

THE INFLUENCE OF TRUST AND SERVICE QUALITY ON CUSTOMER SATISFACTION OF ISLAMIC BANKS

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Abstract: This research aims to test the influence of customer trust and quality of service on the satisfaction of regular students at University of Darussalam Gontor Female Campus who are customers of Bank Syariah. This research uses quantitative methods. The population in this study was a regular student at University of Darussalam Gontor Female campus as many as 1.760 students using the slovin formula obtained a sample of 100 respondents. The data collection technique used is questionnaire. The research method used is multiple linear regression analysis using SPSS. The results of the t test value showed that in the customer trust variable there was an influence on customer satisfaction with a value of $15,196 > 1,984$, while the service quality variable had an influence on customer satisfaction of $17,550 > 1,984$. Simultaneously customer trust and service quality affect customer satisfaction by $0,000 < 0.05$. In conclusion, this study shows that customer trust and service quality affect bank sharia customer satisfaction.

Keywords: Customer Trust, Service Quality, Customer Satisfaction

Abstrak: Penelitian ini bertujuan untuk menguji pengaruh kepercayaan nasabah dan kualitas pelayanan terhadap kepuasan mahasiswi reguler Kampus Wanita Universitas Darussalam Gontor yang menjadi nasabah Bank Syariah. Penelitian ini menggunakan metode kuantitatif. Populasi dalam penelitian ini adalah mahasiswa reguler di kampus Putri Universitas Darussalam Gontor sebanyak 1.760 mahasiswa dengan menggunakan rumus slovin diperoleh sampel sebanyak 100 responden. Teknik pengumpulan data yang digunakan adalah kuesioner. Metode penelitian yang digunakan adalah analisis regresi linier berganda dengan menggunakan SPSS. Hasil nilai uji t menunjukkan bahwa pada variabel kepercayaan pelanggan terdapat pengaruh terhadap kepuasan pelanggan dengan nilai sebesar $15,196 > 1,984$, sedangkan variabel kualitas pelayanan berpengaruh terhadap kepuasan pelanggan sebesar $17,550 > 1,984$. Secara simultan kepercayaan pelanggan dan kualitas pelayanan berpengaruh terhadap kepuasan pelanggan sebesar $0,000 < 0,05$. Kesimpulannya, penelitian ini menunjukkan bahwa kepercayaan nasabah dan kualitas pelayanan berpengaruh terhadap kepuasan nasabah bank syariah.

Kata Kunci: Kepercayaan Pelanggan, Kualitas Layanan, Kepuasan Pelanggan

INTRODUCTION

Islamic bank is a financial institution that applies sharia principles in its operations, consisting of three types of activities such as raising funds in the form of deposits, disbursement of funds in the form of financing and offering in the form of services (Darmawan, 2018). The history of the establishment of banking with a revenue sharing system, is based on two main reasons, namely: (1) the view that interest on conventional banks is illegal because it belongs to the category of *riba* that is prohibited in religion, (2) from the economic aspect, the delivery of business risks to one of the parties is considered to violate the norms of justice. In the long run the conventional banking system will cause a buildup of wealth in the handful of people who have large capital.

Efforts to encourage the development of Islamic banks are carried out by noting that most of Indonesia's Muslim community is currently looking forward to a healthy and reliable Islamic banking system to accommodate their need for banking services in accordance with Shariah principles (Ismail, 2011). Islamic banking as one of the economic sectors that carries the concept of centric customers is expected to meet the needs of its customers in the field of financial transaction services. One of the efforts of Islamic banking to meet the needs of these customers can start from the process of seeing or identifying in advance what type of product or service is needed by the customer, namely by identifying consumer behavior, because the behavior between consumers in consuming products or services is different from each other (Temporal dan Trott, 2002).

When Islamic banking has identified what is actually needed by customers, then Islamic banks must provide the best quality of service in order to create customer satisfaction. The quality of service provided by Islamic banking to customers will be assessed by customers whether it is good or not. Customers will compare the expectations they have with the experience received from the product or service. Therefore, customer satisfaction will be created, if islamic banks can provide more than what is expected and needed by customers or the same as expected and needed by customers. If the service received exceeds expectations, the consumer or customer will feel satisfied, but if otherwise the service received is lower than expected then the customer will feel dissatisfied (Tjiptono, 1997).

In carrying out banking activities, the good performance of an employee is needed, especially in terms of service to customers. The key to success often lies in improving service and quality. The role of humans as a resource in the organization is increasingly believed to be of interest, thus further encouraging the development of science on how to use these human resources in order to achieve optimal conditions (Wahyudi, 1996).

There are several stages that are passed by customers as parties who provide trust or parties that give trust to Islamic banks. First, it starts from the general expectations owned by customers that Islamic banks can be trusted. Second, these expectations will turn into beliefs, because customers have become more familiar with Islamic banks and have made transactions in the Shariah tub. Third, the belief that turns into action, namely after the customer makes a transaction at the Islamic bank, the customer will evaluate the performance

of the Islamic bank, whether the Islamic bank is really a trustworthy bank as the customer expected at the beginning, then the customer will decide whether to be loyal to the Islamic bank or not (Nasution et al., 2007).

There are several potential obstacles to the existence of Islamic banks in Indonesia, among others, that Islamic banks are less attractive to the public, this is due to limited knowledge and public understanding of what and how Islamic banks operate. Also the lack of socialization to the community about the existence of Islamic banks, socialization just introduced the existence of Islamic banks somewhere, but also introduced mechanisms, Islamic bank products and Islamic bank instruments to the community (Sudarsono, 2003).

Islamic bank's network and branch offices are still far from the number of networks and branch offices owned by conventional banks. The availability of facilities to be able to serve customers who will transact with Islamic banks is still very minimal. This is one of the main obstacles in the development of Islamic banking banks as indicated by M. Umer Chapra thus affecting the bank's ability to conduct adequate training, market research, product development and technology development. The conditions that are still limited will affect academics and practitioners to conduct research activities that are proven by the limited literature and the involvement of experts in the development of Islamic banks (Yunitarini, 2007).

Various problems faced by Islamic banking, if it can be overcome will provide great benefits for customers, Islamic banking practitioners and the government. Improving the quality of service and improving the human resources of Islamic banks is an important part to be developed in increasing public confidence in Islamic banks.

Based on the description, the customer's trust and the quality of service of a Islamic bank need to be researched, so that customer satisfaction in receiving services can be achieved, so researchers are interested in reviewing and conducting further research by choosing the title "The Influence of Trust and Service Quality on Customer Satisfaction of Islamic Banks (Empirical Study: Regular Student at University of Darussalam Gontor Female Campus)" In accordance with the background that has been outlined, this research aim to test the influence of customer trust and quality of service on the customer satisfaction of Islamic banks in Indonesia.

LITERATURE REVIEW

Customer Trust

Trust is the foundation of a relationship. A relationship between two or more parties occurs if each trusts each other. This trust cannot simply be recognized by the other party, but must be built from scratch and can be proven. In the world of economists, trust has been considered as a catalyst in various transactions between sellers and buyers so that consumer satisfaction can be realized in accordance with the expected (Yousafzai, 2003).

According to Deutsch, trust is the behavior of individuals, who expect a person to benefit positively. There is trust because trusted individuals can benefit and do what the

individual who gives the trust wants. Thus, trust becomes the basis for both parties to cooperate (Yilmaz & Atalay, 2009).

Customer trust does not arise just like that but must be pursued through careful and good planning and followed by supervision of everything that has been planned will certainly create maximum output, so that customers will tend to judge and see what has been felt and enjoyed or consumed. There are several things that cause customers to trust the industry/company, in this case the financial services industry including company image and attention.

The main basis of the banking business is trust, both in terms of raising funds and disbursing funds. Trust is the belief that a person will find what he wants in others, and not what he fears (Barner, 2003). Trust involves a person's willingness to behave certainly because of the belief that his partner will provide the satisfaction he expects and hope that one generally such as, promises or that statements of others can be trusted.

Trust is all the knowledge that consumers have and all the conclusions made about objects, attributes, and their benefits (Cornelia, et al., 2008). Kotler also states that trust reflects a person's judgment about the performance of his or her product (results) in relation to expectations (Kotler dan Keller, 2009). If the performance of the product does not meet expectations, the customer is dissatisfied and disappointed.

According to Trust-Commitment theory, Morgan and Hunt, trust is a key variable for maintaining a long-term relationship, including in a brand. A long-term relationship will increase the level of consumer trust to the expectations that will be received from the company so that it will reduce consumer anxiety about the services it receives.

Service Quality

Service is the provision of a performance or visible action from one party to another party. In general, services are produced and consumed simultaneously, where the interaction between the service provider and the service recipient affects the results of the service. Based on this, the quality of the crawl can be defined as the delivery of services that will exceed the level of customer interest (Rangkuti, 2022). Quality of service in principle focuses on meeting the needs and desires and accuracy of delivery to keep pace with customer expectations.

Service Quality can be defined as how far the difference between reality and customers' expectations of the service they receive. The quality of service can be known by comparing customers' perceptions of the services they actually receive. According to Lewis and Booms in Tjiptono & Chandra, the quality of service as a measure of how well the level of service provided is able to match customer expectations (Tjiptono dan Chandra, 2005). Meanwhile, according to Tjiptono, the quality of service is the expected level of excellence and control over the level of excellence to meet customer desires.

Prophet Muhammad (SAW) can also be used as an example of good example in everything, especially in terms of peace or business. At the age of adulthood and when he did not have capital, Nabi Muhammad (SAW) became the trading manager of investors based on profit sharing agreements. Prophet Muhammad also led trade expeditions for Khadijah to

Syria, Jorash and Bahrain. Thanks to the expertise of the Prophet Muhammad SAW in promoting his business so as to bring profits to him and even profits for his investors.

Prophet Muhammad never made his customers complain in doing business agreements. Prophet Muhammad kept his promises, showing high responsibility and integrity with anyone. These principles were not only carried out during the time of the Prophet Muhammad, but continued to be passed down until the 20th, 21st and present centuries. Before the principles of modern business ethics were born such as the goals of the customer, providing good service of customer satisfaction, healthy and competitive competition has all been a personal picture of business ethics of the Prophet Muhammad SAW (Kamaluddin, 2007).

Zeithaml and Bitner suggest that the quality of service has 5 dimensions or SERVQUAL, where this instrument can be used in general by service companies, consisting of tangible, reliability, responsiveness, assurance, and empathy (Zeithaml and Bitner, 2000). But the five dimensions of service quality are general, when applied to companies that have a special crust such as Islamic banking, there needs to be adjustments.

To cover up the weaknesses that exist. Othman and Owen added an element of Compliance to the dimension of service quality researched earlier by Parasuraman commonly known as Compliance with Islamic law. The additional Compliance dimension in SERVQUAL is better known as CARTER. In the provision of services, every related activity must be based on adherence to sharia that is full of moral and ethical values.

Indicators of compliance dimensions proposed by Othman and Owen which were later called CARTER were (Othman dan Owen, 2001):

1. Sharia Compliance

Sharia compliance in Islamic banks define ability of an Islamic bank in complying with sharia principles in its operational activities. One of the highlights is that it does not use an interest system. In addition, in its commercial purposes do not recognize the loan of money, but partnerships or cooperation (mudharabah and musyarakah) with the revenue sharing system.

2. Assurance

Assurance includes knowledge, ability, decency, and trustworthiness that employees have, free from harm, risk, or hesitation.

3. Responsiveness

Responsiveness is the employee's desire to help customers and provide services quickly and appropriately.

4. Tangible

Tangible of services, can be physical buildings, equipment used, employees, means of communication.

5. Empathy

Empathy is the ease of relationships, good communication, personal attention, and understanding the customers need.

6. Reliability

Reliability is the ability to provide promised service immediately, accurately, and satisfactorily.

Customer Satisfaction

Satisfaction is a matter that gives satisfaction, pleasure and relief (Poerwadarminta, 2005). Satisfaction is a person's feeling of pleasure or disappointment that arises from comparing the perceived performance of the product to their expectations. If performance fails to meet expectations, customers will be dissatisfied. If the performance is in line with expectations, the customer will be satisfied. If the performance exceeds expectations then the customer will be very satisfied and happy (Kotler dan Keller, 2009). Customer is an individual or institution that has an account in the bank both deposit and loan accounts, so the customer is a person who is usually associated with the bank or who is a customer of a bank (Al Arif, 2010).

Customer satisfaction is the evaluation of purchases, where the selected alternative at least gives the same results or exceeds customer expectations, while dissatisfaction can arise to meet customer expectations (Tjiptono, 2004).

Understanding customer expectations here is to play an important role and a very big influence in determining the quality of the product and the satisfaction of its expectations as a standard or reference for the organizations in the same business can be judged differently by their customers.

Overall satisfaction is respected as a function of satisfaction obtained from several services when feeling performance. Thus, overall satisfaction is an evaluative assessment of the outcome of the choice over a particular purchase (Musohab, 2010).

The birth of the theory of consumer satisfaction in the conventional economic perspective will give birth to greedy and selfish humans. This is because rational assumptions of consumption are built on utility (satisfaction). In simple terms, there are at least two things that need to be critical of the behavior of consumption that is oriented to utility, namely the first goal of consumption is only to achieve satisfaction and secondly the limits of consumption are only budgetary capabilities.

In determining consumption satisfaction for a Muslim should be oriented in optimizing *maslahah* not maximizing. Because in islamic rationality considers the principle of more is not always better. *Maslahah* will be realized when the optimum blessing value can be fulfilled. Therefore, the content of blessings greatly affects consumer preferences when going to consume goods. This makes consumers will always optimize blessings in an effort to optimize *maslahah* (Sumar'in, 2013).

Satisfaction in Islam encourages a Muslim consumer to be fair. The concept of satisfaction in Islam related to the faith that by the gratitude gives birth.

Satisfaction according to Islam should consider the following:

1. Goods or services consumed must be *halal*
2. In consuming goods or services properly
3. Does not contain *riba*

In Islamic economics, the satisfaction of a Muslim is called qana'ah. Satisfaction in Islam (qona'ah) is a reflection of one's satisfaction both outwardly and batiniyah (Salma, 2015). Satisfaction in Islam encourages a Muslim consumer to be fair. The concept of satisfaction in Islam is related to faith that gives birth to gratitude.

As for the indicators in measuring customer satisfaction that will be taken at Islamic banks, namely (Kotler dan Keller, 2009):

1. Conformity of expectations
Is the level of conformity between the performance of services expected by consumers and those perceived by consumers
2. Interest in returning
The willingness of consumers to visit again or reuse related services
3. Dissatisfaction
If the consumer is dissatisfied with what the brand buys, then the satisfaction contained in the consumer will not be formed.

Conceptual Framework

The title of the research is the influence of trust and quality of service on the satisfaction of Islamic bank customers in Indonesia. The formulation of the problem is whether there is an influence of trust and quality of service on the satisfaction of Islamic bank customers in Indonesia.

Variable (Y) Satisfaction can be realized if the services provided to customers can meet customer expectations. Customer satisfaction is generated by quality service.

Variable (X1) service quality is a measure of how well the level of service provided is able to match the customer's estimates (Tjiptono dan Chandra, 2019). The indicators of service quality according to Othman and Owen are: compliance, assurance, reliability, tangible, empathy, and responsiveness. In providing quality of service to customers so that Islamic banks get feedback in the form of customer opinions about facilities and infrastructure related to services, then the thing that needs to be considered is to really interact with their customers (Koestanto dan Yuniarti, 2014). Variable (X2) Trust is the main key to the development or absence of a bank. Trust is the willingness of the individual trust in making a transaction, his partner will give what he expects. Indicators of trust are ability, benevolence, and integrity.

The analysis tool in this study is a double linear regression to find out together the magnitude of the influence of trust (X1) and quality of service (X2) on customer satisfaction (Y) of Islamic banks in Indonesia so as to get results and conclusions.

Systematically the research framework in this writing can be described as follows:

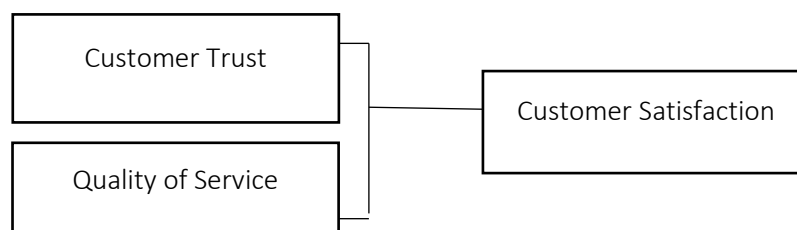


Figure 1. Conceptual Framework

The Hypothesis is a temporary answer to the formulation of problems that still have to be proven true through the results of research. Based on the formulation of the problem and the previous research framework, the research hypothesis is as follows:

H₀: there is no influence between trust and quality of service on customer satisfaction together (X1 and X2 together have no effect on Y)

H₁: there is an influence between trust and quality of service on customer satisfaction together (X1 and X2 together affect Y)

RESEARCH METHOD

Data

The type of data that will be used by the researcher in this study is in the form of primary data and secondary data:

1. Primary data

Primary data is data that is directly obtained from the first data source at the research location or research object. Primary data that is specifically collected by researchers to answer the questions in the research (Bungin, 2006). The primary data in this study is the result of filling out questionnaires filled by a number of customers (Muhammad, 2008).

2. Secondary data

Secondary data is the data that obtained from the second source which come after the primary data. This data is obtained from various literatures, scientific papers and documents which related to this research (Bungin, 2006). This data was obtained from the existing sources including the Qur'an, hadith, books, journals and other references.

Model Development

This research is a field study, which the research conducted in the field in the real-life scene. In this study, the researcher the used quantitative approach methods, which the research-based on findings that can be achieved using statistical/measurement procedures (Sugiyono, 2016).

Method

The object of this research is a regular students at University of Darussalam Gontor female Campus as the customer of Islamic banks in Indonesia. Students who become customers of Islamic banks will be given questionnaires to be filled in, then the data obtained will be analyzed.

The population is defined as the generalization area that is consisting of objects/subjects in certain qualities and characteristics set by the researcher to be studied and then drawn conclusions (Sedermayanti & Syafarudin, 2012). Based on this understanding, the population in this study is regular students at University of Darussalam Gontor Female Campus as the customers of Islamic bank. The population in this study was 1760 people (Administrasi Akademik dan Kemahasiswaan, 2022).

The sample is a part or representative of the population to be examined (Arikunto, 2022). Samples are taken using sampling techniques, a way used to select and retrieve members of the population as the representative samples.

The reason for sampling techniques because of the large number of populations so it is impossible to gather all members the population because it will require a lot of cost and effort, the quality of data produced by the sample is more thorough than the population, and the research process uses samples relatively faster than the population (Priadana dan Lubis, 2009).

Sampling technique here is the purposive sampling which based on the researcher consideration or evaluators about the samples are most useful and representative (Babbie, 2004). Sometimes the sample to be taken is determined based on knowledge of a population, its members and the research purpose. This sample type is very good if used for study exploration (initial study for research or evaluation), which is then followed by me follow-up research whose samples are taken randomly.

To obtain the number of samples that can represent the population, researchers used the formula slovin (Sugiyono, 2016):

$$n = N / (1 + N \cdot e^2)$$

Where:

n = sample size

N = population size

e = percent leniency of inaccuracy due to a tolerable sampling error of 10% (0.1).

$$n = 1760 / (1 + 1760 \cdot (0,1)^2)$$

$$= 1760 / (1761(0.01))$$

$$= 1760 / 17,61$$

$$= 99,94$$

$$= 100$$

So based on the formula, then the sample (n) obtained is 99,94 = 100 respondents so in this study at least the author must take data and sample at least a number of 100 people.

The purpose of the questionnaire deployment is to find complete information about a problem and the respondent gives answers that do not match the reality in filling out a questions list or statements (Riduwan, 2017). The questionnaire was addressed to regular students at University of Darussalam Gontor Female Campus as the customers of Islamic banks to obtain data.

The measurement scale used is the *Likert scale*. This type of scale used to measure the attitudes, opinions and perceptions of a person or group about social phenomena. The answer of each instrument item which uses the *likert scale* has gradations ranging from strongly agree

to strongly disagree (Sugiyono, 2019). Each respondent was asked for his or her opinion on a statement, with the following rating scale:

For the answer “Strongly Agree (SS)” given a score of 5

For the answer “Agree (S)” given a score of 4

For the answer “Neutral (N)” given a score of 3

For the answer “Disagree (TS)” given a score of 2

For the answer “Strongly Disagree (STS)” given a score of 1

RESULT AND DISCUSSION

Classic Assumption Test

Normality Test

Data normality tests are used to see whether in dependent variable regression models and independent variables have a normal distribution or not. The normality of the data in this study by graph analysis and statistical analysis.

1. Graph Analysis

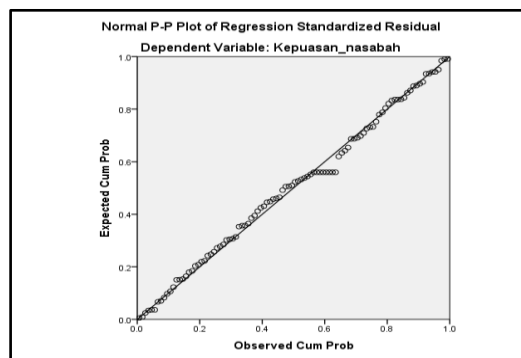


Figure 2. Normal P Plot Graph

Source: Primary data, processed (2022)

Graphical analysis in Figure 2. Normal plots spread around diagonal lines so that it can be concluded that the regression meets the assumption of normality.

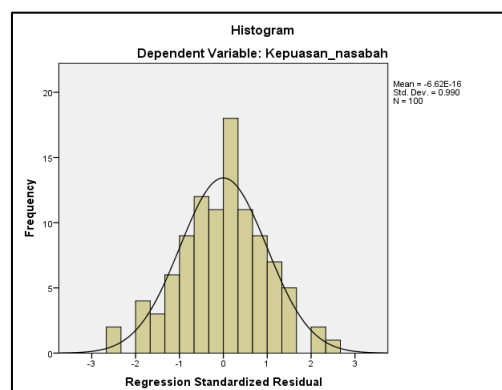


Figure 3. Histogram Graph

Source: Primary data, processed (2022)

From Figure 3. It can be concluded that the distribution of data forms a bell shaped, not to the left or to the right so that the data is distributed normally.

2. Statistical Analysis

Table 1. The value of the *kolmogorov-smirnov* test is 0,550, which is greater than the alpha 0,05 so the data is normal.

Table 1. One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		100
Normal Parameters ^{a,b}	Mean	0E-7
	Std. Deviation	3.81965843
	Absolute	.080
Most Extreme Differences	Positive	.080
	Negative	-.035
Kolmogorov-Smirnov Z		.796
Asymp. Sig. (2-tailed)		.550

a. Test distribution is Normal.

b. Calculated from data.

Source: Primary data, processed (2022)

Multicollinearity Test

Table 2. Multicollinearity Test

Model	Unstandardized Coefficients		Standardize t d Coefficients		Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	5.795	3.138		1.847	.068		
Customer Trust	.316	.101	.314	3.116	.002	.223	4.493
Service Quality	.300	.051	.594	5.892	.000	.223	4.493

a. Dependent Variable: Customer Satisfaction

Source: Primary data, processed (2022)

Based on Table 2. There is no multicollinearity, because the variance inflation factor (VIF) does not exceed 5.

Heteroskedasticity Test

Based on Table 3. It can be seen that the value (Sig.) Customer trust is 0,269 and the value (Sig.) variable of service quality is 0,760. To see heteroskedasticity or not, the value (Sig.) must be compared to 0,05. Thus, it can be concluded that there is no heteroskedasticity, because the value (Sig.) variable of customer trust and service quality is greater than 0,05. The heteroskedasticity test in this study used the *glejser test*.

Table 3. Heteroskedasticity Test

Model	Unstandardized		Standardized	t	Sig.
	Coefficients				
	B	Std. Error	Beta		
(Constant)	6.119	1.932		3.167	.002
Customer Trust	-.069	.062	-.235	-1.111	.269
Service Quality	.010	.031	.065	.306	.760

a. Dependent Variable: Abs_RES

Source: Primary data. processed (2022)

Correlation and Regression Analysis

Partial Correlation Analysis

Table 4. Partial Correlation Analysis Results

		Customer	Quality	ofCustomer
		Trust	Service	Satisfaction
Customer Trust	Pearson Correlation	1	.882**	.838**
	Sig. (2-tailed)		.000	.000
	N	100	100	100
Service Quality	Pearson Correlation	.882**	1	.871**
	Sig. (2-tailed)	.000		.000
	N	100	100	100
Customer Satisfaction	Pearson Correlation	.838**	.871**	1
	Sig. (2-tailed)	.000	.000	
	N	100	100	100

** . Correlation is significant at the 0.01 level (2-tailed).

Source: Primary data, processed (2022)

Table 4. Demonstrate that the service quality variable is positive and significant with customer satisfaction as evidenced by its significance value of $0,000 < 0,05$. Customer confidence variables are positive and significant with customer satisfaction. The degree of correlation relationships that variables have is very strong.

Multiple Linear Regression Analysis

Table 5. Multiple Linear Regression Results

Model	Unstandardized		Standardized	t	Sig.
	Coefficients				
	B	Std. Error	Beta		
(Constant)	5.795	3.138		1.847	.068
Customer Trust	.316	.101	.314	3.116	.002
Service Quality	.300	.051	.594	5.892	.000

a. Dependent Variable: Customer Satisfaction

Source: Primary data, processed (2022)

$$Y = a + b_1X_1 + b_2X_2 + e$$

$$Y = 5,795 + 0,316 \text{ Customer Trust} + 0,300 \text{ Quality of Service} + e$$

Based on Table 5. It appears that constant (a) is 5,795. This means that assuming that the values X1 and X2 are 0 (zero) then the value of Y will be 5,795. The customer trust variable (X1) has a positive influence on the customer satisfaction value of 0,316 if X1 increases by 1% then the value of variable Y will be 0,163. While the service quality variable (X2) also has a positive influence on the customer satisfaction value of 0,300 which means that X2 increases by 1% then the value of Y will rise also by 0,300.

To see the customer trust and quality of service are equally influential on customer satisfaction or not, the researcher use simultaneous tests (test f). The two hypotheses in test f are:

H₀: there is no simultaneous significant influence between the variables of customer trust and the quality of service on customer satisfaction

H_a: there is a significant influence simultaneously between the variables of customer trust and the quality of service to customer satisfaction

Table 6. Simultaneous Test Results

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	5138.571	2	2569.285	172.544	.000 ^b
Residual	1444.389	97	14.891		
Total	6582.960	99			

a. Dependent Variable: Customer Satisfaction

b. Predictors: (Constant), Quality of Service, Customer Trust

Source: Primary data, processed (2022)

Based on Table 6. It is known that the value of f-calculate is 172.544. While f-table is determined by looking at alpha (α) 0.05. The study used a significance level of 0.05 while the degree of freedom (db):

$$db_1 = m - 1$$

$$db_2 = n - m$$

Where:

m = Quantity of variable

$$db_1 = 3 - 1 = 2$$

n = Quantity of Sample

$$db_2 = 100 - 3 = 97$$

Based on the degree of freedom and significance of 0,05, the value of f table = 3,09. This indicates f calculate > f table, then the value of H₀ is rejected, H_a is accepted, namely:
 H_a: There is a significant influence simultaneously between the variables of customer trust and the quality of service to customer satisfaction.

Simple Linear Regression Analysis

The influence of customer trust on customer satisfaction

Based on Table 7. It is seen that constant (a) is 10,483. This means that assuming that the value of X1 is 0 (zero) then the value of Y will be 10,483. The customer trust variable (X1)

has a positive influence on the customer satisfaction value of 10,483 which means that if X1 rises by 1% then the value of variable Y will rise also by 0,843.

Table 7. Simple Linear Regression Results

Model	Unstandardized Coefficients		Standardized Coefficients Beta	t	Sig.
	B	Std. Error			
(Constant)	10.483	3.519		2.979	.004
Customer Trust	.843	.055	.838	15.196	.000

a. Dependent Variable: Customer Satisfaction

Source: Primary data, processed (2022)

To see if trust has a significant effect on customer satisfaction, researchers used the t test.

Table 8. Test-t Results

Variable	t count	t table	Value of significance of service quality variables	Value of determination significance
Customer Trust (X1)	15,196	1,98447	0,000	0,05

Source: Primary data, processed (2022)

So it can be concluded that t calculate > t table which is 15,196 > 1,984 and its significance is 0,000 < 0,025 means H0 rejected and H_a accepted:

H_a: there is a partially significant influence between the variables of customer trust in customer satisfaction.

The Influence of Service Quality on Customer Satisfaction

Table 9. Simple Linear Regression Results

Model	Unstandardized Coefficients		Standardized Coefficients Beta	t	Sig.
	B	Std. Error			
(Constant)	8.035	3.187		2.521	.013
Service Quality	.439	.025	.871	17.550	.000

a. Dependent Variable: Customer Satisfaction

Source: Primary data, processed (2022)

To see if the quality of service has a significant influence on customer satisfaction, the researcher used a t test (partial test). This study uses a two-way hypothesis, therefore the value of alpha (α) is divided by 2 so that $\alpha = 0,025$. Degree of freedom (df): $n-2 = 100-2 = 98$. Then there is the result of the table t of 1,984.

Table 10. Test-t Result

Variable	t count	t table	Value of significance of service quality variables	Value of determination significance
Service Quality (X2)	17,550	1,98447	0,000	0,05

Source: Primary data, processed (2022)

So it can be concluded that $t \text{ calculate} > t \text{ table}$ which is $17,550 > 1,984$ with $0,000 < 0,05$ means that H_0 is rejected and H_a is accepted:

H_a : there is a partially significant influence between the variables of service quality to customer satisfaction.

Determination Coefficient (R^2)

The Determinant coefficient (R^2) essentially measures how far the model's ability to explain the variation of the dependent variables. The determinant coefficient value is between zero and one. A small R^2 value means that the ability of independent variables explain that the variety of dependent variables is very limited. A value close to one means independent variables provide almost all the information needed to predict the variation of a dependent variable.

Table 11. Results of Determination Coefficient Testing

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.884 ^a	.781	.776	3.859

a. Predictors: (Constant), Service Quality, Customer Trust

Source: Primary data, processed (2022)

Based on Table 11. The results of the correlation coefficient (R) test calculation can be obtained a correlation relationship value of 0.884, which can be interpreted that the relationship between customer trust variables and service quality with customer satisfaction is quite strong. The coefficient of determination of 0.781 means that the trust and quality of service variables are able to explain the customer satisfaction variable of 78% of which the remaining 22% is influenced by other factors which not explained in this study.

CONCLUSION

Based on the results that have been obtained from the results of the analysis that has been done both descriptively and statistically with the help of the SPSS program version 20, the following results are obtained: Based on simultaneous tests between customer trust variables and service quality together, it has a significant effect on customer satisfaction. This evidenced by the f-value calculated greater than the f-table which is $172,544 > 3,09$. Thus H_0 was rejected and H_a accepted. This means that trust and quality of service simultaneously have

a significant influence on customer satisfaction and are supported by data. The results of the determination coefficient (R^2) study showed that both Independent variables namely Customer Trust and Service Cauldron affect dependent variables, namely Customer Satisfaction of 0,781 or 78,1% which shows that there is an influence on Customer Trust Variables and Service Quality. The remaining 21,9% were affected by other variables not described in the study.

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