The Influence Of Trust And Service Quality On Loyalty Through Customer Satisfaction At State-Owned Banks
In Makassar City

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ABSTRACT

The Banking Industry is one of the industries in the service sector that collects funds from the public and channels them back in the form of credit to the public, so the need to provide trust, quality of service, satisfaction so as to increase loyalty to state-owned banks in Makassar. This study aims to determine the effect of trust on satisfaction, service quality on satisfaction, trust on customer loyalty, service quality on customer loyalty, satisfaction on customer loyalty, trust on customer loyalty through customer satisfaction, and service quality on customer loyalty through customer satisfaction. Data was collected through observation, questionnaires, and documentation and analyzed through validity, reliability, classic assumption tests, path analysis and multiple tests. The results showed that trust had a positive and significant effect on customer satisfaction. Service quality has a positive and not
significant effect on customer satisfaction. Trust has a positive and not significant effect on customer loyalty. Service quality has a positive and not significant effect on customer loyalty. There is a positive and significant influence on customer loyalty in state-owned banks in Makassar. Trust has a positive and significant effect on customer loyalty through customer satisfaction. Quality of service affects customer loyalty through customer satisfaction at state-owned banks in Makassar.

**Keywords:** trust, service quality, customer satisfaction and customer loyalty.

**INTRODUCTION**

Banks are one of the important factors and indicators in developing a country's economy. As a party that channels funds to the public, banks provide a large role in the economic system without exception in Indonesia. In the aftermath of the 1997-1998 monetary crisis, the banking system experienced a new chapter, especially with the changing competitive environment. Therefore, the bank seeks to improve the performance of its industry as an effort by the Government to restore public confidence.

The banking industry is one industry in the service sector that collects funds from the public and channels it back to the community in the form of credit to the public. The banking industry in marketing services is trying its best to provide maximum services to its customers. Banks that can create high value for their customers will be able to result in customer loyalty to the bank and are the main key for banks to be able to compete with other banks. Loyalty according to Richard Oliver in Hurriyati (2015: 129) is the commitment of customers to stay in depth to re-subscribe or re-buy selected products/services consistently in the future, even though the influence of the situation and marketing efforts have the potential to cause behavior changes.

Customer loyalty will be created if the customer is satisfied with the bank's services. Customer satisfaction is a major factor in shaping customer loyalty. If the customer feels satisfied it will lead to customer loyalty. Customer loyalty is the hope of every company, especially service companies such as banking.

According to Kotler in Sunyoto's book (2015: 35) customer satisfaction is the level of one's feelings after comparing (perceived performance or results) compared to his expectations. Consumers can experience one of three general levels of satisfaction, namely if the performance is below expectations, consumers will feel disappointed but if the performance is in line with the expectations of customers will feel satisfied and if the performance can exceed expectations, customers will feel very satisfied. Therefore, a loyal customer or customer will have a positive effect on the company. This means that loyal customers or customers become a very valuable asset. Customer satisfaction is one of the keys to creating loyalty, because satisfied customers will tend to be loyal.

To form customer satisfaction and loyalty, the banking industry must pay attention to the issue of trust. Trust involves a person's willingness to behave in certain ways because of the belief that his partner will give what he hopes and a hope that is generally owned by someone that words, promises or statements of others can be trusted (Daryanto, 2013: 279).

Trust is the key and the main basis of banking activities (trust), this is because trust includes the activity of collecting funds from the public or in channeling it back to the community or other banks. The main key for the community is to deposit their funds to the bank if it is based on trust in the bank, so that the security of customer funds is guaranteed, it will give satisfaction and thus impact on customer loyalty. Leninkumar (2017) said that customer trust is closely related to customer satisfaction for a product, service and service
Customer trust arises because of the satisfaction obtained by the customer from the perceived products, services and services. Hariyanto and Samin (2018) said that trust is used to measure customer loyalty and satisfaction, where the findings show that trust affects customer loyalty through customer satisfaction.

Besides trust, service quality affects customer satisfaction and customer loyalty. Kotler and Keller (2016: 143) say that service quality is the totality of features and characteristics of products or services that depend on their ability to satisfy expressed or implied needs. If the service received is in accordance with customer satisfaction and expectations, it will provide satisfaction. Quality service has been felt as a necessity in the banking industry. According to Zeithaml and Bitner (2002: 48) Service quality is the expected level of excellence and control over the level of excellence to meet customer desires. There are two factors that affect service quality, namely customer perception of the real service they receive (Perceived Service) and the actual service that is expected or desired (Expected Service).

Then service quality also influences customer loyalty, as stated by Tjiptono and Chandra (2016: 42) that service orientation is closely related to the concept of market orientation. Market orientation is a series of cross-functional processes and activities directed at creating and satisfying customers through continuous assessment of needs. This shows that the purpose of service is nothing but leads to long-term customer satisfaction that brings customer loyalty to the company.

The importance of the issue of trust and service quality, then this research is determined in several banking companies, especially the BUMN Bank which consists of: BNI Sudirman Branch, BRI Ahmad Yani Branch, Bank Mandiri Kartini Branch, and the State Savings Bank Kajaolalido Branch. As a company engaged in banking services, to anticipate increasingly competitive competition and to increase the number of customers, it is necessary for the four Banks to increase trust and service quality, in order to provide satisfaction for customers and maintain customers to remain loyal or loyal to the bank. According to Richard in Sujatmiko (2019) a study conducted showed that more than 65% of customers moved from one company to another because of service delivery quality. So this affects customer satisfaction and impacts on the lack of customer loyalty or loyalty to save.

Therefore, in order to overcome the problems that occur, it is necessary to increase trust in saver customers and the quality of services provided so far by taking into account 5 aspects to measure service quality. This is intended to be able to provide satisfaction for customers and have an impact on loyalty for customers to keep saving at BUMN Banks.

LITERATURE REVIEW

This study discusses the influence of trust, service quality and customer satisfaction as an independent or independent variable, and through customers as a dependent variable or dependent variable.

A. Trust

Trust is the key and the main basis of banking activities (trust). Trust here includes the activity of collecting funds from the community and in channeling it back to the community or other banks. The main key for the community is to deposit their funds with the bank if it is based on trust in the bank. According to Peelen and Beltman (2013: 11) said that: Trust is a willingness to depend on colleagues who can be trusted. The dimension used to assess trust is perception or trust in the reliability and integrity of a partner. Meanwhile, according to Kotler & Keller (2016: 225) customer trust is as follows: "Trust is the willingness of a firm to rely
on a business partner. It depends on a number of interpersonal and interorganizational factors, such as the firm's perceived competence, integrity, honesty and benevolence. (Trust is the company's willingness to rely on business partners. It depends on a number of interpersonal and inter-organizational factors, such as perceptions of competence, integrity, honesty, and virtue of the company).

B. Service Quality

The development of the company creates intense competition. Various methods are used to obtain customers and maintain them. One of the strategies used by the company to win the competition is with good service quality. Customers are interested in buying a product or service because of the good quality of service. Good service is one of the requirements for the company's success. Service quality is seen as one component that needs to be realized by the company because it has the influence to bring in new customers and can reduce the possibility of old customers to move other companies. According to Kotler and Keller (2016: 143) said that service quality is the totality of features and characteristics of products or services that depend on its ability to satisfy expressed or implied needs. Parasuraman in Lupiyoadi (2013: 180) states that service quality is a measure of overall assessment of the level of a good service, service quality as a result of the perception of the comparison between customer expectations and actual service performance.

C. Customer Satisfaction

Banks as companies engaged in services are required to meet customer satisfaction, Banks must be clever in reading the needs and desires of customers who are very fast-changing in order to create customer satisfaction. Customer satisfaction is an important concept in customer marketing and research. It has been a common opinion that if customers are satisfied with a product or brand, they are likely to continue to buy and use it and tell others about their pleasant experiences with the product. If they are not satisfied, they tend to switch brands and raise objections with producers, retailers, and even tell it to customers or others. According to Kotler in Sunyoto's book (2015: 35), customer satisfaction is the level of one's feelings after comparing (perceived performance or results) compared to his expectations. Consumers can experience one of three general levels of satisfaction, namely if the performance is below expectations, consumers will feel disappointed but if the performance is in line with customer expectations will feel satisfied and if the performance can exceed expectations, the customer will feel very satisfied happy or happy. Meanwhile, according to Tjiptono (2015: 146), defines that "Customer satisfaction is a feeling of pleasure or disappointment someone who appears after comparing the perception of the performance (results) of a product with his expectations. So with the satisfaction felt by the customers, this will become customer loyalty, because in the era of free trade today, companies are required to build a maximum management system.

D. Customer Loyalty

The era of free trade today, companies are required to build a maximum management system. Companies are required to be able to make creative, innovative and efficient efforts, so as to give birth to customers who are ultimately expected to be "loyal". Having loyal customers is the goal of all companies. Zulkarnain (2012: 158) explains, that customer loyalty is a satisfied and loyal customer is a great opportunity for companies to expand marketing networks, although on the one hand retaining customers is far more profitable than the replacement of new customers because the costs are far greater. In other words retaining
customers is the same as maintaining the survival of the company. On the other hand, consumers who can hang their hopes on a product (trust) will cause consumers to be loyal to a particular product (loyal). This shows that customer loyalty is influenced by customer satisfaction and trust in a product. According to Hurriyati (2015: 129), defines that: Loyalty is the commitment of customers to stay in depth to re-subscribe or re-buy selected products/services consistently in the future, even though the influence of the situation and marketing efforts have the potential to cause behavior changes. Customer loyalty is the main key of the company to win in the competition, both in service companies and goods companies. Customer loyalty, as a form of success of a company. Customer loyalty according to Tjiptono (2014: 111) is a situation where consumers are positive about the product or producer (service provider) and accompanied by a consistent repurchase pattern.

RESEARCH METHODOLOGY
Location and Research Design
The object of this research is the BUMN Bank (Bank BNI, BRI, Mandiri and BTN) located in Makassar City. This research is quantitative, in which the research is intended to find out if there is a relationship between trust and service quality on loyalty through customer satisfaction. The research design is a comprehensive plan of research covering the things that will be done by researchers starting from making hypotheses and their operational implications to the final analysis of the data which is then concluded and given advice.

Population and Sample
Population according to Sugiyono (2016) is a generalization area consisting of objects/subjects that have certain quantities and characteristics determined by researchers to be studied and then conclusions drawn. The population in this study were customers at SOE Banks totaling 222,838 customers.

From the total population of banking companies described above, to determine the number of samples, the Slovin formula in Sujarweni (2015) was used to obtain a sample size of 99.95 or 100 respondents. Then to determine the number of samples from each bank using the proportional stratified random sampling method.

Method of collecting data
The data collection method used in this study is a questionnaire, which is a data collection technique that is carried out by giving a set of questions or written statements to the respondent to be answered. Documentation, which is a way of collecting data which is done by collecting data relating to the influence of trust and quality of customer service on customer loyalty through customer satisfaction, and literature, which is a data collection technique by reading books, references and literature, and journals which is on the internet. In addition there is also a previous final assignment contained in the library.

Data analysis method
The analytical methods used in this study are as follows:
1. Test research instruments
   a. Validity test is used to measure the validity or validity of a questionnaire. Validity test is done by conducting a bivariate correlation between each indicator score with the total variable score.
   b. Reliability test is a tool to measure a questionnaire which is an indicator of a variable or construct. A questionnaire is said to be reliable or reliable if a person's answer to a
statement is consistent or stable from time to time. Where according to Ghozali (2013: 133) that a construct or variable is said to be reliable if it gives a Cronbach's alpha value above 0.60.

2. Classical Assumption Test
   a. Normality test
      The normality test aims to test whether in the regression model, the dependent variable and the independent variable have a normal distribution or not. Normality can be tested using the Kolmogorov-Smirnov test, which can be done with SPSS.
   b. Multicollinearity test aims to test whether the regression model found a correlation to the independent variable (independent). A good regression model should be free of multicollinearity or there is no correlation between independent variables. Multicollinearity Test can be seen from (1) tolerance value and its opponents (2) Variance Inflation Factor (VIF).
   c. Heteroskedasticity test aims to test whether in the regression model there is an inequality of variance from the residuals of one observation to another, it is called homoskedasticity, and if it is different it is called Heteroskedasticity (Ghozali, 2016). A good regression model does not occur heteroskedasticity.

3. Path analysis according to Sunyoto in Rindi (2019) is an extension of multiple linear regression that is used to analyze the relationship between variables with the aim to determine the direct or indirect effect of the set of independent variables on the dependent variable. Here are the equations in path analysis using the formula:
   \[
   Y = \beta_0 + \beta_1X_1 + \beta_2X_2 + Z
   \]
   \[
   Z = \beta_0 + \beta_1X_1 + \beta_2X_2 + \beta_3X_3 + e
   \]

4. Hypothesis test
   Hypothesis testing of regression and correlation is used with the following analysis tools:
   a. T test
      This test is to find out whether the effect of each independent variable on the dependent variable is meaningful or not. Tests carried out using a probability approach that is sig \(< 0.05\) found a significant effect between the independent variable with the dependent variable. Vice versa.
   b. F test
      This test is used to determine whether all independent variables together have a simultaneous influence on the dependent variable. Tests carried out by looking at a significant value smaller than 0.05 found there is a simultaneous influence between the independent variables on the dependent variable, and vice versa.

5. Determination coefficient (adjusted \(R^2\)).
   \(R^2\) test is a test conducted on a model that is formed with the aim of explaining how much the contribution of the independent variables studied to the dependent variable. The value of \(R^2\) has a range between 0 to 1 \((0 \leq R^2 \leq 1)\). The greater the value of \(R^2\), the better the regression model used. While the smaller the value of \(R^2\) means that the independent variable used for the dependent variable is smaller.
RESEARCH RESULT

Path Analysis

Based on the results of the analysis of research data that has been carried out, the next test will be the influence of trust and service quality on customer satisfaction and customer loyalty. Where in testing the hypothesis then in this study the method used is path analysis.

In path testing (path analysis) is processed using the SPSS release 24 program. It aims to test whether customer satisfaction can mediate the influence of trust and quality of service on customer loyalty, especially in some of the observed banks that are processed using SPSS 24 which can be seen through the table the following:

Table 1. Regression Coefficients in Path Testing processed with SPSS 24

<table>
<thead>
<tr>
<th>Explanation Model</th>
<th>Model</th>
<th>Unstandard Coefficient</th>
<th>Koeffisien Beta</th>
<th>Sig</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. The effect of trust and service quality on customer satisfaction</td>
<td>Constant</td>
<td>-0,495</td>
<td>0,378</td>
<td>0,000</td>
</tr>
<tr>
<td></td>
<td>Trust</td>
<td>0,443</td>
<td>0,093</td>
<td>0,000</td>
</tr>
<tr>
<td></td>
<td>Service Quality</td>
<td>0,662</td>
<td>0,562</td>
<td>0,000</td>
</tr>
<tr>
<td></td>
<td>F count = 209,47</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>R = 0,901</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>R² = 0,812</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. The effect of trust, service quality and customer satisfaction on customer loyalty</td>
<td>Constant</td>
<td>0,811</td>
<td>0,066</td>
<td>0,566</td>
</tr>
<tr>
<td></td>
<td>Trust</td>
<td>0,069</td>
<td>0,120</td>
<td>0,038</td>
</tr>
<tr>
<td></td>
<td>Service Quality</td>
<td>0,040</td>
<td>0,134</td>
<td>0,765</td>
</tr>
<tr>
<td></td>
<td>Customer Satisfaction</td>
<td>0,662</td>
<td>0,118</td>
<td>0,138</td>
</tr>
<tr>
<td></td>
<td>F count = 69,76</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>R = 0,828</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>R² = 0,686</td>
<td></td>
<td></td>
<td>0,000</td>
</tr>
</tbody>
</table>

Sumber : Data diolah dengan SPSS

Prerequisite Test

Test instruments in this study can be classified into two tests namely the validity test and the reliability test. For more details can be described one by one as follows:

a. Validity Test

Validity test according to Sunjoyo, et al. (2013: 38) is a measure that indicates the level of reliability or validity of a measuring instrument. Validity is used to determine the appropriateness of items in a list (construct) of questions in defining a variable. If the item score has a significant positive correlation, it means that the item can be used as an indicator to measure the variable. From the recapitulation table of the validity test results for the variables of trust, service quality, customer satisfaction and customer loyalty, the results of the validity test for the trust variable obtained bivariate correlation values between 0.447-0.836, then for service quality variables with bivariate correlation between 0.601-0.885. For customer satisfaction variables with bivariate correlations between 0.632-0.913, while for customer loyalty variables with bivariate correlation values between 0.426-0.863. Because the correlation value above is from the standard value of 0.30, it can be concluded that the indicators or questionnaires used by each variable are declared valid, so that further analysis can be done.

b. Reliability Test

Reliability is a tool to measure a questionnaire which is an indicator of a variable or construct. A questionnaire is said to be reliable or reliable if a person's answer to a statement is consistent or stable from time to time. Where according to Ghozali (2013: 133) that a
The construct or variable is said to be reliable if it gives a Cronbach's alpha value above 0.60. The reliability calculation results can be seen that the value of composite reliability for each latent variable, namely: trustworthiness, service quality, customer satisfaction and customer loyalty has a composite reliability value greater than 0.60 (composite reliability > 0.60), so it can be concluded that all measuring instruments are reliable (measuring instruments are met) and can be used to carry out further analysis.

DISCUSSION
1) The Effect of trust on customer satisfaction

Based on the results of data analysis in this study which shows that trust has a positive and significant effect on customer satisfaction at a state-owned bank in Makassar. This can be interpreted that with the belief that includes: sincerity, ability, integrity, and willingness to depend it can affect customer satisfaction. The higher the trust felt by the customer will have an impact in increasing customer satisfaction. This is consistent with the theory put forward by Daryanto (2013: 279) that trust involves a person's willingness to behave in certain ways because of the belief that his partner will give what he expects and an expectation that is generally owned by someone that words, promises or statements of others can be trusted.

Empirical findings on the ground that customer trust is perceived as good or high, this can be seen from the sincerity or kindness, where each customer trusts the bank to behave well for its customers, this can be seen from the behavior given by bank employees to customers. Customers believe that the bank provides comfort and provides solutions to all problems experienced by customers. This can be seen that there are no problems or complaints made by customers to the bank.

Then in terms of integrity it appears that each customer has trusted the bank to always maintain and fulfill the agreements that have been made together in conducting transactions with banks. Likewise, every customer believes that the savings fund is secure and the amount is confidential. Then in terms of ability it can be seen that the Bank is able to convince every customer in providing security guarantees when transacting, because each Bank places CCTV and is guarded by a security guard. In addition, the knowledge possessed by Bank employees and their ability to foster a sense of trust of each customer towards the Bank, can be seen that the average graduate employee and expert in banking. Similarly, each customer believes the bank is able to provide solutions to all problems experienced by customers, especially those that often occur namely the error in transferring. While in terms of willingness to depend, it appears that each customer is willing to depend on the Bank in accepting risks or negative consequences that may occur, this can be seen from the frequent mistakes in using ATM PIN numbers. So that the fulfillment of the customer's trust will provide satisfaction for customers in making transactions with several state-owned banks in the city of Makassar.

This research is relevant to the research conducted by Arvan Ali Prakoso (2017) where the findings show that trust has a positive effect on customer satisfaction at the Kaskus Sale and Purchase Forum. So it can be said that this research is in line with the research of Arvan Ali Prakoso (2017).

2) The Effect of service quality on Customer Satisfaction

From the results of the regression equation, the results show that service quality has a positive and significant effect on customer satisfaction at a state-owned bank in Makassar. This means that the better the service is received and in accordance with customer expectations, the customer satisfaction will be. This is consistent with the theory
put forward by Kotler and Keller (2016: 143) that service quality is the totality of features and characteristics of products or services that depend on its ability to satisfy expressed or implied needs. If the service received is in accordance with customer satisfaction and expectations, it will provide satisfaction. Quality service has been felt as a necessity in the banking industry.

The results of field observations obtained empirical findings that the quality of services provided by banks has been classified as very high or very good. This can be seen from the tangible aspect (physical evidence), that the average bank party dressed in a clean and neat uniform, this can be seen that on Mondays and Wednesdays dress in uniform, then Thursday and Friday Batik clothes. Judging from the reliability or reliability, it appears that the Bank has the ability to explain the products and services offered by the bank concerned clearly, this can be seen from the explanation of Customer Service in providing information related to the type of savings that customers have. Judging from the responsiveness, shows that the Bank stands to welcome customers, give smiles and greetings, and invite to sit when customers come, this can be seen that the average bank in serving customers by implementing 5S, namely: Greetings, Smiles, Greet, polite and polite. Then in terms of guarantees and certainty, it can be seen that the Bank can store data correctly and accurately, this can be seen that the average bank has a LAN (Location Area Network) network system and has back data that cannot be opened by other employees. While in terms of empathy, it appears that the Bank has always been friendly and polite in serving customers for transactions, this can be seen from the words of employees to customers when providing services. This shows that the higher the quality of service, the more satisfied the customer will be.

This study is in line with research conducted by Fasochah and Hartono (2013), where the results of the study found that service quality has a significant effect on customer satisfaction, so it can be said that this research is in line with research conducted by Fasochah and Hartono (2013).

3) The Effect of Trust on Customer Loyalty

The results of the regression analysis obtained the result that trust has a positive effect on customer loyalty but not significant, this is in accordance with the theory put forward by Barnes (2013: 148) that trust is the belief that someone will find what is desired in an exchange partner, trust involves one's willingness to do something because they believe that their partners will give something that they expect. Having a good relationship between the bank and the customer, by itself the customer will be committed to establishing a relationship with the bank continuously. The findings in the field through the distribution of questionnaires it is known that the average customer already believes in the sincerity or kindness of the bank in serving customers, the ability through the knowledge possessed by each employee in providing services. Likewise, the integrity of the bank in serving customers, as well as the customer's willingness to depend on the bank. This means that the trust given by state-owned banks in the city of Makassar will lead to high loyalty or loyalty for each customer to use the services of several state-owned banks in Makassar.

This study is in line with research conducted by Steven Darwin and Yohanes Sondang Kunto (2014), where the results of the study found that trust does not have a significant effect on customer loyalty in Manulife Indonesia-Surabaya Life Insurance. So it can be said that this research is in line with research conducted by researchers.
4) **Effect of Service Quality on Customer Loyalty**

The results of multiple linear regression analysis obtained the regression results that the quality of service has a positive and not significant effect on customer loyalty. This is in accordance with the theory put forward by Tjiptono and Chandra (2016: 42) that service orientation is closely related to the concept of market orientation. Market orientation is a series of cross-functional processes and activities directed at creating and satisfying customers through continuous assessment of needs. This shows that the purpose of service is nothing but leads to long-term customer satisfaction that brings customer loyalty to the company.

The results showed that the quality of service provided by employees was able to provide satisfaction to every customer who saved at several state-owned banks in the city of Makassar. It can be seen that each bank has attractive, comfortable and clean facilities and is safe to use (for example: waiting rooms, parking lots, etc.). Then the bank has a broad insight about banking, as well as that the Bank conducts transactions quickly and precisely, this can be seen from the number of tellers and customer service that aims to serve customers. Likewise, the Bank promises time resolution and seeks to keep that promise, so that the quality of the services provided will make customer loyalty even higher for using these banking products and services.

This study is in line with research conducted by Hariyanto Ridwan Pusporini, Samin (2018) also by Edar, Asdar, and Munir (2019), the results of these studies found that service quality has a positive and not significant effect on customer loyalty at BNI Bank. So it can be said that this research is in line with research that has been conducted by researchers.

5) **The Effect of Satisfaction on Customer Loyalty**

Based on multiple linear regression analysis, the results show that customer satisfaction has a positive and significant effect on customer loyalty. The higher the satisfaction felt by the customer, the more loyal the customer will be to the bank. This is consistent with the theory put forward by Sunyoto (2015: 35) that customer satisfaction is the level of one's feelings after comparing (perceived performance or results) compared to expectations. Consumers can experience one of three general levels of satisfaction, namely if the performance is below expectations, consumers will feel disappointed but if the performance is in line with customer expectations and the bank is able to meet customer needs. Whereas in terms of the Comparison of ideal, where the average customer is satisfied with the system and network performance provided by the bank, banking transactions become faster and easier due to various facilities provided by the Bank (such as mobile banking, call centers & ATMs), and average - the average customer can easily find the location of the Bank's ATM machine. So that the satisfaction felt by the customer will give a loyal or loyal average, both to the products and services offered by several state-owned banks in the city of Makassar.

This study is in line with research conducted by Viosantra Renggana (2013), where the results of the study show that customer satisfaction influences Exelcomindo's
customer loyalty in Surabaya. So it can be said that the research that researchers have done is in line with research conducted by Viosantra Renggana (2013).

6) The influence of trust on customer loyalty through customer satisfaction

Based on the results of the online sobel test calculation, it is found that trust has a positive and significant effect on customer loyalty through customer satisfaction. Empirically it was found that trust can have a significant influence in increasing customer satisfaction so that it impacts on customer loyalty. This means that with the trust given by the Banking to the customer through giving good behavior to the customer so as to provide convenience in the transaction, the ability of employees to provide solutions or a way out of any problems faced by the customer, as well as providing security guarantees for customer funds stored and dependent to the Bank in accepting the risk. So with the trust given by the BUMN Bank in the city of Makassar, it will provide satisfaction to the customer so that it impacts on the loyalty of customers in using products or services in several BUMN banks in the city of Makassar.

Hariyanto and Samin's research (2018) said that trust is used to measure customer loyalty and satisfaction, where the findings show that trust affects customer loyalty through satisfaction felt by customers. High consumer confidence will also make consumers determine whether consumers will be loyal to the services used or will move to services that offer more or better reputation.

7) The effect of service quality on customer loyalty through customer satisfaction

Based on the results of the sobel test calculation, it was found that customer satisfaction can mediate the effect of service quality on customer loyalty at the BUMN Bank in the city of Makassar. This means that if a state-owned bank in the city of Makassar provides maximum services in terms of physical evidence, responsiveness, reliability, assurance and attention to customers, the customer will be satisfied because the services provided are in line with the expectations that the customer wants so that with a sense of satisfaction customers to the services received will have an impact on customer loyalty to use the products or services of BUMN banks in the city of Makassar. The higher the quality of the service, it will provide satisfaction for customers, so that the impact on customer loyalty at the SOE Bank is observed.

Hariyanto Ridwan Pusporini, Samin (2018), found that indirectly the quality of service had a significant effect on loyalty through customer satisfaction. So it can be said that this research is in line with research conducted by Hariyanto Ridwan Pusporini, Samin (2018).

CONCLUSIONS AND RECOMMENDATIONS

Based on the results of the analysis and discussion of the study, several conclusions from the results of the analysis will be presented as follows: Trust has a positive and significant effect on customer satisfaction Service quality has a positive and significant effect on customer satisfaction, the findings obtained in this study that tangible or physical evidence is more dominant provide satisfaction to customers. Trust has a positive and not significant effect on customer loyalty. Service quality has a positive and not significant effect on customer loyalty. The effect of satisfaction on customer loyalty, where the findings in this study that there is a positive and significant effect on customer loyalty at the BUMN Bank in the city of Makassar. The influence of trust on customer loyalty through customer satisfaction in this study shows that trust has a positive and significant effect on customer loyalty if through customer satisfaction. The effect of service quality on customer loyalty through customer satisfaction. Therefore, suggestions can be given so that each state-owned bank can
reduce the risk or negative consequences that may occur such as: maintaining the security of customer funds deposited in the Government Bank which is the object of this study. It is recommended that the need for state-owned banks in the city of Makassar to pay attention or improve services by keeping and solving any problems faced by customers in accordance with what was promised. The need for state-owned banks in the city of Makassar to instill confidence in each customer to be able to solve and find a way out of any problems faced by customers. The need for state-owned banks in Makassar to increase satisfaction in terms of service performance in the form of systems and networks within the scope of BUMN Banking. It is recommended that there is a need to increase customer loyalty by utilizing various services provided by state-owned banks in order to increase customer satisfaction, thereby impacting customer loyalty. It is better for the BUMN Bank in Makassar to always listen to customer complaints, because it becomes a valuable responsibility and learning for the bank. It is recommended for future researchers to add other variables that can affect customer satisfaction and customer loyalty, such as: bank image and interest rates.

REFERENCES


