

The Effect of Service Quality and Customer Satisfaction on Customer Trust and Loyalty at PT Bank Rakyat Indonesia (Persero) Tbk in Pekanbaru Branch Office, Tuanku Tambusai

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Article Info	Abstract
Received : 2024-11-20 Accepted : 2026-05-31 Published : 2026-05-31	<i>This study aims to examine customer loyalty and satisfaction at PT Bank Rakyat Indonesia (BRI), Tuanku Tambusai Branch Pekanbaru, focusing on the impact of service quality and customer satisfaction on trust and loyalty. This study examines the effect of service quality and customer satisfaction on customer trust and customer loyalty at PT Bank Rakyat Indonesia. In the highly competitive banking industry, maintaining long-term relationships with customers has become a strategic priority. Using quantitative methods with a survey of BRI customers, this study analyzed responses through statistical tests to validate hypotheses. Sampling included active customers, assessing service quality, trust, and loyalty variables. Data was collected through a structured questionnaire, measuring variables on a Likert scale. Analysis revealed that service quality and satisfaction significantly affect customer trust and loyalty, supporting the hypothesis that trust is a mediator in the relationship between service quality and loyalty. The findings highlight the requirement for BRI to improve service quality to build stronger customer trust and loyalty, emphasizing the role of service standards in customer retention.</i>
Keywords: Service Quality; Customer Satisfaction: Trust; Customer Loyalty; BRI Pekanbaru	

Introduction

In a competitive and dynamic banking industry, customer trust and loyalty are fundamental to the sustainability and growth of financial institutions. Trust has an important role in building customer loyalty, not only stabilizing the bank's financial health but also building long-term mutually beneficial relationships (Hasan, 2023). The importance of trust is reflected in efforts to improve bank reputation and strengthen customer relationships, which in turn grow loyalty (Wijaya et al., 2021). Trust influences loyalty by shaping customers' perceptions of transaction risk, which directly affects their satisfaction and loyalty levels (Khokhar et al., 2019).

Research shows that customer loyalty basically involves trust in the bank's values and its ability to fulfill customer needs (Albaity & Rahman, 2021). Trust has a significant effect on loyalty, which is positively influenced by factors such as knowledge management and customer satisfaction (Albarq, 2023). In addition, trust improves banking performance by ensuring consistent service quality, which leads to greater customer loyalty (Maysyaroh, 2024). Effective trust-building initiatives, such as ethical practices, transparent communication, and efficient conflict resolution, are critical to fostering long-term loyalty (Hasdiansa, 2023).

Customer loyalty in banking is multifaceted, involving both attitudinal and behavioral dimensions. Attitudinal loyalty reflects a customer's preference towards a bank, while behavioral

loyalty is manifested in the continual use of services and the desire to recommend the bank (Boonlertvanich, 2019). Trust, satisfaction, and commitment are the core of this loyalty, with loyal customers acting as advocates, expanding the bank's market range through word-of-mouth marketing (Albarq, 2023). Improved service quality is directly linked to increased loyalty, which emphasizes the importance of customer-centric strategies (Wahyudi & Ruswanti, 2021).

Complaints provide valuable input to improve service quality. Effective complaint management can significantly increase customer trust and satisfaction, thereby strengthening loyalty (Taliupan, 2022). In the highly competitive banking environment, maintaining superior service quality and handling customer complaints promptly is critical. This approach not only improves customer retention but also increases the bank's competitive advantage and long-term profitability (Hermawati, 2022). Trust and loyalty remain crucial pillars in achieving sustainable growth in the banking sector.

To provide good service standards for customers, Bank BRI has a Service Level Agreement (SLA), which is set as a reference for officers in serving customers, improving service quality, and reducing customer complaints.

Table 1. Standard Service Level Agreement (SLA) at PT Bank Rakyat Indonesia (Persero) Tbk

NO	Customer Service Transaction	Service Requirements (Minutes/customer)
1	CIF / Account Data / Change Maintenance	5
2	Serving Customer Complaints	10
3	New Debit Card Issuance	3
4	Debit Card Replacement	5
5	Issuance/Replacement of Savings Book	5
6	IBBIZ Registration	5
7	Brimo Registration	5
8	Balance / Debit Card / Check / BG Blocking	5
9	PIN Replacement (Re-issue)	3
10	Current Account Request / Transaction Mutation in Butab	2
11	New CIF Savings Account Opening	20
12	Opening of Existing CIF Savings Account	15
13	New CIF Current Account Opening	20
14	Opening of an existing CIF Current Account	15
15	New CIF Deposit Account Opening	20
16	Opening of Existing CIF Deposit Account	15
17	Automatic Transaction Registration / Change	8
18	Checkbook / BG Request	10
19	Deposit Disbursement / Reprint Bill	10
20	Account Closure	15

NO	Teller Transaction	Service Requirements (Minutes/customer)
1	Cash withdrawal < Rp. 5,000,000	1,5
2	Cash deposit < Rp. 5,000,000	1,5
3	Cash withdrawal ≥ Rp. 5,000,000 to Rp. 20,000,000	2
4	Cash deposit ≥ Rp. 5,000,000 to Rp. 20,000,000	2
5	Cash withdrawal ≥ Rp. 20,000,000	10
6	Cash Deposit ≥ Rp. 20,000,000	10
7	Cash Deposit for Transfer/Clearing/RTGS	10
8	Overbooking/Clearing / RTGS	1,5
9	BRI Check/BG Disbursement for Clearing (CN)/RTGS	1,5
10	Clearing Check/Debit BG of Other Banks	10
11	Payment	1,5
12	Cash Disbursement of BRI Check/BG	4
13	Deposit Disbursement	2
14	Savings Book Transaction Recording	2

Source: BRI (2024)

According to the SLA above, researchers tried to do pre-research in the form of a short survey by giving 4 questions to 100 BRI customers in order to determine whether the services provided were in accordance with the SLA standards above.

Table 2: Pre-Survey of Customer Loyalty of PT Bank Rakyat Indonesia (Persero) Tbk Pekanbaru Branch Office Tuanku Tambusai

No.	Question	Answers				TOTAL
		YES	%	NO	%	
1	Are you an active BRI customer?	55	55	45	45	100
2	Is Bank BRI's service optimal?	52	52	48	48	100
3	Would you recommend Bank BRI to others?	42	42	58	58	100
4	Have you ever filed a complaint regarding transactions or services to Bank BRI?	60	60	40	40	100

Source: Pre-Survey in BRI (2023)

The initial survey results showed that out of 100 respondents, 55% identified as active customers of Bank BRI. From the 100 respondents, there are still many who complain about BRI service issues, and most of them do not recommend BRI to others. Complaints that are often made by customers include the money in the ATM running out, interference with the ATM network, long waiting times, complicated procedures, and unwelcoming employee services.

From the research results, it can be seen that there are significant issues related to customer service at PT Bank Rakyat Indonesia (Persero) Tbk Pekanbaru Tuanku Tambusai Branch Office, which has the potential to reduce the level of customer satisfaction and loyalty.

According to research conducted by Resti and Maya (2017), service quality has a positive and significant effect on customer satisfaction and loyalty on the Purbaleunyi toll road. Another study conducted by Denis and Sjendry (2017) showed that trust and commitment have a significant effect on customer loyalty at PT Pegadaian (Persero) Karombasan Branch.

However, there are differences in research conducted by Anisa and Mila (2022) at Bank BSI KCP Weleri, where trust has a significant negative effect on customer loyalty, while service has a significant positive effect on customer loyalty. For Bank BRI, there is an urgency to overcome the various challenges faced regarding customer dissatisfaction. This research is important to identify the causes of dissatisfaction, including problems such as long waiting lines, less strategic locations, poor service from customer service and tellers, and frequent network disruptions. Thus, Bank BRI can take the right corrective steps to increase customer satisfaction and loyalty.

Literature Review

Bank

According to Law Number 10 of 1998, a bank is a business entity that collects funds from the public in the form of deposits and distributes them to the public in the form of credit or other forms in order to improve the lives of many people. According to A. Abdurrahman in the Encyclopedia of Finance and Trade Economics, "a bank is a type of financial institution that organizes various services such as providing credit, channeling demand deposits, supervising payment traffic, acting as a depository for valuables, financing company businesses, and so on." Financial institutions, both banks and non-banks engaged in finance, contribute to the distribution of justice in society through the following: collecting public funds, channeling public funds, transferring assets (asset transmutation), liquidity (liquidity), distribution of income (income allocation), and transactions (Nahdhahet et al., 2022).

Customer loyalty

Customer loyalty is an important aspect for organizations because it not only leads to repeat purchases but also helps increase profits, increase sales, and ensure sustainable growth. Loyal customers are less price-sensitive, more likely to recommend brands to others, and prefer to buy from brands they like, which leads to lower competition and marketing costs. Understanding customer loyalty is essential in business. Loyalty has two dimensions: attitude and behavior. (Mansouri et al., 2022)

Customer Trust

Trust is an important factor in developing marketing relationships and occurs when all parties are convinced of the loyalty and reliability of business partners. Trust is built when customers become more responsive to their needs. Trust in a customer or organization is gained through previous interactions. Trust is a person's assessment of others who will make certain transactions. Trust is the customer's confidence in providing services. Trust is a belief in the sincerity of the company to be relied on by business partners or customers. Customer trust is all customer knowledge and all conclusions made by customers about objects, attributes, and preferences. (Taliupan, 2022)

Service Quality

Service quality is conceptualized in different ways by researchers, and there is no single definition or model of quality. However, the most common definition is the conventional view that quality is defined by customers' perceptions of service superiority and their satisfaction with

the service (Herman, 2022; Kumasey, 2014; Paryanti & Sumarsid, 2019; Sitiet et al., 2017; Susilowati, 2019; Vu, 2021).

Customer Satisfaction

According to Oliver (2019), satisfaction is the level of a person's feelings after comparing perceived performance or results with expectations, so that the level of satisfaction is a function of the difference between perceived performance and expectations; if it is not as expected, the customer will be disappointed. If performance is in line with expectations, consumers will be satisfied. Meanwhile, if the performance exceeds expectations, the customer will be very satisfied. Consumer expectations can be shaped by past experiences, comments from relatives, marketer information, and so on.

The Relationship between Service Quality and Customer Satisfaction to Customer Trust and Loyalty

Based on the introduction, the results of this study theoretically explore the concept of handling customer complaints and what determines customer loyalty. First, it is necessary to realize that customers may only have a coherent idea of their preferences and can immediately make their choices when making decisions. Customers often experience perceptual and evaluative biases and are unwilling to spend a lot of time and effort in determining their preferences. According to Hasan, the main factors that influence customer loyalty are: 1) customer satisfaction; 2) service quality; 3) brand image; 4) perceived value; 5) trust; 6) relationship with the customer; 7) switching costs; and 8) reliability. Customer loyalty represents a customer's commitment to a brand and supplier based on a positive attitude and reflected in consistent repeat purchases. Consumer loyalty is a customer commitment to a brand, store, or supplier based on very positive characteristics in long-term purchases. From this understanding, it can be interpreted that brand loyalty is obtained due to a combination of satisfaction and complaints. The cause of complaints is basically customers who complain because they are not satisfied with what they receive. There are several main causes of not meeting consumer expectations, namely: 1) consumers can miscommunicate the desired service; 2) Consumers misinterpret signals such as prices, promotions, and others; and 3) poor performance of service company employees (Akira & Sudibyo, 2020; Quality et al., 2022; Management et al., 2021a; Salim et al., 2018b; Susanti, 2021).

Conceptual Framework and Hypothesis Development

The effect of Service Quality on Customer Trust at PT Bank Rakyat Indonesia (Persero) Tbk Pekanbaru Branch Office, Tuanku Tambusai

Service quality is conceptualized in different ways by researchers, and there is no single definition or model of quality. However, the most common definition is the conventional view that quality is defined by customers' perceptions of service superiority and their satisfaction with the service (Herman, 2022; Kumasey, 2014; Paryanti & Sumarsid, 2019; Sitiet et al., 2017; Susilowati, 2019; Vu, 2021). From the five dimensions of Service Quality, the Responsiveness aspect is the most important aspect in building trust. This responsiveness includes the speed of response to customer questions or requests. Based on the description above, the hypothesis is as follows:

H₁: Service quality has a positive and significant effect on customer trust at PT. Bank Rakyat Indonesia (Persero) Tbk Pekanbaru Branch Office, Tuanku Tambusai.

The effect of Customer Satisfaction on Customer Trust at PT Bank Rakyat Indonesia (Persero) Tbk Pekanbaru Branch Office, Tuanku Tambusai

According to Oliver (2019), satisfaction is the level of a person's feelings after comparing perceived performance or results with expectations, so that the level of satisfaction is a function of the difference between perceived performance and expectations; if it is not as expected, the customer will be disappointed. If performance is in line with expectations, consumers will be satisfied. Customer satisfaction has a positive and significant effect on customer trust. This means that the higher the customer satisfaction, the higher the level of trust. The security of their funds stored at the bank is one of the things that must be improved by the bank itself. Based on the description above, the hypothesis is as follows:

H₂: Customer satisfaction has a positive and significant effect on customer trust at PT Bank Rakyat Indonesia (Persero) Tbk Pekanbaru Branch Office, Tuanku Tambusai.

The effect of Service Quality on Customer Loyalty at PT Bank Rakyat Indonesia (Persero) Tbk Pekanbaru Branch Office, Tuanku Tambusai

Service quality has a positive and significant effect on customer loyalty. This means that the higher the level of service quality, the higher the level of customer loyalty. The responsiveness indicator is an important aspect in building loyalty. Supporting facilities at Bank BRI have the lowest average value, such as waiting room facilities and parking facilities. Based on the description above, the hypothesis is as follows:

H₃: Service quality has a positive and significant effect on customer loyalty at PT. Bank Rakyat Indonesia (Persero) Tbk Pekanbaru Branch Office, Tuanku Tambusai

The effect of customer satisfaction on customer loyalty of PT Bank Rakyat Indonesia (Persero) Tbk Pekanbaru Branch Office, Tuanku Tambusai

Customer satisfaction has a positive and significant effect on customer loyalty. This means that the higher the customer satisfaction, the higher the level of customer loyalty. However, the transaction process that customers feel at Bank BRI still seems a bit slow; besides that, the timeliness of service at Bank BRI still needs to be improved. Based on the description above, the hypothesis is as follows:

H₄: Customer satisfaction has a positive and significant effect on customer loyalty of PT Bank Rakyat Indonesia (Persero) Tbk Pekanbaru Branch Office, Tuanku Tambusai

The effect of customer trust on customer loyalty at PT Bank Rakyat Indonesia (Persero) Tbk Pekanbaru Branch Office, Tuanku Tambusai

Customer trust has a positive and significant effect on customer loyalty. This means that the higher the level of customer trust, the higher the level of customer loyalty. The integrity indicator has the lowest average value. Ethical principles in serving customers must be given more attention by Bank BRI. Based on the description above, the hypothesis is as follows:

H₅: Customer trust has a positive and significant effect on customer loyalty at PT Bank Rakyat Indonesia (Persero) Tbk Pekanbaru Branch Office, Tuanku Tambusai.

The effect of Service Quality on Customer Loyalty through Customer Trust at PT Bank Rakyat Indonesia (Persero) Tbk Pekanbaru Branch Office, Tuanku Tambusai

Service quality has a positive and significant effect on customer loyalty through customer trust. This means that the higher the level of service quality, the higher the level of customer trust, so that the level of customer loyalty will also increase. By improving supporting facilities and increasing responses to customer questions and requests. Based on the description above, the hypothesis is as follows:

H₆: Service quality has a positive and significant effect on customer loyalty through customer trust at PT Bank Rakyat Indonesia (Persero) Tbk Pekanbaru Branch Office, Tuanku Tambusai

The effect of customer satisfaction on customer loyalty through customer trust at PT Bank Rakyat Indonesia (Persero) Tbk Pekanbaru Branch Office, Tuanku Tambusai

Customer satisfaction has a positive and significant effect on customer loyalty through customer trust. This means that the higher the level of customer satisfaction, the higher the level of customer trust, so that the level of customer loyalty will also increase. By always educating customers on the principle of prudence in transactions, customers become aware and believe in BRI's seriousness in maintaining the trust of its customers. Based on the description above, the hypothesis is as follows:

H₇: Customer satisfaction has a positive and significant effect on customer loyalty through customer trust at PT Bank Rakyat Indonesia (Persero) Tbk Pekanbaru Branch Office, Tuanku Tambusai

Based on the problems and the theoretical basis that have been described, the authors can formulate the framework in this study as follows:

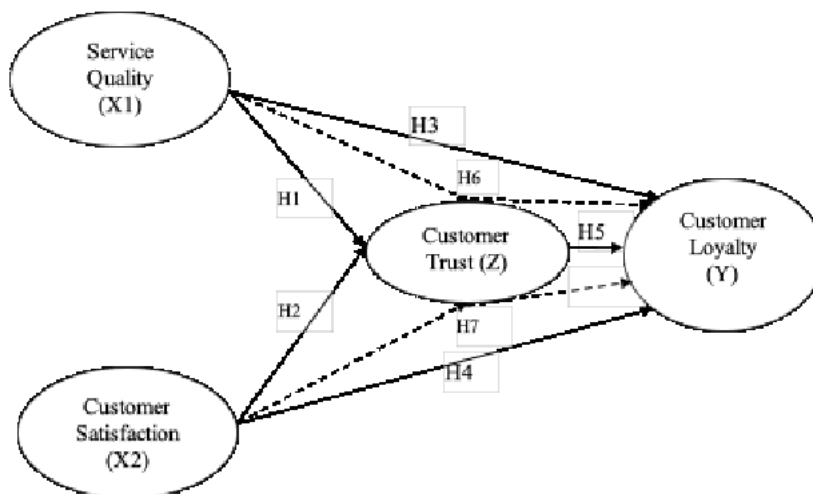


Figure 1: Research Model

Methodology

Type and Source of Data

This research uses a quantitative approach; the method used in this research is causal-associative research. Primary data sources are individuals who provide information in the questionnaire provided. The sample used as a reference by researchers was 100 respondents at PT Bank Rakyat Indonesia (Persero) Tbk Pekanbaru Branch Office, Tuanku Tambusai.

Sampling in this study was carried out by the accidental sampling method. The method of collecting data through a questionnaire is carried out by asking questions to parties related to the issue being studied. To test the effect of intervening variables used the path analysis method. Data analysis was carried out using SPSS 23.0.

Results and Discussion

Results

Descriptive Analysis

Table 3. Gender of Respondents

No	Gender	Frequency (Person)	Percentage (%)
1	Male	37	37%
2	Female	63	63%
Total		100	100%

Source: Processed Data, 2024

The distribution of respondents shows that the representation of female customers is higher than male customers at PT Bank Rakyat Indonesia (Persero) Tbk Pekanbaru Branch Office, Tuanku Tambusai.

Table 4. Age of Respondents

No	Age	Frequency (Person)	Percentage (%)
1	< 20 Years	2	2%
2	20 - 29 Years	28	28%
3	30 - 39 Years	30	30%
4	40 - 49 Years	27	27%
5	50-59 Years	12	12%
6	>60 Years	1	1%
Total		100	100%

Source: Processed Data, 2024

This age distribution shows that customers of PT Bank Rakyat Indonesia (Persero) Tbk Tuanku Tambusai Branch Office in Pekanbaru are dominated by customers who are in the productive age range (20-49 years), which accounts for 85% of the total respondents. This shows that this bank has a strong appeal to customers in the productive age range.

Table 5. Education Level of Respondents

NO	Education	Frequency (Person)	Percentage (%)
1	Primary school	5	5%
2	Junior High School	10	10%
3	Senior High School	27	27%
4	English Diploma 3	15	15%
5	Strata 1	37	37%
6	Strata 2	4	4%
7	Strata 3	2	2%
Total		100	100%

Source: Processed Data, 2024

This education distribution shows that customers of PT Bank Rakyat Indonesia (Persero) Tbk Tuanku Tambusai Branch Office in Pekanbaru have a diverse educational background, with most respondents having a fairly high level of education (S1 and above).

Table 6. Occupation of Respondents

No	Occupation	Frequency (Person)	Percentage (%)
1	Student	16	16%
2	ASN/TNI/POLRI	33	33%
3	State-owned Employees	20	20%
4	Private Employees	29	29%
5	Others	2	2%
Total		100	100%

Source: Processed Data, 2024

The distribution of this occupation shows that respondents in this study come from various occupational backgrounds, which are dominated by ASN, TNI, POLRI, and entrepreneurs.

Table 7. Monthly Income of Respondents

No	Income Monthly	Frequency (Person)	Percentage (%)
1	< 2.000.000	16	16%
2	2.000.000 - 5.000.000	28	28%
3	5.000.000 - 10.000.000	33	33%
4	> 10.000.000	23	23%
Total		100	100%

Source: Processed Data, 2024

The distribution of monthly income shows that the majority of respondents have relatively diverse incomes, with the majority being in the middle income range (2,000,000 to 10,000,000 Rupiah).

Table 8. Length of time as a customer

No	How long have you been a BRI customer	Frequency (Person)	Percentage (%)
1	< 1 Years	13	13%
2	1-3 Years	18	18%
3	3-5 Years	42	42%
4	> 5 Years	27	27%
Total		100	100%

Source: Processed Data, 2024

The distribution of the length of time being a customer shows that most respondents have a long experience as a customer at PT Bank Rakyat Indonesia (Persero) Tbk Pekanbaru Tuanku Tambusai Branch Office.

Table 9. Respondents' Monthly Transaction Frequency

No	Transaction Frequency at BRI per Month	Frequency (Person)	Percentage (%)
1	< 1 Times	4	4%
2	1-3 Times	26	26%
3	4-6 Times	41	41%
4	> 6 Times	29	29%
Total		100	100%

Source: Processed Data, 2024

The distribution of transaction frequency shows that most respondents actively transact at PT Bank Rakyat Indonesia (Persero) Tbk Tuanku Tambusai Pekanbaru Branch Office. This shows that customers have a fairly high level of interaction with the bank.

Table 10. Types of Transactions Often Performed at BRI

No	Types of services often used at BRI	Frequency (Person)	Percentage (%)
1	Cash withdrawal	31	31%
2	Cash deposit	36	36%
3	Transfer	25	25%
4	Bill Payment	8	8%
5	Others	0	0%
Total		100	100%

Source: Processed Data, 2024

The distribution of the types of services that are often used provides an overview of customer preferences and needs in transacting at PT Bank Rakyat Indonesia (Persero) Tbk Pekanbaru Tuanku Tambusai Branch Office. The majority of customers more often use basic banking services such as cash deposits and cash withdrawals, as well as transfers.

Path Analysis

1. Path Analysis Stage 1

Hypothesis testing is carried out using path analysis and provides the following coefficient values:

Table 11. Path Analysis Stage 1

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.082	.626		.132	.896
	Kualitas Pelayanan	.135	.026	.213	5.151	.000
	Kepuasan Nasabah	.281	.015	.788	19.057	.000

a. Dependent Variable: Kepercayaan Nasabah

Source: Data processed from SPSS, 2024

From the regression results above, the regression equation model is as follows:

$$Y = 0.213X_1 + 0.788X_2 + e$$

From the model above, it can be seen that the regression coefficient has a positive direction as expected:

- From the results of the path analysis, the service quality coefficient (X_1) is 0.213, which means that service quality has a positive effect on customer trust. The better the service quality, the more customer trust will increase.
- From the results of path analysis, the customer satisfaction coefficient (X_2) is 0.788, which means that customer satisfaction has a positive effect on customer trust. The better customer satisfaction, the more customer trust will increase.

Coefficient of Determination (R^2) Path Analysis Stage 1

Table 12. Path Analysis Determination Coefficient Stage 1

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.984 ^a	.969	.968	1.56650

a. Predictors: (Constant), Kepuasan Nasabah, Kualitas Pelayanan

Source: Data processed from SPSS, 2024

From the results of the coefficient of determination of stage 1 path analysis above, it is known that the R square value is 0.96.9, which means that service quality and customer satisfaction contribute 97% to the level of customer trust of PT Bank Rakyat Indonesia (Persero) Tbk Tuanku Tambusai Branch Office Pekanbaru. While the remaining 3% is influenced by other variables not included in this study.

2. Path Analysis Stage 2

Hypothesis testing is done using path analysis and provides the following coefficient values:

Table 13. Path Analysis Stage 2

Coefficients ^a					
Model		Unstandardized Coefficients		Standardized Coefficients	Sig.
		B	Std. Error	Beta	
1	(Constant)	1.625	.463		.001
	Kualitas Pelayanan	.321	.022	.477	.000
	Kepuasan Nasabah	.057	.024	.151	.018
	Kepercayaan Nasabah	.411	.075	.387	.000

a. Dependent Variable: Loyalitas Nasabah

Source: Data processed from SPSS, 2024

From the regression results above, the regression equation model is as follows:

$$Y = 0.477X_1 + 0.151X_2 + 0.387Z + e$$

From the model above, it can be seen that the regression coefficient has a positive direction.

Coefficient of Determination (R²) Path Analysis Stage 2

Table 14. Coefficient of Determination of Stage 2 Path Analysis

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.992 ^a	.985	.985	1.15873

a. Predictors: (Constant), Kepercayaan Nasabah, Kualitas Pelayanan, Kepuasan Nasabah

Source: Data processed from SPSS, 2024

From the results of the coefficient of determination of stage 2 path analysis above, it is known that the R square value is 0.985, which means that service quality, customer satisfaction, and customer trust contribute 98% to the level of customer purchasing decisions. loyalty. While the remaining 2% is influenced by other variables not included in this study.

3. T-test

Table 15. Path Analysis Test Stage 1

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.082	.626		.132	.896
	Kualitas Pelayanan	.135	.026	.213	5.151	.000
	Kepuasan Nasabah	.281	.015	.788	19.057	.000

a. Dependent Variable: Kepercayaan Nasabah

Source: Data processed from SPSS, 2024

From the results of the stage 1 T test above, it is known that the significance value (Sig.) < 0.05 probability. The significance value of service quality and customer satisfaction is smaller than 0.05. This means that the independent variable has a significant effect on the dependent variable.

Table 16. Phase 2 Path Analysis Test

Coefficients ^a					
		Unstandardized Coefficients		Standardized Coefficients	
Model		B	Std. Error	Beta	t
1	(Constant)	1.625	.463		3.507
	Kualitas Pelayanan	.321	.022	.477	14.686
	Kepuasan Nasabah	.057	.024	.151	2.412
	Kepercayaan Nasabah	.411	.075	.387	5.470

a. Dependent Variable: Loyalitas Nasabah

Source: Data processed from SPSS, 2024

From the results of the stage 2 T test above, it is known that the significance value (Sig.) < 0.05 probability. The significance value of service quality, customer satisfaction, and customer trust is smaller than 0.05. This can be interpreted as meaning that the variables of service quality, customer satisfaction, and customer trust have a significant effect on the customer loyalty variable.

The calculated T value is greater than the T table value (1.984), which means that there is an effect of the independent variable on the dependent variable.

4. F test

Table 17. F Test Table Variance Analysis

Model		Sum of Squares	df	Mean Square	F	Signature.
1	Regression	7434,232	3	2478.077	1310.876 orang	,000
	Remaining	181.478 people	96	1.890 tahun		
	Total	7615.710	99			

Source: Data processed from SPSS, 2024

From the results of the F test above, it is known that the significance value (Sig.) < 0.05 probability. Which means that the independent variables of service quality, customer satisfaction, and customer trust simultaneously affect the customer loyalty variable. The calculated F value (1310.876) is greater than the F table (2.7), which means that the independent variables simultaneously affect the dependent variable.

5. Sobel Test

In this Sobel test to determine whether the customer trust variable is able to become an intervening variable of service quality and customer satisfaction on customer loyalty. If the p value < 0.05 is a significant level, then the hypothesis is accepted, which means that customer trust is able to become an intervening variable. The formula in the Sobel test is as follows:

$$sab = \sqrt{b^2sa^2 + a^2sb^2 + sa^2sb^2}$$

Information:

sab: the amount of standard error of indirect effect

a: independent variable path (x) with intervening variable (z)

b: path of the intervening variable (z) with the independent variable (x)

sa: standard error of coefficient a

sb: standard error of coefficient b

The Sobel test can also be calculated using the Sobel calculator which can be accessed at the URL <https://www.danielsoper.com/statcalc/calculator.aspx?id=31> (Adnan et al., 2017). The results of testing the research model of service quality on customer loyalty through customer trust are obtained as follows:

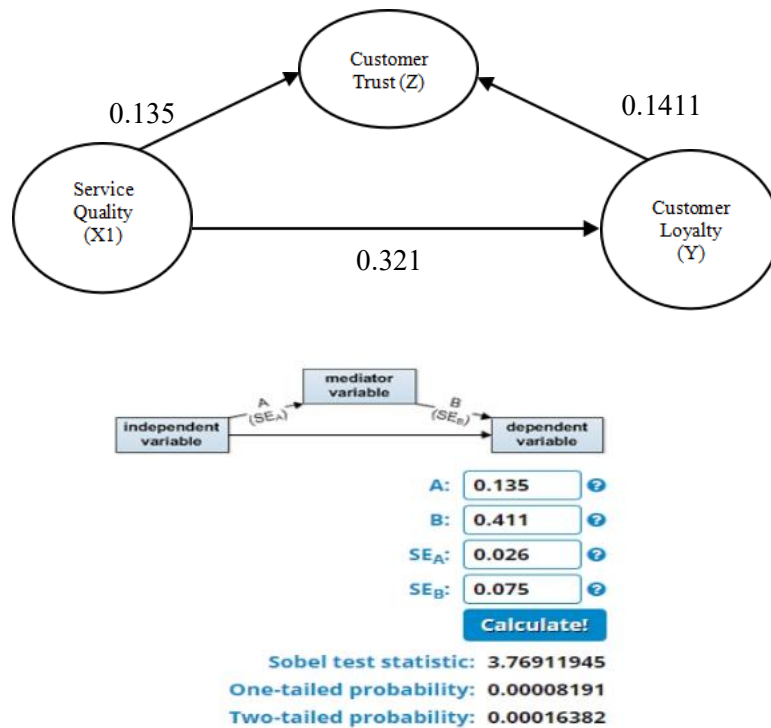
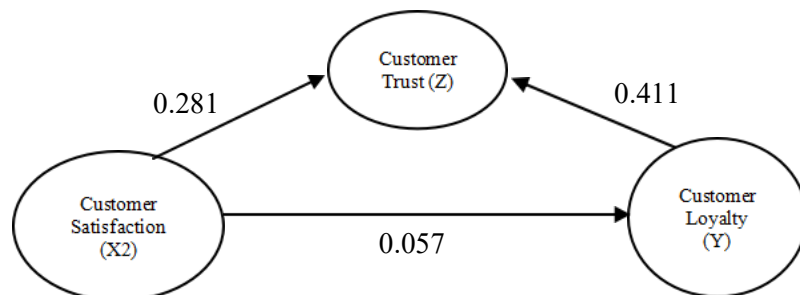


Figure 2. Sobel Test Results The Effect of Service Quality on Customer Loyalty through Customer Trust

Based on the results of the above calculations, the Sobel test statistics are 3.77. If the sobel test value $>$ z table value (0.05) or 1.96, it can be concluded that there is an indirect effect on the regression model. Because the Sobel test value is $3.77 > 1.96$, there is an indirect effect between service quality and customer loyalty through customer trust. This test means that customer trust can be an intervening variable between service quality and customer loyalty.



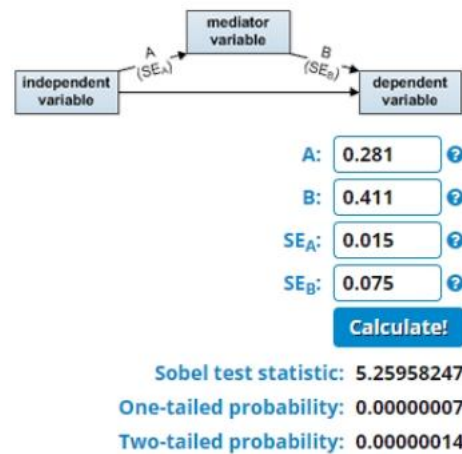


Figure 3. Sobel Test Results The Effect of Customer Satisfaction on Customer Loyalty through Customer Trust.

Based on the results of the above calculations, the Sobel test statistics are 5.26. If the Sobel test value > 1.96 , it can be concluded that there is an indirect effect on the regression model. Because the Sobel test value is $5.26 > 1.96$, there is an indirect influence between customer satisfaction and customer loyalty through customer trust. This test means that customer trust can be an intervening variable between customer satisfaction and customer loyalty.

Thus, based on the results of the Sobel test, the final model is as follows:

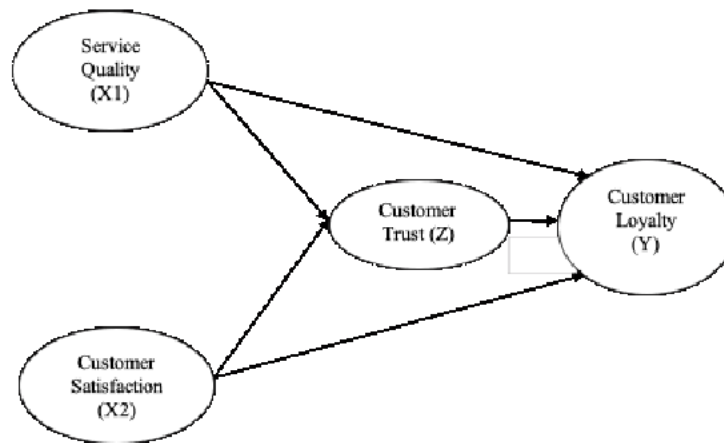


Figure 4. Final Results of the Sobel Test

Based on the final model of the Sobel test above, it can be explained that customer trust can be an intervening variable between service quality and customer satisfaction. With a sobel value of $3.77 > 1.96$. Then customer trust can be an intervening variable between customer satisfaction and customer loyalty with a sobel value of $5.26 > 1.96$.

Discussion

The hypothesis in this study was tested using a partial test on the regression model. Testing is done by looking at the level of significance (p-value) of the calculation results. If the significance level of the calculation results is below 0.05, the hypothesis is accepted, while if the significance level of the calculation results is greater than 0.05, the hypothesis is rejected.

The effect of Service Quality on Customer Trust at PT Bank Rakyat Indonesia (Persero) Tbk Pekanbaru Branch Office, Tuanku Tambusai

The regression coefficient of the service quality variable on customer trust from the linear regression equation model 1 (first) obtained a result of 0.213. The regression coefficient value means that good service quality can increase the level of customer trust. The significance value is 0.000. The significance value is <0.05 , which means that hypothesis 1 in this study is accepted, namely that service quality has a significant effect on customer trust.

The effect of Customer Satisfaction on Customer Trust at PT Bank Rakyat Indonesia (Persero) Tbk Pekanbaru Branch Office, Tuanku Tambusai

The regression coefficient of the customer satisfaction variable on customer trust from the linear regression equation model 1 (first) obtained a result of 0.788. The regression coefficient value means that the customer satisfaction received can increase the level of customer trust. The significance value is 0.000. The significance value is <0.05 , which means that hypothesis 2 in this study is accepted, namely that customer satisfaction has a significant effect on customer trust.

The effect of Service Quality on Customer Loyalty at PT Bank Rakyat Indonesia (Persero) Tbk Pekanbaru Branch Office, Tuanku Tambusai

The regression coefficient of the service quality variable on customer loyalty from the linear regression equation model 2 (second) obtained a result of 0.477. The regression coefficient value means that good service quality can increase the level of customer loyalty. The significance value is 0.000. The significance value is <0.05 , which means that hypothesis 3 in this study is accepted, namely that service quality has a significant effect on customer loyalty.

The effect of customer satisfaction on customer loyalty of PT Bank Rakyat Indonesia (Persero) Tbk Pekanbaru Branch Office, Tuanku Tambusai

The regression coefficient of the customer satisfaction variable on customer loyalty from the linear regression equation model 2 (second) obtained a result of 0.151. The regression coefficient value means that good service quality can increase the level of customer loyalty. The significance value is 0.018. The significance value is <0.05 , which means that hypothesis 4 in this study is accepted, namely that customer satisfaction has a significant effect on customer loyalty.

The effect of customer trust on customer loyalty at PT Bank Rakyat Indonesia (Persero) Tbk Pekanbaru Branch Office, Tuanku Tambusai

The regression coefficient of the customer trust variable on customer loyalty from the linear regression equation model 2 (second) obtained a result of 0.387. The regression coefficient value means that good service quality can increase the level of customer loyalty. The significance value is 0.000. The significance value is <10.05 , which means that hypothesis 5 in this study is accepted, namely that customer trust has a significant effect on customer loyalty.

The effect of Service Quality on Customer Loyalty through Customer Trust at PT Bank Rakyat Indonesia (Persero) Tbk Pekanbaru Branch Office, Tuanku Tambusai

The result value obtained from the Sobel test is. If the Sobel test value > 1.96 , it can be concluded that there is an indirect effect on the regression model. The Sobel test value is $3.76 > 1.96$, which means that there is an indirect effect between service quality and customer loyalty through customer trust. This shows that hypothesis 6 in this study is accepted, where service quality has a significant effect on customer loyalty through customer trust.

The effect of customer satisfaction on customer loyalty through customer trust at PT Bank Rakyat Indonesia (Persero) Tbk Pekanbaru Branch Office, Tuanku Tambusai

The value of the results obtained from the Sobel test is. If the Sobel test value > 1.96 , it can be concluded that there is an indirect effect on the regression model. The Sobel test value is $5.25 > 1.96$, which means that there is an indirect effect between customer satisfaction and customer loyalty through customer trust. This shows that hypothesis 7 in this study is accepted, where customer satisfaction has a significant effect on customer loyalty through customer trust.

Conclusion and Suggestion

Conclusion

From the results of the data analysis previously described, the following conclusions can be concluded Service quality has a positive and significant effect on customer trust. This means that the higher the level of service quality, the higher the level of customer trust. Customer satisfaction has a positive and significant effect on customer trust. This means that the higher the customer satisfaction, the higher the level of trust. Service quality has a positive and significant effect on customer loyalty. This means that the higher the level of service quality, the higher the level of customer loyalty. The responsiveness indicator is an important aspect in building loyalty. Customer satisfaction has a positive and significant effect on customer loyalty. This means that the higher the customer satisfaction, the higher the level of customer loyalty. Customer trust has a positive and significant effect on customer loyalty. This means that the higher the level of customer trust, the higher the level of customer loyalty. The integrity indicator has the lowest average value. Service quality has a positive and significant effect on customer loyalty through customer trust. This means that the higher the level of service quality, the higher the level of customer trust, so that the level of customer loyalty will also increase. Customer satisfaction has a positive and significant effect on customer loyalty through customer trust. This means that the higher the level of customer satisfaction, the higher the level of customer trust, so that the level of customer loyalty will also increase.

Suggestion

The bank should continuously improve overall service quality by ensuring reliability, responsiveness, assurance, empathy, and tangibles are delivered consistently across all service channels (branches, mobile banking, and customer service). Customer satisfaction should be increased by providing personalized banking solutions, tailored financial products, and customer-centric communication. Regular customer feedback surveys and service quality evaluations can help identify areas for improvement and ensure services meet customer expectations.

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