



**THE EFFECT OF TRUST AND SERVICE QUALITY ON CUSTOMER  
SATISFACTION AT BANK RAKYAT INDONESIA (BRI) TINAMBUNG  
BRANCH IN POLEWALI MANDAR REGENCY**

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**Abstract**

*The Influence of Trust and Service Quality on Customer Satisfaction at Bank Rakyat Indonesia (BRI) Tinambung Branch, Polewali Mandar Regency. This study aims to determine the influence of Trust and Service Quality on Customer Satisfaction at Bank Rakyat Indonesia (BRI) Tinambung Branch, Polewali Mandar Regency. The type of research used is quantitative research with a descriptive approach, where descriptive research is used to explain numerical results and hypothesis testing. The data sources used in this study are primary data sources and secondary data sources with a total of 75 respondents. Data collection techniques using observation and questionnaires with multiple linear regression analysis techniques. Data processing using SPSS version 25. The results of the study showed that the Trust variable has a positive and significant effect on Customer Satisfaction. From the results of testing the Service Quality variable has a positive and significant effect on Customer Satisfaction. Furthermore, Trust and Service Quality together have a positive and significant effect on Customer Satisfaction at Bank Rakyat Indonesia (BRI) Tinambung Branch, Polewali Mandar Regency.*

**Keywords:** *The Influence of Trust, Service Quality and Customer Satisfaction*

**Abstrak**

Pengaruh Kepercayaan Dan Kualitas Layanan Terhadap Kepuasan Nasabah Pada Bank Rakyat Indonesia (BRI) Cabang Tinambung Di Kabupaten Polewali Mandar. Penelitian ini bertujuan untuk mengetahui pengaruh Kepercayaan Dan Kualitas Layanan Terhadap Kepuasan Nasabah Pada Bank Rakyat Indonesia (BRI) Cabang Tinambung Kabupaten Polewali Mandar. Tipe penelitian yang digunakan adalah penelitian kuantitatif dengan pendekatan deskriptif, dimana penelitian deskriptif yang digunakan untuk menjelaskan hasil yang bersifat angka dan pengujian hipotesis. Adapun sumber data yang digunakan dalam penelitian ini adalah sumber data primer dan sumber data sekunder dengan jumlah responden sebanyak 75 orang. Teknik pengumpulan data dengan menggunakan observasi dan kuesioner dengan teknik analisis regresi linear berganda. Pengolahan data menggunakan SPSS versi 25. Hasil penelitian menunjukkan bahwa variabel Kepercayaan berpengaruh positif dan signifikan terhadap Kepuasan Nasabah. Dari hasil pengujian variabel Kualitas Layanan berpengaruh Positif dan signifikan terhadap Kepuasan Nasabah. Selanjutnya Kepercayaan Dan Kualitas Layanan secara bersama-sama berpengaruh positif dan signifikan terhadap Terhadap Kepuasan Nasabah Pada Bank Rakyat Indonesia (BRI) Cabang Tinambung Kabupaten Polewali Mandar.

**Kata Kunci:** Kepercayaan, Kualitas Layanan Dan Kepuasan Nasabah



## I. INTRODUCTION

As a financing institution, banks provide various types of credit, including working capital, investment, and consumer loans—which directly support the development of community businesses and enhance individual economic capacity. These loans are generally disbursed based on prudent principles to minimize the risk of non-performing loans, ensuring the sustainability of the bank's business and protecting customer funds. Along with the rapid developments in the banking environment, tight competition between banks and strong regulations governing banking practices has created intense competition between banks, requiring them to maintain their reputations, attract new customers, and retain existing ones. When a bank successfully maintains a highly loyal customer base, it is considered a valuable strategic asset.

In practice, customer loyalty is not only about current customer satisfaction but also serves as a key foundation for the future growth and stability of banking institutions. Satisfied customers tend to make repeat transactions and even increase the value and frequency of product and service usage, which in turn creates a more consistent and predictable revenue stream. Customer loyalty also provides significant benefits in the form of reduced marketing costs. Compared to new customer acquisition, which typically requires a large budget, retaining existing customers is far more efficient. When a company is able to deeply understand its customers' needs, desires, and behaviors, it gains invaluable insights. Data from these interactions allows banks to refine product segments, tailor customer satisfaction programs, and even create points-based offers, cashback, or personalized customer satisfaction and trust levels. The success of these businesses is largely determined by the bank's ability to provide quality service.

Service quality can be defined as a focus on meeting customer needs and requirements, as well as on timely fulfillment of customer expectations. Service quality plays a crucial role in a company (Arianto, 2018:134). If a company provides good service, customers will be satisfied with the products or services offered. Conversely, if the company fails to serve customers well, customers will likely terminate their business relationship due to dissatisfaction with the quality or service provided. Service quality is reflected in customer satisfaction with banking services.

Customer satisfaction is a changing target, so a clearer picture of customer needs is necessary for every transaction with an organization. Satisfaction is essentially a feeling of

pleasure or disappointment that arises after comparing the performance or results of a product that is considered to be the performance or results expected. If the performance is below expectations, the consumer is dissatisfied. Based on initial observations of the phenomenon faced by Bank BRI Tinambung Branch in Polewali Mandar Regency, in providing customer satisfaction services to customers, to date, it has not met customer expectations. It appears that Bank BRI Tinambung Branch Polewali Mandar Regency is still unable to overcome the occurrence of queues at the counter with the number of customers who want to be served. It seems that the limited staff in providing services is not balanced with the number of customers who want to be served, so queues at the counter still often occur. Efforts to overcome the occurrence of queues were made, including the BRI Bank Tinambung Branch in Polewali Mandar Regency has implemented a Call Number system or call queue number system, but the queue level still occurs due to the large number of existing customers, technical problems in the use of digital services, as well as inadequate complaint handling, and the employees at the BRI Bank Tinambung Branch in Polewali Mandar Regency still look indifferent, less smiling and not friendly to their customers so that customers feel less satisfied with the service provided by the employees of the BRI Bank Tinambung Branch in Polewali Mandar Regency. Therefore, the author considers it necessary to conduct research, because based on the data phenomenon above, problems related to the title are obtained.

## **II. THEORITICAL STUDIES**

Human Resources (HR) are the most important asset in an organization because they play a role in creating, managing, and implementing strategies that support company goals. Effective HR management can improve overall organizational performance. According to Sihotang (2021:78), human resource management is defined as the entire process of planning, organizing, directing, and supervising the procurement, selection, training, placement, compensation, development, integration, maintenance, and release of HR activities to achieve various goals of individuals, communities, government customers, and the organization concerned. According to Kotler, P., Keller, K. L., & Chernev, 2018:109) conveys that human resource management is a planning, organizing, directing, and supervising the procurement, development, compensation, integration, maintenance, and termination of employment with the aim of achieving organizational goals of change in an integrated manner. The definition of trust is a process based on relevant past experiences, takes time to form, takes place gradually and accumulates. In the banking world, customer trust is very important because it

can improve the relationship between customers and banks. Customer trust is the foundation of any business. According to Rizalfalal, Muhammad (2019:50), trust is the foundation of any business. A business transaction between two or more parties will occur if each party trusts the other and fulfills all obligations properly and as expected. Trust is not simply recognized by the company; it must be built from the beginning and demonstrated. Thus, trust is built on the expectation that the business partner will act according to the customer's needs and desires. When customers trust the company, expectations are met, and disappointments are avoided.

Service quality is the level of expected excellence and the control over that level of excellence to meet customer desires. If customers receive what they desire, the service quality can be considered good. If the service received is lower than expected, the service quality is considered poor. According to Aria, M., & Atik, I., (2018:16), service quality is a crucial component that must be considered in providing excellent service quality. Service quality is a central point for companies because it influences customer satisfaction, and customer satisfaction will arise if the service quality is provided well.

Customer satisfaction is an evaluation after purchase (post-purchase), where the chosen alternative at least provides the same results (outcomes) or exceeds customer expectations, while dissatisfaction can arise if the results obtained do not meet customer expectations (Tjiptono, 2017:146). According to (Kotler, P., Keller, K. L., & Chernev, 2018:95) provides a definition of customer satisfaction as a comparison made by someone between their impression of the results of a product (actual product performance) with previous expectations, which results in feelings of disappointment or pleasure. So, it can be concluded that customer satisfaction is the response given by customers after comparing the services they have received with expectations before receiving services at a bank.

### III. RESEARCH METHODS

This research uses a descriptive method with a quantitative approach. This descriptive method involves collecting data to test hypotheses or answer questions about people's opinions on an issue or topic. Quantitative research is research based on the collection and analysis of numerical data to explain, predict, and control the phenomenon of interest. Quantitative research emphasizes its analysis on numerical data processed using statistical methods, with quantitative methods to obtain significant relationships between variables. Using a population which is an object that will be used as material for conducting research.

According to Handayani, (2020: 58), a population is the totality of each element to be studied that has the same characteristics, can be an individual from a group, an event, or something to be studied. The population in this study is all customers who have made transactions at the Bank Rakyat Indonesia (BRI) Tinambung branch office in Polewali Mandar Regency. The sample is a part that provides a general picture of the population. The sample determination in this study uses a questionnaire or questionnaire determined based on the number of research indicators Aglis Andhita Hatmawan, (2020: 12). The sampling technique used is a purposive sampling technique. According to Fauzi (2019:78), purposive sampling is sampling conducted according to the required sample requirements. This sampling is done intentionally by selecting only certain samples that possess certain characteristics, traits, criteria, or properties. Therefore, the sampling is not done randomly.

The first data collection technique used in this study was observation. According to Farida (2018:135), observation is a technique for extracting information from several related sources in the form of places, activities, objects, or recorded images. Observation can be used to see and verify the occurrence of an event or activity. Observation can be carried out both directly and indirectly, by taking on a role or not playing a role. Next, the interview technique. The next data collection technique is the researcher using interviews. According to Anggraeni and Pratiwi (2017:212), an interview is a meeting between two people to exchange information through questions and answers with the aim of giving meaning to a particular topic. By conducting interviews, researchers will gain a deeper understanding of things related to participants in expressing situations and phenomena that occur, which this cannot be found through observation. Furthermore, for the final data collection technique, researchers use questionnaires. Questionnaires are a data collection method carried out by asking various questions aimed at answering research problems (Anggy Giri Prawiyogi, et al., 2018:449). In creating questionnaires, the study refers to the Likert Scale theory. Data analysis is carried out with Data analysis is a stage of data processing. The collected data will be analyzed according to the data analysis techniques used in the research, (Bahri, 2018:155). Meanwhile, data analysis according to (Sujarweni, 2020:121) is defined as a collection of available data which is then processed statistically and can be used to answer the problem formulation in the research. Data analysis is a stage of data processing. The collected data will be analyzed according to the data analysis techniques used in the research, (Bahri, 2018:155). Meanwhile, data analysis according to (Sujarweni, 2020:121) is defined as a

collection of available data which is then processed statistically and can be used to answer the problem formulation in the research.

#### IV. RESEARCH RESULTS

The research results indicate that trust has a positive and significant effect on customer satisfaction. This is evidenced by the t-test, which indicates an effect. The calculated t-value of 3.606 is greater than the t-table value of 1.99300, with a significance level of 0.000, below 0.05. This means that H0 is rejected and H1 is accepted. It can be concluded that the trust variable has a positive and significant effect on customer satisfaction at Bank Rakyat Indonesia (BRI) Tinambung Branch in Polewali Mandar Regency. Observations indicate that the service quality at Bank Rakyat Indonesia (BRI) Tinambung Branch in Polewali Mandar Regency is still unable to address queues at the counter due to the large number of customers seeking service. Efforts to address queues include implementing a call number system. However, queues persist due to the large number of customers, technical issues in using digital services, and inadequate complaint handling, resulting in customers being dissatisfied with the service provided by BRI Tinambung Branch employees in Polewali Mandar Regency.

The research results indicate that service quality has a positive and significant effect on customer satisfaction. This can be proven by the t-test which shows an influence, namely with a calculated t value of 7.975 greater than the t table which is 1.99346 significant 0.000 below 0.05, meaning H0 is rejected and H1 is accepted. It can be concluded that the Service Quality variable has a positive and significant effect on Customer Satisfaction at Bank Rakyat Indonesia (BRI) Tinambung Branch in Polewali Mandar Regency. The results of observations that the Service Quality that occurs at Bank Rakyat Indonesia (BRI) Tinambung Branch in Polewali Mandar Regency is still unable to overcome the queues at the counter with the number of customers who want to be served. Efforts to overcome the occurrence of queues by implementing a Call Number system or a call queue number system, but the level of queues still occurs due to the large number of existing customers, technical problems in the use of digital services, and inadequate complaint handling, so that customers feel dissatisfied with the service provided by employees of Bank BRI Tinambung Branch in Polewali Mandar Regency. Based on the results of research that has been conducted regarding the Influence of Trust and Service Quality on Customer Satisfaction, this is proven based on the simultaneous significant test (f test) it is known that the F count value is 98,395

and the F table value is 3.20, meaning  $98,395 > 3.20$ . While the significant value in this test is known to be 0.000 meaning  $< 0.05$  then  $H_0$  is rejected. So the conclusion is that the Influence of Trust and Service Quality together has a positive and significant effect on Customer Satisfaction at Bank Rakyat Indonesia (BRI) Tinambung Branch in Polewali Mandar Regency. Trust and service quality are two elements that are very closely related to customer experience.

## V. CONCLUSION

Based on the results of research conducted on the Influence of Trust and Service Quality on Customer Satisfaction at Bank Rakyat Indonesia (BRI) Tinambung Branch in Polewali Mandar Regency, this study proves that Trust has a positive and significant effect on Customer Satisfaction at Bank Rakyat Indonesia (BRI) Tinambung Branch in Polewali Mandar Regency. This means that the higher the trust, the higher the Customer Satisfaction with Bank Rakyat Indonesia (BRI) Tinambung Branch in Polewali Mandar Regency. When customers feel trust in BRI, they are more likely to be satisfied with the service they receive.

Service Quality has a positive and significant effect on Customer Satisfaction with Bank Rakyat Indonesia (BRI) Tinambung Branch in Polewali Mandar Regency. This means that the better the Service Quality, the higher the Customer Satisfaction with Bank Rakyat Indonesia (BRI) Tinambung Branch in Polewali Mandar Regency. Improved service quality provided by BRI will directly contribute to increased customer satisfaction levels. In other words, if BRI is able to improve aspects of service quality such as reliability, responsiveness, assurance, empathy, and tangibles, then customers will feel more satisfied with the services received. This study proves that the Influence of Trust and Service Quality together have a positive and significant effect on Customer Satisfaction at Bank Rakyat Indonesia (BRI) Tinambung Branch in Polewali Mandar Regency.

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