JADBM: Journal of Applied Digital Business and Management
Published: 30 April 2025
E-ISSN: 3046-5761

Vol. 2 No. 1 JADBM 61-74

The Effect of Service Quality and Trust on Customer Satisfaction at Bank BNI Syari'ah Cirebon

[1st] Dede Ibrahim Maulana[1] [2nd] Solihin[2] [3rd] Muhammad Fikri Januar[3] [4rd] Gilang Pratami[4] *

[1st] Politeknik Mardira Indonesia, [2nd] Politeknik Mardira Indonesia, [3rd] Politeknik Mardira Indonesia, [4rd] Politeknik Mardira Indonesia *

The main aim of this research is to analyze how far influence of service quality to consumer satisfaction and how far influence of consumer trust to consumer satisfaction at BNI Syari'ah Cirebon. This research represent the research assosiatif because meaning to find out the relation between two variable or more. With this research, hence will be able to be developing a theory which can function to explain, to forecasting, and controlling a symptom, and questioner measurement to variable formulated in statement item which refer at scale Likert, with the score qyration between 1-5. Variable in this research are variable of service quality (X1), consumer trust (X2), and consumer satisfaction (Y). data analyses by using SPSS 20.0 for windows. Result of research indicate that influence from service quality to consumer satisfaction is 10% and influence of consumer trust to consumer satisfaction is 3,5%, and influence of service quality and consumer trust to consumer satisfaction is 8,9%.

Keywords: Customer Satisfaction ,Customer Trust, Service Quality:

Tujuan utama dari penelitian ini adalah untuk menganalisis sejauh mana pengaruh kualitas layanan terhadap kepuasan konsumen dan sejauh mana pengaruh kepercayaan konsumen terhadap kepuasan konsumen pada BNI Syariah Cirebon. Penelitian ini merupakan penelitian asosiatif, yang bertujuan untuk mengetahui hubungan antara dua variabel atau lebih. Melalui penelitian ini, diharapkan dapat dikembangkan suatu teori yang dapat berfungsi untuk menjelaskan, meramalkan, dan mengendalikan suatu gejala. Pengukuran variabel dilakukan melalui kuesioner yang dirumuskan dalam bentuk pernyataan dan mengacu pada skala Likert dengan rentang skor antara 1 hingga 5. Variabel dalam penelitian ini meliputi: kualitas layanan (X1), kepercayaan konsumen (X2), dan kepuasan konsumen (Y). Analisis data dilakukan dengan menggunakan SPSS versi 20.0 untuk Windows. Hasil penelitian menunjukkan bahwa pengaruh kualitas layanan terhadap kepuasan konsumen sebesar 10%, pengaruh kepercayaan konsumen terhadap kepuasan konsumen sebesar 3,5%, dan pengaruh kualitas layanan serta kepercayaan konsumen secara simultan terhadap kepuasan konsumen sebesar 8,9%.

Kata Kunci: Kepercayaan Konsumen, Kepuasan Konsumen, Kualitas Pelayanan;

INTRODUCTION

In today's ever-changing business environment, accompanied by increasingly fierce competition, every organization, regardless of its form and type, and regardless of its owner, will face the same challenge: maintaining its continued viability. In the long term, a company's survival is determined by two key factors: its adaptability and its ability to grow. In the short term, these two factors are primarily determined by the company's attainable profitability. Therefore, a company's survival ultimately depends on its ability to achieve a reasonable level of profitability on a sustainable basis. (Wahyuningsih:2010) Since the economic crisis of 1997, there has been a shift in the concentration of banking businesses. Before the crisis, banks with large assets focused more on serving corporate clients, but now, the banking industry is increasingly focused on serving retail customers.

While the crisis has gradually recovered and various fundamental monetary policies, through regulations issued by Bank Indonesia, have been implemented, the economy has not been fully salvaged. Monetary policy largely focuses on the role of banks as intermediaries in collecting and distributing public funds. Increasingly fierce competition demands that each bank further improve its performance in serving the needs and desires of its customers. The development of Islamic banking began to be felt after the amendment of Law No. 7/1992 to Law No. 10/1998, which provided a clearer operational basis for Islamic banks. As a follow-up to this law, Bank Indonesia (BI) began to pay more serious attention to the development of Islamic banking, namely by establishing a special task force in April 1999. This special task force handled Islamic banking research and development (the Islamic Banking Research and Development Team under the Directorate of Banking Research and Regulation), which became the forerunner to the Islamic Banking Bureau, which was established on May 31, 2001, and since August 2003 has become the Directorate of Islamic Banking of Bank Indonesia (www.bni.com). With the increasing number of Islamic banks, the structure of the Islamic market has changed from a monopoly to an oligopoly, which has led to an increasing level of competition among Islamic banks. As of December 2007, the Islamic banking industry consisted of three Islamic commercial banks and 26 Islamic business units of conventional commercial banks, with a total office network of 597 offices. There were also 114 Islamic Rural Credit Banks.

One of the requirements for a bank to be successful in future competition is to strive to achieve its goals by creating and retaining customers. The role of banks in meeting customer needs is becoming increasingly important to society. Researchers analyzed the influence of service quality on customer satisfaction at BNI Syariah Bank Cirebon and identified the factors that influence customer satisfaction levels. This issue of service delivery also applies to BNI Syariah Bank. If a company wants to satisfy customers, it is necessary to pay attention to the quality of service provided and also to the appropriate service strategy.

Although the products offered by BNI Syariah Bank Cirebon are in line with consumer preferences, providing poor service will lead to customer dissatisfaction. This results in a loss of consumer trust in the product, decreased consumer motivation, and market share will be taken over by competitors. Conversely, if BNI Syariah Bank Cirebon uses an appropriate service strategy and is supported by good product quality, it will lead to customer satisfaction. Based on the background above, the researcher is interested in conducting research with the title.

METHODOLOGY

Research Type

The type of research used in this study is an associative method with a causal nature. According to Sugiyono (2009:37), the associative method is: "Associative research is a type of causal relationship analysis, namely a cause-and-effect relationship." For data processing, the researcher used a software package, SPSS version 20.0, to facilitate more effective calculations.

Operationalization of Variables

In accordance with the research title chosen by the researcher, namely: The Influence of Service Quality and Trust on Customer Satisfaction, this study will measure two variables:

1. Independent Variable

This variable is considered to have an influence or effect on something. The independent variable is service quality (X1), and trust (X2). The independent variables are:

- Service Quality (X1)
  This is the company's effort and responsibility to meet customer desires and expectations.
- Consumer Trust (X2)
  This is consumer confidence during and after receiving the quality of services and products from the company.

2. Dependent Variable

This is the variable influenced or affected by the independent variable, which is the dependent variable, namely consumer satisfaction (Y). The dependent variables are:

- Consumer Satisfaction (Y)
  This is the feeling of pleasure or disappointment experienced by consumers during and after receiving products and services from the company.

In operationalizing variables, namely by looking at the indicators of each variable, then statements are made from these indicators to obtain responses which are then distributed to certain objects from a population, the next step is to collect data from these objects which are then processed and conclusions are drawn.

Data and Measurement Scale

In this study, the variables were measured using an interval scale using the Likert model. According to Sugiyono (2009:93), "The Likert scale is a tool for measuring the attitudes, opinions, and perceptions of an individual or group of people regarding social phenomena." The assessment used a five-level scale (Likert model), with answer alternatives consisting of positive or negative.

Population and Sample

To obtain data from a company, a population is required as a data source. According to Sugiyono (2009:80), "A population is a generalized area consisting of objects/subjects with certain characteristic qualities determined by the researcher to be studied and then conclusions drawn." The population used in this study was savings customers who made transactions at Bank BNI Syariah Cirebon, whose number was unknown, making the population infinite. According to Sugiyono (2009:81), "A sample is a subset of the population and its characteristics." Since the population in this study is infinite, the sample size will be determined using the infinite formula method as described below by Widiyanto (2008). The formula is as follows:

$$n = \frac{Z^2}{4(moe)^2}$$

$$n = \frac{Z^2}{4(moe)^2}$$

$$= \frac{1{,}96^2}{4(0{,}1)^2} = 96{,}04 \text{ rounded up so } 100$$

Description:
n = number of samples
Z = Level of determination in the sample determination 95% = 1.96
moe = Margin of error or maximum tolerable error, set at 5%
Based on the statement above, it can be concluded that the sample size to be used is 100 respondents.

The sampling technique used in this study was non-probability sampling. According to Sugiyono (2009:84), "Non-probability sampling is a sampling technique that does not provide an equal opportunity for each element or member of the population to be selected as a sample."

Data Collection Methods

In this study, the researcher used two data collection techniques:

Field Research :This data collection is conducted by observing existing phenomena in the field. In this case, the researcher used the following techniques:

- Questionnaire This is a method of collecting data by providing or distributing a list of questions to respondents, with the hope that they will respond to the questions.
- Interview This is a data collection technique by conducting direct questions and answers with the parties involved in the research.

Library Research

This is intended to obtain theoretical data on the problem being studied, namely the influence of service quality and consumer trust on consumer satisfaction, by studying literature, lecture materials, and other sources.

Data Types and Sources

The research yielded two data sources:

- Primary data This data is obtained from primary sources, either from individuals or individuals, such as interviews or questionnaires.
- Secondary data This data is primary data that has been further processed and presented by the researcher.

Data Analysis Method

Data Analysis Technique

The researchers used statistical analysis techniques to process the data obtained. The data was then processed using validity tests, reliability tests, regression tests, classical assumption tests, and hypothesis tests. All statistical calculations were performed using the computer program SPSS 20.0 for Windows.

Validity Test

Data can be declared valid if there is no difference between what the researcher reports and what actually occurs in the researched object. If (r count > r table), then the data is valid.

According to Imam Ghozali (2006:45), "If r count > r table and the value is positive, then the item, statement, or indicator is valid." The correlation between each statement and the total score was calculated using the product-moment correlation technique..

$$r = \frac{n\sum XY - \sum X \sum Y}{\sqrt{(n\sum X^{2-} (\sum X))(n\sum Y^{2-} (\sum Y)^2}}$$

Source : Husein Umar (2008:166)

Description:

r = Correlation value

n = Number of respondents

X = Statement score

Y = Sum of statement scores for each respondent.

Reliability Test

A questionnaire is considered reliable if a person's answers to the statements are consistent or stable over time. As with validity tests, research instruments must also be tested for reliability.

According to Imam Ghozali (2006:42), "A construct or variable is said to be reliable if it provides a Cronbach's Alpha value > 0.60."

To measure reliability using the Cronbach's alpha (α) statistical test, a construct or variable is said to be reliable if it provides a Cronbach's alpha value > 0.60, and so on. The Cronbach's alpha formula can be used as follows::

$$r_{11} = \left(\frac{k}{k-1}\right)\left(1 - \frac{\sum \sigma_b^2}{\sigma_t^2}\right)$$

Source : Husein Umar (2008:170)

Description:

r_11 = Instrument reliability.

k = Number of statement items

σ_t^2 = Total variance

∑σ_b^2 = Total item variance

Classical Assumption Test

The classical assumption test aims to determine whether the assumptions underlying the OLS (ordinary least squares) test formula are met. The test criteria are as follows:

Normality Test

The normality test is a form of testing the normality of data distribution. The initial step is to determine the test hypothesis and determine the standard error or margin of error (α = 0.01, 0.05, or 0.1). The statistical hypothesis or null hypothesis (h0): the data is not normally distributed. The alternative hypothesis (ha): the data is normally distributed. The normality test aims to test whether the confounding variables or residuals in the regression method have a normal distribution (Imam Ghozali, 2006:110).

The basis for making decisions based on the normality test is:

If the data is spread around the diagonal line and follows the direction of the diagonal line, the regression model meets the assumption of normality. If the data is spread far from the diagonal and/or does not follow the direction of the diagonal line, the regression model does not meet the assumption of normality. Another method is to examine the distribution of the variables being studied. The normality of a variable can be detected using graphs and statistical tests. There are several tests for the significance of skewness, as follows: :

$$Z_{skew} = \frac{Skewness}{\sqrt{6/N}}$$

Source: Ghozali (2006:113)

Where N is the number of samples, if the Z-count value > Z-table, then the distribution is not normal. For example, a Z-count value > 2.58 indicates a rejection of the normality assumption at the 0.01 significance level, and at the 0.05 significance level, the Z-table value is 1.96. Data normality testing uses the skewness value. Statistical calculations are performed using the computer program SPSS version 20.0 for Windows. According to Husein Umar (2008:181), "Good data is data that has a normal distribution." Data that is approximately normally distributed will have a skewness value close to 0, thus tending to have a balanced skew.

Multicollinearity Test

According to Imam Ghozali (2005:91), "The multicollinearity test aims to test whether a regression model finds correlation between independent variables." A good regression model should not have correlation between independent variables. If independent variables are correlated with each other, then these variables are not orthogonal. Orthogonal variables are independent variables whose correlation value between them is zero. To detect the presence or absence of multicollinearity in a regression model, proceed as follows.:

- The R2 value generated by an empirical regression model estimate is very high, but many of the independent variables individually do not significantly influence the dependent variable.
- Analyze the correlation matrix of the independent variables. If there is a fairly high correlation between the independent variables (generally above 0.90), this is an indication of multicollinearity.
- Multicollinearity can also be seen from (1) the tolerance value and its opposite (2) the Variance Inflation Factor (VIF). These two measures indicate how much of each independent variable is explained by the other independent variables. Tolerance measures the variability of the selected independent variables that is not explained by the other independent variables. Therefore, a low tolerance value equates to a high VIF value (because VIF = 1/Tolerance). A commonly used cutoff value to indicate multicollinearity is a tolerance value <0.10 or equal to a VIF value >10.

The multicollinearity test aims to determine whether the regression model detects a correlation between the independent variables (service quality and consumer trust). To determine the presence of multicollinearity, the tolerance value and its counterpart, the variance inflation factor (VIF) are examined. The classical statistical assumption test above can be detected from SPSS output using SPSS version 20.0 for Windows.

Autocorrelation Test

The autocorrelation test aims to determine whether there is a correlation between the confounding variable (et) in a given period and the previous confounding variable (et-1). One of the assumptions of linear regression is the absence of autocorrelation, using the Durbin-Watson (DW) test with the following steps:

$$DW = \frac{\sum_{t=2}^{n}(e_t - e_{t-1})^2}{\sum_{t=1}^{n} e_t^2}$$

Source : Husein umar (2003 : 329)

Heteroscedasticity Test

Heteroscedasticity is used to test for differences in residual variance from one observation period to another. The presence or absence of heteroscedasticity in a model can be predicted from the model's scatterplot pattern. Detection is performed by observing the presence or absence of a specific pattern in the graph, where the X axis represents the predicted Y, and the X axis represents the studentized residual (predicted Y - actual Y). According to Imam Ghozali (2006:105), the basis for decision-making is as follows:

"(1) If there is a specific pattern, such as dots forming a regular pattern (wavy, widening and then narrowing), then heteroscedasticity has occurred. (2) If there is no clear pattern, and the dots are spread above and below 0 on the Y axis, then heteroscedasticity does not occur." The classical statistical assumption test above can be detected from SPSS output using SPSS version 20.0 for Windows.

Regression Analysis

Simple Regression

To determine the relationship between service quality (X1) and consumer trust (X2) on consumer satisfaction (Y), it is expressed using a simple linear regression formula.

$$Y=a+bX$$

source: Sugiyono (2008:114)

$$b = \frac{n\sum XY - (\sum X)(\sum Y)}{n\sum X^2 - (\sum X)^2}$$

$$a = \frac{(\sum Y)(\sum X^2) - (\sum X)(\sum X \sum Y)}{n\sum X^2 - (\sum X)^2}$$

Description:
Y = Consumer Satisfaction
a = Price of Y when X = 0 (constant price).
b = Headline or regression coefficient.
X = Service quality and consumer trust.
Prices a and b can be calculated using the formula:

Multiple Regression

To determine the relationship between service quality (X1) and consumer trust (X2) simultaneously on consumer satisfaction (Y), multiple regression analysis was used..

$$Y= a+b_1X_1+b_2X_2$$

Source: Husein Umar (2008:126)

Description:
Y = Consumer Satisfaction
a = Price of Y when X = 0 (constant price).
b = Headline number or regression coefficient.
X = Service quality and consumer trust.
To interpret the results of the correlation coefficient calculations, researchers will use the following provisions proposed by Sugiyono (2005:216)::

Table 1
Guidelines for interpreting correlation coefficients

Coefficient Interval	Relationship Level
0,10 – 0,199	Very Low
0,20 – 0,399	Low
0,40 – 0,599	currently
0,60 – 0,799	Strong
0,80 – 1,000	Very Strong

Source : sugiyono (2005: 216)

Decomposition

Decomposition is a model used to determine the total influence of each exogenous variable on the endogenous variable.
It is used to determine the percentage influence of variables
X1 and X2 on variable Y (the effect of service quality and consumer trust on customer satisfaction) partially.
The formula used is:

KD = B x *Zero Order* x 100%

Source : Gujarati (2003 : 172)

Description:

B = Standard Beta coefficient (b1, b2 values)

Zero-order = Correlation matrix of independent variables with the dependent variable

Hypothesis Testing

T-test

This test is conducted to determine the significance of the relationship between each independent variable and the dependent variable. If the calculated t test result is greater than the t table, the independent variable is significant enough to explain the

dependent variable. According to Sugiyono (2009:184), the t-test statistic can be used to test the product-moment correlation coefficient, the formula for which is as follows:t:

$$t = \frac{r\sqrt{n} - 2}{\sqrt{1} - r^2}$$

Source : Sugiyono (2009 : 184)

To determine whether Ho is rejected or accepted, compare the calculated t with the t table. The test criteria are as follows:
1. Ho is rejected if the calculated t ≥ t table, in other words, Ha is accepted.
2. Ho is accepted if the calculated t ≤ t table, in other words, Ha is rejected.

More clearly, the areas of acceptance and rejection of the hypothesis can be described as follows..

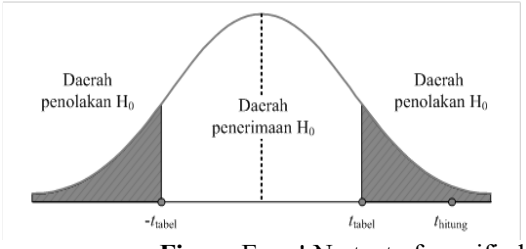

Figure Error! No text of specified style in document.**.1**
Acceptance and Rejection Areas of the t-Test

F-test

This test is conducted to determine the significance of the simultaneous relationship between independent variables and the dependent variable. If the calculated F test result is greater than the F table, the variables are significant enough to explain the dependent variable. To assess the multiple correlation coefficient, it is calculated using the formula:

$$F = \frac{R^2 / k}{(1 - R^2)/(n - k - 1)}$$

Source : Sugiyono (2009 : 192)

Description:
R = Multiple correlation coefficient
k = Number of independent variables
n = Number of sample members

Calculating whether Ho is rejected or accepted is done by comparing the calculated F with the F table. The testing criteria are as follows.:

1. 1. If the calculated F value > F table, then Ho is rejected and Ha is accepted, meaning that statistically, variable X has a significant influence on variable Y.
2. 2. If the calculated F value < F table, then Ho is accepted and Ha is rejected, meaning that statistically, variable X does not have a significant influence on variable Y..

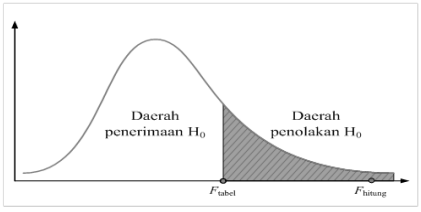

Figure Error! No text of specified style in document.**.2**
Acceptance and Rejection Areas of the F Test

RESULTS AND DISCUSSION

Reliability Test

A reliable instrument is one that, when used repeatedly to measure the same object, will produce the same data. An instrument is considered reliable if its Cronbach's Alpha value is >0.60.

Service Quality Reliability

The results of the instrument reliability calculation using SPSS version 20.0 for Windows are shown below:

Table 2
Reliability of Service Quality (X_1)

Reliability Statistics

Cronbach's Alpha	N of Items
.753	13

Source: Output results of SPSS version 20.0 for Windows

Based on the calculation results above, the r11 value is > 0.60 or 0.753 > 0.60. Therefore, the Service Quality variable (X_1) can be considered reliable.

Reliability of Consumer Trust
The results of the instrument reliability calculation using SPSS version 20.0 for Windows are shown below. :

Table 3
Trust Reliability (X_2)

Reliability Statistics

Cronbach's Alpha	N of Items
.752	9

Source: Output results of SPSS version 20.0 for Windows

Based on the calculation results above, the r11 value is > 0.60 or 0.752 > 0.60. Therefore, the Trust variable (X_2) can be considered reliable.

Reliability of Consumer Satisfaction
The results of the instrument reliability calculation using SPSS version 20.0 for Windows are shown below. :

Table 4
Customer Satisfaction Reliability (Y)

Reliability Statistics

Cronbach's Alpha	N of Items
.753	10

Source: Output results of SPSS version 20.0 for Windows

Based on the calculation results above, the r11 value is > 0.60 or 0.753 > 0.60. Therefore, the Customer Satisfaction (Y) variable can be considered reliable.
Classical Assumption Test
To obtain unbiased and efficient measurement values from a multiple linear regression equation using the least squares method, the following assumptions must be met through various tests:
Normality Test
The normality test aims to determine whether the dependent, independent, or both variables are normally distributed, or approximately normally distributed. A good regression model should have a normal or approximately normal distribution.

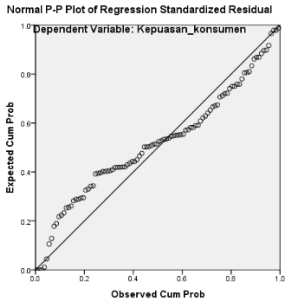

Figure Error! No text of specified style in document.**.3**
Normality of Service Quality and Consumer Trust in Consumer Satisfaction

The graph above shows that the points are spread around the diagonal line and follow the diagonal line. Therefore, the regression model meets the assumption of normality and is suitable for predicting consumer satisfaction based on the input variables.
To further confirm this, the researcher presents a normality analysis of the data using the Skewness statistical test as follows:

Table 5
Skewness Test

Descriptive Statistics

	N	Skewness	
	Statistic	Statistic	Std. Error
Unstandardized Residual	100	-1.407	.241
Valid N (listwise)	100		

Source: Output results of SPSS version 20.0 for Windows

From Table 4.12, the Skewness value is obtained, which is then entered into the formula to obtain the calculated Z value. The calculation of the calculated Z value is as follows. :

$$\text{Nilai : } Z_{skew} = \frac{\text{Skewness}}{\sqrt{6/N}}$$

$$Z_{skew} = \frac{-1.407}{\sqrt{6 / 100}} = -5{,}744$$

Based on the calculation above, the calculated Z-value for the Skewness Test is --5.744. At a significance level or alpha value of 0.05, the calculated Z-value <Z-table, or -5.744 <1.96, can be concluded that the research variables are normally distributed.

Heteroscedasticity Test

The heteroscedasticity test aims to determine whether the variance and residuals in the regression model are unequal from one observation to another. If the variance of the residuals from one observation to another remains constant, it is called homoscedasticity; if it differs, it is called heteroscedasticity. A good regression model is one that does not exhibit heteroscedasticity.

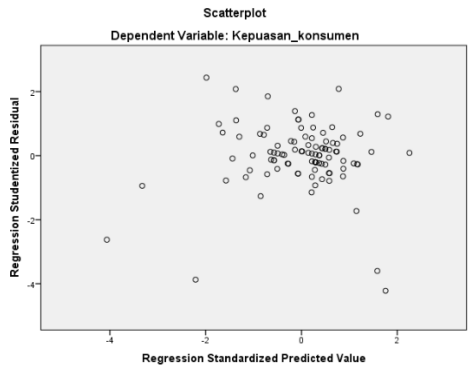

Figure Error! No text of specified style in document..**4**
Heteroscedasticity of Service Quality and Trust on Customer Satisfaction

The graph above shows that the points are randomly distributed, forming no clear pattern, and are spread both above and below the 0 value on the Y-axis.

This indicates no heteroscedasticity in the regression model, making it suitable for predicting customer satisfaction based on the independent variables of service quality and customer trust.

Multicollinearity Test

The multicollinearity test aims to determine whether the regression model detects a correlation between the independent variables. A good regression model should have no correlation between the independent variables. If the independent variables are correlated with each other, they are not orthogonal. An orthogonal variable is an independent variable equal to zero.

Tabel 6
Multicollinearity Test

Coefficients[a]

Model	Unstandardized Coefficients		Standardized Coefficients	T		Sig.	Collinearity Statistics	
	B	Std. Error	Beta				Tolerance	VIF
1	(Constant)	25.990	4.764		5.455	.000		
	Kualitas_pelayanan	.205	.073	.287	2.811	.006	.885	1.130
	Kepercayaan	.108	.123	.089	.875	.384	.885	1.130

a. Dependent Variable: Kepuasan_Nasabah
Source: Output results of SPSS version 20.0 for Windows

Table 7
Multicollinearity Test

Coefficient Correlations[a]

Model			Kepercayaan_konsumen	Kualitas_pelayanan
1	Correlations	Kepercayaan	1.000	-.339
		Kualitas_pelayanan	-.339	1.000
	Covariances	Kepercayaan	.015	-.003
		Kualitas_pelayanan	-.003	.005

a. Dependent Variable: Kepuasan_Nasabah

Source: Output results of SPSS version 20.0 for Windows

The applicable conditions in this test are: if the Variance Inflation Factor (VIF) value is >10 and the tolerance value is <0.1, multicollinearity is present. If the VIF value is <10 and the tolerance value is >0.1, multicollinearity is not present.
Based on the SPSS version 20.0 for Windows output above, the VIF value for all independent variables, namely Service Quality and Trust, is 1.130, less than 10, and the tolerance value is 0.885 (greater than 0.1). This indicates no multicollinearity in this regression model. Furthermore, the coefficient value for Service Quality is -0.339, indicating a weak correlation between the two variables. This confirms the absence of multicollinearity in this model.
Autocorrelation Test
The autocorrelation test aims to determine whether a linear regression model has a correlation between errors in period t and errors in period t-1 (the previous period). If a correlation exists, an autocorrelation problem exists. A good regression model is a regression that is free from autocorrelation.

Tabel 8
Autocorrelation Test

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.328[a]	.107	.089	4.169	2.087

a. Predictors: (Constant), Kepercayaan, Kualitas_pelayanan
b. Dependent Variable: Kepuasan_Nasabah

Source: Output results of SPSS version 20.0 for Windows

In the model summary section, the DW value is 2.087. The critical DW value in the table shows that the lower limit (dL) is 1.63 and the upper limit (dU) is 1.72. The DW test indicates no correlation between the confounding variable e1 and et-1 if the DW value falls within the no-correlation region, i.e., dU < DW < (4 – dU). The DW value of 2.087 falls within the non-autocorrelation region.
Regression Analysis
Simple Regression Analysis
Simple linear regression is based on the functional or causal relationship between one independent variable and one dependent variable. The simple regression test conducted in this study aims to examine the influence of one independent variable on one dependent variable. The results of the simple linear regression analysis are as follows:
The Effect of Service Quality (X1) on Customer Satisfaction (Y)
To simplify the testing, the researcher presents the data as follows:

Table 9
Simple Regression of Service Quality Variable (X1) on Customer Satisfaction (Y)

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.317[a]	.100	.091	4.164

a. Predictors: (Constant), Kualitas_pelayanan
b. Dependent Variable: Kepuasan_Nasabah

Source: Output results of SPSS version 20.0 for Windows

Based on the table above, the R square for the total Service Quality is 0.100. This means that the Service Quality variable has a 10% influence on the Customer Satisfaction variable and the remaining 90% influence is obtained from other variables not studied.

Table 10
Interpretation of Service Quality Variable (X1) on Customer Satisfaction (Y)

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	28.763	3.552		8.099	.000
	Kualitas_pelayanan	.227	.069	.317	3.308	.001

a. Dependent Variable: Kepuasan_Nasabah

Source: Output results of SPSS version 20.0 for Windows

Based on the table above, the simple regression equation is as follows:
Y = a + bX
Customer Satisfaction = 28.763 + 0.277 Service Quality
Meaning:
1. Based on the equation above, if X1 = 0, then the value of Y is 28.763. This means that if customer satisfaction is not influenced by the service quality variable, the customer satisfaction value is 28.763.
2. The equation above shows that if service quality increases by one unit, customer satisfaction will increase by 0.277 at a constant of 28.763.
The Effect of Trust (X2) on Customer Satisfaction (Y)
To facilitate testing, the researcher presents the data as follows::

Table 11
Simple Regression of Trust Variable (X2) on Customer Satisfaction (Y)

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.187[a]	.035	.025	4.313

a. Predictors: (Constant), Kepercayaan
b. Dependent Variable: Kepuasan_Nasabah
Source: Output results of SPSS version 20.0 for Windows

The table above shows that the R-squared value is 0.035. This means that the trust variable has a 3.5% influence on the customer satisfaction variable, and the remaining 96.5% influence is obtained from other variables not studied..

Table 12
Interpretation of Trust Variable (X2) on Customer Satisfaction (Y)

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	32.300	4.348		7.429	.000
	Kepercayaan	.225	.120	.187	1.879	.063

a. Dependent Variable: Kepuasan_Nasabah
Source: Output results of SPSS version 20.0 for Windows

Based on the SPSS output above, the following simple regression equation is obtained:

Y = a + bX
Consumer Satisfaction = 32,300 + 0.225 Trust
Meaning:
1. Based on the equation above, if X1 = 0, then the value of Y is 32,300. This means that if consumer satisfaction is not influenced by the trust variable, the customer satisfaction value is 32,300.
2. The equation above shows that if trust increases by one unit, the customer satisfaction value will increase by 0.225 at a constant of 32,300.
Multiple Regression Analysis
Multiple linear regression is used to predict the value of Y (the dependent variable) based on the values of X (the independent variable). To facilitate testing, the researcher presents the data in the following table:

Table 13
Simple Regression of Service Quality (X1) and Trust (X2) Variables on Customer Satisfaction (Y)

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.328[a]	.107	.089	4.169

a. Predictors: (Constant), Kepercayaan, Kualitas_pelayanan
b. Dependent Variable: Kepuasan_Nasabah
Source: Output results of SPSS version 20.0 for Windows

The table above shows that the adjusted R-squared value is 0.089, indicating that the Service Quality and Trust variables have an 8.9% influence on customer satisfaction, with the remaining 91.1% being influenced by other variables outside the study.
The R-squared value is 0.107, or 10.7%, indicating that the Service Quality and Trust variables have a 10.7% influence on customer satisfaction.

Table 14
Interpretation of Service Quality (X1) and Trust (X2) Variables on Customer Satisfaction (Y)
Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	25.990	4.764		5.455	.000
	Kepercayaan	.108	.123	.089	.875	.384
	Kualitas_pelayanan	.205	.073	.287	2.811	.006

a. Dependent Variable: Kepuasan_Nasabah
Source: Output results of SPSS version 20.0 for Windows

Based on the table above, the multiple regression equation is as follows:
Y = a + b1X1 + b2X2
Customer Satisfaction = 25.990 + 0.205 Service Quality + 0.108 Trust
Meaning:
1. Based on the equation above, there is a positive constant value. This means that even if there is no good Service Quality and trust, customers are still satisfied.
2. From the equation above, there is a positive coefficient value for the Service Quality variable. If it is increased by one unit, while Trust remains constant, customer satisfaction will increase.
3. From the equation above, there is a positive coefficient value for the Trust variable. If it is increased by one unit, while Service Quality remains constant, customer satisfaction will increase.
Decomposition
Decomposition in a model is used to determine the total effect of each exogenous variable on the endogenous variable.
In order to find out how big the partial influence is per sub-variable of service quality and trust on the customer satisfaction variable, it can be found out by multiplying the standardized coefficients beta value by the correlations (zero order), which refers to the calculation results using SPSS 20.0 for Windows.

Table 15
Decomposition of Service Quality (X1) and Trust (X2) Variables on Customer Satisfaction (Y)
Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Correlations			Collinearity Statistics	
		B	Std. Error	Beta			Zero-order	Partial	Part	Tolerance	VIF
1	(Constant)	25.990	4.764		5.455	.000					
	Kualitas_pelayanan	.205	.073	.287	2.811	.006	.317	.274	.270	.885	1.130
	Kepercayaan	.108	.123	.089	.875	.384	.187	.088	.084	.885	1.130

a. Dependent Variable: Kepuasan_Nasabah
Source: Output results of SPSS version 20.0 for Windows

Based on the output above, the following calculations can be performed:
Effect of X1 on Y = 0.287 x 0.317 = 0.091 or 9.1%
Effect of X1 on Y = 0.089 x 0.187 = 0.016 or 1.6%
Based on the calculations above, it is known that the service quality variable has a 9.1% effect on customer satisfaction, followed by the consumer trust variable, which has a small effect on customer satisfaction, at 1.6%.
Hypothesis Testing
Hypothesis testing is conducted to determine whether the hypothesis is accepted or rejected. The statistical methods used are partial t-test and simultaneous F-test.
t-Test
The Effect of Service Quality on Customer Satisfaction
To simplify the test, the researcher presents the data as follows:
1. Hypothesis Formulation
H0: r = 0: There is no effect of service quality on customer satisfaction.
Ha: r ≠ 0: There is an effect of service quality on customer satisfaction.
2. Test Criteria
If t count > t table or p-value < α, then H0 is rejected and Ha is accepted.
If t count < t table or p-value > α, then H0 is accepted and Ha is rejected.

Table 16
Uji t Pengaruh Kualitas Pelayanan (X_1) Terhadap Kepuasan Nasabah (Y)

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	28.763	3.552		8.099	.000
	Kualitas_pelayanan	.227	.069	.317	3.308	.001

a. Dependent Variable: Kepuasan_Nasabah

Source: Output results of SPSS version 20.0 for Windows

From the table above, it can be concluded that service quality has a p-value (sig.t) of 0.000 < 0.05, indicating significance, and a calculated t-value of 3.308. Furthermore, the t-distribution table for n-2 degrees of freedom with a significance level of 0.05 yields a t-value of 1.984. Therefore, a calculated t-value of 3.308 > 1.984 indicates significance. Significant here means Ho is rejected and H1 is accepted, indicating that service quality influences customer satisfaction.

The Effect of Trust (X2) on Customer Satisfaction (Y)

To simplify the presentation, the researcher presents the data for the t-test on the effect of trust on customer satisfaction as follows:

1. Hypothesis Formulation

H0: r = 0: There is no effect of trust on customer satisfaction

Ha: r ≠ 0: There is an effect of trust on customer satisfaction.

2. Test criteria

If t count > t table or p value < α then H0 is rejected and Ha is accepted.

If t count < t table or p value > α then H0 is accepted and Ha is rejected..

Table 17
t-Test of the Influence of Trust (X2) on Customer Satisfaction (Y)

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	32.300	4.348		7.429	.000
	Kepercayaan	.225	.120	.187	1.879	.063

a. Dependent Variable: Kepuasan_Nasabah

Source: Output results of SPSS version 20.0 for Windows

From the table above, it can be concluded that trust has a p-value (sig.t) of 0.000 < 0.05, indicating significance, and a calculated t-value of 1.879. Furthermore, the t-distribution table for n-2 degrees of freedom with a significance level of 0.05 yields a t-value of 1.984. Therefore, a calculated t-value of 1.879 < t-table of 1.984 indicates significance. Significant here means that Ho is rejected and H1 is accepted, indicating that trust influences customer satisfaction.

F Test (Simultaneous Test)

The F test aims to determine the simultaneous effect of service quality and trust on customer satisfaction, as follows:

1. Hypothesis Formulation

H0: r = 0: there is no effect of service quality and trust simultaneously on customer satisfaction.

Ha: r ≠ 0: there is a simultaneous effect of service quality and trust on customer satisfaction.

2. Test criteria

If F count > F table or p value < α, then H0 is rejected and Ha is accepted.

If F count < F table or p value > α, then H0 is accepted and Ha is rejected..

Table 18
F Test of the Effect of Service Quality (X1) and Trust (X2) on Customer Satisfaction (Y)

ANOVA[a]

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	202.961	2	101.480	5.840	.004[b]
	Residual	1685.549	97	17.377		
	Total	1888.510	99			

a. Dependent Variable: Kepuasan_Nasabah

b. Predictors: (Constant), Kualitas_pelayanan, Kepercayaan

Source: Output results of SPSS version 20.0 for Windows

The table above shows a p-value of 0.004 < 0.05, meaning significant, and an F-value of 5.840 > F-table of 3.09, meaning significant. Significant here means H3 is accepted and H0 is rejected, meaning that service quality and trust jointly influence customer satisfaction.

Interpretation of Research Results

The Effect of Service Quality (X1) on Customer Satisfaction (Y)

Based on data analysis using SPSS 20.0 for Windows, the calculated t-value was 3.308, while the t-table value with 98 degrees of freedom (df) at a significance level of 0.05 was 1.984. Service Quality is known to have a partial effect on Customer Satisfaction at Bank BNI Syariah Cirebon. This is evident from the calculated t-value > t-table, i.e., 3.308 > 1.984..

This means that service quality has an influence on customer satisfaction at Bank BNI Syari'ah Cirebon. Although the results of the hypothesis testing have proven that there is a significant influence of service quality on customer satisfaction, the influence is not optimal, it is necessary to take other steps to grow customer satisfaction through a service quality approach, because the better the service quality, the higher the customer satisfaction achieved by Bank BNI Syari'ah Cirebon, this is proven to support the results of previous research examined by Widiyanto Bangun Prasetyo (2007) which says that if service quality increases then loyalty increases if trust increases then loyalty increases, if customer satisfaction increases then loyalty increases.

The Influence of Trust (X2) on Customer Satisfaction (Y)

The research results show that service quality partially influences customer satisfaction at Bank BNI Syariah Cirebon. This is evident from the calculated t value > t table, which is 1.879 > 1.984.

This means that trust influences customer satisfaction at Bank BNI Syariah Cirebon. As is known, another dominant aspect in efforts to increase customer satisfaction, besides service quality, is trust, which plays a significant role in increasing satisfaction.

Based on the hypothesis, trust has been shown to have a significant influence on customer satisfaction. However, this influence is not yet optimal. Additional steps are needed to foster customer satisfaction through a trust approach. The greater the trust, the higher the customer satisfaction achieved at Bank BNI Syariah Cirebon. This finding supports the results of previous research by Panca Winayuningsih (2010), which stated that there is a significant positive influence between trust and service quality on customer satisfaction..

The Effect of Service Quality (X1) and Trust (X2) on Customer Satisfaction (Y)

Based on the results of a simultaneous study of service quality and trust, the p-value was 0.000 < 0.05, indicating significant significance, and the calculated F value > F table, i.e., 5.840 > 3.09.

This means that service quality and trust significantly influence customer satisfaction at Bank BNI Syariah Cirebon. In other words, the higher the service quality and trust, the higher the customer satisfaction at Bank BNI Syariah Cirebon. Although the hypothesis demonstrates a significant joint effect of service quality and trust on customer satisfaction at Bank BNI Syariah Cirebon, the effect has not yet reached its optimal level. This indicates that the influence of service quality and trust in increasing customer satisfaction at Bank BNI Syariah Cirebon is still not optimal. Therefore, it is necessary to take other steps to grow and improve the quality of service and trust through factors that can improve the quality of service and trust that need to receive good attention, because this has an impact on customer satisfaction at Bank BNI Syariah Cirebon.

CONCLUSIONS AND SUGGESTIONS

Conclusions

Based on the statistical data analysis for service quality, consumer trust, and customer satisfaction, the following results were obtained:

1. The test results show that the service quality variable has a positive influence on customer satisfaction at Bank BNI Syariah Cirebon by 10%, while the remaining 90% is influenced by other variables outside the study.

2. The test results show that the consumer trust variable has a positive influence on customer satisfaction at Bank BNI Syariah Cirebon by 3.5%, while the remaining 96.5% is influenced by other variables outside the study.

3. The test results show that the service quality and consumer trust variables jointly influence customer satisfaction at Bank BNI Syariah Cirebon by 8.9%, while the remaining 91.1% is influenced by other variables outside the study**.**

Research Implications

Based on the conclusions previously presented, several research implications can be outlined as follows:

1. To increase customer satisfaction, Bank BNI Syariah Cirebon should maintain good relationships with customers and provide individual attention to them, both inside and outside the Bank BNI Syariah Cirebon office.
2. To maintain customer satisfaction, Bank BNI Syariah Cirebon should further improve its customer service. This includes serving customers quickly, with friendliness, and maintaining good manners.
3. The service quality variable has a 10% influence on the customer satisfaction variable, while the customer trust variable has a 3.5% influence on the customer satisfaction variable. It can be seen that the service quality variable has a higher influence than the customer trust variable. Therefore, Bank BNI Syariah should increase customer trust by establishing partnerships with customers and maintaining good customer relationships. Meanwhile, the quality of service must be maintained by Bank BNI Syariah Cirebon, namely by making efforts on the part of the bank to continue to provide the best quality in every service it has, so that a strong perception of quality is formed in the minds of customers.

BIBLIOGRAPHY

Prasetyo, Bangun, Widiyanto. (2007). *Pengaruh Kualitas Pelayanan, Kepercayaan Dan Kepuasan Terhadap Loyalitas Pelanggan (Studi Pada Swalayan Luwes Purwodadi)*

Wahyuningsih, panca. (2010). *Pengaruh Kepercayaan Dan Kualitas Pelayanan Terhadap Kepuasan Konsumen Pada Hotel Griptha*

Kotler, philip & Armstrong, Gary. (2001). Prinsip-prinsip Pemasaran. Jakarta : Penerbit Erlangga.

Lovelock, Christopher & Wright. (2007). Manajemen Pemasaran Jasa. Alih bahasa Agus Widyantoro. Jakarta : Indeks.

Mahadianto, Yudi., Setiawan, Adi. 2013. Analisis Parametrik Dependensi dengan program SPSS. Rajagrafindo Persada. Jakarta

Samosir, Zumi Zahara. (2005). Pengaruh Kualitas Pelayanan terhadap Kepuasan Mahasiswa Menggunakan Perpustakaan USU. Jurnal Studi Perpustakaan dan informasi. Vol.1, No.1 : 28 – 35.

Ghozali, Imam. (2005). Aplikasi Analisis Multivariate Dengan Program SPSS. Semarang : Badan Penerbit Universitas Diponegoro.

Mowen, John C., Minor, Michael. 2001. *Consumer Behavior* 5th ED. Harcout inc, America. Alih bahasa Lina Salim. 2002. Perilaku Konsumen Edisi 1. ERLANGGA, Jakarta.

Sugiyono. (2009). Metode Penelitian Kuantitatif Kualitatif dan R&D. Bandung : Penerbit Alfabeta.

Tjiptono, Fandy. (2007). Manajemen Jasa, Penerbit Andi : Yogyakarta

Tjiptono, Fandy. (2008). Strategi Pemasaran. Yogyakarta : Penerbit Andi.

Lupiyoadi, Rambat & Hamdani, A. (2006). Manajemen Pemasaran Jasa. Jakarta : Penerbit Salemba Empat.

Tjiptono, Fandy & Chandra, Gregorious. (2011). Service, Quality, & Satisfaction. Edisi 3. Yogyakarta : Penerbit Andi.

Umar, Husein. (2008). Metode Penelitian untuk Skripsi dan Tesis Bisnis. Jakarta : PT. RajaGrafindo Persada