The Impact of Trust on Customer Loyalty with Customer Satisfaction
As an Intervening Variable
(Case Study on PT. Bank Syariah Indonesia Cabang Kisaran)

Section A-Research paper

The Impact of Trust on *Customer Loyalty* with *Customer Satisfaction* As an Intervening Variable
(Case Study on PT. Bank Syariah Indonesia Cabang Kisaran)

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Abstract

The development of Sharia products has become a trend in consumer awareness of life and confidence in the value of the benefits offered. This research aims to determine the effect of trust on customer loyalty through customer satisfaction. The method in this study is the SEM Smart PLS model. The population and sample in this research are 329 customers of PT. Bank Syariah Indonesia Branch Range was selected by accidental sampling. The research data was obtained through a questionnaire arranged based on each research variable's indicators. The results of this research show that trust directly has a significant effect on customer satisfaction, and trust has no significant effect on customer loyalty. Then indirectly, customer satisfaction is essential in mediating trust in customer loyalty. The implications of the findings in this study indicate that customers feel uncomfortable with the many telemarketing programs carried out by employees of PT. Bank Syariah Indonesia Cabang Kisaran because this is considered a problem of wasting working time.

Keywords: Trust, Satisfaction, Loyalty, Bank

1. Introduction

Financial authorities and supervisory bodies strictly regulate the banking industry to protect the financial system's stability and customers' interests [1][1]. These rules can limit the business strategies banks can carry out, set minimum capital limits, and require compliance with security and compliance requirements. [2] . This can make it difficult for banks to pursue different strategies to achieve competitive advantage [3]. Furthermore, banking is very dependent on customer trust. Banks with a good reputation and operating longer have an advantage in attracting new customers and retaining old ones [4]. Building trust takes time and consistent effort, making it difficult for new or small banks to compete with established banks [5].

Banking increasing its existence is done by maximizing customer loyalty [6]. Customer loyalty is the key to long-term success for a bank or financial institution. By prioritizing customer satisfaction and needs, banks can create strong and mutually beneficial relationships with customers, which in turn will help banks grow and develop in a competitive market [7]. Likewise, PT. Bank Syariah Indonesia Cabang Kisaran is also required to continue to innovate and build sustainable customer loyalty [8]. Given that Islamic bank products are currently in

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great demand by the people of Indonesia [9]. Many exciting products can be offered to customers which do not exist in conventional banking [10].

Customer satisfaction is crucial in the banking and financial services sector to maintain and grow loyalty and business image [8]. Customers' trust level in this financial organization is one of the main variables that is considered capable of influencing the happiness of banking customers [9]. It is important to note that customer satisfaction is dynamic but can change over time [10]. Financial institutions must continue to pay attention to and improve service quality to maintain and increase customer satisfaction [3][3].

Consistent and sustainable service quality will help strengthen positive relationships with customers and encourage long-term loyalty [11]. In addition, handling customer complaints properly also has an essential impact on customer loyalty [12]. Customers who feel that their complaints are handled quickly and satisfactorily tend to be more satisfied and remain loyal to the financial institution [13]. However, the phenomenon at Bank Syarian Indonesia, the Kisaran Branch, showed that customers needed to be more comfortable with the many telemarketing products offered by banking employees. Customer time is wasted in vain to answer various incoming call numbers. This is a condition of inconvenience for customers from this situation. The results of previous studies indicate that customer satisfaction has a significant effect on customer loyalty [12] [14] [10].

Customer trust in banking products is one of the determining factors in the decision to use banking products sustainably [15]. Customers trust banks to store and manage their financial assets, such as savings, deposits, and investments [16]. This trust is critical because customers want to be sure that their money and assets are safe from risk and misuse [17]. For banks, having customers with good trust provides long-term benefits, including high customer retention, organic customer growth, and a strong reputation in the banking industry [18]. By focusing on customer satisfaction and building trust, banks can create lasting and mutually beneficial relationships with their customers [19]. However, the facts that occurred at the PT. Bank Syariah Indonesia Cabang Kisaran considered that this customer's data was deliberately disseminated to other parties with the intent and purpose of these parties to provide special offers for Sharia products such as purchasing Sharia shares, Sharia insurance, and others. Of course, not all customers feel comfortable with this condition and believe that it is feared that other parties will use the customer's data. The results showed that trust has a significant effect on customer satisfaction and customer loyalty [20] [11] [21].

This research has a high novelty in that an in-depth study needs to be conducted, especially in the City of Kisaran, North Sumatra Province, Indonesia, which has researched trust in increasing customer satisfaction and its impact on customer loyalty. The results of this study are expected to contribute ideas or ideas given to banking management in increasing the product expansion of Islamic banks themselves.

2. Theoretical Background
Customer Loyalty
Customer loyalty is a tendency or determination to repeatedly purchase goods and services from financial institutions [22]. Loyalty also measures how much commitment and devotion customers have for financial institutions [23]. As a result, they choose to do business with these institutions rather than look elsewhere. Loyalty programs such as discounts, rewards, cashback, or point programs are other factors that can affect customer loyalty [24]. These programs provide incentives for customers to continue using the services of these financial institutions in order to get additional benefits or prizes [25]. The Net Promoter Score (NPS) is one method of measuring

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customer loyalty. Where [26] states that this method measures the extent customers will recommend financial institutions to others. NPS is measured by asking customers, "So far, how likely are you to recommend our services to friends or family?" Customers give a score from 0 to 10 and are then divided into three groups: promoters (scores 9-10), neutrals (scores 7-8), and detractors (scores 0-6).

Customer Satisfaction

Customer satisfaction is often a significant predictor of customer loyalty [19]. Customers who are satisfied with their service and experience are likelier to stay in touch with the financial institution and make further transactions [27]. Customer satisfaction creates positive bonds with financial institutions and helps increase customer intentions to return to their services in the future [28]. Customer satisfaction can be interpreted as the emotional and psychological level that customers experience with their services, goods, and interactions with financial institutions. Customer impressions of service excellence, operational effectiveness, dependability, and the capacity of financial institutions to meet customer requirements and expectations [29]. Then customer satisfaction includes good emotions and satisfaction that motivate clients to keep in touch and do business with financial institutions regularly, in addition to dissatisfaction or indifference to service [30].

Customer satisfaction also can create a positive domino effect in terms of loyalty. Satisfied customers are more likely to recommend financial institutions to their friends, family, or colleagues [31] [32] [33]. This can increase the number of new customers coming to the financial institution and, in turn, increase the market share and overall loyalty [34] [35].

Trusts

The foundation of a relationship is trust [36]. If both parties have mutual trust, the relationship between two or more parties will develop [37] . The other party cannot simply admit that trust must be created out of nothing and supported by concrete evidence [38]. In the world of trade, trust has been seen as a driving force in various interactions between sellers and buyers to achieve the expected level of consumer satisfaction [42][39]. Trust is an essential component in interactions between customers and financial institutions [40]. The opinions and expectations of customers about the honesty, skill, and benevolence of financial institutions in meeting their needs and aspirations are reflected in their trust [41]. Customers who trust financial institutions tend to feel comfortable, safe, and confident when transacting and using the products and services provided. Trust in transactions shows customer trust in financial institutions' reliability, accuracy, and security [42]. Customers trust good management and use their money and personal data effectively. Furthermore, customer confidence in privacy and security represents their trust in financial institutions to protect the security and confidentiality of their data [43]. Customers want assurance that their personal information and data will be safe from unauthorized access [10].

Managers must understand that consumer beliefs usually differ from other consumers because they reflect consumer perceptions of goods, features, and benefits. According [44] lists many essential components of trust, including 1) Trust is a product of growth, experience, and previous actions; 2) Characteristics that are anticipated in partners, such as reliability and trustworthiness; 3) Trust includes a readiness to take risks for others, 4) Trust means having self-confidence and feeling safe with other people.

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The results of research conducted by [45] [46] [47] state that trust directly has a significant effect on customer satisfaction. Then the satisfaction felt by customers also significantly influences a customer's loyalty. The banking's ability to build customer satisfaction will indirectly make customers loyal, have a good faith, and not feel afraid when making financial transactions. However, the research results only sometimes mean trust can increase customer satisfaction and loyalty [40] .

3. Method

This research is classified as quantitative research with a survey research approach. The population and sample are PT—Bank Syariah Indonesia Cabang Kisaran customers, which was selected by accidental sampling. The researchers chose 329 customers who actively conduct financial transactions weekly at Bank Syariah Indonesia, Kisaran Branch. The data source for this research is primary data obtained by distributing questionnaires through bank tellers when customers are receiving service. Then the primary data was analyzed using SEM (Structural Equation Modeling) with Smart Pls (Partial et al.).

4. Results
4.1 Testing of Outer Models

Measurement Model Analysis / Measurement Model Analysis uses two tests: Construct Reliability and Validity and Discriminant Validity.

a. Construct Reliability and Validity

Composite reliability is the component used to evaluate the dependability of indicators on a variable. A variable with a composite reliability value greater than or equal to 0.6 can be said to meet composite reliability.

Table 5. Composite reliability

	Composite Reliability
Trust (X)	0.857
Customer satisfaction (Y1)	0.829
Customer Loyalty Performance (Y2)	0.838

Source: Smart PLS (2023)

The table above shows that the composite reliability value for all research variables is more significant than 0.6. This finding indicates that each variable meets the composite reliability criteria, leading to the conclusion that each variable has a high level of reliability.

Table 6. Mark AVE every variable

	Average Variance Extracted (AVE)
Trust (X)	0.934
Customer satisfaction (Y1)	0.928
CUSTOMER LOYALTY Performance (Y2)	0.937

Source: Smart PLS (2023)

According to the table above, the value of AVE trust, customer satisfaction, and customer loyalty is > 0.5. So each variable has discriminant solid validity. In contrast to Cronbach Alpha, this metric does not presuppose measurement equivalence or that each indicator is given equal weight. With the assumption that parameter estimates are valid, Composite dependability is a closer approximation, but Cronbach Alpha tends to lower bond estimate dependability.

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b. Discriminant validity

The cross-loading value is used in the discriminant validity test. If an indicator's cross-loading value on a given variable is higher than that of other variables, it is said to have discriminant validity. The cross-loading value for each indication is as follows:

Table 7. Loading Factor Value of Each Indicator

	Trust (X)	Customer satisfaction (Y1)	Customer Loyalty (Y2)
TS1	0.182	0.719	0.657
TS2	0.157	0.949	0.749
TS3	0.179	0.928	0.7166
TS4	0.149	0.927	0.713
TS5	0.167	0.939	0.734
CS1	0.814	0.116	0.179
CS2	0.927	0.157	0.206
CS3	0.959	0.187	0.2366
CS4	0.876	0.162	0.217
CS5	0.958	0.182	0.234
CS6	0.919	0.183	0.216
CL1	0.269	0.668	0.949
CL2	0.227	0.655	0.935
CL3	0.219	0.643	0.929
CL4	0.224	0.657	0.939

Source: Smart PLS (2023)

The table above shows that, compared to the cross-loading value on other variables, each indication on the research variable has the most considerable cross-loading value on the variable it forms. The indicators utilized in this study already have good discriminant validity for assembling their respective variables; according to the results, it can be concluded.

4.2 InnerModel

a. R Square

Based on the data processing that has been done using the smartPLS 3.0 program, the R-Square value is obtained as follows:

Table 8. Coefficient of Determination (R-Square)

	R Square	R Square Adjusted
Customer satisfaction (Y1)	0.295	0.288
Customer Loyalty (Y2)	0.827	0.869

Source: Smart PLS (2023)

Based on the data from the table above, it is known that the R Square Adjusted value for the customer satisfaction variable is 0.288 or 28.8%. In comparison, the remaining 71.2% is influenced by other variables that are not this study's variables. Then for the customer loyalty variable, the R Square Adjusted value is 0.869 or 86.9%, while the remaining 13.4% is influenced by other variables that are not variables in this study.

b. Predictive Relevance (Q2)

The Q2 value has the same meaning as the coefficient of determination (R-Square). Q-considerable Square value (Q2) 0 indicates the model has predictive relevance, otherwise if a value (Q2) is less than 0, this indicates the model has less predictive relevance; or in

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other words, where all the Q2 values are higher, the model can be considered to fit the data better. Judgment of the Q2 value can be done as follows.

$Q_2 = 1-(1-R_1^2)(1-R_2^2) ...(1-R_n^2)$

$Q_2 = 1-(1-0.288)(1-0.869)$

$Q_2 = 1-(0.712)(0.131)$

$Q_2 = 1-0.09$

$Q_2 = 0.91$

Based on these results, the value of Q2 is 0.91. So all the variables in this study, trust, customer satisfaction, and customer loyalty, contribute to the original data in the existing structural model by 91%. Then the remaining 9% needs to be developed apart from research variables.

4.3 Hypothesis Test

Table 9. Hypothesis Test

	Original Sample (O)	Sample Means (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values	Information
Trust (X) -> Customer satisfaction (Y1)	0.428	0.427	0.476	2,370	0.000	Significant
Trust (X1) -> Customer Loyalty (Y2)	0.115	0.114	0.044	1,596	0.814	Not significant
Customer satisfaction (Y1) -> Customer Loyalty (Y2)	0.688	0.690	0.133	4,664	0.000	Significant
Trust (X1) -> Customer satisfaction (Y1) -> Customer Loyalty (Y2)	0.322	0.321	0.360	2,436	0.000	Significant

Discussion

Based on the results of data analysis, it shows that trust directly has a significant effect on customer satisfaction. The results of this study support the results of previous studies, which state that trust is considered to have a crucial role in building a customer's satisfaction [48] [10] [45]. Furthermore, trust in research is considered to have no significant effect on customer loyalty. The results of this study are different from the results of previous studies, which state that trust has a significant effect on customer loyalty [49] [19] [42]. Finally, trust indirectly significantly affects customer loyalty through customer satisfaction. The results of this study support the results of research [50] [51] [10], which states that customer satisfaction has a significant role in mediating trust in customer loyalty.

According to [52], trust is a critical element of the relationship between customers and banks. Customers must feel confident that the bank will maintain the security of their funds, provide quality services, comply with regulations, and provide appropriate and transparent financial solutions. Strong trust forms the foundation for both parties' lasting, mutually beneficial, and beneficial relationships. Furthermore, trust in a customer is also taken into consideration in the security of funds. When customers put their money in the bank believing that their funds will be safe [53], this trust is crucial because customers often place most of their savings and investments in the bank. If this trust is lost, customers may look for safer alternatives to store and manage their money [54]. Furthermore, secure transactions allow customers to carry out various financial transactions with banks, such as fund transfers, bill payments, and investments [55]. High trust helps ensure these transactions run smoothly and safely without the risk of losing funds or misusing financial information [56].

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Theoretical and Managerial Implications

The implications of the findings in this study indicate that trust will be built in customers towards the management of PT. Bank Syariah Indonesia Cabang Kisaran through secure personal data. Customers feel disturbed by several parties making direct contact through personal cell phones. These parties, such as insurance, stock investment monitoring, and so on, concern customers about their data. PT. Bank Syariah Indonesia Cabang Kisaran is considered too easy to provide personal data of its customers who have balances or savings funds above 20 million rupiahs will receive telemarketing banking products. So this makes the customer's time distracted from the program. Then the trust in this study can provide a sense of customer loyalty to use various banking services, such as swift services between banks in the world that are well served. Where the customer sits and waits and signs the transaction formula. Customers only need to show their identity and ATM cards to get these services.

Conclusion

Based on the data analysis and discussion results, it can be concluded that the researchers got that trust directly has a significant effect on customer satisfaction, and trust is not significant on customer loyalty. Furthermore, this customer satisfaction directly has a significant effect on customer loyalty. Finally, customer satisfaction is considered to have a significant role in mediating trust in customer loyalty. The limitations of this study are that it is only carried out on Islamic bank products rather than on conventional bank products. It is advisable that in the future, this research will be conducted on two Islamic and conventional banks, especially banks owned by the Indonesian government.

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