ANALYSIS OF TRUST AND SERVICE QUALITY TOWARDS LOYALTY WITH SATISFACTION AS INTERVENING VARIABLE ON BNI MOBILE BANKING CUSTOMERS AT PT. BNI UNITOMO CASH OFFICE SURABAYA

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Abstract: *The purpose of this study was to analyze the effect of trust and quality of mobile banking services on loyalty and to analyze the effect of customer satisfaction on customer loyalty mediated by mobile banking service satisfaction. This research was conducted on consumers of PT. BNI Unitomo Cash Office Surabaya. The population is customers who use mobile banking. While, the sample is 100 people with proportional random sampling. The type of data used is quantitative data. Data collection techniques using questionnaires, observation and literature study. Data were analyzed using path analysis using Smart PLS 3rd version for windows. The conclusion from the research shows that trust has no positive and significant effect on loyalty, while trust through customer satisfaction has a positive and significant effect on loyalty. Furthermore, the quality of mobile banking services has a positive and significant effect on loyalty either through customer satisfaction or directly*

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

1. Introduction

Indonesia currently has a high number of banks. Banks' increased presence is expected to meet the public's need for banking services. People must also analyze the services offered by each bank while selecting one. This is due to the fact that the service sector is the one that faces the most fast changes as a result of other factors such as improvements in technology, which immediately raise the competitive climate in the banking business. These are not only fundamental services, but also ones that can help clients save time and energy. Furthermore, technology is advancing in practically every aspect of life today, including banking. Many banks are continuing to transform traditional services into technology-based ones. The banking business has been affected by the rapid advancement and development of information technology, and mobile banking is one example of this evolution.

According to the Financial Services Authority's (OJK) regulation number 12/POJK.03/2018 on the adoption of digital banking services by commercial banks, digital banking is an electronic banking service designed to maximize the use of client data in order to better serve customers. Client demands can be met more easily, promptly, and in accordance with customer needs, and can be done independently (on their own) by the customer while maintaining security. As a result, current banking activities can be completed entirely via the internet.

According to CNBC Indonesia, PT Bank Negara Indonesia Tbk (BBNI) is stepping up its banking digitalization efforts in response to the growth of domestic digital banking. BNI is currently concentrating its efforts on enhancing the capabilities of its existing digital channels in order to provide services to clients via a unified platform. According to Corina Leyla Karnalies, Director of Consumer Business at BNI, the bank invests in digital development not just internally, but also to facilitate third-party partners through the use of Application Programming Interface (API) services.

According to an article published in infobank in May 2021, BCA, BNI, and BRI are currently among the top three digital banks. Bank Central Asia (BCA) was recognized the bank with the best digital banking services in a survey entitled "Bank Service Excellence Monitor (BSEM) 2021" conducted by Marketing Research Indonesia (MRI) in collaboration with Infobank. From time to time, an increasing number of banks offer mobile banking services or services governed by Bank Indonesia Regulation No. 9/15/PBI/2007 of 2007 on Risk Management in the Use of Information Technology by Commercial Banks. The implementation of mobile banking is the application or application of information technology that continues to develop and is used to answer the wishes of customers who want fast, safe, and secure services. convenient and easy and available at any time and can be accessed from anywhere. Reporting from sindonews.com, the number of BNI mobile banking users reached 8.56 million in the first quarter of 2021 or grew 58,4% compared to the same period in 2020 which was 5,41 million customers.

Mobile banking is a type of banking service that uses information technology to improve customer satisfaction. This service provides an opportunity for banks to provide more value to customers as an incentive. The promotion of mobile banking will have a direct impact on consumer technology adoption.

There are three dimensions according to Clarke (2009), mobile banking has three dimensions, namely as follows: Trust, ease of use, information quality. According to Tjiptono (2007), Service Quality can be interpreted as an effort to fulfill consumer needs and desires as well as the accuracy of delivery in balancing consumer expectations. Meanwhile, Lupiyoadi and Hamdani (2006) said that service quality is the degree achieved by the characteristics related to meeting the requirements.

According to Zeithaml and MJBitner (1996) in Umar (2005: 446), there are five dimensions of service quality used by customers in assessing service quality in the service industry. First reliability, second responsiveness, assurance, empathy, and tangible. While this level of satisfaction reduces complaints, it also encourages consumers to make long-term purchases (Tjiptono, 2000: 110). Banks must be able to deliver high-quality services that fulfill their clients' needs and desires, in addition to offering a diverse range of products and services. The bank's service quality is also a major consideration for customers when selecting a bank.

Customer satisfaction has an effect on loyalty, hence it can be claimed that improving service quality in order to satisfy customers would eventually result in loyalty. According to Anggraini (2013: 3), service quality has a direct and indirect effect on customer loyalty through satisfaction. Additionally, Rambat Lupiyoadi (2013: 91) believes that the foundation for true loyalty is customer satisfaction, with service quality as the main input. According to BNI customer service at BNI Unitomo Cash Office Surabaya, there are still many complaints related to the BNI Mobile application. These complaints are generally related to the number of customers who have to reset the pin to Customer Service due to changing mobile devices or having problems changing numbers and

every day there are students and lecturers who complain about this mobile banking service in the suggestion box asking for it to be repaired. This unfavorable response is feared to have an impact on customer satisfaction and loyalty.

According to Wardana and Sriwidodo (2015) the results of the hypothesis are that the quality of mobile banking services and has a significant influence on loyalty with customer satisfaction as an intervening variable for mobile banking users, while in this study the independent variables consist of two service quality and trust.

The difference between this study and previous research on mobile banking and service quality is to use the mediation variable (intervening) customer satisfaction to determine the ability of Mobile Banking and Service Quality to customer loyalty with a level of satisfaction; and the research location is at PT. BNI Unitomo Cash Office Surabaya. Therefore, the authors are very interested in conducting a study with the title "Analysis of Trust and Service Quality towards Loyalty with Satisfaction as Intervening Variable on BNI Mobile Banking Customers at PT. BNI Unitomo Cash Office Surabaya".

Theoretical Framework and Hypotheses
Customer Trust
According to Demircan and Ceylan in Altuntas & Baykal (2010), trust is critical in all organizational relationships, and particularly those between staff and employee leadership. Trust is a critical component of life that has impacts for both employees and the organization. According to Fandy Tjiptono (2007), the trust factor in a brand is vital in the building of loyalty, as it refers to a consumer's readiness to trust or rely on products and services in risky situations in the expectation of favorable outcomes. A successful cooperative partnership between a business and its intermediary traders demands trust, mutual respect, and the willingness to share what each partner possesses.

Service Quality
Tjiptono (2007) defines service quality as an effort to meet consumer needs and desires, as well as the accuracy of delivery in meeting consumer expectations. This facility is perhaps more convenient than an ATM for non-cash transactions, because we may do a variety of transactions, including transfers to different banks, by just using a telephone/HP wherever we are. Meanwhile, Lupiyoadi and Hamdani (2006) defined service quality as the degree attained by qualities connected to meeting criteria. Quality is frequently regarded as a relative assessment of a product's or service's goodness, comprising of design quality and conformance quality.

Based on research conducted by Tjiptono (2000) found 10 dimensions of service quality or service quality, namely reliability, responsibility, competence, access, courtesy, communication, credibility, security, understanding, and tangibles.

Loyalty
According to Kotler and Keller (2012), loyalty is a strong commitment to repurchase or subscribe to a preferred product or service in the future, despite situational pressures and marketing efforts that could induce consumers to switch. According to Suyuthi (2012) customer loyalty is a form of behavior from units that return the decision to make continuous purchases of the goods and services

of a selected company. According to Handayani (2010) the stages of customer loyalty include cognitive loyalty, affective loyalty, conative loyalty, and action of loyalty.

Griffin (2003:113) notes that when a loyal or devoted consumer exhibits purchasing behavior, it is frequently affected by complete awareness and consideration when purchasing. Griffin defines loyalty as making repeated purchases (making repeated purchases), purchasing beyond the product line (purchasing across product and service lines), and recommending products to others (referring other) and showing resistance to the allure of competitors (demonstrate immunity to the full of the competition).

Satisfaction
The customer or service user, according to Kotler (2011), is the party that optimizes the customer's value and sets the customer's expectation of value. Satisfaction, on the other hand, is a person's emotional response to a product's performance or expectations based on his views or impressions. Satisfaction is a person's feelings of pleasure or disappointment that arise after comparing his perceptions or impressions of the performance (or results) of a product and his expectations (Kotler, 2002). According to Rahman (2008) there are five indicators of customer satisfaction, which are: Satisfied with the loan process service, No complaints, The bank's performance is in line with expectations, Have good experience in the loan process, and The best option for taking out a loan.

The Effect of Customer Trust on Customer Loyalty
In a company, both in the form of products and services, trust is an important aspect for the progress of a business. Trust is the belief that one will find what the exchange partner wants (Chulaifi & Setyowati, 2018). According to Maharsi (2006), consumer trust plays a significant influence in the development of client loyalty. In his research, Prasetyo (2007) found that consumer trust and customer loyalty have a positive and significant relationship. In addition, Sari's (2013) study reveals that consumer trust influences customer loyalty in a positive and significant way.

H1: Customer trust has a positive effect on customer loyalty

The Effect of Service Quality on Customer Loyalty
Receiving, processing, delivering, and fulfilling customer orders, as well as following up on any actions that contain problems, all require service quality (Payne, 2008). Customers should be satisfied with the variety of financial services available, so that they will become loyal to the bank in the future (Wisnu Wardana & Untung Sriwidodo, 2015). Customer loyalty is a customer's commitment to a brand, store, supplier, based on a positive attitude that is reflected in consistent repeat purchases (Fandy Tjiptono, 2006:172). According to Rambat Lupiyoadi (2013: 91), the basis for true loyalty can be seen from customer satisfaction, where service quality is the main point. In this case, with the existence of mobile banking services, it can be one of the bank's strategies to make customers loyal. This is because the better the quality of service, the customers can become loyal supporters of the company.

H2: Service quality has a positive and significant effect on customer loyalty

The Effect of Customer Trust on Customer Loyalty through Customer Satisfaction

The trust that customers have is the main thing for the company, especially in this case, namely BNI Unitomo Surabaya. This is because companies cannot build relationships without trust (Kurniasari & Ernawati, 2012). In the field of marketing, one of the most difficult conditions is to keep consumers using the product or service from the seller or what is commonly referred to as customer loyalty. For entrepreneurs or companies, of course they have several factors to maintain their business or business, one of which is by prioritizing customer satisfaction (Rachmawati, 2014).

H3: Customer trust has a positive effect on customer loyalty through customer satisfaction

The Effect of Service Quality on Customer Loyalty through Customer Satisfaction

With the growth of technological innovations, there are now a plethora of programs that are unquestionably valuable and make it easier for users to do tasks in a variety of fields. Mobile banking is one of the most common business apps today. Mobile banking is a type of financial service that uses technology to boost customer satisfaction (Wardana & Sriwidodo, 2015). Customer satisfaction has an influence on loyalty, so it can be said that the development of service quality to fulfill customer satisfaction will ultimately be related to loyalty. Moreover, Anggraini (2013:3) also explains that service quality has a direct and indirect influence on loyalty through satisfaction.

H4: Service quality has a positive effect on customer loyalty through customer satisfaction.

The Effect of Customer Satisfaction on Customer Loyalty

Given that customer satisfaction has an impact on loyalty, it can be asserted that the improvement of service quality in order to meet consumer expectations will ultimately have an impact on loyalty in the future. A further conclusion reached by Anggraini (2013:3) is that service quality has a direct and indirect influence on customer loyalty through satisfaction.

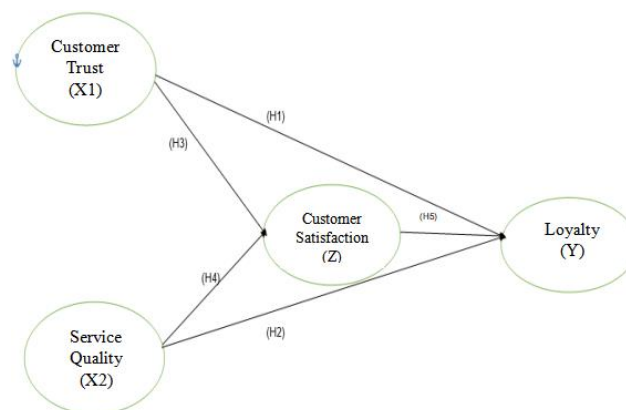H5: Satisfaction has a positive effect on customer loyalty

Figure 1. Conceptual Framework

2. Research Method

Sample Classification

The survey method (questionnaire) was utilized in this study, with the population identified as all customers of PT. BNI Unitomo Cash Office Surabaya, while the population consists of 30,374 savings consumers from PT. BNI Branch of Unitomo Cash Office Surabaya, with each customer represented by a sample of 100. The sample size for this investigation was determined using a proportional random sampling method. The data analysis technique used in this study is Partial Least Squares (PLS), a Structural Equation Modeling (SEM) equation model using a variance or component-based approach to structural equation modeling.

Variables and Measurements

The variables used in this study can be divided into three namely independent variables, dependent variables and mediating variables. As for each research variable as follows:
1) Independent Variable is customer trust (X1) and service quality (X2).
2) Dependent Variable is loyalty (Y).
3) The mediating variable (intervening) is customer satisfaction (Z).

Operational Definition of Variables and Measurement

Customer Trust

Customer trust is a belief that one will find what one wants in an exchange partner. The operational definition of customer trust according to Tschannen-Moran and Hoy (2001) are *Benevolence, Reliability, Competence, Honesty,* and *Openness.*

Service Quality

Focusing on efforts to meet customer needs and desires, as well as delivery accuracy to match customer expectations. The operational definition of service quality according to Tjiptono & Chandra (2012)are Reliability, Responsiveness, Assurance, Empathy, and Physical Evidence (tangibles).

Customer Satisfaction

A person's feelings of pleasure or disappointment that arise after comparing the performance or results of a product that is thought to be against the performance of the expected results. Operational definition according to Tjiptono (2014) are *Overall Satisfaction, Confirmation of Expectations,* and *Comparison to Ideal.*

Loyalty

A measure of customer attachment to a product that is manifested in the desire to recommend it to others. Operational definition according to Kotler (2002:57) are

a. Product loyalty
b. Resistance to negative influences on the product
c. Totally reference the existence of the company.

3. Results and Discussion

3.1. Results

Descriptive Analysis

A data processing approach called Partial Least Squares (PLS) involves two stages to determine a study's Fit Model. The following are the findings of Partial Least Squares (PLS) data processing:

Test *Measurement Model (Outer Model)*

There are three criteria in the data analysis technique with SmartPLS to assess the outer model, namely convergent validity, discriminant validity, and composite validity.

Convergent Validity

Convergent validity assessment is based on the correlation between the estimated item scores/component scores, then produce the value of loading factor with PLS software. The loading factor value can be said to be high if the correlation value is > 0.7 with the desired construct. However, research in the early stages of producing a correlation value of 0.5 or 0.6 is considered sufficient. In this study, a loading factor limit of 0.50 and p-values <0.05 was used.

Table 1. The Result of Convergent Validity Test

Variable	Indicator	*Loading Factor*	*p-Value*
Customer Trust	$X_1.1$	0,622	0,000
	$X_1.2$	0,862	0,000
	$X_1.3$	0,835	0,000
	$X_1.4$	0,878	0,000
	$X_1.5$	0,821	0,000
Mobile Banking Service Quality	$X_2.1$	0,736	0,000
	$X_2.2$	0,835	0,000
	$X_2.3$	0,837	0,000
	$X_2.4$	0,735	0,000
	$X_2.5$	0,852	0,000
Loyalty	Y_1	0,683	0,000
	Y_2	0,854	0,000
	Y_3	0,904	0,000
Customer Satisfaction	Z_1	0,912	0,000
	Z_2	0,888	0,000
	Z_3	0,889	0,000

The "results of processing using SmartPLS can be seen in the table above. The value of the outer model or the correlation between the construct and the variable has met convergent validity

because it has a value of *loading factor* > 0,60. In conclusion, the constructs for all variables can be used to test the hypothesis."

Discriminant Validity

Discriminant validity "is a model that is considered good if each loading factor value of each indicator of a latent variable has the largest loading value with other loading values on other latent variables. The results of discriminant validity testing are obtained as follows":

Table 2. The Results of Discriminant Validity Test

Construct	Customer Trust	Mobile Banking Service Quality	Loyalty	Customer Satisfaction
$X_1.1$	**0,622**	0.710	0.583	0423
$X_1.2$	**0,862**	0.617	0.762	0.526
$X_1.3$	**0,835**	0.671	0.655	0.663
$X_1.4$	**0,878**	0.721	0.525	0.760
$X_1.5$	**0,821**	0.687	0.501	0.503
$X_2.1$	0.584	**0,736**	0.713	0.697
$X_2.2$	0.663	**0,835**	0.583	0.573
$X_2.3$	0.702	**0,837**	0.528	0.433
$X_2.4$	0.747	**0,735**	0.502	0.401
$X_2.5$	0.670	**0,852**	0.652	0.648
Y_1	0.457	0405	**0,683**	0.700
Y_2	0.664	0.655	**0,854**	0.457
Y_3	0.716	0.748	**0,904**	0.849
Z_1	0.579	0.640	0.776	**0,912**
Z_2	0.626	0.651	0.697	**0,888**
Z_3	0.758	0.628	0.796	**0,889**

Based "on the table above, it can be concluded that all constructs meet the reliable criteria, this is indicated by the composite reliability values of > 0.70 and AVE > 0.50 as recommended criteria."

Structural Model Test (Inner Model)

The "structural model or inner model is evaluated by looking at the percentage of variance explained by looking at R^2 for the dependent latent construct using the Stone-Geiser Q Square test measures and also looking at the structural path coefficients. The following is a structural model of the research":
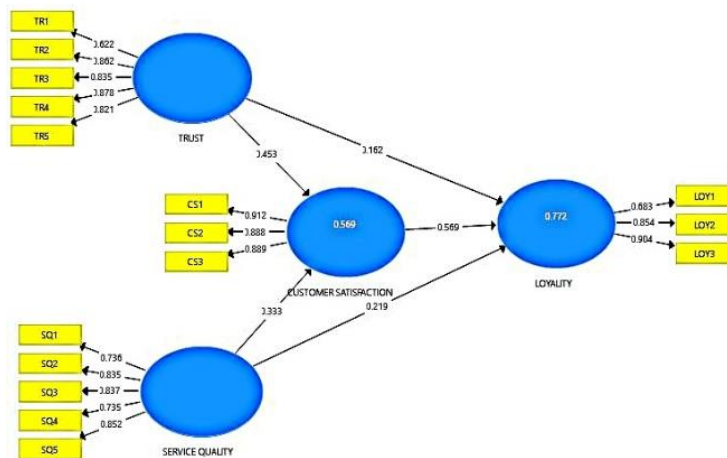
Figure 2. Structural Model Result

The results of hypothesis testing on SmartPLS version 3 for windows, R-Squares represent the amount of variance of the construct described by the model. The following is a presentation of the results of the calculation of the R-Squares value:

Table 4. R-Square Value	
	R-Square
Customer Satisfaction	0.569
Loyalty	0.772

This "study uses 2 variables that are influenced by other variables, namely the customer satisfaction variable (Z) which is influenced by customer trust (X1) and the quality of mobile banking services (X2). Another variable is loyalty (Y) which is influenced by customer trust (X1), mobile banking service quality (X2), and customer satisfaction (Z). The table above shows the R-squares value for the customer satisfaction variable (Z) which is 0.569."

While "the loyalty variable (Y) was obtained at 0.772. These results indicate that 56.9% of the customer satisfaction variable (Z) is influenced by customer trust (X1) and the quality of mobile banking services (X2). And 77.2% of the loyalty variable (Y) is influenced by customer trust (X1), mobile banking service quality (X2), and customer satisfaction (Z) while the rest is influenced by other variables not examined in this study."

Direct Effect Hypothesis Test

The "basis for testing the hypothesis in this study is the value contained in the output result for inner weight. The estimation output results for structural model testing can be seen in the following table":

Table 5. The Estimation of Output Results

Construct	*Original Sample*	*Sample Mean*	*Standard Deviation*	*T Statistics*	*P-Values*
CUSTOMER TRUST -> LOYALTY	**0.162**	**0.154**	**0.095**	**1,713**	**0.087**
QUALITY OF SERVICE ->LOYALTY	0.219	0.230	0.091	2.414	**0.016**
CUSTOMER TRUST -> CUSTOMER SATISFACTION	**0.453**	**0.451**	**0.088**	**5.130**	**0.000**
QUALITY OF SERVICE-> CUSTOMER SATISFACTION	0.333	0.340	0.100	3.325	**0.001**
CUSTOMER SATISFACTION ->LOYALTY	0.569	0.571	0.048	11,966	**0.000**

From "the results of the table above, the coefficient value of the path of the effect of customer trust on loyalty to PT. BNI 46 Unitomo Surabaya Cash Office shows a coefficient path value of 0.162 with a t-statistic value of $1,713 <$ t-table 1.98 and has a p-value of $0.087 > 0.05$ which means that the trust that customers receive without feeling satisfaction will not cause loyalty to PT. BNI 46 (Company) Unitomo Surabaya Cash Office."

The effect of the service quality of mobile banking users on loyalty to PT. BNI 46 (Company) Unitomo Surabaya Cash Office shows a path coefficient value of 0.219 with a t-statistic value of $2.414 >$ t-table 1.98 and has a p-value of $0.016 < 0.05$, which means that the service quality of mobile banking users has a positive effect on loyalty at PT. BNI 46 (Company) Unitomo Cash Office Surabaya.

The effect of customer trust on customer satisfaction at PT. BNI 46 (Company) Unitomo Surabaya Cash Office shows a path coefficient value of 0.453 with a t-statistic value of $5.130 >$ t-table 1.98 and has a p-value of $0.000 < 0.05$, which means that customer trust has a positive effect on customer satisfaction at PT. BNI 46 (Company) Unitomo Cash Office Surabaya.

The effect of the service quality of mobile banking users on customer satisfaction at PT. BNI 46 (Company) Unitomo Cash Office Surabaya shows a path coefficient value of 0.333 with a t-statistic value of 3.325 > t-table 1.98 and has a p-value of 0.001 < 0.05, which means that the quality of mobile banking user services has a positive effect on customers satisfaction at PT. BNI 46 (Company) Unitomo Cash Office Surabaya.

The effect of customer trust on loyalty to PT. BNI 46 (Company) Unitomo Surabaya Cash Office shows a path coefficient value of 0.569 with a t-statistic value of 11.966 > t-table 1.98 and has a p-value of 0.000 <0.05, which means that customer trust has a positive effect on loyalty to PT. BNI 46 (Company) Unitomo Cash Office Surabaya.

Indirect Effect Hypothesis Test
The basis for testing the hypothesis in this study is the value contained in the total indirect effect. The estimation output results for structural model testing can be seen in the following table:

Table 6. The Estimation of Output Results

Construct	Original Sample	Sample Mean	Standard Deviation	T Statistics	P-Values
Customer Trust → Customer Satisfaction → Loyalty	0.258	0.258	0.058	4.461	0.000
Service Quality → Customer Satisfaction → Loyalty	0.190	0.193	0.056	3,413	0.001

From "the results of the table above, the path coefficient value The effect of customer trust on loyalty through customer satisfaction at PT. BNI 46 (Company) Unitomo Surabaya Cash Office shows a path coefficient value of 0.258 with a t-statistic value of 4.461 > t-table 1.98 and has a p-value of 0.000 < 0.05, which means that customers feel satisfied in receiving the trust given by BNI so that creating a sense of loyalty to PT. BNI 46 (Company) Unitomo Cash Office Surabaya."

The "effect of the service quality of mobile banking users on loyalty through customer satisfaction at PT. BNI 46 (Company) Unitomo Surabaya Cash Office shows a path coefficient value of 0.190 with a t-statistic value of 3.413 > t-table 1.98 and has a p-value of 0.001 < 0.05, which means that customer trust has a positive effect on loyalty through customer satisfaction at PT. BNI 46 (Company) Unitomo Cash Office Surabaya."

3.2. Discussion

The Effect of Customer Trust on Customer Loyalty
This study is supported by Rahmad (2019), which claims that his findings show that customer trust has a minor part in the establishment of consumer loyalty. This research is also in accordance with Erwin (2017), who found a negative relationship between consumer trust and customer loyalty in his study.

Indeed, it is well established that trust has no direct effect on customer loyalty, as all instructors and students are required to have a BNI account, which must also be active for mobile banking, as wages and tuition payments can only be done through BNI. Customers become disloyal to BNI products as a result of this. As well as the degree to which a customer is loyal to a product is indicated by the frequency with which they use mobile banking. In the field, many

lecturers and students continue to make transfers and pay tuition fees at the teller, not maximizing their mobile banking features.

The Effect of Customer Service Quality on Customer Loyalty

This research is in line with the research of Wisnu Wardana & Untung Sriwidodo (2015) which states that the availability of various banking services is expected to provide satisfaction for customers, so that later customers will become loyal to the bank. Customer loyalty is a customer's commitment to a brand, store, supplier, based on a positive attitude that is reflected in consistent repeat purchases (Fandy Tjiptono, 2006:172). This is in line with Rambat Lupiyoadi (2013: 91), the basis for true loyalty can be seen from customer satisfaction, where service quality is the main point. In this case, the existence of mobile banking services can be one of the bank's strategies to make customers loyal. This is because the better the quality of service, the customers can become loyal supporters of the company.

In this study, indicators of physical evidence (tangibles) have the highest loading factor value, this can mean that BNI Unitomo Cash Office in addition to demanding excellent service to customers, BNI Unitomo Cash Office also provides physical evidence of services by providing adequate service facilities during transactions at BNI Unitomo Cash Office is mobile banking which is expected to make BNI Unitomo Cash Office customers more satisfied and comfortable to make transactions at BNI Unitomo Cash Office.

The Effect of Customer Trust on Customer Loyalty through Satisfaction

This research is in line with Kurniasari & Ernawati (2012) which states that the trust held by customers is the main thing for companies, especially in this case BNI Unitomo Surabaya. This is because companies cannot build relationships without trust. For entrepreneurs or companies, of course they have several factors to maintain their business or business, one of which is by prioritizing customer satisfaction (Rina Rachmawati, 2014). To get customer satisfaction, supporting factors are needed, including quality of service to customers, customer value, and product excellence.

BNI Unitomo Cash Office provides promised services to customers with confidence, immediately, accurately and satisfactorily, which will certainly increase customer loyalty. Furthermore, in the aspect of professionalism, namely the higher work ethic possessed by bank employees, so that customers do not doubt the information sourced from the related bank, of course it will also increase customer loyalty of BNI Unitomo Cash Office.

The Effect of Service Quality on Customer Loyalty Through Satisfaction

This research is in line with Payne (2008) service quality is an activity needed to receive, process, deliver and fulfill customer orders and to follow up on any activities that contain errors. With quality service, customers will feel comfortable and loyal to a company. Hence, with the availability of various banking services, it is hoped that customers will get satisfaction, so that later customers will become loyal to the bank (Wardana & Sriwidodo, 2015).

The Effect of Customer Satisfaction on Loyalty

Customer "satisfaction has an effect on loyalty, so it can be said that the development of service quality to fulfill customer satisfaction will ultimately be related to loyalty. Moreover, Anggraini

(2013:3) also explains that service quality has a direct and indirect effect on loyalty through satisfaction."

The results of the analysis show that by providing pleasant satisfaction to customers, BNI Unitomo Cash Office customer loyalty will increase which is indicated by customers having the desire to transact regularly, take advantage of service facilities on a regular basis, willing to open other types of savings and willing to use other products offered, recommending to others, suggesting to others to enjoy the various products offered and not interested in making transactions with other banks.

4. Conclusion

Based on the results of research and discussions that have been carried out, the conclusions of the research results can be described:

1) Customer trust at BNI Unitomo Cash Office can be classified as inadequate in terms of benevolence, reliability, competence, and honesty. This is because customers cannot be loyal to BNI Unitomo Cash Office through trust. This disrupts the bank's relationship with customers, creates an unfavorable environment for re-transactions, and leads in a less effective word of mouth recommendation for BNI Unitomo Cash Office.

2) The bank's service quality also contributes significantly to customer loyalty, both directly and indirectly through customer satisfaction. This indicates that the higher the service quality and ability to match the customers expectations, the more loyal the customer will be to BNI Unitomo Cash Office so the more profit the bank will earn. This can be determined by examining bank personnel who have complied with all applicable corporate regulations and standards. Additionally, the quality of services offered by BNI Unitomo Cash Office will impact the bank's client satisfaction. The bank can provide satisfactory service, so customers will feel satisfied and loyal that BNI Unitomo Cash office will always try to provide services that meet customer expectations.

3) Customer satisfaction can encourage companies to build customer loyalty. Customers who have a high level of satisfaction will have positive feelings towards the bank, and show a desire to remain a BNI Unitomo Cash Office customer.

Suggestion

Based on the conclusions of the results of this study, it is hoped that the next researcher will overcome it and can be a reference for improvement in similar research in the future. The suggestions that can be submitted can be described as follows:

1) In terms of loyalty, the most influencing customer loyalty of BNI Unitomo Cash Office is the quality of service, therefore BNI Unitomo Cash Office must be able to provide services that can satisfy customers by providing excellent service to customers, BNI Unitomo Cash Office also provides physical evidence of service by providing facilities adequate service during transactions at BNI Unitomo Cash Office, namely mobile banking which is expected to make BNI Unitomo Cash Office Unitomo customers more satisfied and comfortable to make transactions at BNI Unitomo Cash Office and can facilitate customers in transacting.

2) For further researchers who will conduct research with the same theme, it is recommended to add other variables, conduct them in different objects, so that they are expected to get various results.

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