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The Influence of Trust, Service Quality and Company Image on Savings Customer Loyalty AT PT. BPR Dharma Nagari

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Abstract

This study was conducted to determine the Influence of Trust, Service Quality and Company Image on Savings Customer Loyalty at PT.BPR Dharma Nagari. The purpose of this study was to examine and analyze the Influence of Trust, Service Quality and Company Image on Savings Customer Loyalty at PT.BPR Dharma Nagari. This study uses a quantitative research method with data collection using a questionnaire conducted from March to April 2025 with a population of 7,094 respondents and a sample of 379 respondents calculated using the Slovin formula. The results of this study indicate that the variables of Trust, service quality, and company image partially (t test) and simultaneously (f test) have a positive and significant effect on savings customer loyalty at PT. BPR Dharma Nagari. The R2 value is 0.726 which means that all independent variables can influence the dependent variable by 72.6% while the remaining 27.4% is influenced by other factors not tested in this study.

Keywords: trust, service quality, company image and customer loyalty.

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1. Introduction

A bank is a financial institution that serves as a place to store funds through various services and activities. In the banking industry, banks must be able to provide the best service to customers, as customer loyalty is the key to success in the banking industry. A critical issue facing companies today is how to attract and maintain customer loyalty in order to survive and grow [1]. In an era of increasingly fierce competition, especially in the micro sector such as the People's Economic Bank (BPR), maintaining customer loyalty is no longer just a necessity, but has become a key strategy to maintain business sustainability. PT. BPR Dharma Nagari is one of the BPR banks in the province of West Sumatra, precisely on the Trans-Sumatra Highway, Simpang 4 Koto Baru, Dharmasraya Regency. PT BPR Dharma Nagari is a financial institution that has an official legal entity and operates as a People's Credit Bank (BPR) since January 2, 2001.

Trust is a descriptive idea held by a person about something. Trust may be based on knowledge and opinion. Trust is a consumer's level of certainty when their thoughts are clarified by repeated recall of the perpetrator. Trust can encourage the intention to buy or use a product by eliminating doubts [2]. Customer trust is inseparable from the loyalty they will show to the company. Trust is the primary foundation of the relationship between customers and banks. In the banking sector, trust is essential. Because of this trust, customers are willing to entrust their funds to the bank without coercion. Without strong trust and tangible evidence from other customers utilizing banking services, banks will struggle to collect funds from the public [3]. Trust is one of the long-term keys to increasing product sales. Trust also significantly influences customer commitment, which arises from the belief that the partner will deliver what is expected. According to Kotler in the journal [4], Trust is a company's willingness to rely on a business partner. Trust can encourage the intention to purchase or use a product by eliminating doubts.

According to Tjiptono in [5] Service quality is one measure of success in providing satisfaction guarantees for consumers or customers, through service quality a consumer or customer can provide an objective assessment in an effort to create satisfaction. Service quality is the overall characteristics and characteristics of a product or service in terms of its ability to meet predetermined or patented needs, with an emphasis on the orientation of fulfilling customer expectations to obtain suitability for use. Service quality itself is determined by the company's ability to meet customer needs and desires in accordance with customer

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expectations [6]. Service quality also plays a crucial role in building customer loyalty. Service quality can be defined as the effort to meet customer needs and desires and the accuracy of delivery to meet customer expectations. The better the quality of service a bank provides to customers, the higher the customer satisfaction with the bank. Increasing profits by providing the best service to customers. Given the differences in bank selection criteria by customers, banks are required to continually strive to improve their services by continuously innovating in an effort to increase customer satisfaction and loyalty. [7].

Besides Trust and Quality of Service, one way to increase customer loyalty is through Company Image. According to [8] image is a reflection of an organization's or company's identity. An organization or company can have several different images in the eyes of different publics. A good corporate image is intended to ensure the company's survival and the people within it continue to develop creativity and even provide more meaningful benefits to others. Corporate image is the public's view or thoughts about a company, formed from the overall impressions of customers. Corporate image relates to the company's physical attributes and behavior, its product and service innovations, and the impression of the quality of its employees' communication in building relationships with customers [9].

Corporate image is the result of a series of processes in which consumers compare various attributes of a company. These attributes include products, prices, product quality, and service quality. According [10] Corporate image reflects consumers' views of a company's quality. This image is formed from consumer perceptions based on the information they receive. A bank's image is the public's response to the bank, manifested in the public's ideas or beliefs about the products offered by the bank. This corporate image is formed by many factors. Positive factors that can enhance a company's image include a brilliant history or resume, past financial successes, export success, good industrial relations, a reputation as a significant job creator, a willingness to share social responsibility, a commitment to research, and so on. [11].

One of the products offered by PT. BPR Dharma Nagari is Savings. PT BPR Dharma Nagari's savings customers are spread across several key areas, namely Ampang Kuranji, Koto Baru, Abai, and Koto Salak. Based on available data, the majority of customers come from the Ampang Kuranji area. The following is the number of PT. BPR Dharma Nagari Savings customers as of September 2024:

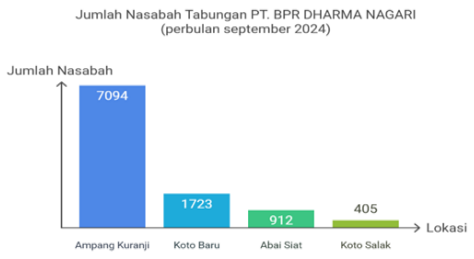

Figure 1. Number of savings customers of PT. BPR Dharma Nagari

Based on the data above, the total number of savings customers at PT. BPR Dharma Nagari is estimated at 10,134. Based on available nominative data, the majority of savings customers, 7,094 people, or approximately 70%, come from the Ampang Kuranji area.

Phenomena or problems related to PT. BPR Dharma Nagari, namely from trust, there are several challenges regarding declining customer trust due to problems regarding the fund pickup system carried out by PT. BPR Dharma Nagari, especially savings, namely savings pickup is done by being picked up at home directly or called door to door so that errors often occur in recording such as incorrect deposit amounts or inaccurate recording of customer account numbers. In addition, in terms of service, PT BPR Dharma Nagari cannot be aligned with other commercial banks because there are no ATM services and other Internet-based services. and if you want to make a transaction, customers must go to the bank office first to make the transaction. And especially for savings pickup by funding officer employees, there are still delays or lack of responsibility in completing the task. So that customers who wanted to save do not do so and this also causes disappointment to their customers. so this is a special concern for the company PT. BPR Dharma Nagari to maintain the loyalty of its savings customers. The image of the company PT. BPR Dharma Nagari, needs to be improved again due to problems ranging from errors in recording balances, differences in savings balances or transaction security that is still lacking. This can create a negative perception of the company or banking image.

2. Methods

The research method used is quantitative research, quantitative research according to [12] is Quantitative research is a research method based on the philosophy of positivism, considered a scientific method because it meets scientific principles in a concrete or empirical, objective, measurable, rational, and systematic manner. Quantitative methods aim to test predetermined hypotheses used for research on specific populations or samples, as well as quantitative or statistical data

analysis. The population in this study was 7,094 with a sample size of 379.

The normality test aims to determine whether the dependent and independent variables in a regression model have a normal distribution. A good regression model has a normal or near-normal data distribution. If the significance value is greater than 0.05, it is said to be a normal distribution; conversely, if it is less than 0.05, it is said to be an abnormal distribution.

Testing was conducted using a significance level of 0.05 (α=5%). The decision-making criteria for testing the hypothesis were the t-statistic, as follows:

a. If the calculated T value is greater than the t table, then there is an effect, and vice versa.
b. If the Sig. value is less than 0.05, then there is a significant effect, and vice versa.

This test compares the calculated F value with the F table value, and the significance level is α = 5%. The results of the F test (simultaneous test) are performed under the following conditions:

a. If the calculated F value is greater than the F table value, there is an effect, and vice versa.
b. If the Sig value is <0.05, there is a significant effect, and vice versa.

The coefficient of determination aims to determine the extent to which the independent variable explains the dependent variable. Using SPSS processing, the coefficient of determination (R2) is found in the model summary and is written as R-square. A value above 0.5 is considered good. Strong if the R-square value is greater than 0.6.

Based on the results of previous research conducted by [13] entitled "The Effect of Trust Level and Service Quality on Customer Loyalty of Savings at PT. BPR Ganto Nagari 1954 Lubuk Alung" The results of this study indicate that the variable of trust level has a positive and significant effect on customer loyalty of savings at PT. BPR Ganto Nagari 1954 Lubuk Alung. The higher the level of customer trust in PT. BPR Ganto Nagari 1954 Lubuk Alung will certainly increase customer loyalty.

H1: It is suspected that the trust variable has a positive and significant effect on the loyalty of savings customers of PT. BPR Dharma Nagari in the Ampang Kuranji area.

Based on the results of previous research conducted by [14] entitled "The Effect of Service Quality and Complaint Handling on Customer Loyalty with Satisfaction as an Intervening Variable (Case Study of BPRS Suriyah Salatiga Branch)" The results of this study indicate that service quality and complaint handling have a positive and significant effect on customer satisfaction.

H2: It is suspected that the Service Quality variable has a positive and significant effect on the loyalty of savings customers of PT. BPR Dharma Nagari in the Ampang Kuranji area.

Based on the results of previous research conducted by [1] entitled "The Influence of Corporate Image and Customer Satisfaction on Customer Loyalty at PT BPR Bank Gianyar Regency, Gianyar Regency". The results of this study indicate that corporate image and customer satisfaction have a significant influence partially and simultaneously on customer loyalty.

H3: Diduga Variabel Citra Perusahaan berpengaruh positif dan signifikan terhadap loyalitas nasabah tabungan PT. BPR Dharma Nagari wilayah Ampang Kuranji.

Based on the results of previous research conducted by [15] "The Influence of Service Quality and Corporate Image on Customer Loyalty at PT. BPR Sari Jaya Sedana in Klungkung" The results of this study indicate that corporate image has a positive and significant influence on customer loyalty, which means that if the corporate image of PT. BPR Sari Jaya Sedana increases, then customer loyalty at PT. BPR Sari Jaya Sedana also increases.

H4: It is suspected that the variables of trust, service quality and company image have an impact on the loyalty of savings customers at PT. BPR Dharma Nagari in the Ampang Kuranji area.

3. Results and Discussion

Table 1.
Normality Test

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		379
Normal Parameters[a,b]	Mean	0E-7
	Std. Deviation	3.32072093
Most Extreme Differences	Absolute	.099
	Positive	.061
	Negative	-.099
Kolmogorov-Smirnov Z		1.935
Asymp. Sig. (2-tailed)		.001

a. Test distribution is Normal.
b. Calculated from data.

Table 1 Normality Test Results show that Asymp. Sig. (2-tailed) obtained a value of 0.001. This value proves that the residuals are not normally distributed.

According to Ghozali in [16] This is caused by the presence of outliers. Outliers are data with unique characteristics that appear in the form of extreme values. Their presence can be detected using casewise

diagnostics. Casewise diagnostics detects a standardized residual in the data. If the standardized residual is greater than 2.5, the data is considered an outlier. Twenty-eight outliers were identified using casewise diagnostics, reducing the data to 351.

Table 2.
Normality Test After Outlier Elimination

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		351
Normal Parameters[a,b]	Mean	0E-7
	Std. Deviation	2.47325849
Most Extreme Differences	Absolute	.067
	Positive	.041
	Negative	-.067
Kolmogorov-Smirnov Z		1.262
Asymp. Sig. (2-tailed)		.083

a. Test distribution is Normal.
b. Calculated from data.

The data in Table 2 above was processed using the one-sample Kolmogorov-Smirnov test because the data were more than 351 and the assessment referred to a significance level of greater than 0.05. From the data above, it can be concluded that the research results and data are normal. Based on the results of the normality test, the significance value is 0.083 > 0.05, thus it can be concluded that the residual values are normally distributed.

This test is also supported by a normality plot. A normality test can be performed by examining the graph. Normality can be seen from the linear distribution of the P-P plot and its location around the diagonal line. The normality test conducted on this research data yielded the following results:

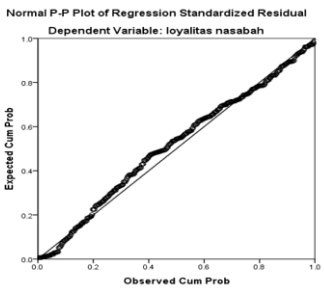

Figure 2. Normality test normality plot

Figure 2 above shows that the data (points) are distributed along the diagonal axis, appearing very close to the diagonal line. A normality test requires that the data (points) follow or approach the diagonal line, indicating a normal distribution. Another test for normality can be performed by examining the histogram below:

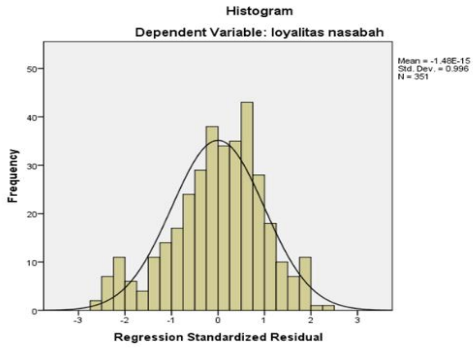

Figure 3. Histogram of Normality Test

The t-test is used to test the significance of the influence of independent and dependent variables partially. This test compares the significance value with an alpha of 0.05. From the results of this test, if the significance value is smaller than alpha 0.05, then Ho is rejected, Ha is accepted, meaning there is a relationship. If the significance value is greater than alpha 0.05, then Ho is accepted and Ha is rejected, meaning there is no relationship.

The degrees of freedom (df) N-k-1 are 351-3-1 = 347 (N is the number of respondents and k is the number of independent variables) so that the results obtained for the t table are 1.967. The data results can be presented in the following table 3:

Table 3.
t-test Results

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-9.738	2.104		-4.629	.000		
	KEPERCAYAAN	.551	.067	.314	8.190	.000	.532	1.880
	KUALITAS LAYANAN	.589	.059	.414	9.969	.000	.453	2.208
	CITRA PERUSAHAAN	.473	.072	.249	6.535	.000	.538	1.857

a. Dependent Variable: LOYALITAS NASABAH

From the data in table 3 above, it can be interpreted as follows::

a) The Effect of Trust (X1) on Customer Loyalty (Y) It can be seen that the calculated t is 8.190 and the t table is 1.967 where the calculated t is greater than the t table (8.190 > 1.967) this shows that the independent variable Trust has a significant effect on the dependent variable Customer Loyalty. And the significance level is smaller than alpha (0.000 < 0.05) then it can be obtained that Ho is rejected and H1 is accepted, meaning that trust (X1) has a significant effect on Customer loyalty (Y). This means that trust affects the loyalty of savings customers at PT. BPR Dharma Nagari, The higher the level of trust of savings customers in the

Ampang Kuranji area towards PT. BPR Dharma Nagari, the higher their level of loyalty to continue saving and using PT. BPR Dharma Nagari services continuously. And this is also supported by the theory of [3] which states that "trust is a key variable for success. A consumer's trust is the willingness to use or purchase a product because they believe that the partner company will deliver what they expect. In the banking sector, trust is essential. Because of this trust, customers are willing to entrust their funds to the bank without coercion. Without strong trust and tangible evidence from other customers who utilize banking services, banks will find it difficult to collect funds from the public. And the results of this study are in line with previous research conducted by [13] and [5] with the research results showing that the trust variable has a positive and significant influence on customer loyalty.

b) The influence of service quality (X2) on customer loyalty (Y) It can be seen that the calculated t is 9.969 and the t table is 1.967 where the calculated t is greater than the t table (9.969 > 1.967) this shows that the independent variable of service quality has a significant influence on the dependent variable of Customer Loyalty. And the significance level is smaller than alpha (0.000 < 0.05) then it can be obtained that Ho is rejected and H2 is accepted, meaning that service quality (X2) has a significant influence on customer loyalty (Y). This means that the higher the quality of service provided by PT. BPR Dharma Nagari, the higher the level of customer loyalty, especially savings customers in the Ampang Kuranji area. And this is also supported by the theory of [13] which states that "service quality is an effort to fulfill needs accompanied by customer desires and the accuracy of the delivery method in order to meet customer expectations and satisfaction. And the results of this study are in line with previous research conducted by [15] and [5] with the research results showing that the Service Quality variable has a positive and significant effect on customer loyalty.

c) The influence of corporate image (X3) on customer loyalty (Y) It can be seen that the calculated t is 6.535 and the t table is 1.967 where the calculated t is greater than the t table (6.535 > 1.967) this shows that the corporate image variable has a significant influence on the dependent variable of customer loyalty. And the significance level is smaller than alpha (0.000 < 0.05) then it can be obtained that Ho is rejected and H3 is accepted, meaning that the corporate image variable (X3) has a significant influence on customer loyalty (Y). meaning that Corporate Image (X3) has a significant influence on customer loyalty (Y). This means that the more positive the corporate image formed by PT. BPR Dharma Nagari, the higher the level of customer loyalty, especially savings customers in the Ampang Kuranji area. This is also supported by the theory of [11]. Bank image is the public's response to a bank, manifested in the public's ideas or beliefs about the products offered by the bank. The results of this study are in line with previous research conducted by [17] with the research results showing that the corporate image variable has a positive and significant influence on customer loyalty.

The test was conducted using the f test (ANOVA). The F test used a significance level of 0.05 (2-sided test) with degrees of freedom df 2 (N-k-1) or 351-3-1=347, so the result obtained for the f table was 2.63.

The F-test is intended to test the research hypothesis which states that the variables Trust (X1), Service Quality (X2) and Company Image (X3) have a significant influence on customer loyalty (Y). The results of the hypothesis testing together can be seen in Table 4 below:

Table 4.
F-test results

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	5740.540	3	1913.513	310.137	.000[b]
	Residual	2140.953	347	6.170		
	Total	7881.493	350			

a. Dependent Variable: LOYALITAS NASABAH

b. Predictors: (Constant), CITRA PERUSAHAAN, KEPERCAYAAN, KUALITAS LAYANAN

From the data in table 4 above, it can be seen that this test was conducted by comparing the calculated f value with the f table, because the calculated f value is greater than the f table value (310.137 > 2.63) and the significance level (0.000 <0.05). Therefore, Ho is rejected and H4 is accepted, which means that this is done together between trust, service quality and company image have a significant effect on customer loyalty. So it can be concluded that the results of the study show that trust, service quality, and company image together have a positive and significant effect on the loyalty of savings customers at PT BPR Dharma Nagari, especially in the Ampang-Kuranji area. These three variables synergistically create a strong foundation for customer loyalty, which is shown through their willingness to continue using the service, recommending it to others, and establishing a long-term relationship with PT BPR Dharma Nagari.

Determination analysis in multiple linear regression is used to determine the percentage contribution of the influence of independent variables consisting of Trust (X1), service quality (X2) and company image (X3) on

customer loyalty (Y). The determination results can be seen in Table 5 as follows:

Table 5.
Coefficient of Determination Test Results

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.853[a]	.728	.726	2.484

a. Predictors: (Constant), CITRA PERUSAHAAN, KEPERCAYAAN, KUALITAS LAYANAN
b. Dependent Variable: LOYALITAS NASABAH
Sumber Data: Olahan Spss 20, tahun 2025

From the data in table 5 above, the relationship between trust, service quality and company image on customer loyalty can be seen from the Adjusted R^2 value, which shows a coefficient value of 0.726. This means that the contribution or influence given by variable X on Y is 0.726 (72.6%), which is greater (>) than 0.60, indicating a strong relationship, because only 27.4% is influenced by other factors.

3. Conclusions

The results of the analysis indicate that the Trust variable (X1), based on the partial t-test, has a positive and significant effect on customer loyalty. This finding is evidenced by the calculated t-value being greater than the t-table value (8.190 > 1.967). Furthermore, the significance level is lower than the alpha value (0.000 < 0.05). Therefore, H0 is rejected and H1 is accepted, meaning that trust (X1) significantly influences customer loyalty (Y).

Similarly, the Service Quality variable (X2), when tested partially (t-test), shows a positive and significant impact on customer loyalty. This is demonstrated by the calculated t-value exceeding the t-table value (9.966 > 1.967), with a significance level smaller than alpha (0.000 < 0.05). Thus, H0 is rejected and H2 is accepted, which implies that service quality (X2) significantly affects customer loyalty (Y).

The Corporate Image variable (X3) also demonstrates a partial positive and significant effect on customer loyalty. This is supported by the calculated t-value being higher than the t-table value (6.563 > 1.967) and the significance level being lower than alpha (0.000 < 0.05). Consequently, H0 is rejected and H3 is accepted, confirming that corporate image (X3) significantly affects customer loyalty (Y).

Despite these findings, this study is not without limitations. First, the research was limited to a specific sample and context, which may restrict the generalizability of the results to broader populations or different industries. Second, the study only examined three independent variables (trust, service quality, and corporate image), while other factors such as price fairness, customer satisfaction, or technological convenience may also play important roles in shaping customer loyalty. Third, the use of cross-sectional data limits the ability to capture changes in customer perceptions over time.

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