Brand Trust, Service Quality, Customer Satisfaction and Customer Loyalty of Bank Mandiri Banda Aceh

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Abstract

This study aims to have picture of brand trust, service quality, customer satisfaction and customer loyalty in PT. Bank Mandiri Tbk Banda Aceh Branch. The sample taken is as much as 150 customers. The term Brand trust will be an image of the bank that will be a benchmark for customers whether the bank is competent or not, while Service Quality is related to sensitivity, personality and concern for customers, which is possible to have an impact on Customer Satisfaction and Customer Loyalty for Bank Mandiri customers. The result shows that Brand Trust of Bank Mandiri has the mean value is 3.04 which means the respondents feel "less agree" with the statement submitted, Service Quality in Bank Mandiri has the average value is 3.00 which means the respondents feel "Less agree" on the statement submitted, Customer Satisfaction in Bank Mandiri has the mean value of 2.95 means that respondents feel "Less agree" on the statement submitted, and Customer Loyalty variable in Bank Mandiri has the mean value of 3.06 means that respondents feel "Less agree" on the statement submitted. These describes the picture of all variables condition. These fact-findings based on its theories can be useful for the next research to build models. In addition, the picture of each variables can be an evaluation base for the practical leaders in Bank Mandiri Banda Aceh to improve what the needed. The novelty in this research is in the period that use the cross sectional data to evaluate the variables. The limitation lies in the use of data that only track the perception based on the theories.

Keywords: Brand trust, Image, Service Quality, Customer Satisfaction, Costumer Loyalty.

1. Introduction

The world of banking at this time has very crucial uses in community life because the existence of banks greatly facilitates people in conducting financial transactions both at the same bank and at different banks. The issue is currently transactions in the community where service to the customer has meaning for all forms of trust in service so that it gives birth to loyalty. Customer loyalty has a very important role for the bank in order to be able to manage customer or customer money so that it can carry out the bank's functions properly.

The fact now is the decline in the level of customer loyalty in the banking world, because there are many customers who are easily tempted to move to other banks only with sales promotion that is obtained by other banks, even though it is only temporary and not in the long term, there are also customers who remain loyal to stay in the bank he currently has even though many offers are more tempting than the offer offered by the bank.

Customer Satisfaction is one of the causes of high and low levels of banking customer loyalty. Therefore, the bank is required to communicate well with customers, both permanent and prospective customers. In this case, Customer Satisfaction has an important role to fight for by the bank.

So on the way PT Bank Mandiri Tbk Banda Aceh Branch that we can short it as Bank Mandiri or Bank Mandiri Banda Aceh was very serious about responding to matters related to the issue of Customer Satisfaction because Customer Satisfaction affected the level of Service Quality and could attract the interest of customers to remain loyal to the bank. In this case, Bank Mandiri runs Service Quality as well as possible as it is known that the higher Customer Loyalty is directly proportional to good Service Quality. Therefore, Bank Mandiri performs role-plays to improve Service Quality and know which parts should be improved.

Service Quality is related to sensitivity, personality and concern for customers. In handling, the Service Quality is often a benchmark to find out whether customers feel satisfied or not with the services provided by the bank even though each bank has a different Standard Operating Procedure (SOP).

Currently Service Quality is a matter that must be considered by the banks because it will greatly affect the banking where they work. So that each of their treatment of customers will be of particular value on every occasion. If Service Quality goes well, it will create brand trust for customers.

Brand trust will be an image of the bank which will become a benchmark for the customer whether the bank is competent or not. To reach the top of the Brand Trust, banks need a long time and big promotion so that the brand that is in the bank is embedded in the minds of bank customers.

2. Literature Review

<u>Brand Trust</u>

Brand trust can be interpreted that the value of a brand when developed by regulating several aspects can increase customer satisfaction with product performance (Aaker, 1991), (Mittal & Lassar, 1998). According to the European Journal of Marketing (Ballester, Munuera-Alemán, & Yagüe, 2003) things that were often used to measure the level of trust in a brand consisted of 6 items, namely:

- Offer products of the same quality.
- Provide assistance to consumers in solving problems that might arise using these products
- Providing offers for new products that might be needed by consumers
- Care about the level of customer satisfaction
- Seeing consumers as valuable people.
- Receive recommendations or suggestions in order to maximize the quality of the product.

<u>Service Quality</u>

Berry and (Parasuraman, Zeithaml, & Berry, 1988) in (Lupiyoadi & Hamdani, 2011) argued that "The success of a company in providing quality services can be determined by a good service quality approach.

Service Quality is the difference between the expectations and realities of the customers for the services they receive. Service Quality can be known by comparing customer perceptions of the services they actually receive with the actual service they expect.

Service quality can be known by comparing consumers' perceptions of services that they clearly receive/obtain with the services they actually expect / want from the service attributes of a company.

Costumer Satisfaction

(Kotler & Keller, 2012) revealed that customer satisfaction is a full-time evaluation where alternatives are chosen at least, giving results (outcomes) equal or exceeding customer expectations, while dissatisfaction arises when the results obtained do not meet customer expectations.

Many other researchers believe that customer satisfaction is very dependent on consumers' perceptions and expectations themselves. In a competitive environment, indicators that can show customer satisfaction are whether consumers will repurchase and tell others to buy products. (Chan, 2018)

In increasing the satisfaction of bank customers, what must be done by the Bank is to improve the quality of its services both well and sustainably by improving the standard operational procedures (SOP) on Bank services in a comprehensive manner and conducting periodic evaluations. (Aliansyah, Hafasnuddin, & Majid, 2012)

Costumer Loyalty

Customer loyalty is strongly influenced by customer commitment and intimacy. In addition, mediation analysis reveals that customer commitment and intimacy play a mediating role in the relationship between customer trust and loyalty. (Tabrani, Amin, & Nizam, 2018)

According to (Hidayat, 2009) consumer loyalty can be measured by a consumer's commitment to a product or item that is reflected in repeated purchases of the product by consumers. The indicators of consumer loyalty were:
1. Trust is consumer trust in products / goods
2. Emotions commitment emotional connection between consumers and products
3. Switching costs of consumer attitudes when there is a change in the price of the product/item
4. Consumer behavior of word of mouth towards a public area product
5. Cooperation is consumer behavior that gives a positive attitude towards a product that it uses

Research Question

The research question produced in this study based on identification of problems is:
How is the Variable Brand Trust, Service Quality, and Customer Satisfaction and Customer Loyalty in Bank Mandiri Banda Aceh?

3. Research Method

Research Scope

This research will be conducted at the company Bank Mandiri Banda Aceh branch on Jl. Teuku H. Daud Beureueh No. 15 H. Keuramat. Kuta Alam Banda Aceh. Where the variables measured are Brand Trust, Service Quality, Customer Satisfaction, and Customer Loyalty of Bank Mandiri Banda Aceh Branch. This study is to see the perception of each variables only. Based on the theories, all variables have connection.

<u>Population and Samples</u>

In organizational survey research, the sample is a portion of customers under the auspices of Bank Mandiri Banda Aceh Branch, therefore in this study 150 samples of customers will be taken in Banda Aceh that are under the auspices of Bank Mandiri Banda Aceh.

<u>Data collection technique</u>

Data collection technique is a way to collect data needed to answer the research problem formulation. To obtain data and information in compiling this research, data collection methods are needed, in this writing using field studies in obtaining data, so that data and information for this study can be believed to be true.

In collecting data, the author uses the type of primary data and secondary data with external data types, namely:
1. Questionnaire
2. Documentation

Research Result

The independent variable of this study consisted of 2 variables, Brand Trust (X1) and Service Quality (X2) and each of them has 5 indicatiors so that the total variable X is 10 items. and the dependent variable consisted of 2 variables. Namely Customer Satisfaction (Y) and Customer Loyalty and each dependent variable also has each of the 5 indicators so the overall dependent variable is 10 items. To analyze, these variables will be taken the average value of the number of scores from the indicator variable

In the respondents assessment of the variable can be measured with the lowest score is 1 for the answer strongly disagree and for the highest score with a score of 5 for the answer strongly agree. For the results of the answers can be seen from the value of the average variable.

<u>Brand Trust Variables (X1)</u>
The following is a table of frequency distribution aspects of reliability based on the results of the questionnaire data can be seen in the table below

Table 1. Brand Trust (X1)

No	Statement	Response					Average
		STS	TS	KS	S	SS	
1	Bank Mandiri can fulfill and satisfy my needs	14	31	53	45	7	3.00
2	I feel safe with the security of banking products at Bank Mandiri	16	30	46	50	8	3.03
3	Bank Mandiri products give me the view that they have provided the products that I need	20	25	46	55	4	2.98
4	I believe that Bank Mandiri will prioritize my interests as a consumer	15	23	63	30	19	3.10
5	I am sure that Bank Mandiri will give me the product as offered.	15	26	60	32	17	3.07
	Average						3.04

Source: Primary data (processed)

Based on the table, it explains that the mean value is 3.04, which means the respondents feel "less agree" with the statement submitted to the Brand Trust variable. This condition means that the respondents agree with the concept of the Brand Trust offered to the Bank Mandiri Banda Aceh branch to be improved.

Variable Service Quality (X2)

The following is a table of frequency distribution aspects of reliability based on the results of the questionnaire data can be seen in the table below:

Table 2. Service Quality (X2)

No	Statement	Response					Average
		STS	TS	KS	S	SS	
1	The service I received was the best service provided by the bank	17	32	49	34	18	3.02
2	Security for customers is everything	11	28	62	40	6	3.11
3	I easily communicate and get information sources without difficult procedures	19	31	57	37	6	2.97
4	I understand everything that is explained to me	19	31	57	37	6	2.87
5	I am responsible for making decisions about the services I receive	20	26	54	28	22	3.04
	Average						3.00

Source: Primary data (processed)

Based on the table, it describes that the average value is 3.00, which means the respondents feel "Less agree" on the statement submitted at the Service Quality variable, where Service Quality at Bank Mandiri Banda Aceh Branch needs to be improved.

Customer Satisfaction Variable (Y)

Following is the Customer Satisfaction variable distribution table based on the results of questionnaire data, which can be seen below:

Table 3. Customer Satisfaction (Y)

No	Statement	Response					Average
		STS	TS	KS	S	SS	
1	I got the product I expected	13	37	53	36	11	2.97
2	The product I got is very good	21	36	53	25	15	2.85
3	The facilities provided by the bank are very adequate	12	34	61	32	11	2.97
4	I have benefited from the product that I got	11	38	43	43	15	3.09
5	I invite friends to use the products that I use	20	31	64	22	13	2.85
	Average						2.95

Source: Primary data (processed)

Based on the table, it reveals that the mean value of 2.95 means that respondents feel "Less agree" on the statement submitted on the Customer Satisfaction variable. This condition means that the respondents in this study stated that they did not agree that the Customer Satisfaction of the Banda Aceh Branch of Bank Mandiri is good in the eyes of the customers.

Variable Customer Loyalty (Z)

The following are the results of distribution data on Customer Loyalty variables based on the results of the data collected from the questionnaire:

Table 4. Customer Loyalty (Z)

No	Statement	Response					Average
		STS	TS	KS	S	SS	
1	I believe in any type of service offered by the bank	15	32	56	25	22	3.05
2	The bank can always provide a good explanation when there are bad issues or news	17	24	58	30	21	3.09
3	When I protested / complained about the bank, the bank always responded very well	19	24	52	37	18	3.07
4	The bank can always be sure of anything about the products offered to me	15	26	57	35	17	3.09
5	I remember perfectly whatever product was offered to me	21	26	52	31	20	3.02
	Average						3.06

Sumber: Data primer (processed)

Based on the table, it states that the mean value of 3.06 means that respondents feel "Less agree" on the statement submitted on the variable customer loyalty. The results of this study indicate that respondents' loyal perceptions of Bank Mandiri Banda Aceh have not been too high.

4. Conclusion

The result shows that Brand Trust of Bank Mandiri has the mean value is 3.04 which means the respondents feel "less agree" with the statement submitted, Service Quality in Bank Mandiri has the average value is 3.00 which means the respondents feel "Less agree" on the statement submitted, Customer Satisfaction in Bank Mandiri has the mean value of 2.95 means that respondents feel "Less agree" on the statement submitted, and Customer Loyalty variable in Bank Mandiri has the mean value of 3.06 means that respondents feel "Less agree" on the statement submitted. These describes the picture of all variables condition. These fact findings based on its theories can be useful for the next research to build models. Also, the picture of each variables can be an evaluation base for the practical leaders in Bank Mandiri Banda Aceh to improve what the needed. The novelty in this research is in the time frame that use the cross sectional data to evaluate the variables. The limitation lies in the use of data that only track the perception based on the theories.

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