

The Influence of Service Quality, Trust, and Company Image on Customer Loyalty at Bank Mandiri Tebet South Jakarta Branch

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Abstract:

This study aims to analyze how much influence the quality of service, trust and company image on loyalty. This quantitative study used primary data obtained from the distribution of questionnaires to 100 respondents. Research methods with descriptive analysis and inferential analysis. Data analysis through several tests with instrument tests, multiple linear regression correlation analysis, model feasibility tests and hypothesis testing. The results of regression analysis in this study provide clues that a positive influence was found on purchasing decisions based on the results shown in the regression equation $Y = 0.303 X_1 + 0.253 X_2 + 0.395 X_3$. In the results of the feasibility test of the model obtained, where the amount of significance value is 0.000 shown in the ANOVA table which means the model is feasible to be used in research based on the significance value obtained. The conclusion on the hypothesis is partially obtained the significance value on the service quality variable which is 0.000, while on the confidence variable where the magnitude is 0.004 and the significance result on the company's image variable which is 0.000. Therefore, it was partially concluded that the three independent variables in this study gained a positive and significant influence on customer loyalty at Bank Mandiri Tebet, South Jakarta. Management is advised to pay more attention to the company's image factor to focus more on improving reputation which in the end is expected to contribute more to increasing customer loyalty, because the company's image has the greatest contribution value in terms of influencing loyalty and in order to further improve the quality of its services must focus more on increasing the speed and responsiveness of employees so that the company's goals are The whole can be achieved.

Keywords: Service Quality, Trust, Company Image, Loyalty

INTRODUCTION

The influence of digitalization has caused the increasingly open flow of world trade, making every company or service must be ready and able to adapt to all rapid competition. Fierce business competition like this in the field of business economics and trade requires companies to compete with other companies. Which has been explained (Kotler, 2016) This competition includes offers and substance products that are also offered by competitors where the things mentioned earlier can be actual or potential, and have interests to be considered by a consumer.

Following the development and advancement of technology today, the tighter the competition for services in various fields, one of which is finance, especially banking. The era of globalization demands financial services that are increasingly fast and easy in serving consumer needs, including banking services. Banking is included in an institution in the financial sector that has a role with its own interests in the economy of a nation, namely being an institution that mediates the finances of its people. "A bank can be defined as a business entity whose main activity

is to receive deposits from the public or from other parties, then reallocate them to make a profit and provide services in payment traffic" (Setyawan, 2014).

Conventional banking can be interpreted as stated in article 1 paragraph 3 of Law No. 10 of 1998, namely "banks that carry out business activities conventionally in their activities provide services in payment traffic. Where the fund raiser and in the context of distributing funds provide and use rewards in the form of interest or a certain number of rewards in a certain percentage of funds for a certain period. The main advantage of the banking business based on conventional principles is obtained from the difference in deposit interest given to depositors with interest on loans or loans distributed". One of the Conventional Banks is Bank Mandiri. Bank Mandiri has many branches in every city, province and part of the world. One of them is Bank Mandiri Tebet branch located in South Jakarta. Bank Mandiri Tebet branch is included in one of the banks that has been established for a long time and has a strategic location.

There are many products offered by Bank Mandiri. One of them is savings products. As it is known that this savings is included in funds deposited by third parties, where the withdrawal process of the previously mentioned things can only be carried out as previously determined and agreed requirements, but cannot be withdrawn by using bilyet giro, cheques and other means similar to those mentioned earlier. Basically, this bank will provide a passbook which contains information related to the overall transaction carried out by the individual and an ATM card equipped with a PIN number. Along with the development of time, various types of savings were found which did not use passbooks but used the internet / mobile banking.

Which has been explained, it is understood that the meaning of savings as based on Law of the Republic of Indonesia number 7 of 1992 is "Savings are deposits from third parties to banks whose withdrawals can be carried out at any time which have been explained certain conditions, but cannot be withdrawn by check or payment instrument that can be likened to it".

Bank Mandiri has competitors in savings products including, Bank BCA, Bank BRI BritAma, Bank BRI Simpedes, Bank BNI Taplus where Bank Mandiri must have its own strategy in competition, the following will be displayed the number of customers in 2019-2021 and the Bank's brand top index in 2017-2021:

Table 1. Growth in the Number of Customers in 2019-2021

Year	Number of Customers	Growth (%)
2019	9.879	-
2020	11.076	12,1%
2021	10.489	-5,29 %

In 2020, Bank Mandiri experienced a decrease in which the amount was 1.7 to 7.3%. And in 2021, Bank Mandiri experienced an increase of 1.6% to 8.9%. The tight competition provides clues found influence on customer loyalty, based on the order of Bank Mandiri's Top Brand Index occupying the 4th market share.

From market share data, Bank Mandiri has experienced problems with customer loyalty due to competition, it is illustrated that Bank Mandiri cannot win customer loyalty, there are various things that can affect the loyalty of its customers, including trust, service quality and company image. An increase in the number of customers provided with services will cause an increase in profitability and also the revenue obtained by the business entity. Implementing good service

quality is needed by a business entity, where the things mentioned earlier are closely related to the loyalty of its customers.

Loyalty can be influenced by the quality of service which has been explained by Agustiono and Sumarno (2006) in the journal (Pramana, 2016) "The high quality of services provided and the confidence of consumers who use a product, customer loyalty will be easier to form." Which has been explained by Handayani et al. (2013) in the journal

(Pramana, 2016) "Service quality and customer trust have a positive and significant influence on customer loyalty." Which has been explained by Sutino and Sumarno (2005) in the journal (Pramana, 2016) Obtaining the assurance that "service quality, customer trust and customer loyalty have a relationship with each other which causes, if one variable is affected, the other variable will be affected".

Loyalty can be influenced by trust (Harumi, 2016) "Trust is an important element that gains influence on the quality of a relationship." Customer trust in service providers will increase the value of the relationship established with service providers. Loyalty can be influenced by the image of the company which has been described (Normasari et al., 2013) "A good corporate image can increase loyalty through customer satisfaction, this can be seen from the results of significant tests providing perfect mediation clues to loyalty". Which has been explained (Susanto & Subagja, 2019) "Corporate image is included in the main line to corporate loyalty." In the research conducted, it is intended for customers who have low skills in assessing the image of their business entity, services provided and other things that will strengthen attitudes to carry out repeated purchases.

Based on the phenomenon and the description of the problem in the previous background, the researcher has an interest in taking a title related to "The Effect of Service Quality, Trust, and Company Image on Customer Loyalty at Bank Mandiri Tebet South Jakarta Branch".

RESEARCH METHODS

The object of this study is loyalty generated by the influence of service quality, trust and company image on customers of Bank Mandiri Tebet South Jakarta Branch. In this study, the source of the data obtained was primary data in the form of questionnaires filled out by respondents. The respondents in this study were customers of Bank Mandiri Tebet South Jakarta Branch. In this study, the population is customers of Bank Mandiri Tebet South Jakarta Branch. In order to determine the sample to be used in this study, researchers use the "*Probability Sampling*" technique. Which Sugiyono (2012: 118) explained "*Probability Sampling* is a sampling technique that provides equal opportunities or opportunities for each element (member) of the population to be selected as a sample member". The determination of the number of samples can be carried out through calculations with a sampling formula to determine the sample size of the known population, namely customers in 2021, which amounted to 10,489 customers. Yamane (1967), Formula Determining the sample :

$$n = \frac{N^2}{N(d) + 1}$$
$$n = \frac{10.489}{10.489 \times (0,1)^2 + 1} = 99.56$$

Information:

n = Number of samples

N = Number of known population e = Precision set at 10%

(0.1).

Based on the results of calculations with the previous formula, the number of samples that can be taken to represent the population for this study is fulfilled, the number of which is 100 respondents. The collected data is then analyzed using statistical analysis using SPSS.

RESULTS AND DISCUSSION

Test Instrument

At the validity and reliability test stage, it was carried out on a sample of 100 respondents. The test results consisting of 16 statements to a sample of 100 respondents, the results are below:

a. Validity Test

Table 1. Validity Test

No	Questionnaire	Calculate	Rtabel	information
1	X1.1	0,843	0,195	Valid
2	X1.2	0,873	0,195	Valid
3	X1.3	0,870	0,195	Valid
4	X1.4	0,878	0,195	Valid
5	X1.5	0,832	0,195	Valid
6	X2.1	0,815	0,195	Valid
7	X2.2	0,811	0,195	Valid
8	X2.3	0,867	0,195	Valid
9	X2.4	0,798	0,195	Valid
10	X3.1	0,712	0,195	Valid
11	X3.2	0,798	0,195	Valid
12	X3.3	0,788	0,195	Valid
13	X3.4	0,685	0,195	Valid
14	Y.1	0,558	0,195	Valid
15	Y.2	0,603	0,195	Valid
16	Y.3	0,593	0,195	Valid

From the results of the instrument test, all variables in this study, namely the variables of service quality, trust, company image and customer loyalty, the output produced in all submitted statement items is declared valid, which in the end can be continued at the next stage, namely reliability testing.

b. Reliability Test

Reliability tests are used to get an understanding of the consistency of measuring instruments, whether measuring instruments can be relied on for further use. After the Validity Test was carried out and valid question items were obtained, then a reliability test was carried out, in this study using a Cronbach Alpha coefficient of more than 0.6 or more. Below are the results of the reliability test:

Table 2. Reliability Test

No	Variable	N of Items	Cronbach's Alpha	Alpha	Information
1	Quality of Service (X1)	5	0,948	0,6	Reliable
2	Trust (X2)	4	0,923	0,6	Reliable
3	Company image (X3)	4	0,882	0,6	Reliable
4	Customer loyalty (Y)	3	0,754	0,6	Reliable

From the output of data processing carried out with the SPSS program as a calculation tool, the values shown in table 2 earlier, it can be said that all questionnaire items used to measure all variables in this study are declared valid and reliable, which is shown in Cronbach's alpha value all variables have a sufficient previous value level, which is previously 0.6. This means that all variable values are said to be good and acceptable because they have been at a poor level before and even the results are good, which is shown in the output of the Reliability statistic, where all Cronbach's alpha values of all previous variables are sufficient.

Classical Assumption Test

a. Normality Test

The Normality Test is used to gain an understanding of population distribution, whether it follows a theoretical distribution (normal, poisson, or uniform), which is intended to test whether in a regression model, bound variables and independent variables both have normal distributions. The distribution data is said to be normal when the significance value level is > 0.05 and when the opposite is < 0.05 it is said to be abnormal. Normality test in this study with One Sample Kolmogorov–Smirnov Test. Below is a table of results from the Normality Test in this study:

Table 3. Normality Test

		Unstandardized Residual
N		100
Normal Parameters ^{a,b}		.0000000
	Mean	
	Std. Deviation	1.16785365
Most Extreme Differences	Absolute	.088
	Positive	.056
	Negative	-.088
Test Statistics		.088
Asymp. Sig. (2-tailed)		.056 ^c

Judging from the results, the Sig value is 0.056. Which is interpreted in the formulation of the hypothesis in this study: when Sig < 0.05, then Ho is rejected, when Sig > 0.05, then Ho is accepted. Based on the hypothesis mentioned earlier, it can be said that the results of the normality test are based on the value of Sig = 0.056 > 0.05. So Ho accepted, which was concluded that the distribution of population or the results of customer loyalty derived from the quality of service, trust and image of the company was normally distributed, at a significance level of 0.05.

b. Multicollinearity Test

Multicollinearity is a condition in which between two or more independent variables in the regression model there is a complete or near-perfect linear relationship. The multicollinearity test is intended to test whether the regression model found a correlation between independent variables. A good regression model should be free of multicollinearity or no correlation among independent variables. Here is a table of results from the multicollinearity test by looking at the results in the Tolrance and VIF columns below:

Table 4. Multicollinearity Test

		Collinearity Statistics	
		Tolerance	VIF
1	Quality of Service	.984	1.016
	Belief	.799	1.252
	Corporate image	.788	1.268

Based on the results of the previous Coefficient table, the value of variance inflation factor (VIF) is below 10 for all variables X1, X2, and X3, namely; on the quality of service where the amount is 1,016 then on the confidence variable where the magnitude is 1,252 and on the company image variable is 1,268. Then the results of the tolerance value for all each variable are: on the variable of service quality (X1) = 0.984 > 0.10 then on the variable of trust (X2) = 0.799 > 0.10 and for the variable of company image (X3) = 0.788 > 0.10. Based on the results mentioned earlier, it can be concluded that in the regression equation model between independent variables there is no multicollinearity.

c. Heterokedaasticity Test

Table 5. Heterokedaasticity Test

		Unstandardized Residuals	K L	K	C P
Spearman Unstandardized	Correlation	1.000	-.002	.027	.019
's Rho	Coefficient				
	Sig. (2-tailed)	.	.980	.792	.850
	N	100	100	100	100
Quality Service (KL)	Correlation	-.002	1.000	-.013	.123
	Coefficient				
	Sig. (2-tailed)	.980	.	.895	.224

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	N		100	100	100	100
Belief (K)	Correlation		.027	-.013	1.000	.461**
	Coefficient					
	Sig. (2-tailed)		.792	.895	.	.000
	N		100	100	100	100
Corporate Image (CP)	Correlation		.019	.123	.461**	1.000
	Coefficient					
	Sig. (2-tailed)		.850	.224	.000	.
	N		100	100	100	100

Based on the results of the previous table, it is interpreted that the correlation between the variable of service quality and unstandardized residual obtained a value of significance of more than 0.05, which is 0.980, then the correlation between trust and unstandardized residual, the value of significance is also more than 0.5, namely at 0.792 and the correlation between the variable of company image and unstandardized residual, the result of the signification number is also more than 0.05, which is 0.850. Based on the description of the previous results, it can be said that there is no heterokedasticity problem in this research model.

Multiple Linear Regression Analysis

Multiple linear regression analysis is included in the form of analysis that discusses multiple linear regression analysis is included in the form of analysis that discusses the extent of the influence of the independent variable (X) on the dependent variable (Y). where the independent variables are Service Quality (X1), Trust (X2) and Company Image (X3) and the dependent variable is Customer loyalty (Y).

Table 6. Multiple Linear Regression Test

Model	Unstandardized		Standardized	T	Sig.
	Coefficients		Coefficients		
	B	Std. Error	Beta		
1 (Constant)	4.016	1.084		3.704	.000
<u>Kualitas Layanan</u>	.115	.030	.303	3.892	.000
<u>Kepercayaan</u>	.143	.049	.253	2.931	.004
Citra Perusahaan	.256	.056	.395	4.543	.000

Based on the results shown in table 4.19, the regression equation is below: $Y = 0.303 X_1 + 0.253 X_2 + 0.395 X_3$

Information:

X1 = Quality of Service

X2 = Trust

X3 = Company Image

Y = Customer Loyalty

The results of the regression equation mentioned earlier are interpreted in the explanation described below:

1. Partial regression coefficient of service quality, which is the magnitude of: 0.303 with a positive sign means that the high quality of Service, Customer Loyalty will continue to show increased results.
2. The partial regression coefficient of trust which is 0.253 with a positive sign means that the high quality of Service, Customer Loyalty will continue to show increased results.
3. The partial regression coefficient of corporate image, which is the magnitude 0.395 with a positive sign means that the high quality of Service, Customer Loyalty will continue to show increasing results.

Hypothesis Test (Test t)

This test is used to gain an understanding of the significance of the influence of independent variables partially or individually on the dependent variable. The influence mentioned earlier can be seen from the significance value obtained. To get an understanding of whether service quality (X1), trust (X2) and company image (X3) have a significant influence on customer loyalty (Y). The significance of the influence mentioned earlier can be estimated by comparing the calculated T value to be at a ≤ 0.05 signification through the basis of decision making below:

- a. Service Quality has a positive and significant impact on Customer Loyalty. This can be seen from the t test, H0 is rejected and Ha is accepted which means that service quality has a positive and significant influence on Customer Loyalty.
- b. Trust has a positive and significant effect on Customer Loyalty. This can be seen from the t test, H0 is rejected and Ha is accepted which means trust gains a positive and significant influence on Customer Loyalty.

c. The Company's image has a positive and significant impact on Customer Loyalty. This can be seen from the t test, H_0 is rejected and H_a is accepted which means that the company's image gains a positive and significant influence on Customer Loyalty.

H_0 is rejected and H_a is accepted when T counts $>$ T table or when the sig value $<$ 0.05, then Service Quality, Trust and Company Image partially gain a positive and significant influence on Loyalty to Bank Mandiri Customers Tebet South Jakarta Branch.

Discussion

There is a positive and significant influence of service quality on customer loyalty.

Research conducted using spss version 23 can result that service quality consisting of tangible indicators (tangible), empathy (empathy), responsiveness (responsiveness), reliability (reliability) and certainty (Assurance) obtained a positive and significant influence on Customer Loyalty this can be proven from the results shown in the Coefficients table, obtained the results of a positive regression coefficient equation of 0.303 with a significance value Below the alpha limit which is 5% = (0.000 $<$ 0.05). It is said that the quality of service has an influence and is significant on Customer Loyalty, it can be shown from the highest mean on the empathy indicator, the second statement "Bank Mandiri Tebet Branch employees provide friendly service" with a value of 4.13, which in the end can have an influence on Customer Loyalty. This positive influence means that when the quality of service is improved by management to each customer well, it is likely to make customers feel satisfied and can go to the loyalty stage at Bank Mandiri Tebet, South Jakarta. The findings of this study were reinforced in the research carried out (Halifah, 2018) The results of the study indicate that the quality of service has a significant influence on Savings Customer Loyalty at Bank Sultra

There is a positive and significant influence of trust on customer loyalty.

Research conducted using spss version 23 can result that trust consisting of indicators of benevolence (sincerity / sincerity), ability (ability), integrity (integrity) and willingness to depend on obtaining a positive and significant influence on Customer Loyalty, this can be proven from the results of hypothesis testing in this research analysis obtained the results of a positive regression coefficient equation which is 0.253 and value Significance below the probability limit of the error rate used is 5% = (0.004 $<$ 0.05). It is said that trust gains influence and is significant on Customer Loyalty can be shown from the highest mean in the fourth willingness to depend indicator statement "I believe in using Bank Mandiri Tebet Branch products because Bank Mandiri. Tebet Branch is ready to accept the risks that might occur" with a score of 4.79 which in turn can affect Customer Loyalty. This positive influence can be interpreted when the Bank's management can provide and increase the trust of customers, then the things mentioned earlier are likely to have an influence on and make customers go to the stage of loyalty to Bank Mandiri Tebet South Jakarta. The results of this study are similar in theory that defines trust in a brand as the willingness of consumers to trust or rely on the brand in a risk situation because there is an expectation that the brand concerned will provide positive results (Fenia, 2020). In addition, the results of this study also strengthen the results of the research carried out (Utami et al., 2019) in the results of the study that trust gained a significant influence on Customer Loyalty of PT BNI Syariah Fatmawati Branch Jakarta.

There is a Positive and Significant Influence of Company Image on Customer Loyalty

Research conducted using spss version 23 can result that the company's image consisting of indicators of personality, reputation, value and corporate identity has a positive and significant

influence on Customer Loyalty, this can be proven from the results of hypothesis testing in the analysis found that the level is significant ($0.000 < 0.05$). It is said that the company's image gains influence and significance on Customer Loyalty can be shown from the highest mean on the personality indicator of the first statement "Bank Mandiri Tebet Branch is known as a bank that is trusted and has good responsibility" with a value of 4.32 which in the end can affect Customer Loyalty. This positive influence is interpreted when the Bank can improve the personality / characteristics of the company which in turn can make customers loyal to Bank Mandiri Tebet South Jakarta. The findings of this study are reinforced in the similarity of theories (Amaliah et al., 2015) What defines that the image of the company is the impression, feeling and image of the public towards the company, an impression that is deliberately created from an object, person or organization. In addition, the results of this study also strengthen the results of the research carried out (Susanto & Subagja, 2019) In the results of his research findings, it was stated that the company's image gained a significant influence on Customer Loyalty of PT. Bank Central Asia Tbk Pondok Gede Plaza Branch Office.

CONCLUSION

Based on the results of research and discussion in the previous chapter, which is accompanied by theories and concepts that support this study entitled the influence of service quality, trust and company image on customer loyalty of Bank Mandiri Tebet South Jakarta. So in this study the author draws conclusions that: 1. Service Quality has a positive and significant influence on customer loyalty of Bank Mandiri Tebet, South Jakarta. This means that the higher the Service Quality, the Customer Loyalty of Bank Mandiri Tebet South Jakarta Branch will increase. 2. Trust has a positive and significant influence on customer loyalty of Bank Mandiri Tebet, South Jakarta. This means that the higher the trust, the loyalty of Bank Mandiri South Jakarta Branch customers will increase. 3. The Company's image has a positive and significant influence on Bank Mandiri Tebet, South Jakarta customer loyalty. This means that the higher the Company's Image, the Customer Loyalty of Bank Mandiri Tebet South Jakarta Branch will increase.

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