

The Effect of Service Quality, Customer Trust and Company Image on Customer Satisfaction at PT BPR BKK Jateng

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ABSTRACT

At PT BPR BKK Central Java, we want to find out how much of an impact service quality, trust, and the company's image have on customer satisfaction. Research of this kind is known as quantitative. A total of 97 clients were surveyed throughout the course of the following five days, from Monday to Friday, May 12-16, 2025. A total of 97 clients were selected using a non-probability sampling approach. Multiple linear regression was the method utilized to analyze the data. We used the t-test to check our hypothesis. Customer satisfaction and corporate image both have a partial influence on customer satisfaction of PT BPR BKK Central Java, according to the calculation of the t-test of service quality factors. When comparing PT BPR BKK Central Java customers' happiness with three factors service quality, corporate image, and customer satisfaction it is clear that customer satisfaction is the most important.

INTRODUCTION

In Indonesia, banking is the main and most needed service sector considering that banking has a role in driving the economy and an economic center, it is undeniable that banking is one of the driving factors for the progress of trade at the national and international levels. In the current era of globalization, world development has been experiencing very significant progress over time (Fairuzzen et al., 2024). Facing the rapid changes and developments of the times, quality human resources will be a strength for companies to be able to maintain their companies, especially from the onslaught of competitors who are equally fierce (Mattajang, 2023). Every company is increasingly aware of the importance of the aspect of customer satisfaction, which is to ensure the continuity of their business (Arslan, 2020).

A corporation that provides financial services places a premium on client happiness, and one way to do this is via delivering excellent service (Sari & Saleh, 2023). Customers may experience a range of emotions, from joy to dismay, as a result of this service (Bourdeau et al., 2024). When considering the viability of a banking business, client happiness is paramount to ensuring that customers would keep using the company's services. The service provided by the company is in an effort to provide a sense of satisfaction, build trust in the customer, which is the main priority of implementing excellent service, because customer satisfaction is the level of feeling a person after seeing and feeling the performance of the results obtained (Zusmawati et al., 2023).

The quality of service will create motivation and interest for customers to establish a close relationship with banking institutions. In the long run, such bonds allow banks to have a complex understanding of customer expectations and needs (Hapsari & Fauzi, 2017) Companies can improve customer satisfaction by reducing the likelihood of bad encounters and increasing the chances of good encounters. According to Januarisya (2016), there are several indicators to satisfy customers of banking institutions, including speed, accuracy of response to complaints, ease of transaction procedures, response, guarantee, and attention given by banking companies which aim to satisfy customers with good quality.

Service quality has a significant influence on customer satisfaction. When customers receive high-quality service, they are more likely to feel valued, understood, and their needs are well met. Reliability in providing promises and consistency of service builds trust, and guarantees of safety and competence of staff provides a sense of comfort. Lastly, clean and comfortable physical facilities and the appearance of professional staff (physical evidence) also enhance the overall customer experience. Previous research conducted by Mahira et al. (2021) states that the quality of service partially has a positive and significant effect on customer satisfaction. Research by Ismail & Yusuf (2021) states that service quality has a positive and partially significant effect on customer satisfaction. Another study by Aryani et al. (2023) states that service quality has a positive and significant effect on customer satisfaction.

Customers are more likely to remain loyal to the bank if they have a positive experience with the services they receive from the institution. According to Yusrina (2013), this is because poor customer service lowers the bank's

reputation, which in turn lowers consumer confidence and increases customer dissatisfaction (Muchlis & Utomo, 2018) In addition, building trust with consumers is essential for companies. When customers have trust in a product or service, it leads to business growth. A person or organization can be trusted when they believe what they say, be it verbal or written, has a chance of becoming true.

Customer trust has a significant influence on customer satisfaction. When customers feel confident in a bank or financial service provider, they tend to have positive expectations of the services they will receive. This trust is built on a variety of factors, including transparency, consistency in service, good reputation, and the bank's ability to deliver on its promises. Trusted customers will feel safer and more comfortable interacting with banks, even when facing problems. They will be more likely to recommend the bank to others and remain loyal in the long run. Previous research conducted by Karwur et al. (2022) states that customer trust has a positive and significant effect on customer satisfaction. Another study by Malian (2021) states that customer trust has a positive and significant effect on customer satisfaction.

Improving a company's reputation is another strategy to retain and attract customers. The mental image that consumers have about a business or brand is called imagery, according to Abeliya (2025) The existence of a positive company image is a signal with potential customers to feel satisfied with the services offered. For example, by continuing to improve the problems faced by the banking world. Thus, the company's image will continue to be positive and provide a level of consumer satisfaction for wanting to use bank services. On the other hand, if it is not handled quickly and appropriately, it will reduce the reputation and image of the customer's company towards the bank.

Company image plays a crucial role in shaping customer satisfaction. When a company has a positive image associated with reliability, quality, integrity, and social responsibility, customers tend to have a better initial perception of the product or service offered. This positive perception creates higher expectations of a satisfying experience. Previous research conducted by Asrofi & Aquinia (2023) states that company image has a positive and partially significant effect on customer satisfaction. Another research by Erna (2023) states that company image has a positive and significant effect on customer satisfaction.

THEORETICAL REVIEW

Quality of Service

Consumers will buy a lot of stuff since it's necessary and pleasing to them. Customers care a great deal about the quality of products and services, regardless of whether they are intangible or physical (Budiyanto, 2023). According to Amry et al. (2024), the level of service provided before and after the purchase of a product may be considered as an objective measure of quality. Thus, consumers may evaluate products' quality based on service-related aspects both before and after purchase, including tangible aspects, service assurances, service convenience, service evidence, and so on. Maydiana (2019) defines quality as an ever-changing condition that encompasses products, services, people, and procedures; the purpose of quality is to meet client expectations. How well the

relevant features meet the requirements is a measure of their quality (Nakamichi et al., 2020). Two components of product or service quality, design quality and conformance quality, are commonly used to evaluate how excellent a product or service is (Indah, 2016). Mandiri and Metekohy (2021) state that service quality is a contemporary method for evaluating the efficacy of various service offerings by businesses and other organizations in relation to the needs of their clients. The capacity of the business to fulfill client expectations is a key factor in determining the service quality. Assuming it lives up to expectations, customers will have a positive impression of the service's quality. The consumer views the service as perfect if it goes above and beyond what they expected. In contrast, subpar service is defined as that which falls short of expectations (Weningtyas & Suseno, 2012).

Customer trust

Most people would agree that trust is crucial to a relationship's success. The foundation of every healthy relationship is trust (Fitrianto & Sudaryanto, 2016). In order to strengthen the bond between the business and the client, trust is crucial. To trust is to have "hope and belief in honesty, kindness, etc.," or "the assumption or belief that something is true," according to the Great Dictionary of the Indonesian Language (2016). Trust is the ability to believe that a product possesses specific qualities, as stated by Lapasiang et al. (2017). According to Utami et al. (2019), customer trust is the total of all consumer information and all consumer inferences regarding products, features, and advantages. According to this theory, consumer knowledge (or trust) is directly tied to attitudes (or how people feel about a product). When people have faith in a product and understand its features, they are more likely to buy it because of the product's supposed advantages (Hassenzahl, 2018). What makes a product trustworthy in the eyes of consumers are its qualities and the advantages they see.

Company Image

For businesses big and small, their reputation is among their most valuable assets (Rahmi & Amalia, 2018). Rahmi and Amalia (2018) state that customers form opinions about a firm based on their comparisons of its many features. According to Wiranata (2023), consumers will form subjective opinions on the firm and everything it does. What customers see as the positive and negative aspects of a firm are reflected in its image. A person's perspective on a business is shaped by the information they get, which in turn shapes their image of the business (Fahmi, 2020). Wicaksono (2019) states that it explains what an image is as a person's thoughts, feelings, and assumptions about an item. The entity in issue can be an individual, a community, a company, or any other type of entity. All thoughts, feelings, and assumptions about a person's organization are pictures if the item is an organization.

Customer Satisfaction

While there isn't a universally accepted definition of customer happiness, many experts have offered their own unique takes on the topic, all of which address the same core ideas. According to Setiawan and Fachmi (2018), the

extent to which one's experience with a product satisfies or fails to fulfill their expectations is what determines their level of satisfaction (Daga & Razak, 2024). If the outcomes are not up to par, the customers will be unsatisfied. Once the product or service meets the customer's expectations, they are satisfied. According to Juliana et al. (2021), when performance or outcomes really match or surpass expectations, it leads to customer satisfaction. Consumers will experience varying degrees of satisfaction depending on whether the performance meets or surpasses their expectations, falls short of expectations, or remains incredibly happy. If outcomes surpass expectations, customers are ecstatic (Kolonio & Soepeno, 2019).

METHODOLOGY

Research of this kind is quantitative as it relies on numerical data derived from computations and measurements (Sugiyono, 2017). Data given in a numerical format and conclusions formed from the theories under consideration are the end products of quantitative research, which allows one to observe how well the study addressed the research question formulation. All clients that visit PT BPR BKK Central Java and complete any transaction at the Teller or Customer Service desk are included in this study's population. All consumers who do transactions with PT BPR BKK Central Java are included in the sample for this study. A total of 97 clients were surveyed throughout the course of the following five days, from Monday to Friday, May 12-16, 2025. The following methods were employed for data analysis: t-test, multiple linear regression analysis, F test, and coefficient determination. We utilized multiple linear regression analysis to find out how X and Y, the independent and dependent variables, were related.

RESULTS

Testing Requirements Analysis

The Corrected Item Total Correlation approach is used to assess validity. It involves comparing the item's score to the construct's or variable's total score. Table 1 below shows the results of the validity test, which was conducted using the SPSS software version 26:

Table 1. Validity Test Results

Research Variables	R count
Quality of service	0,713
	0,639
	0,605
	0,773
	0,782
Customer trust	0,773
	0,667
	0,808
	0,804
Company Image	0,822
	0,784

	0,766
	0,794
	0,718
	0,759
Customer satisfaction	0,677
	0,836
	0,782
	0,711
	0,796

The data or instrument has fulfilled the requirements to be utilized in the research, as shown by the results of the validity test done using the SPSS program, which indicates that the instrument is greater than r table 0.199. After the validity test, a reliability test is undertaken to determine which study variables may be kept for future research. If you want to see how each research variable fared in the reliability test, you may use Table 2.

Table 2. Reliability Test Results

Research Variables	Cronbach's Alpha
Quality of service	0,718
Customer trust	0,832
Company Image	0,818
Customer satisfaction	0,810

Table 2 shows that all four of the analyzed variables – customer happiness, trust in the firm, quality of service, and customer trust – had Cronbach's Alpha values higher than the Rule of Thumb value of 0.600, indicating that the variables are reliable.

Classic Assumption Test

To determine if data in a set or variable follows a normal distribution or not, statisticians use a tool known as the normality test. Policy for making decisions:

The data is typically distributed if the sig value is greater than 0.05.
 The data is not regularly distributed if the significance value is less than 0.05.

Table 3. Normality Test Results

One-Sample Kolmogorov-Smirnov Test			
			Unstandardized Residual
N			97
Normal Parameters ^{a,b} Mean			.0000000
Std. Deviation			1.35009799
Most Differences	Extreme Absolute		.088
	Positive		.088
	Negative		-.081

Test Statistic	.088
Asymp. Sig. (2-tailed)	.063 ^c

A normalcy test score of 0.063 niali was obtained from the One Sample Kolmogorov Smirnov Test on customer satisfaction; this value is higher than the significance level of 0.05, indicating that the data utilized is normally distributed.

Juliandi (2015) states that while testing for multicollinearity, one looks for evidence of high correlation between the independent variables in a regression model. By examining tolerance and VIF levels, this data was collected. If the tolerance value is more than 0.1 and the VIF value is less than 10, the independent variable is said to be free from the issue of multicollinearity.

Table 4. Multicollinearity Test Results

Model		Tolerance	VIF
1	(Constant)		
	Quality of service	0.343	2.916
	Customer trust	0.260	3.844
	Company Image	0.259	3.856

Quality of service (2,916), customer satisfaction (3,844), and corporate image (3,856) are the independent variables in this study. All three of these variables have a VIF value within the predefined tolerance level, indicating that there is no multicollinearity.

To determine if the residual variance is uneven from one observation to another in a regression model, heterokedasticity is applied. Heterokedasticity exists when there is no change in the residual variation between observations. Heterokedasticity is not a problem in a good model. As per Juliandi (2015) and others. Examining the scatterplot graph reveals heteroscedasticity. Multicollinearity is not an issue if the data does not follow a certain pattern and is both above and below the Y-axis value of 0.

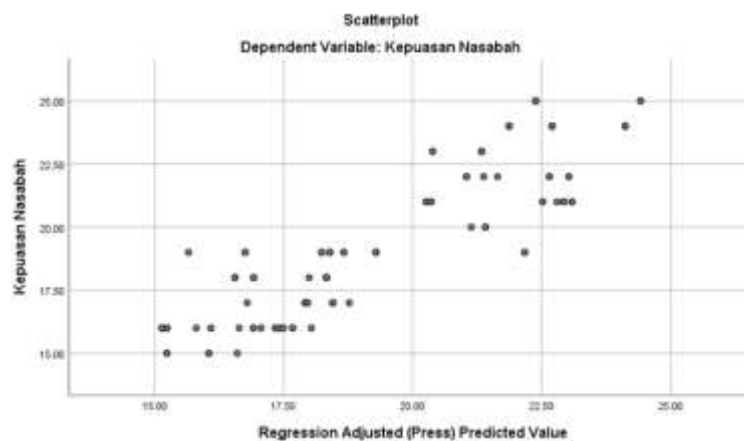


Figure 1. Heteroscedasticity

Above and below the Y-axis value of zero, the dots are seen to be dispersed at random, failing to create any discernible pattern.

Model Feasibility Test

At the same time, we check the regression model's F test for significance by checking for a sig value; if it's less than 0.05, we know that the independent variable has an effect on the dependent variable.

Table 5. Simultaneous Test Results (F Test)

Model	F	Sig.
1 Regression	123.438	.000 ^b
Residual		
Total		

Model 1's Fcal value came out to be 123.438 according to the anova table computation. A 5% level of significance and a df value of 1.986 were derived from the data set, which was $N(97) - K(3) = 94$. Based on the previous findings, customer happiness is influenced by trust, service quality, and corporate image all at once, with a significant level of $0.000 < 0.05$ and an F-value of $123.438 > F$ -table of 1.986. Because the alternative hypothesis (H_a) was accepted and the null hypothesis (H_o) was rejected, there is a combined effect of the dependent and independent variables.

To put it simply, the coefficient of determination (R^2) is a measure of how well a model can explain the variation in the dependent variables. The coefficient of determination can take on values between zero and one. If the R^2 value is low, then the independent factors can only provide a limited explanation for the dependent variables. With a value around 1, we may infer nearly all of the information necessary to predict the dependent variable from the independent variables.

Table 6. Determination Test Results

Model	R	R Square	Adjusted Square	R
1	0.895 ^a	0.801	0.794	

A determination coefficient (R^2) of 0.801 is indicated by the results shown above, which mean that the independent variables, namely customer trust, quality of service, and company image, account for approximately 80% of the variation in the dependent variable, customer satisfaction. The remaining 20% is explained by other factors outside of this model.

The following table displays the findings of a multiple regression analysis that was conducted on the following variables: customer happiness, faith in the firm, brand image, and quality of service:

Table 7. Multiple Regression Test Results

Model		B	Std. Error	Beta
1	(Constant)	-1.064	1.072	
	Quality of service	0.268	0.084	0.252
	Customer trust	0.418	0.096	0.394
	Company Image	0.335	0.097	0.314

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + e$$

$$Y = -1,064 + 0,268 (X_1) + 0,418 (X_2) + 0,335 (X_3)$$

The multiple linear regression equation above has the following meanings:

- From the regression equation model above, a constant of -1,064 units can be interpreted, meaning that if the quality of service, trust and company image are assumed to be equal to zero, then customer satisfaction remains -1,064 units.
- Assuming all other factors remain constant, a 0.268-unit improvement in quality of service leads to a 0.268-unit increase in customer satisfaction. This is the quality of service regression coefficient.
- With all other factors held constant, a one-unit increase in customer trust results in a 0.418-unit boost in customer satisfaction, according to the regression coefficient of customer trust, which is 0.418 units.
- The company Image regression coefficient is 0.335 units, meaning that every increase of 1 unit of company Image increases customer satisfaction by 0.335 units assuming other variables are considered constant.

The t test or commonly known as a significant test on each regression coefficient to find out the significance or at least the influence of each independent variable on the bound variable (Y).

Table 8. Partial Test Results (t-test)

Model		t	Sig.
1	(Constant)	-.992	.324
	Quality of service	3.183	.002
	Customer trust	4.341	.000
	Company Image	3.454	.001

- Variabel quality of service

In the calculation, the quality of service coefficient is 3.183, while the table is 1.985. The quality of service variable has a significant value of $0.002 < 0.05$, while the calculation of the table $>$, ($3.183 > 1.985$) then H_0 is rejected and H_a is accepted, so it can be concluded that the quality of service coefficient partially has a significant influence on customer satisfaction.

- Variabel customer trust

In the calculation, the customer trust coefficient is 4.341 while the table is 1.985. The customer satisfaction variable has a significant value of $0.000 < 0.05$, while the calculation of the table $>$, ($4.341 > 1.985$), H_0 is rejected and H_a is accepted,

so it can be concluded that the partial customer satisfaction coefficient has a significant influence on customer satisfaction.

c. Variabel company Image

In the calculation, the coefficient of the company Image is 3.454, while the table is 1.985. The company Image variable has a significant value of $0.001 < 0.05$, while the calculation $>$ the table, ($3.454 > 1.985$) then H_0 is rejected and H_a is accepted, so it can be concluded that the company Image coefficient partially has a significant influence on customer satisfaction.

DISCUSSION

The Effect of Quality of Service on Customer Satisfaction of PT BPR BKK Central Java

The research found that the service quality was 3.183, which is greater than the table value of 1.985, with a significance level of 0.002, which is less than 0.05, and a positive value of 0.268 for the regression coefficient. Customer satisfaction is partially influenced by the quality of service coefficient. Accordingly, the primary hypothesis of this study was correct: PT BPR BKK Central Java's customer satisfaction is positively and significantly correlated with service quality. Both Mahira et al. (2021) and Ismail and Yusuf (2021) found that high-quality service significantly increases customer happiness, lending credence to these findings.

Quality of service has a significant influence on customer satisfaction. When customers receive high-quality service, they are more likely to feel valued, understood, and their needs are well met. Aspects such as responsiveness, empathy, assurance, reliability, and tangible evidence of service directly contribute to positive customer perception. Fast and efficient service (responsiveness) reduces wait times and frustration, while caring and understanding (empathy) makes customers feel heard and understood. Reliability in providing promises and consistency of service builds trust, and guarantees of safety and competence of staff provides a sense of comfort. Lastly, clean and comfortable physical facilities and the appearance of professional staff (physical evidence) also enhance the overall customer experience.

The Effect of Customer Trust on Customer Satisfaction of PT BPR BKK Central Java

A positive regression coefficient of 0.418, a significance value of $0.000 < 0.05$, and a calculation value of $4.341 >$ table 1.985 indicate that customer satisfaction is attained in the research. The customer satisfaction coefficient has an impact on customer satisfaction, although only to a lesser extent than other variables. The study's results support the second hypothesis, which states that customer happiness has a positive and statistically significant effect on customer satisfaction at PT BPR BKK Central Java. Caniago (2022) and Meida et al. (2022) found that customer satisfaction significantly affects consumer satisfaction, lending credence to these findings.

Customer trust has a significant influence on customer satisfaction. When customers feel confident in a bank or financial service provider, they tend to have positive expectations of the services they will receive. This trust is built on a variety

of factors, including transparency, consistency in service, good reputation, and the bank's ability to deliver on its promises. Trusted customers will feel safer and more comfortable interacting with banks, even when facing problems. They will be more likely to recommend the bank to others and remain loyal in the long run. Conversely, a loss of trust can quickly erode satisfaction, even if the services provided are technically adequate. This is because trust serves as a strong emotional foundation; Without it, every small imperfection can be perceived as a big problem, which ultimately reduces satisfaction and encourages customers to look for other alternatives.

The Influence of Company Image on Customer Satisfaction of PT BPR BKK Central Java

Based on the study's findings, the company Image had a somewhat significant impact on customer satisfaction, as indicated by a calculation value of $3.454 > 1.985$ and a significance value of $0.001 < 0.05$. Additionally, the regression coefficient had a positive value of 0.335. Thus, the third hypothesis, that PT BPR BKK Central Java's corporate image significantly and positively affects customer satisfaction, was shown correct by this study. Both Zusmawati et al. (2023) and Asrofi & Aquinia (2023) found that customers are more satisfied when they have a good impression of the firm.

Company Image plays a crucial role in shaping customer satisfaction. When a company has a positive image associated with reliability, quality, integrity, and social responsibility customers tend to have a better initial perception of the product or service offered. This positive perception creates higher expectations of a satisfying experience. A strong Company Image can build trust and confidence in customers. Customers feel safer and more comfortable transacting with reputable companies, which in turn increases their overall satisfaction. Even when there are minor deficiencies in service, customers may be more likely to forgive or remain loyal if they believe in the company's values and commitments.

CONCLUSIONS AND RECOMMENDATIONS

Based on the conclusion that customer satisfaction is the most dominant factor, followed by service quality and company image, PT BPR BKK Central Java needs to prioritize strategies that focus on improving and maintaining customer trust. Realistically, this can be achieved by consistently implementing full transparency in every aspect of operations, from transaction fee details to clear and unambiguous product information. This includes ensuring that the security of customer data is a top priority with ongoing investments in state-of-the-art cybersecurity systems and in-house education on handling sensitive data. To maintain service consistency, PT BPR BKK Central Java can develop strict SOPs (Standard Operating Procedures) for every customer interaction and ensure that all employees understand and apply it. In addition, a simple and accessible financial education program, perhaps through short workshops or interactive online materials, will go a long way in building customer understanding and trust, especially for segments who are new to banking products.

However, service quality and company image still play an important role. Therefore, investing in continuous employee training should be a regular agenda, focusing not only on improving technical skills but also on empathic and responsive communication skills to create a positive customer experience. In terms of corporate image, PT BPR BKK Central Java can proactively engage in corporate social responsibility (CSR) activities relevant to the local community, and consistently communicate the positive impact of these activities. Finally, an efficient, transparent, and fair customer complaint handling mechanism is crucial. This means having an easily accessible complaint channel, a quick response, and satisfactory problem resolution, as a negative experience in complaint handling can significantly damage these three variables.

Based on these findings, future research may deepen our understanding of the specific mechanisms that explain why customer trust has the most significant impact on service quality and company image. It would be very useful to conduct an in-depth qualitative study, such as interviews or *focus group discussions*, to explore customer perceptions and experiences directly related to the factors that build and maintain their trust in financial institutions such as PT BPR BKK Central Java. In addition, further research can explore the long-term impact of financial education programs on customer trust and satisfaction levels, as well as identify the most effective education methods for different customer segments. Comparative studies with other BPRs or similar financial institutions in different regions can also provide new insights into the contextual factors that influence the relationship between trust, service quality, company image, and customer satisfaction. Finally, future research can investigate the role of digital innovation in building trust and improving service quality in the BPR sector, given the increasing importance of technology in customer interaction.

FURTHER STUDY

Future research is encouraged to explore the moderating or mediating variables that could strengthen the relationship between service quality, customer trust, company image, and customer satisfaction, such as digital service innovation or customer engagement. Additionally, expanding the study to other regional banks or comparing urban and rural branches of PT BPR BKK Jateng may provide broader insights and enhance the generalizability of the findings. Employing mixed methods or longitudinal approaches could also uncover deeper behavioral patterns and customer perception changes over time.

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