



The Effect of Service Quality and Trust on High Click Priority Customer Loyalty, Profit Saving at Bank Sinarmas

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ABSTRACT

This study aims to determine how the influence of service quality and customer trust on customer loyalty with high cliff priority to save at Bank Sinarmas Tebing Tinggi. The research method used is descriptive and verification methods. While the data used is primary data. To find out whether the independent variable has a significant effect on the dependent variable, multiple linear regression methods are used. The results show that Service Quality and Customer Trust affect the loyalty of Tebing Tinggi priority customers. This can be seen from the significance value of 0.000 or much more. small compared to the significance value used in the study which is five percent (5%) in addition to the t-count value of Service Quality is (10.121) greater than the t-table value (1.984) and the t-count value of Customer Trust is (1.258) more smaller than the t-table value (1.984). While the regression equation obtained by Customer Loyalty is $Y = 2.487 + 0.624 X1 + 0.142 X2$. the adjusted R square value is 0.584 or 58.4%. This shows that the Service Quality Variable (X1) and Customer Trust Variable (X2) can explain the Customer Loyalty Variable (Y) of 58.4%, the remaining 41.6% (100% - 58.4%) is explained by other variables outside the research model. this. In other words, Service Quality and Customer Trust affect the Loyalty of Tebing Tinggi Priority Customers to save at Bank Sinarmas Tebing Tinggi.

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1. Introduction

Customer loyalty is an important factor in business survival and the development of a competitive environment (Bilika et al., 2016). Basically, customer loyalty is needed by the company by improving the quality of service. Loyal customers will tend to buy more products at the bank, do not prefer other banks, do not try new products, and encourage others to become customers (Suwono and Sihombing, 2016). Now many banks have realized the value of current customers and are trying to find ways to increase customer loyalty (Taghipourian and Bakhsh 2016). Customer loyalty can be built by the efforts of banking companies to provide the best quality of services and services owned by the bank so that a strong perception of quality is formed in the hearts of customers.

Having loyal customers is the hope of every bank management, this is because customer loyalty will make the bank able to survive and even increase the profits of the bank. To attract new customers and maintain the loyalty of existing customers, various efforts have been carried out by the banking sector.

One of the efforts made is through improving the quality of service and trust in customers, especially priority customers. Priority customers are customers who have a large enough amount of funds stored in the bank. Thus, these priority customers are given special services compared to ordinary customers and also the level of customer trust in the bank is maintained so that these priority customers do not move to other banks.

Various efforts have been made by the banking sector, but in reality there is still a capability gap between customer expectations and the service provided. Which shows that priority customers do not get significant benefits compared to customers in general. Based on existing data, the loyalty of priority customers is still in doubt, even though the bank has provided the best service, customers will still move to another bank if they get a better offer. Such as: deposit interest, merchandise, service quality, gimmicks and so on.



Service quality has a relationship with customer satisfaction. Good service quality gives customers the desire to continue to cooperate with the banking sector (loyalty). In order to improve customer satisfaction, please be available to provide criticism and suggestions for these banking services.

Banking services provided to customers are important to get customer satisfaction and loyalty so that customers can invite new customers to join Bank Sinarmas. Service quality is the main factor in retaining customers in saving at Bank Sinarmas. According to FandyTjiptono (2012:157) defines service quality as a measure of how well the level of service provided is able to meet customer expectations.

Indonesia has many banking companies. On the high cliffs alone there are many different banking companies, namely:

Table 1.
List of Banks in TebingTinggi City

NO	BANK NAME	TYPE
1	Bank Negara Indonesia	Conventional
2	Bank of North Sumatra	Conventional
3	Bank Rakyat Indonesia	Conventional
4	Islamic Bank of North Sumatra	Sharia
5	Bank Central Asia	Conventional
6	CIMB Niaga Bank	Conventional
7	Mandri Islamic Bank	Sharia
8	Mandiri Bank	Conventional
9	Bank Danamon	Conventional
10	Mestika Bank	Conventional
11	Maybank Bank	Conventional
12	Panin Bank	Conventional
13	Sinarmas Bank	Conventional
14	Mega Bank	Conventional
15	Bank BRI AGRO	Conventional
16	National Pension Savings Bank (BTPN)	Conventional
17	Rural Bank (BPR)	Conventional

From the list of banks above, it can be concluded that competition in gaining customer trust and loyalty is very high and not easy. So Bank Sinarmas must make various efforts to attract and retain customers. Starting from products needed by customers, competitive interest rates to giving gimmicks.

A *gimmick* is a marketing strategy to make a product look attractive and want to be tried by many individuals. Gimmick aims to introduce a company product, both old products and new products to be released. But more than that, Gimmick also makes customers curious or even to like the product. Usually, all Gimmicks help companies to be successful in promoting new products as well as old products owned by the company. This is a marketing strategy that is often carried out by companies, both banking and other companies. Promotion in the marketing mix is a form of communication used by banks to provide information to existing and potential customers. This promotion is also often said to be an ongoing process because it can attract new customers to join Bank Sinarmas.

Bank Sinarmas needs to understand and fulfill customer needs and desires, Bank Sinarmas management needs to provide more value to customers as a form of excellence and uniqueness. If the customer feels that he is getting more value than competing banks, it is hoped that the customer will not switch to another bank, but will remain a loyal customer to his bank. Besides that, customers will tend to do word of mouth communication to their closest relations, so that other customers have the potential to do the same thing as themselves, namely to become customers at the same bank.

2. Theoretical Basis

2.1 Marketing Theory

Marketing according to Kotler (2010: 5) is a societal process by which individuals and groups obtain what they need and want through creating, offering and freely maintaining products and services of value to others.



Meanwhile, the definition of marketing according to the American Marketing Association in Kotler (2010: 5) is an organizational function and a set of processes for creating, communicating and delivering value to customers and for managing customer relationships in ways that benefit the organization and its stakeholders.

According to Gronroos in Kotler and Keller (2012: 469) due to the intangible nature of services, an assessment of the quality of a new service can be made after a purchase occurs. Even for certain types of services, a service user is still difficult to assess the quality of services even though they have been consumed.

On the basis of the characteristics and characteristics of service products, in designing their marketing strategies, service companies are not enough to rely on traditional marketing approaches. that service marketing does not only require a traditional external marketing mix, namely the 4Ps (Product, Price, Place, Promotion), but requires two specific marketing components, namely internal marketing and interactive marketing.

In internal marketing, a service company must train and motivate employees related to customers (customer contact personnel) and other service support employees to work as a team that can satisfy customers. Every member of the company must be oriented to customer satisfaction. Otherwise, a high quality and consistent level of service will never be realized. In interactive marketing, a belief system is adopted that the quality of service is highly dependent on the quality of the interaction between buyers and sellers.

Marketing activities are always present in every business, both profit-oriented businesses and social enterprises. Marketing becomes very important with increasing public knowledge. Marketing is also carried out in order to face competitors who are increasing from time to time. Marketing activities carried out by a company have several goals to be achieved, both short-term goals and long-term goals.

According to Kotler and Keller translated by Bob Sabran (2012: 448) as something that is intangible and consumed and produced at the same time, services have several characteristics, services have four main characteristics that greatly affect the design of marketing programs, namely: intangible (intangible), inseparability (cannot be separated), perishability (not durable) and variability (various).

2.2 Service Quality

Tjiptono (2011: 59), service quality is the level of excellence expected and control over the level of excellence to meet customer desires. Quality is a word that for service providers is something that must be done well. The application of quality as a characteristic of product appearance or performance is a major part of the company's strategy in order to achieve sustainable excellence, either as a market leader or a strategy to continue to grow.

The superiority of a service product depends on the uniqueness and quality shown by the service, whether it is in accordance with the expectations and desires of the customer. The quality of service or customer service can be divided into two (2) criteria, namely the type of good service quality and the quality of service provided. bad.

The quality of this service is not something that is permanent or rigid, but flexible and can be changed. This change is of course in the form of improving the quality of service to be even better. In the process of changing the quality of service, several things are needed to support the process. For example, surveys or observations to customers, including in the form of input, opinions and feedback about the services that have been provided.

The quality of this service can be interpreted as the level of customer or consumer satisfaction. Meanwhile, the level of customer satisfaction itself can be obtained from a comparison of the types of services actually received by consumers with the types of services expected by consumers. The type of good service quality is the type of service that is satisfactory and in accordance with the service expected by consumers. However, if this service can exceed consumer expectations, then this type of service quality can be categorized as very high quality or very satisfying service. Meanwhile, the type of poor service quality is the type of service that is far below the standard or not in accordance with the service expectations expected by consumers.

The quality of this service is important because it will have a direct impact on the company's image. Good service quality will be an advantage for the company. If a company has received a positive value in the eyes of consumers, then these consumers will provide good feedback and may become regular customers. Therefore, it is very important to consider aspects of customer satisfaction related to the quality of services

provided. The types of services that can be provided for example in the form of convenience, speed, ability, and hospitality shown through attitudes and direct actions to consumers.

2.3 Customer Trust

Trust is generally seen as a fundamental element for the success of a relationship. Without trust a relationship will not last in the long term. Trust is defined as a willingness to rely on a trusted business partner. Trust is related to the company's intention to rely on their exchange partners, that trust as a policy, because it is based on the extent to which the company believes that its partners have beneficial intentions and motives.

Attitudes or consumer attitudes are important factors that will influence consumer decisions. The concept of attitude is closely related to the concepts of trust and behavior. Mowen and Minor mention that the term consumer attitude formation often describes the relationship between beliefs, attitudes and behavior.

Customer trust according to Mowen and Minor cited by Sumarwan (2011): "Customer trust is the knowledge possessed by customers about an object, its attributes, and its benefits". According to Ding Mao (Hendia, 2013: 21): "The belief that one's words or promises can be trusted and one will fulfill his obligations in an exchange relationship". Building trust in long-term relationships with customers is an important factor in creating customer loyalty. This trust cannot simply be recognized by other parties or business partners, but must be built from scratch and can be proven.

According to Kotler & Keller (2012: 225) said that, "Trust is the willingness of a firm to rely on a business partner. It depends on a number of interpersonal and interorganizational factors, such as the firm's perceived competence, integrity, honesty and benevolence". Where, trust is the willingness of the company to rely on business partners. Trust depends on a number of interpersonal and interorganizational factors, such as company competence, integrity, honesty and kindness.

Rofiq (2010:32) defines trust as trust of certain parties to others in conducting transactional relationships based on a belief that the person he trusts has all his obligations properly as expected. Consumer trust according to Mowen (2011:312) is all knowledge possessed by consumers and all conclusions made by consumers about objects, attributes and benefits.

The banking business is a business based on the principle of trust, therefore the management system must use the precautionary principle, so that the condition of the company can be maintained for the benefit of customers. Financial institutions are very dependent on the trust of the public, for that the bank management must be able to provide optimal services so that people can feel confident to save their funds and transact back to these service providers.

Building long-term relationships the most important thing is to build trust from customers. The belief that the customer will be able to find what he wants from the exchange partner means that the customer trusts the company. There are three (3) indicators that form trust according to Kanuk and Schiffman (2010: 30).

2.4 Customer Loyalty

According to Hermawan in Hurriyati (2010: 126) loyalty is a manifestation of the fundamental human need to have, support, gain a sense of security and build attachment and create emotional attachments.

Loyalty is something that arises without coercion but arises by itself. According to Giffin quoted by Sangadji and Shopiah (2013: 104) states that: "Loyalty refers more to the behavior of decision-making units to make continuous purchases of goods or services from a selected company." With purchases made by customers continuously can provide long-term benefits for the company.

According to Tjiptono (2014:393) suggests that: "Customer loyalty is a customer's commitment to a brand, store, or supplier, based on a very positive attitude and is reflected in consistent repeat purchases."

Furthermore Pasuraman quoted by Sangadji and Shopiah (2013:104) defines that: "Customer loyalty in the context of service marketing as a response that is closely related to a pledge or promise by upholding the commitment that underlies the continuity of the relationship, and is usually reflected in continuous purchases from service providers the same on the basis of dedication and pragmatic constraints."

In the business context, the term loyalty has been used to describe the willingness of customers to continue to subscribe to a company in the long term, by buying and using its goods and services repeatedly and preferably exclusively and voluntarily recommending the company's products to friends and his colleagues. And that's exactly what loyal customers can mean to a company that provides a steady source of income for years. However, this loyalty cannot be guaranteed.

Loyalty will continue only as long as the customer perceives that the customer is receiving better value or higher quality in relation to price than would be obtained by switching to another service provider. If the



first company does something that disappoints the customer or if a competitor starts to offer a much better quality of service, the risk is that the customer will move to another bank.

From some of these understandings, it can be concluded that, customer loyalty is a sense of comfort and trust that arises from the individual to use a product or service consistently regardless of similar goods or services offered by the company.

3. Research Methods

3.1 Scope of Research

The time of the research will be carried out in January 2020 to June 2020. The research will be conducted at Bank Sinarmas KCP TandeanTebingTinggi. K.F. Street Signature No. 155D/4 TebingTinggi, North Sumatra.

3.2 Types and Sources of Data

a. Data Type

The type of data used in this research is quantitative data.

According to Sugiyono (2015, p.23) quantitative data is data in the form of numbers, or quantitative data that is scored (scoring). So quantitative data is data that has a tendency to be analyzed by means or statistical techniques. The data can be in the form of numbers or scores and are usually obtained using a data collection tool whose answers are in the form of a range of scores or weighted questions.

b. Data Source

The source of data used in this study is primary data.

Primary data according to Sugiyono (2015) is a data source that directly provides data to data collectors. Primary data was obtained from distributing questionnaires.

4. Discussion

4.1 Classic assumption test

The tests of classical assumptions with the SPSS 17.00 program carried out in this study include:

a. Normality Test

Normality test aims to test whether in the regression model, the confounding or residual variables have a normal distribution (Ghozali, 2016:154). Testing the normality of the data can be done using two methods, namely graphs and statistics. The normality test of the graph method uses a normal probability plot, while the statistical method normality test uses the one sample Kolmogorov Smirnov Test.

Data that is normally distributed will form a straight diagonal line and plotting the residual data will be compared with a diagonal line, if the distribution of residual data is normal, the line that describes the actual data will follow the diagonal line (Ghozali, 2016:154). The test results using SPSS 17 are as follows:

Table 2
 One Sample Kolmogorov Smirnov Test

		Unstandardized Residual	
N		100	
Normal Parameters ^{a,b}	Mean	,0000000	
	Std. Deviation	1,67291062	
Most Extreme Differences	Absolute	,083	
	Positive	,076	
	Negative	-,083	
Test Statistic		,083	
Asymp. Sig. (2-tailed)		,086 ^c	
Monte Carlo Sig. (2-tailed)	Sig.	,440 ^d	
	99% Confidence Interval	Lower Bound	,312
		Upper Bound	,568

a. Test distribution is Normal.

b. Calculated from data.

- c. Lilliefors Significance Correction.
- d. Based on 100 sampled tables with starting seed 299883525.

From the output in table 2 it can be seen that the significance value (Monte Carlo Sig.) of all variables is 0.440. If the significance is greater than 0.050, then the residual value is normal, so it can be concluded that all the variables are normally distributed.

b. Multicollinearity Test

The multicollinearity test aims to determine whether there is a correlation between the independent variables in the regression model. The multicollinearity test in this study is seen from the tolerance value or variance inflation factor (VIF). The calculation of the tolerance value or VIF with the SPSS 17.00 program for windows can be seen in Table 3 below:

Table 3
Multicollinearity Test Results

Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	X1	,838	1,194
	X2	,838	1,194

a. Dependent Variable: Y

Based on table 3, it can be seen that the tolerance value of Service Quality (X1) is 0.838, Customer Trust (X2) is 0.838, all of which are greater than 0.10. Meanwhile, the VIF value of Service Quality (X1) is 1.194, Customer Trust (X2) is 1.194, all of which are less than ten (10).

Based on the calculation results above, it can be seen that the tolerance value of all independent variables is greater than 0.10 and the VIF value of all independent variables is also smaller than 10 so that there is no correlation symptom in the independent variables. So it can be concluded that there is no symptom of multicollinearity between independent variables in the regression model.

c. Heteroscedasticity Test

The heteroscedasticity test aims to test whether from the regression model there is an inequality of variance from the residuals of one (1) observation to another observation. A good regression model is one with homoscedasticity or no heteroscedasticity.

One way to detect the presence or absence of heteroscedasticity is the Glejser test, in the Glejser test, if the independent variable is statistically significant in influencing the dependent variable, then there is an indication of heteroscedasticity.

On the other hand, if the independent variable is not statistically significant in influencing the dependent variable, then there is no indication of heteroscedasticity. This is observed from the significance probability above the five percent (5%) confidence level (Ghozali, 2016; 138). The results of data processing using SPSS 17.00 show the results in the following table:

Table 4
Glejser Test Results

Model		Coefficients ^a		t	Sig.
		Unstandardized Coefficients	Standardized Coefficients		
B	Std. Error	Beta			
1	(Constant)	3,464	,803	4,311	,000
	X1	-,039	,035	-,121	,263
	X2	-,111	,064	-,187	,085

a. Dependent Variable: ABS_RES

Based on Table 4, the significance value of the service quality variable (X1) is 0.263 and the significance value of the customer trust variable (X2) is 0.085, both of which are greater than 0.050 so it can be concluded that there are no symptoms of heteroscedasticity.

4.2 Multiple Linear Regression Test

Multiple linear regression testing explains the magnitude of the role of Service Quality (X1) and Customer Trust (X2) on Customer Loyalty (Y). Data analysis in this study used multiple linear regression



analysis using SPSS 17.00 for windows. The analysis of each variable is described in the following description:

Table 5
Multiple Linear Regression Results

Model	Coefficients ^a		
	Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta
1 (Constant)	2,487	1,422	
X1	,624	,062	,724
X2	,142	,113	,090

a. Dependent Variable: Y

Based on these results, the multiple linear regression equation has the formulation: $Y = a + b_1X_1 + b_2X_2 +$, so that the equation is obtained: $Y = 2.487 + 0.624 X_1 + 0.142 X_2$. The description of the multiple linear regression equation above is as follows:

The constant value (a) of **2,487** indicates the amount of Customer Loyalty (Y) if Service Quality (X1) and Customer Trust (X2) are equal to zero.

- The regression coefficient value of Service Quality (X1) (b1) of **0.624** indicates the magnitude of the role of Service Quality (X1) on Customer Loyalty (Y) with the assumption that Customer Trust (X2) is constant. This means that if the Service Quality factor (X1) increases by one (1) unit value, it is predicted that Customer Loyalty (Y) will increase by **0.624** unit value with the assumption that Customer Trust (X2) is constant.
- The regression coefficient value of Customer Trust (X2) (b2) of **0.142** indicates the magnitude of the role of Customer Trust (X2) on Customer Loyalty (Y) with the assumption that Service Quality (X1) is constant. This means that if the Customer Trust factor (X2) increases by one (1) unit value, it is predicted that Customer Loyalty (Y) will increase by **0.142** unit value with the assumption that Service Quality (X1) is constant.

4.3 Coefficient of Determination (R²)

The coefficient of determination is used to see how much the independent variable contributes to the dependent variable. The greater the value of the coefficient of determination, the better the ability of the independent variable to explain the dependent variable.

If the determination (R²) is getting bigger (closer to 1), it can be said that the influence of variable X is large on Customer Loyalty (Y).

The value used to see the coefficient of determination in this study is in the adjusted R square column. This is because the adjusted R square value is not susceptible to the addition of independent variables. The value of the coefficient of determination can be seen in Table 6 below:

Table 6
Coefficient of Determination

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,765 ^a	,584	,576	1,69007

a. Predictors: (Constant), X2, X1

b. Dependent Variable: Y

Based on table 11, it can be seen that the adjusted R square value is 0.584 or 58.4%. This shows that Service Quality (X1) and Customer Trust (X2) can explain Customer Loyalty (Y) of 58.4%, the remaining 41.6% (100% - 58.4%) is explained by other variables outside the model. this research such as giving gimmick / mercedise, trust, customer satisfaction.

4.4 Hypothesis testing

- t test (Partial)

The t statistic test is also known as the individual significance test. This test shows how far the influence of the independent variable partially on the dependent variable.

In this study, partial hypothesis testing was carried out on each independent variable as shown in Table 7 below:

Table 7
Partial Test (t)

Model	Coefficients ^a		Beta	t	Sig.
	Unstandardized Coefficients	Standardized Coefficients			
1 (Constant)	2,487	1,422		1,749	,083
X1	,624	,062	,724	10,121	,000
X2	,142	,113	,090	1,258	,211

a. Dependent Variable: Y

a. Hypothesis Testing the Effect of Service Quality (X1) on Customer Loyalty (Y).

The form of hypothesis testing based on statistics can be described as follows:

Decision Making Criteria:

- 1) Reject the hypothesis if $t_{count} < t_{table}$ or $-t_{count} > -t_{table}$ or Sig value. > 0.05
- 2) Accept the hypothesis if $t_{count} \geq t_{table}$ or $-t_{count} \leq -t_{table}$ or Sig. < 0.05

From table 7, the t_{count} value is 10,121. With $\alpha = 5\%$, t_{table} (5%; $100-2 = 98$) the t_{table} value is 1,984. From the description it can be seen that t_{count} (10.121) $> t_{table}$ (1.984), as well as the significance value of $0.000 < 0.05$.

So it can be concluded that the first hypothesis is accepted, meaning that Service Quality (X1) has an effect on Customer Loyalty (Y). The results of this study are in accordance with the results of research conducted by previous researchers DwiAryani and FebrinaRosinta, 2010, University of Indonesia (UI) entitled 'The Effect of Service Quality on Customer Satisfaction in Forming Customer Loyalty customer satisfaction of FISIP UI students'. This is evident from the research results which show that 72.9% of the customer satisfaction variable can be explained by the service quality variable. The service quality variable also has a strong and positive influence of 91% on customer loyalty.

b. Hypothesis Testing the Effect of Customer Trust (X2) on Customer Loyalty (Y)

The form of hypothesis testing based on statistics can be described as follows:

Decision Making Criteria:

- 1) Reject the hypothesis if $t_{count} < t_{table}$ or $-t_{count} > -t_{table}$ or Sig value. > 0.05
- 2) Accept the hypothesis if $t_{count} \geq t_{table}$ or $-t_{count} \leq -t_{table}$ or Sig. < 0.05

From table 7 the t_{count} value is 1,258. With $\alpha = 5\%$, t_{table} (5%; $100-2 = 98$) the t_{table} value is 1,984. From the description, it can be seen that t_{count} (1.258) $< t_{table}$ (1.984) and the significance value is $0.211 > 0.05$.

So it can be concluded that the second hypothesis is rejected, meaning that Customer Trust (X2) has no effect on Customer Loyalty (Y). The results of this study are in accordance with the results of research conducted by previous researches Steven Darwin and YohanesSondang, (2014) the results of the study show that service quality has a significant effect on customer satisfaction, customer trust. The variable of customer satisfaction has a significant effect on customer loyalty. The trust variable has no significant effect on customer loyalty.

In contrast to HendraSukmaYuda's research in his thesis entitled "The Effect of Trust and Company Image on Consumer Loyalty to Use Bus Transportation Services PT. Also the Medan-Padang Route". From the results of his research based on multiple linear regression analysis, it shows that the variables of trust and company image have a positive and significant effect on consumer loyalty in using bus transportation services at PT. ALS Medan-Padang route, while the large partial influence of the trust variable has the greatest influence on consumer loyalty in using bus transportation services PT. ALS route Medan-Padang

b. **Test F (Simultaneous)**

This test basically shows whether all the independent variables included in this model have a joint effect on the dependent variable. The results of the F test can be seen in the following table 8:

Table 8
Simultaneous Test Results (F)

Model	ANOVA ^a				Sig.
	Sum of Squares	df	Mean Square	F	
1 Regression	389,696	2	194,848	68,216	,000 ^b



ANOVA ^a					
Model	Sum of Squares	df	Mean Square	F	Sig.
Residual	277,064	97	2,856		
Total	666,760	99			

a. Dependent Variable: Y

b. Predictors: (Constant), X2, X1

The form of hypothesis testing based on statistics can be described as follows:

Decision Making Criteria:

a. The hypothesis is accepted if the calculated F value > F table or Sig. < 0.05.

b. The hypothesis is rejected if the calculated F value < F table or Sig. > 0.05.

From table 8, the Fcount value is 68.216. With = 5%, dk numerator: 2, dk denominator: 100-2-1 (5%; 2; 97) obtained Ftable value of 3.09018668. From this description, it can be seen that Fcount (68.216) > Ftable (3.09018668) and a significance value of 0.000 < 0.05.

So it can be concluded that the third hypothesis is accepted, meaning that Service Quality (X1) and Customer Trust (X2) have a simultaneous (simultaneous) effect on Customer Loyalty (Y).

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