The Effect of Service Quality, Trust and Customer Satisfaction on the Behavioural Intention of BTN Batara Savings Customers at Bank BTN KC Depok

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Abstract:
This study aims to determine the effect of service quality, trust and customer satisfaction on the behavioural intention of BTN Batara Savings customers at Bank BTN KC Depok. The sample in this study was 100 respondents who used BTN Batara Savings at Bank BTN KC Depok. This study used primary data with a data collection method through questionnaires distributed to 100 respondents. Data analysis techniques using inferential analysis with multiple linear regression and using the Statistical Product and Service Solution (SPSS) program version 24.0. From the results of multiple linear regesion analysis, using a t test where Service Quality (X1) does not have a positive and significant effect on Behavioural Intention because it has a total score of -2.083 < 1.984. Trust (X2) has a positive and significant effect on Behavioural Intention with a score of 2,193 > 1,984 and Customer Satisfaction (X3) has a positive and significant effect on Behavioural Intention with a score of 3,599 >1,984. So it can be concluded that Service Quality does not have a positive effect on Behavioural Intention, while Trust and Customer Satisfaction have a positive and significant influence on Behavioural Intention.

Keywords: Service Quality, Trust, Customer Satisfaction

INTRODUCTION

Competition in the business world makes business actors have to improve their strategies to retain their customers, customer satisfaction is important for every organization to meet the needs of each customer. Banking is one of the industries engaged in financial services, where banking also experiences fierce competition. Customers or users of banking services are given various facilities that can facilitate them in conducting banking transactions, this makes each banking service compete to introduce its products and services to customers, so this makes banks have to continue to improve service orientation to their customers.

Competition also occurs in banking services, especially in the city of Depok such as Bank BNI, BRI, BCA, Mandiri, Danamon and Bank BTN. The rapid competitiveness and applicable policies do not make the existence of Bank BTN decline in the hearts of its customers. This is because Bank BTN continues to improve the quality of its services by helping to meet the needs of the community, one of which is with the program offered by Bank BTN, namely BTN Batara Savings, BTN Batara is one type of BTN savings that customers can have both individually and institutionally. BTN Batara Savings is a transactional savings solution that provides convenience in purchasing and payment

transactions through Bank BTN channels to help family financial activities. The following appears data on BTN Batara Savings customers at Bank BTN KC Depok from 2018 to 2021.
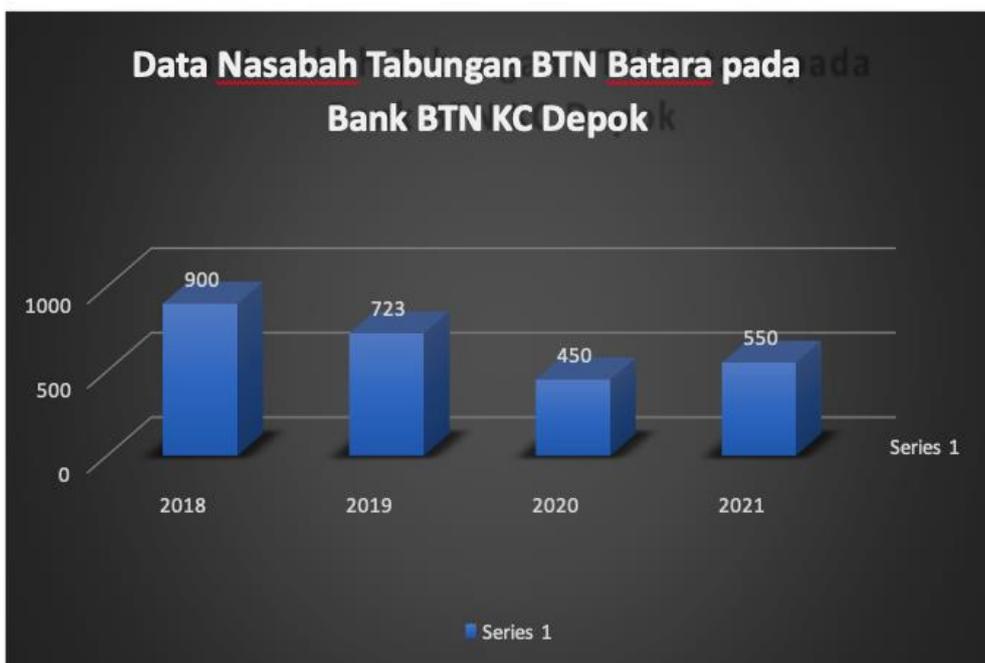

Figure 1. Customer Data of BYM Batara KC Depok Savings Account

Figure 1 shows that BTN Batara Savings Customer data at Bank BTN KC Depok from 2018 to 2021 experienced fluctuating graphic conditions. Where in 2018 there were 900 customers who used BTN Batara Savings at Bank BTN KC Depok. There was a decrease in the number of decreases that occurred from 2018 to 2020. This can describe the problem with Behavioural Intention or customer behavioral intention.

Behavioural Intention is a condition where customers have intentions or attitudes loyal to brands, products and companies and willingly tell their superiority to other parties (Shahrani et al., 2023). Behavioral Intention can be influenced by Service Quality, (Purnama &; Hidayah, 2019) shows that service quality has a major influence on Behavioural Intention, because the quality of service that is run correctly will fulfill customer satisfaction. Service quality is an effort1 to meet the needs and desires of consumers and the accuracy of their presentation in meeting consumer expectations. The more quality of service provided by the company, the satisfaction felt by customers is also better (Dennisa & Santoso, 2016). The improvement of service quality can reduce costs and increase competitive advantage, the higher the quality of service will create a long-lasting competitive advantage.

Banking service business is one of the businesses based on trust, so the quality of service is a factor that determines the success of a bank. (Hasanah et al., 2023) shows that the positive influence of Trust on Behavioural Intention will show the higher and stronger the Trust felt by customers, it will increase Behavioural Intention in BTN Batara Savings Customers at Bank BTN KC Depok. Trust or trust is important in developing a business. Trust can be interpreted as the desire of each individual to be loyal to the service provider based on positive expectations of the service provider's behavior in the future (Rita &; Fitria, 2021). Banks must provide satisfaction to customers so as to generate customer trust in the bank.

(Purwianti &; Tio, 2017) Revealing that increasing customer satisfaction is important so that the emergence of consumer intentions to visit again using services and recommend to others. The customer's Behavioural Intention will arise if the customer is satisfied with what they get. According to (Kotler &; Keller, 2009) Customer satisfaction1 is a company's reason to set up factories, hire

employees, schedule meetings, and involve themselves in business activities. In terms of customer satisfaction in the banking world, good service plays an important role in providing satisfaction1 to customers. From the data above illustrates the problem of Behavioral Intention which is influenced by Service Quality, Trust and Customer Satisfaction.

Bank BTN is one of the state-owned companies that offers their best products to customers to be able to save, and also store money safely. Not a few people set aside part of their income for savings, especially for individuals. A savings account is a deposit offered by a bank to its customers in order to withdraw and deposit money at any time. Savings is one of the products1 issued by banks and is most in demand by many customers, with this savings the savings they have can be accessed through several ways such as taking through the bank itself or through an Autimated Teller Machine (ATM). Based on the explanation above, the author conducted a study entitled The Effect of Sevice Quality, Trust and Customer Satisfaction on the Behavioural Intention of BTN Batara Bank BTN KC Depok Savings Customers.

RESEARCH METHODS

The object of this study is the Behavioural Intention of BTN Batara Bank BTN KC Depok Savings customers, which is influenced by Service Quality, Trust and Customer Satisfaction. The subjects used in this study were survey research with customers who used BTN Batara Savings. Survey research aims to provide conclusions using data obtained from surveys. The data source chosen in this study is a Quantitative data source by distributing questionnaires to BTN Batara Savings customers at Bank BTN KC Depok which is the object of data. The population taken was respondents of BTN Batara Savings customers in Depok. The sampling technique used is a saturated sample, where a saturated sample is a sampling technique for all members of the population used to be sampled. The collected data is analyzed using statistical analysis with the help of the SPSS program.

RESULTS AND DISCUSSION

Validity Test

The validity and reliability test that will be carried out in this study uses a sample of 100 respondents. The validity test was carried out to test the questionnaire items submitted as instruments in this study whether they were suitable for use. The calculation is to compare r count with r table. If r is calculated to have a greater value than r table where the correlation coefficient is more than 0.195, then the entire statement is declared valid so that it can be used in this study.

Table 1. Validity Test

Questionnaire	r calculate	r table	Information
Item 1_X1	0,440	0,195	**Valid**
Item 2_X1	0,468	0,195	**Valid**
Item 3_X1	0,686	0,195	**Valid**
Item 4_X1	0,605	0,195	**Valid**
Item 5_X1	0,605	0,195	**Valid**
Item 1_X2	0,418	0,195	**Valid**
Item 2_X2	0,457	0,195	**Valid**

Item 3_X2	0,436	0,195	**Valid**
Item 4_X2	0,346	0,195	**Valid**
Item 1_X3	0,551	0,195	**Valid**
Item 2_X3	0,639	0,195	**Valid**
Item 3_X3	0,618	0,195	**Valid**
Item 4_X3	0,455	0,195	**Valid**
Item 1_Y	0,623	0,195	**Valid**
Item 2_Y	0,628	0,195	**Valid**
Item 3_Y	0,578	0,195	**Valid**

Based on the results of table 1 above, it can be seen that all questionnaire items submitted have a *greater Corrected Item Total Correlation* value compared to the table r column in the 100th N sample, which is 0.195 which means that the entire r is calculated > r table. From the output results, the entire validity test submitted using the SPSS 24 program as a calculation tool on variables is declared valid so that all statement items.

Reliability Test

Reliability test is a test used to determine the consistency of measuring instruments, whether the measuring instrument can be relied on for further use. After the validity test is declared valid, then a reliability test is carried out using the Cronbach Alpha formula. Where an instrument can be said to be reliable (reliable) if it has a reliability coefficient or Alpha of more than 0.6. The reliability test results are presented in the table below:

Table 2. Reliability Test

No	Variable	Reliability	Alpha	Information
1	*Service Quality* (X1)	0,782	0,6	**Reliable**
2	*Trust* (X2)	0,634	0,6	**Reliable**
3	*Customer Satisfaction* (X3)	0,762	0,6	**Reliable**
4	*Behavioral Intention* (Y)	0,772	0,6	**Reliable**

From the results of data processing carried out with the SPSS 24 program as a calculation tool, in table 2 above it can be said that the entire questionnaire item of each variable Service Quality (X1), Trust (X2), Customer Satisfaction (X3) and Behavioural intention (Y) in this study is reliable which is shown in the value of Cronbach's Alpha all variables have a good value of above 0.6. So it can be interpreted that all values of this research variable are said to be good and acceptable, which is seen from the output of Reliability Statistics, namely Cronbach's Alpha all variables above the good level.

Classical Assumption Test

1) Normality Test

One Sample Kolmogorov -Smirnov Test or Normality Test is used to determine the distribution of the population, whether it follows the distribution and theoretical (normal, poisson or uniform), which aims to test whether in the regression model, the dependent variable and the independent variable both have a normal distribution. The distribution data is

said to be normal if this level is significant > α = 0.05 and if the opposite is < α = 0.05 then it is said to be abnormal. Below is presented a table of results from the Normality Test in this study.

Table 3. Normality Test

N		100
Usual Parametersa,b	Mean	,0000000
	Std. Deviation	1,44106274
Most Extreme Differences	Absolute	,080
	Positive	,050
	Negative	-,080
Test Statistics		,080
Asymp. Sig. (2-tailed)		.113c

The result from table 3 above shows that the value of Asymp Sig. (2-tailed) is 0.113. Which means that the regression model in this study has a normal sample distribution based on its significance value > α = 0.05. So it can be said that the distribution of Behavioural Intention results derived from Service Quality, Trust and Customer Satisfaction is normally distributed at the level of significance α = 0.05.

2) **Multicollinearity Test**

The multicollinearity test is used to determine whether or not there is a deviation from the classical assumption of multicollinearity, namely the existence of a linear relationship or variance inflation factor (VIF) value, if the tolerance value > 0.1 or VIF < 10 then it can be said that multicollinearity does not occur in the model studied. To find out whether multicollinearity occurs can be seen in table 4 below:

Table 4. Multicollinearity Test

Type	Coefficien B	Std. Error	Standardized Coefficients Beta	t	Sig.	Collinearity Tolerance	VIF
1 (Constant)	5,293	1,928		2,746	,007		
TOTAL_X1	-,167	,080	-,209	-2,083	,040	,776	1,289
TOTAL_X2	,244	,111	,230	2,193	,031	,710	1,408
TOTAL_X3	,374	,104	,406	3,599	,001	,611	1,636

Based on table 4 (Coefficient) it can be seen that the variance inflation factor (VIF) of each independent variable has the following values:
a. The VIF value for the Service Quality (X1) variable is 1.289 < 10 and the tolerance value is 0.776 > 0.10
b. The VIF value for the Trust variable (X2) is 1.408 < 10 and the tolerance value is 0.710 > 0.10
c. The VIF value for the Customer Satisfaction (X3) variable is 1.636 < 10 and the tolerance value is 0.611 > 0.10. Thus it can be concluded that the regression equation model does not occur multicollinearity and can be used in this study.

3) Heterokedasticity Test

In a good regression heterokedasticity test there should be no heterokedasticity, this test aims to test whether a regression model has an inequality of variance from one observation to another. A good regression model is one that is heterokedasticity or no heterokedasticity. In this study, researchers used a heterokedasticity test with a spearman test where the test results can be seen in the table below:

Table 5. Heterokedasticity Test

			TOTAL_X1	TOTAL_X2	TOTAL_X3	Unstandard ized Residuals
Spearman's Rho	TOTAL_X1	Correlation Coefficient	1,000	,263**	,363**	-,019
		Sig. (2-tailed)	.	,008	,000	,853
		N	100	100	100	100
	TOTAL_X2	Correlation Coefficient	,263**	1,000	,476**	,035
		Sig. (2-tailed)	,008	.	,000	,731
		N	100	100	100	100
	TOTAL_X3	Correlation Coefficient	,363**	,476**	1,000	,043
		Sig. (2-tailed)	,000	,000	.	,674
		N	100	100	100	100
	Unstandardized Residuals	Correlation Coefficient	-,019	,035	,043	1,000
		Sig. (2-tailed)	,853	,731	,674	.
		N	100	100	100	100

Table 5 above explains that the results of each independent variable namely Service Quality (X1), Trust (X2) and Customer Satisfaction (X3) using the spearman model can be determined that the three independent variables with Unstandardized Residual have a significance value of more than 0.05. Because the significance is more than 0.05, it can be concluded that there is no heterokedasticity problem in the regression model of this study.

4) Autocorrelation Test

Autocorrelation is a condition in which there is a strong correlation for observations between one and another observation arranged according to time sequence. The Autocorrelation Test aims to test whether in a linear regression model there is a correlation between the fault of the confounding in the current period and the error of the confounding in the previous period. A good regression equation is one that has no autocorrelation. If there is autocorrelation, the equation becomes not good for production. One measure in determining the presence or absence of autocorrelation problems is to use the Durbin-Watson (DW) test. Where the results of autocorrelation testing can be seen in the table below:

Table 6. Autocorrelation Test

Type	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.502a	,252	,229	1,463	1,794

Based on table 6 it can be explained that the Durbin-Watson value is 1.794. Where the value of K or the number of independent variables is 3 and the value of N or the number of respondent data = 100. So that the value of dL = 1.6131 and the value of dU = 1.7364 then the value of 4- dU = 2.2636. If included in the criteria so that the results of dU < DW < 4-dU (1.7364 < 1.794 < 2.263) which means that the regression model obtained does not autocorrelate occurs.

Multiple Linear Regression Analysis

Multiple linear regression analysis is a form of analysis that discusses the extent of the influence of the independent variable (X) on the dependent variable (Y), where the independent variable is Service Quality (X1), Trust (X2) and Customer Satisfaction (X3) and the dependent variable is Behavioural intention (Y).

Table 7. Regression Test

Type	Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.
1 (Constant)	5,293	1,928		2,746	,007
TOTAL_X1	-,167	,080	-,209	-2,083	,040
TOTAL_X2	,244	,111	,230	2,193	,031
TOTAL_X3	,374	,104	,406	3,599	,001

The interpretation of the results of the equation is as follows:
a. Service Quality regression coefficient (X1) of -0.209 with a negative sign which means that if Service Quality decreases it will affect the increase in Behavioural Intention

b. The regression coefficient of Trust (X2) is 0.230 with a positive sign which means that if the Trust increases it will affect the increase in Behavioural Intention

c. The Regression Coefficient of Customer Satisfaction (X3) is 0.406 with a positive sign which means that if Customer Satisfaction increases it will affect the increase in Behavioural Intention

Coefficient of Determination (R2)

The coefficient of determination (R2) is used to determine how much the ability of the independent variable developed in the study is able to explain the dependent variable.

Table 8. Coefficient of Determination (R2)

Type	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.502a	,252	,229	1,463

In table 8 it can be seen that the number of coefficient of determination (R2) is 0.229. This means that the relationship between the independent variable and the dependent variable is 22.9% which means that 22.9% of the variation in Behavioral Intention is influenced by the variables Service Quality, Trust and Customer Satisfaction, while 77.1% is explained by other factors outside the regression model analyzed in this study.

The Effect of Service Quality on Behavioral Intention

Based on the results of research using SPSS version 24, it was found that Service Quality consisting of Tangible, Realibility, Responsiveness, Assurance and Emphaty indicators did not have a positive and significant effect on Behavioural Intention. This is shown by the t test, where t count is smaller than t table which shows H0 accepted and Ha rejected which means Service Quality does not have a significant influence on Behavioural Intention (Y) meaning that if the Service Quality variable decreases then the Behavioural Intention variable will increase. Service Quality is one of the important parts that must be done by every company if you want what is produced to be able to compete in the market to satisfy every need and desire of consumers. According to (Tjiptono, 2007) Service Quality or Service Quality is an effort to meet the needs and desires of consumers and the accuracy of their delivery in keeping pace with consumer expectations. Service Quality does not have a positive and significant effect on Behavioural Intention. Service Quality does not affect Behavioural Intention because there is a gap between consumer perception and Service

Quality provided by Bank BTN. Customers are not satisfied with the Service Quality provided by Bank BTN KC Depok, especially in the service of opening a new account which takes a long time, customers also complain about the complicated rules if customers want to replace expired ATM cards, customers can only replace them at the Bank from which the ATM was made and also customers complain that call center services at Bank BTN KC Depok are very difficult to contact. So this is the cause of service quality does not have a positive and significant effect on behavioral intention. This is in line with previous research by (Hasanah et al., 2023) which shows that Service Quality does not have a positive and significant effect on Behavioural Intention in hospitals because of the gap in consumer perception with Service Quality provided by hospitals, where the results show that the gap occurs because the Service Quality provided by doctors and nurses is not in accordance with patient expectations.

The Effect of Trust on Behavioral Intention

Based on the results of the study, it was found that Trust consisting of indicators of Reliability, Honesty, Reliability and Credibility had a positive and significant effect on Behavioural Intention. This is shown by the t test, where t count is greater than t table which shows H0 rejected and Ha accepted which means there is an influence between the Trust variable (X2) and the Behavioural Intention variable (Y) meaning that if the Trust variable increases then the Behavioural Intention variable will also increase. This can especially be addressed by the largest Mean, which is found in the Realibility indicator which is the right function by providing honest service to customers with a score of 4.35.

Trust or trust is important in developing a business. Trust can be defined as an individual's willingness to be loyal to a service provider based on positive expectations of the service provider's behavior in the future (Rita &; Fitria, 2021). This is in line with previous research by (Pujiastuti at al, 2017) shows that the positive influence of Trust on Behavioural Intention will show the higher and stronger the Trust felt by customers, it will increase Behavioural Intention in BTN Batara Savings Customers at Bank BTN KC Depok.

The Effect of Customer Satisfaction on Behavioral Intention

Based on the results of the study, it was found that Customer Satisfaction consisting of indicators of Filfillment, Pleasure, Relief and Ambivalence had a positive and significant effect on Behavioural Intention. This is shown by the t test, where t count is greater than t table which shows H0 rejected and Ha accepted which means there is an influence between the Customer Satisfaction variable (X3) and the Behavioural Intention variable (Y) meaning that if the Customer Satisfaction variable increases then the Behavioural Intention variable will also increase. This can especially be addressed by the largest Mean, which is found in the Ambivalence indicator which has the right function by providing honest service to customers with a score of 4.13.

According to (Kotler, 2014) Customer Satisfaction is a reaction that tends to arise after a service is provided. (Ferrel and Hartline, 2010) Said that satisfied customers will be loyal and even recommend an organization has minimal reaction to price changes and is less likely to switch to a competitor. This is in line with previous research by (Han & Ryu (2006) Finding that increasing customer satisfaction is one of the important indicators for the emergence of consumer intentions to visit again using services and recommend to others. Customer Behavioral Intention will arise if the customer is satisfied with what they get.

CONCLUSION

Based on the results of research and explanations from the previous chapter, as well as discussions accompanied by theories and concepts that support this research entitled The Effect of Service Quality, Trust and Customer Satisfaction on the Behavioural Intention of BTN Batara Savings Customers at Bank BTN KC Depok. So the following conclusions are obtained:

1. Service Quality does not have a positive and significant influence on the Behavioural Intention of BTN Batara Savings Customers at Bank BTN KC Depok, which means that when Service Quality decreases, Behavioural Intention will increase towards BTN Batara Savings at Bank BTN KC Depok. Although there is a gap, but this does not really affect consumer behavioral intentions, the occurrence of gaps is not a problem of Behavioural Intention because customers continue to use BTN Batara Savings in their transaction needs. This can be seen from the number of BTN Batara Savings customers who have increased in 2021.
2. Trust has a positive and significant effect on the Behavioural Intention of BTN Batara Savings Customers at Bank BTN KC Depok. Which means that when Trust increases, Behavioural Intention will increase towards BTN Batara Savings at Bank BTN KC Depok.

3. Customer Satisfaction has a positive and significant effect on the Behavioral Intention of BTN Batara Savings Customers at Bank BTN KC Depok. Which means that when Customer Satisfaction increases, Behavioural Intention will increase towards BTN Batara Savings at Bank BTN KC Depok.

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