant influence between the Relationship and customer trust.

Table 12. Significance Test Results (t Test)

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		

1	(Constant)	71.509	34.529		2.071	.041
	Kualitas Pelayanan	.661	.110	.536	6.025	.000
a. Dependent Variable: Customer Trust						

From the table above, the following results are obtained:

- The value of  $t_{count}$  is 6.025 with a significance of t of 0.05
- The value of  $t_{table} = (0.05;90)$  The number of degrees of freedom at an error rate of 5%, then the value of  $t_{table} = 1.99$
- $t_{hitung} > t_{tabel} (6,025 > 1,99)$  signification level  $t < 0,000 (0,000 < 0,05)$

Then  $H_a$  is accepted and  $H_o$  is rejected, so the author's hypothesis is accepted that there is a positive and significant influence between service quality and customer trust.

Table 13. Significance Test Results (t Test)

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	166.048	23.898		6.948	.000
	KepercayaanNasab	.474	.083	.514	5.686	.000
a. Dependent Variable: Loyalitas						

source: Data primer yang telah diolah dengan SPSS Versi 21.00 (2019)

From the table above, the following results are obtained:

- Value  $t_{hitung}$  sebesar 5,686 dengan signifikansi t sebesar 0,05
- Value  $t_{tabel} = (0,05;90)$  Angka derajat kebebasan tersebut pada tingkat kesalahan 5%, maka nilai  $t_{tabel} = 1,99$
- $t_{hitung} > t_{tabel} (5,686 > 1,99)$  Signification level  $t < 0,000 (0,000 < 0,05)$

Maka  $H_a$  diterima dan  $H_o$  ditolak, sehingga hipotesis penulis diterima bahwa terdapat pengaruh positif dan signifikan antara kepercayaan nasabah terhadap loyalitas nasabah

Table 14. Significance Test Results (f test)

ANOVA <sup>a</sup>						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	195723.359	2	97861.680	20.120	.000 <sup>b</sup>
	Residual	432890.847	89	4863.942		
	Total	628614.207	91			
a. Dependent Variable: KepercayaanNasab						
b. Predictors: (Constant), KualitasPelayanan, Relationship						

From the output table above, the following results are obtained:

- The value of  $f_{count}$  is 20.120 with a significance of f of 0.05
- The value of  $f_{table} = f (0.05;90)$  The number of degrees of freedom is at an error rate of 5%, then the value of  $f_{table} = 1.99$

$f_{count} > f_{table} (20.120 > 1.99)$ . With a significance value of  $0.000 < 0.05$ . These results show that relationship and service quality simultaneously (simultaneously) significantly affect customer trust

#### IV. Conclusion

There is a positive and partially significant effect between the Relationship on customer trust. There is a positive and partially significant effect between service quality and customer trust. There is a simultaneous positive and significant effect between relationship and service quality on customer trust. There is a positive and partially significant effect between customer trust and loyalty.

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