The Influence of Trust and Customer Value to Customer Satisfaction on Bank BRI Branch Soetomo Jambi

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Abstract The purpose of this study is to analyze the Influence of Trust and Customer Value on Customer Satisfaction at Bank BRI branch Soetomo Jambi, either partially or simultaneously. a population of 12 975 and 99 customers in engineering sample slovin. The method of analysis with quantitative analysis. Mechanical analysis with multiple linear regression, continued analysis of determination (R Square), partial hypothesis test (t test) and simultaneous (F test) with alpha 5 percent. Prior to analysis by regression test questionnaire in advance in research to test the validity and reliability as well as classical assumptions. Analysis tools SPSS version 20.0. Analysis of determination value is 0.522, meaning that the percentage contribution of variables influence the trust and customer value on customer satisfaction 52.2%, while the remaining 47.8% is influenced by other variables not included in this model. The result Trust and Customer Value significant effect on customer satisfaction either partially or simultaneously.
Keywords: Trust, Customer Value, Customer Satisfaction

INTRODUCTION

In the current business environment that tends to change along with the increasingly sharp competition level, every organization of the company, regardless of its shape and type, will be faced with the same problem, namely the problem of how to maintain the continuity of the company continuously in the situation at hand. In the long run, the problem of corporate survival is determined by two main points, namely the level of adaptability and developing ability. While in the short term, the two things will basically be determined by the level of profitability that can be achieved company.

Thus the problem of corporate survival will ultimately be determined by the ability of the company itself in obtaining a viable level of profitability on an ongoing basis, not least the banking services company.

Since its inception, BRI Branch of Soetomo Branch of Jambi City has had quite a lot of customers and tends to increase from year to year. However, the increase in the number of customers has fluctuated over the years, as shown in the following table.

Table 1. Bank Customer Growth of BRI Branch of Soetomo (Period 2011 s.d 2015)

No	Year	Number of customers	Persentage
1	2011	10.885	0%
2	2012	11.788	7.7%
3	2013	10.986	-7.3%
4	2014	12.096	9.2%
5	2015	12.975	6.8%

Source: BRI Branch of Soetomo of Jambi City

From the table above shows that the number of customers in Bank BRI Branch of Soetomo jambi last 5 years is fluctuating. Despite the increase in the last 2 years, this increase in the number of customers was not followed by the increasing percentage of customer growth at Bank BRI. For 2012, the number of customers increased by 7.7%, then in 2013 decreased by 7.3% after that in 2014 there was a 9.2% increase and in 2015 there was an increase of 6.8%.

This can not be separated from the growing number of national private banks in the next five years. So as to make many references for customers to use banking services offered. In addition it is no secret public again usually people not just save in one bank only, but they also have deposit services in other Banks. This of course proves that the competition between banks is very high.

BRI is the largest bank in comparison with two other banks namely Bank Mandiri and BCA. This can be seen from the marketshare of the three Banks when viewed from the number of customers, BRI is still as a leader when compared with two other banks. This is because BRI is an earlier and longer operating bank compared to the other two banks. In the following table will be presented market share based on the number of customers of the three banks.

Table 2. Market Share Number of Customers Year 2015

No	Name of Bank	Number of Customers	Percentage
1	BRI	12.975	37
2	Mandiri	11.995	35
3	BCA	9.609	28
	Jumlah	34.579	100

Source: Data Obtained From Each Bank

From Table 1.2 above, it appears that from the three banks, BRI's position when viewed from the market share is in the first position as a leader with a total of 12,975 customers or if it is supplied from the three banks, BRI has a market share of 37%, followed by Bank Mandiri As a competitor of 11,995 customers, and if it is supplied from the three banks, Mandiri has 35 percent market share of customers and for BCA 9,609 customers with a market share of 28 percent.

In addition it appears that the number of customers between BRI and Mandiri actually not so significant difference. Where BRI has been operating longer and more experienced should be able to have customers doubled from its bank Mandiri competitors. But in reality the number of Mandiri bank customers is currently close to the number of BRI customers. This of course can not be denied that the competition between the banking world is so tight.

To face the increasingly tight competition between banks, the increasing number of banks involved in fulfilling customers needs and desires, the bank must be able to place orientation on customer satisfaction as the main goal by establishing good partnership relationship with customers can be done by always improving the services provided to customers.

On the other hand, the success of an organization is inseparable from the customer's confidence in the satisfaction of the service received. Arisutha [1] and Tjiptono [2] argue that trust in service is defined as a force in demonstrating the competence, honesty, integrity and predictability of a service. Trust is a key element of relationship success and linkage trends toward the various service and satisfaction assessments felt by Arisutha's customers [1].

In creating customer satisfaction especially customers, Bank BRI also must be able to increase customer value. Simply put, customer value is determined by the difference between total benefit and total cost of customer Fandy Tjiptono [3]. Customer satisfaction can be created through Emotional value, Social value, Quality / Performance value and Price / value for money.

Several previous studies revealed that customer value positively affects customer satisfaction, such as research conducted by Hidayat, R [4], Pratiwi, N.P.L and Seminari, N.K [5].

Based on the background and problems of this research, the purpose of this study is to analyze:
1. Analyzing the influence of trust on customer satisfaction at Bank BRI.
2. Analyzing the influence of customer value on customer satisfaction at Bank BRI.
3. Analyzing the influence of trust and customer value together on customer satisfaction at Bank BRI.

LITERATURE REVIEW
Trust
Trust is the belief that one will find what is desired on the exchange partner. Trust involves a person's willingness to behave in a certain way because of the belief that his partner will give what he or she hopes for and a hope one has that the words of someone else's promise or assertion can be trusted by Barnes [6]. According to Kotler [7] "belief is a descriptive idea held by someone about something".

Trust is a key element of relationship success and linkage trends toward the various service and satisfaction assessments felt by Arisutha's customers [1].

Ganesan and Shankar [8] explain that trust is a reflection of two components, namely Credibility and Benevolence. Credibility is based on the trust of partnerships with other organizations and requires expertise to produce work effectiveness and reliability.

Customer Value
Zeithaml [9] defines that customer value is a thorough assessment of the usefulness of a product or service based on perceptions of what is received and what is sacrificed. Giving high customer value should

be the primary goal of all businesses because customers make decisions based on the value they receive.

According Tjiptono [2] stressed that marketing is closely related to efforts to create and provide value (value) to customers. Simply put, customer value (costumer value) is determined by the difference between total benefit and total cost for the customer.

Meanwhile, Woodruff [10] defines "customer value as a perceptual preference and customer evaluation of product attributes, attribute performance, and consequences derived from the use of products that facilitate (or inhibit) the achievement of customer goals and objectives in use."

Customer Satisfaction

Customer satisfaction is very concerned by the company because it will impact on performance. Kotler and Armstrong [7] state that satisfied customers will buy back and they will tell others about the good experience of the product. Customer satisfaction contributes to a number of crucial aspects, such as creating customer loyalty, corporate reputation, reduced

price elasticity, reduced future transaction costs, and improving employee efficiency and productivity [3].

Customer satisfaction is the customer's response to the inconsistency between the level of prior importance and the actual performance he felt after usage [11].

Customers experience varying degrees of satisfaction and dissatisfaction after experiencing or perceiving each service according to the extent to which their expectations are met or exceeded. Hope is an internal standard that customers use to assess the quality of a Lovelock and Wright service experience [12].

Howard and Sheth [13] revealed that customer satisfaction is the buyer's cognitive situation with respect to correspondence or mismatch between the results obtained and the sacrifices made.

Based on the objectives and reviews of previous literature and research, the conceptual framework of this research is as shown in Figure 1 below.
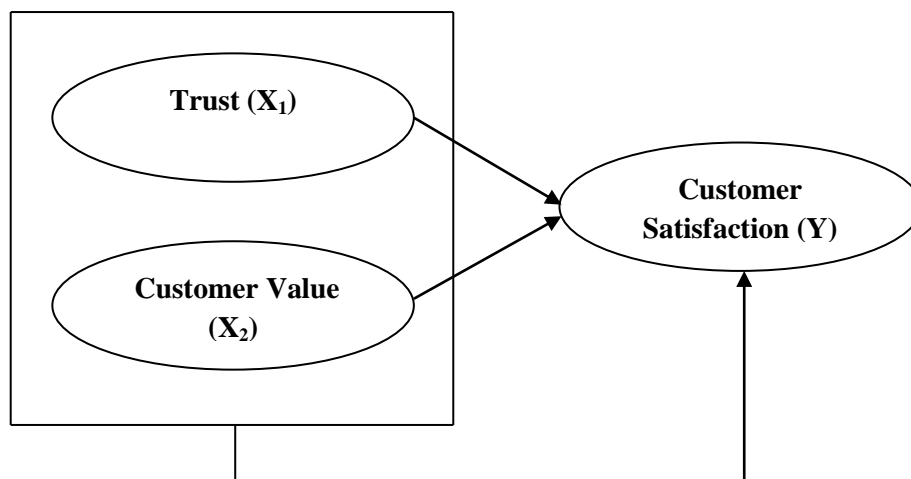

Fig-1: Framework

Based on Research Objectives and literature review, the hypothesis of this study are:

H₁: Trust has a significant effect on customer satisfaction at Bank BRI.

H₂: Customer value significantly affects customer satisfaction at Bank BRI.

H₃: Customer trust and value significantly influence customer satisfaction at Bank BRI simultaneously.

RESEARCH METHODOLOGY

The population in this study are customers of Bank BRI that are met directly at Bank BRI before making transactions. The number of population based on the number of customers in 2015 amounted to 12,975. Due to the large number of population in the research, so here the author do the sampling in order to

facilitate this research. The sample in this research is taken by convinience sampling or accidental sampling technique, that is where the selection of sample element is based on the ease or pleasure of the researcher because the data is obtained quickly by asking directly to the person who is at the place of the research object Hapzi and nandan [14] .

Data collection methods are techniques or ways that researchers can use to collect data. Riduwan [15]. The method used in data collection in this study is to use primary data. Instruments used for data collection are questionnaires or questionnaires.

RESULT AND DISCUSSION

A good multiple-linear regression equation model that meets the requirements of classical assumptions, among others all normal distributed data, the model must be free of heterokedastisitas. From the previous analysis it has been proved that the equation model proposed in this study has met the requirements of the classical assumption so that the equation model in this research is considered good. Multiple linear regression analysis is used to test the partial and simultaneous hypothesis of independent variables on the dependent variable. Based on multiple linear regression coefficient with SPSS 20.0 program obtained result like Table 2 below.

Table 3: Table Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig
	B	Std. Error	Beta		
(Constant)	.972	1.148		.846	.399
Trust_X1	.181	.075	.222	2.408	.018
Customer Value_X2	.181	.030	.560	6.078	.000

a. Dependent Variable: Customer satisfaction_Y
Source: Output SPSS 20.0

Statistically from result of F-test and t-test obtained by regression equation as follows.

$$Y = a + b_1X_1 + b_2X_2 + e$$
$$Y = 0,972 + 0,181.X_1 + 0,181.X_2 + e$$

From the multiple linear regression equation above can be concluded as follows:

1) Constant Value = 0,972
   The value of positive constant shows the positive influence of independent variable (trust and customer value), meaning if independent variable is konstans or not executed properly then customer satisfaction value of Bank BRI equal to 0,972 scale / unit.
2) Trust $(X_1) = 0,181$
   Is the coefficient of trust variable regression (X_1) to Customer Satisfaction variable (Y).

Which means that each addition of one Trust value will increase the value of customer satisfaction of 0.289, or in other words if the Trust can be increased the quality of 100 scale, then it will be followed by the increase in customer satisfaction Bank BRI of 100 scale.

3) Customer Value $(X_2) = 0,181$
   Is the coefficient of variable value regression of customer $(X2)$ to customer satisfaction variable (Y). It means that every addition of one value to customer value will increase customer satisfaction value by 0.181, or in other words if customer value can be increased the quality of 100 scale, then it will be followed by increasing customer satisfaction of Bank BRI equal to 100 scale.

Table 4: Table Test R and R Square

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.723[a]	.522	.512	1.372

Source: Output SPSS 20.0

R value of 0.723 shows the double correlation (trust and customer value) with customer satisfaction. Considering the variation of R Square Value equal to 0,522, it means the percentage of contribution of trust and customer value to customer satisfaction for product is 52,2%, while the rest equal to 47,8% influenced by other variable not included in this model. As for Adjusted R Square value is adjusted R Square value, its value is 0,512.

Table 5: t test (Partial)

No.	Variable	t count	Sig. t
1	Trust (X_1)	2.408	.018
2	Customer Value (X_2)	6.078	.000

Source: Coefficient Multiple linear regression

a. Test of trust (X1) on Customer Satisfaction (Y)

From result of regression test in Table 4 above by using SPSS 20.0 obtained t_{count} of trust variable (X1) equal to 2,408, with significance value equal to 0,018, because of level of significance level < 0.05 (0.018 < 0.05) it can be concluded that trust (X_1) To customer satisfaction (Y) of Bank BRI. This means there is a linear relationship between trust (X_1) with customer satisfaction (Y) Bank BRI.

b. Test t Customer Value (X2) Against Customer Satisfaction (Y)

From result of regression test in Table 4 above by using SPSS 20.0 obtained t_{value} of customer value variable (X_2) equal to 6,078, with significance value equal to 0.000, because the level of significance < 0.05 (0.000 < 0.05) it can be concluded that customer value (X_2) Affects customer satisfaction (Y) of Bank BRI. This means there is a linear relationship between customer value (X_2) with customer satisfaction (Y) Bank BRI.

Based on the partial test that has been described above is known that all independent variables (trust and customer value) have an influence on the dependent variable (customer satisfaction). Where from the testing conducted known that customer value variables have a more dominant influence compared with trust.

Table 6: F Test Result Simultaneously

Model	Sum Of Squares	Df	Mean Square	F	Sig
Regression	197.37	2	98.685	52.442	.000
Residual	180.651	96	1.882		
Total	378.02	98			

Source: Output SPSS 20.0

From the results of tests conducted simultaneously by using the F test known that the trust and value of customers have an influence on customer satisfaction Bank BRI. It is proved by the result of Anova or F test by using SPSS 20.0. It can be concluded that the null hypothesis (H0) is rejected and the alternative hypothesis (H1) is accepted, it proves the variable Trust and value of customers together significantly influence customer satisfaction variables of Bank BRI. Where the contribution of trust and customer value to customer satisfaction of Bank BRI equal to 52,2%, while the rest equal to 47,8% influenced by other variable not included in this model.

Then statistically from the test results partially obtained that the trust variable contributes 22.2% to customer satisfaction Bank BRI. Furthermore, customer value variable contributes 56.0% to customer satisfaction of Bank BRI.

Further analysis of test results obtained on the influence of independent variables partially on dependent interpreted as follows.

a) Trust Against Customer Satisfaction.

Based on survey results, it is known that respondents agree if one of the reasons the customer collects funds in Bank BRI because Bank BRI Branch Soetomo Jambi can be trusted and also has a consistent service so that customers believe and are sure to collect funds in bank BRI. Because without trust the public will not keep funds in the bank, for that the bank must be able to maintain the trust that the funds are kept secure Ganesan and Shankar [8]. In addition, the performance and working standards provided by Bank BRI make customers feel satisfied.

Trust involves a person's willingness to behave in a certain way because of the belief that his partner will give what he or she hopes for and a hope one has that the words of someone else's promise or assertion can be trusted by Barnes [16]. Trust is a key element of relationship success and linkage trends toward the various service and satisfaction assessments felt by Arisutha's customers [1].

From result of regression test in Table 5 above by using SPSS 20.0 obtained t_{count} of trust variable (X_1) equal to 2,408, with significance value equal to 0,018, because of significance level < 0.05 (0.018 < 0.05) it can be concluded that trust (X_1) Significantly to customer satisfaction (Y). This result is similar to one of the previous research results proposed by Guspul, A. [18]. This means there is a linear relationship between trust (X_1) with customer satisfaction (Y).

Trust factor is an important factor, because without trust then the public will not store funds in the bank. For that the bank must be able to maintain the trust of the community that the funds are kept safe. According to Ganesan and Shankar [8] explains that trust is a reflection of two components, namely Credibility and Benevolence. Credibility is based on the trust of partnerships with other organizations and requires expertise to produce work effectiveness and reliability. While Benevolence, based on the magnitude of trust partnerships that have the purpose and motivation that is an advantage for other organizations

at a new condition emerge, the condition where the commitment is not formed.

In addition, several studies have suggested that trust has a positive influence on customer satisfaction, among others, the research conducted by Pratiwi, NPL and Seminary, NK [5], Guspul, A. [18], Yulianto, T [19] States that belief has a positive and significant effect on satisfaction.

b) Customer Value Against Customer Satisfaction.

Based on survey results, it is known that the customer agrees that the customer value given by Bank BRI in the eyes of the customers is very good, so as to make the customers interested and interested in using the products offered by Bank BRI.

In addition, customers also agree that BRI Bank provides security guarantee, easy to understand product excellence, long-term commitment to its customers, in terms of product customers agree that the suitability between the amount of money and sacrifices issued on a product, customer value is the customer's perception of The quality or benefit of the product and the sacrifices made through the price paid by Monroe [17]. These points make customers use Bank BRI services.

Meanwhile, Woodruff [10] defines "customer value as a perceptual preference and customer evaluation of product attributes, attribute performance, and consequences derived from the use of products that facilitate (or inhibit) the achievement of customer goals and objectives in use."

From the result of regression test in Table 5 above by using SPSS 20.0 obtained the number t_{count} the variable of customer value (X_2) equal to 6,078, with significance value equal to 0.000, due to the significance level < 0.05 $(0.000 < 0.05)$ it can be concluded that customer value (X_2) Significantly influence customer satisfaction (Y). This result is similar to one of the previous research results proposed by Pratiwi, N.P.L and Seminari, N.K [5]. This means there is a linear relationship between customer value (X_2) with satisfaction (Y).

In creating customer satisfaction especially customers, Bank BRI also must be able to increase customer value. Simply put, customer value is determined by the difference between total benefit and total cost of customer Fandy Tjiptono [2]. Customer satisfaction can be created through Emotional value, Social value, Quality/Performance value and Price/value for money.

Zeithaml [9] defines that customer value is a thorough assessment of the usefulness of a product or service based on perceptions of what is received and what is sacrificed. In addition, several studies have suggested that the value of customers has a positive effect on customer satisfaction, such as research conducted by Hidayat, R [4], Pratiwi, N.P.L and Seminari, N.K [5].

CONCLUSION AND RECOMMENDATIONS
CONCLUSION

Based on the results of research and discussion in this research, it can be concluded as follows:

1) Based on test results, it is proven that partially trust has a significant influence on customer satisfaction of Bank BRI.
2) Based on test results, it is evident that partially the value of the customer has a significant influence on customer satisfaction of Bank BRI.
3) Based on the results of calculations and analysis, it is evident that the trust and value of customers simultaneously (together) have a significant effect on customer satisfaction of Bank BRI. And customer value has the most dominant influence compared to trust variable to customer satisfaction of Bank BRI.

RECOMMENDATIONS

From the results of the above conclusions, it can be given the following recommendations:

1) Companies to pay more attention to customers by further improving customer value and continuing to maintain customer trust, as trust is one of the important factors that keep customers interested in collecting funds in the bank. Furthermore, continuously improve the value of customers from various aspects with so will arise a sense of security and comfort so that customers will be satisfied in partnership with Bank BRI.

2) Companies are required not only to understand customer trust and value factors, there are still many other factors that can affect customer satisfaction such as consumer psychology and marketing mix.

3) This study still has limitations, the estimator variable still emphasizes the trust and value of the customer, while to reveal the satisfaction of customers of Bank BRI in more depth required a deeper observation. With indicators and larger samples will be obtained the expression of individuals or groups that can describe their behavior. It is hoped that in subsequent research, it should be possible to include the influence of psychological factors to clarify the psychological influence on customer satisfaction of BRI Bank.

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