

THE INFLUENCE OF SERVICE QUALITY AND CUSTOMER TRUST AGAINST CUSTOMER RELATIONSHIPS PERFORMANCE OF BANK BPR IN THE CITY OF BANDA ACEH

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ABSTRACT

This study aims to look at the effect of the variable quality of service and customer trust towards kerelasiaan customers in rural banks (BPR) in Banda Aceh. The population in this study is the overall customer Rural Bank city of Banda Aceh, amounting to 11 192 people. Her sample was 170 people, based on the number of indicators which totaled 34. The results showed that the Quality of Service, Customer Trust, and Performance Customer Kerelasiaan the Rural Bank in Banda Aceh has been going well, because they have an average value close to 4 in unit Likert scale. Quality of Service, Customer Kerelasiaan affect the performance of Rural Banks in Banda Aceh .. It is mengindikasikan that factors of Service Quality positive effect on performance enhancement Kerelasiaan Customers in Rural Bank in the city of Banda Aceh. Customer Trust Customer Kerelasiaan affect the performance of Rural Banks in Banda Aceh .. It is mengindikasikan that Customer Trust factor positive effect on performance enhancement Kerelasiaan Customers in Rural Bank in the city of Banda Aceh. The coefficient of influence of service quality on customer Kerelasiaan is 0.28, while the coefficient of influence customer trust towards customer kerelasiaan is 0.18. Thus Quality Service gives greater influence on customer trust in raising the level of customer kerelasiaan.

Keywords: Quality of Service, Customer Trust, Kerelasiaan Performance, Customer, Bank BPR, Banda Aceh.

INTRODUCTION

Research Background

Customer loyalty to a brand product is a very important concept, especially in conditions of very intense competition level with a growth rate that is very rendah. Pada conditions such loyalty to a

brand is in need so that companies can continue to survive. In addition, the efforts of a company in maintaining brand loyalty product is one of the most effective strategies in comparison with the effort to attract new customers. From the results of the preliminary study conducted by the author based on interviews of 30 customers who have savings in banks operating in the city of Banda Aceh most of the customers are not loyal to the bank. Measurement of customer loyalty still use the four dimensions of loyalty as used by the Bank and MarkPlus Info Insight (2011). Of the 20 clients, or 70% of customers do not claim to be loyal to their bank because of slow handling of transactions conducted by the bank, a further 10 other customers (30%) revealed the reasons ketidakloyalitasnya them to their place of bank saving is because the environment is not comfortable, and the bank is only considers relationships to customers only to the extent the creditor and the debtor.

Variable not cause loyal customers is due to the level of service quality is still considered weak. Bank is one business entity engaged in the field of services to customers through the collection and distribution of funds. In its efforts to create customer loyalty, banks are trying to improve the quality of service. Quality of service in banking can indicate the quality of a bank. Banks that can provide quality service, and customers get satisfaction, will make customers become loyal, and vice versa. Elements that make up a quality service is a blend of human qualities manifested in behavior or personal nature in interacting with customers and skill or expertise that is the mastery of the technical elements and procedures relating to the duties (Kotler, 2002).

Associated with service quality rural banks (BPR), is still considered to be not as good as national banks that have been established as an independent bank or BRI. In addition to the quality of human resources is still below the National Bank, the banking transaction technology support in BPR is also still lacking. For example the availability of ATM machines or transakis via SMS and Internet Banking are not yet available in the RB in the city of Banda Aceh. Furthermore, poor service customers is also felt when the information provided by the bank does not comply with the expectations and needs of customers. This resulted in the perceived quality of existing banking customers still need to be fixed before the customer switching to another bank.

Products and services that do not meet quality of service very easily abandoned and eventually customers turn to companies / other banks. To anticipate this will certainly BPR attention to improving the quality of services to meet the customers' expectations of the various offers made BPR in Banda Aceh. Quality of service has a close relationship with the customer satisfaction. Good service quality will give an impetus to the customer to establish strong ties with the company. In the long term, this kind of bond allows the company to thoroughly understand customer expectations and needs.

Research Purposes

The purpose of this study are as follows:

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1. Variable Service Quality, Customer Confidence and Kerelasian existing customers in the Rural Bank in Banda Aceh has been good
2. Determine the influence of service quality on customer Kerelasian in Rural Bank in Banda Aceh
3. Knowing the Influence of Customer Confidence against Kerelasian Customers in Rural Bank in Banda Aceh.

LITERATURE

Service Quality

Quality of service is something that is urgent to give satisfaction to the consumer, which we as service providers must consistently and efficiently to meet the wishes of service to what is desired and expected by customers.

According to the quoted Tjiptono Garvin (2012: 143) states that there are five perspectives on quality, one of which is that the quality of visits depends on the people who vote, so that the product of the most satisfying one's preferences is a quality product most tinggi. Customer Value (Customer Value)

In principle, the concept of service has a wide range of different definitions according to the explanation of the experts, but in essence still refer to the same basic concept. According Sutedja (2007: 5) the service or services can be defined as an activity or benefits that can be offered by one party to another. The service includes serving speed, convenience provided, the ease of the location, the price is reasonable and competitive (Sunarto, 2007: 105). According to Jusuf Suit and Almasdi (2012: 88) to serve customers is prima we are obliged to provide services that certainly reliable, fast and complete with extra empathy and attractive appearance.

Trust (Trust)

A complete understanding of brand loyalty can not be obtained without an explanation of trust towards the brand (trust in a brand) and how the relationship with brand loyalty. In the marketing industry, researchers have found that confidence in the sales and suppliers is a source of loyalty.

Kotler (2010: 148) defines that trust is the totality of the thoughts and feelings of individuals with reference to himself as the object of so often in the context of marketing analogy with the same brand.

According to Rousseau, Sitkin, Burt and Camerer, 1998: sing & Sirdeshmukh, 2000) in Muzahid Muhammad Akbar and Noorjahan Parvez (2009), provides a definition of trust:

"In business trust is Viewed as one of the most relevant antecedents of stable and collaborative relationship. Researchers had established that trust is essential for building and maintaining long-term relationship Morgan and Hunt (1994) stated that a trust exists only when one party has confidence in an exchange partner's Reability and integrity ".

Trust has been studied extensively and has done a lot of research for example Berry and Parasuraman (1991) found that the company's relationship with customer needs trust, Schurr and Ozanne found that confidence will lead to a level of loyalty (commitment) higher (Morgan and Hunt, 1994), Garbarino and Johnson (1999) also found a positive relationship between satisfaction and trust.

Performance Kerelasian

Man was created different from one another as well as the behavior and needs are also different. This difference is a challenge for a service company to find solutions that are considered able to give answers to the needs of consumers.

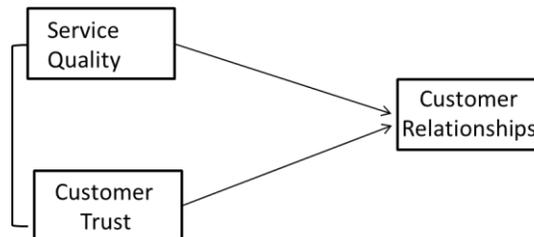
Kerelasian performance by some experts considered as a solution that is able to understand, learn and respond to current business challenges. According to Gordon (2010: 2) Performance Kerelasian as a series of strategies and processes that support and implement the vision of the relationship to the company. In their eyes, Kerelasian performance is a series of strategies and processes that create new value and mutual benefit for individual customers, build preference for their organization and improve business results during the lifetime relationships with their customers.

According to Kotler and Keller (2009), Performance Kerelasian is the process of managing detailed information about individual customers and carefully managing all "touch points" customers to maximize customer loyalty.

Application of Performance Kerelasian or known good customer relationship management and quality will produce benefits in terms of superior corporate performance based on the results of the creation of the relationship between the company and its customers, but today there is still a debate about it. (Gordon, 2010)

Paradigm Research

For this research paradigm used is as follows:



Gambar 2

Paradigma Penelitian

Hypothesis

1. Variable Service Quality, Customer Trust and existing customer Kerelasiaan the Rural Bank in Banda Aceh has been good
2. Quality of care affect the Kerelasiaan Customers in Rural Bank in Banda Aceh
3. Trust Customer affect the Kerelasiaan Customers in Rural Bank in Banda Aceh.

METHODS

Location, Object and Scope of Research

To obtain accurate and relevant data necessary to establish the location penelitian. Adapun research location is in the Rural Bank of Banda Aceh. Variable in this research is the Customer Kerelasiaan Performance (Y), Trust (X2) and quality of service (X1). While the respondents in this study is limited to the customer Rural Bank city of Banda Aceh.

Sampling

Population and Sampling

Population is a whole group of people, events, or anything that interested to be observed (sekaran 2000: 266). The population in this study is the overall customer Rural Bank city of Banda Aceh, amounting to 11 192 people. Her sample was 170 people, based on the number of indicators which amounts to 34 people.

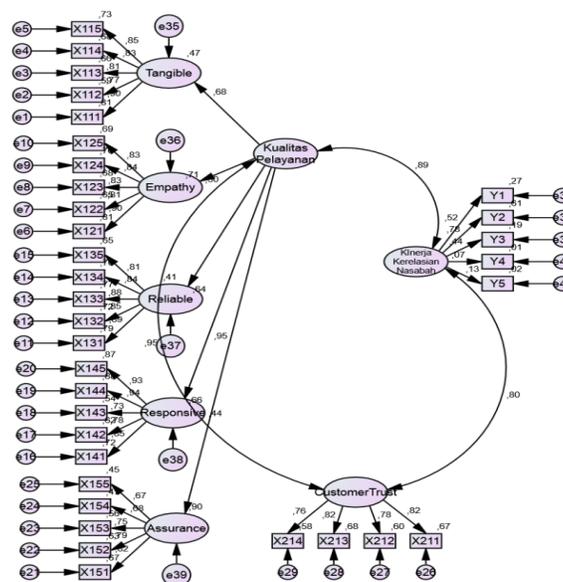
Data Analysis Methods

Data analysis techniques used in this research is the Structural Equation Modeling (SEM) of the AMOS 18.0 statistical software package for hypothesis testing. SEM equation model is a set of statistical techniques that allow testing of a series of relative relationship "complicated" simultaneously (Ferdinand, 2006; 181). SEM applications in research excellence is due to its ability to mengkompirmasi dimensions of a concept or factors that are commonly used as well as the ability to measure the effect of the relationships that exist theoretically (Ferdinand, 2006; 5).

RESULTS AND DISCUSSION

Test Measurement Model

The following figure shows the relationship indicators and unobserved variables (latent variables) in the Measurement Model.



Gambar 4.1

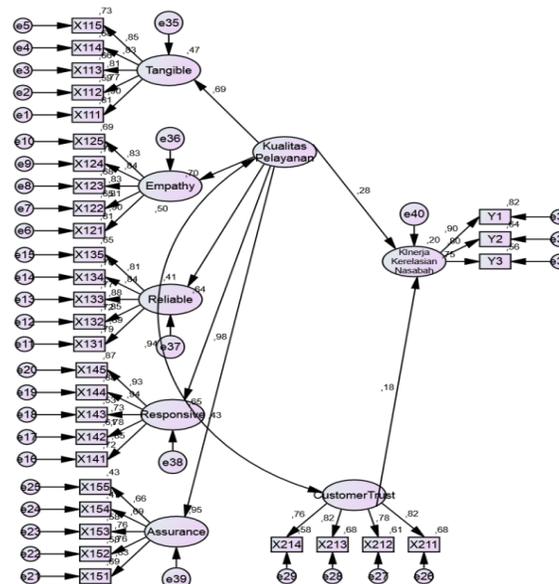
Measurement Model Dengan Loading Factor

The following table shows some indicators relationship with konstruksnya respectively. Loading factor used to measure the contribution of each indicator when the value above 0.6, it is said that the indicator is quite representative to explain his unobserved variables. Therefore, these indicators should be included in subsequent data processing.

Because all the indicators have met the requirements of validity that have numbers coefficient of 0.5 or close to 0.5. Thus all existing indicators worthy and qualified to participate in the process of further data processing.

Analysis of Structural Equation Modeling

Subsequent analysis is the analysis of Structural Equation Model (SEM) in Full Model intended to test the model and hypotheses developed in this study. Testing the model in Structural Equation Model done with two tests, which test the suitability of the model and test the significance of causality through regression coefficient test. Results of data processing for SEM analysis shown in Figure 4.2 below:



Gambar 4.2

Structural Equation Model

Pengujian Hipotesis

Once the stage - the stage of testing is done, the next step is testing the research hypothesis proposed in Chapter II. Testing this hypothesis is based on research data processing using SEM analysis, by analyzing the value of regression (Regression Weights Analysis of Structural Equation Modeling).

Table 4.30: The effect Among Variables

No	The Effect		Beta	Hypotesis
1	Service Quality	Customer Relationships	0,28	Test the effect of independent variables to Kerelasian Customer service quality in Rural Bank in Banda Aceh
2	Customer Trust	Customer Relationships	0,18	Test the effect of independent variables affect the Kerelasian Customer Confidence Customers in Rural Bank in Banda Aceh

Due to the above CR value of 1.96 and a P value <0.05, then Ho is rejected, and H1 accepted, which means there is a real relationship (significant) between the construct tested.

CONCLUSIONS AND SUGGESTIONS

Conclusion

1. The results showed that the Quality of Service, Customer Trust, and Performance Customer Kerelasian the Rural Bank in Banda Aceh has been going well, as has the average value of close to 4 on the Likert scale unit.
2. Quality of Service, Customer Kerelasian affect the performance of Rural Banks in Banda Aceh.. It is mengindikasikan that service quality factor positive effect on performance enhancement Kerelasian Customers in Rural Bank in Banda Aceh
3. Customer Trust, affect the performance Customer Kerelasian Rural Bank in London .. It is mengindikasikan that Customer Trust factor positive effect on performance enhancement Kerelasian Customers in Rural Bank in Banda Aceh

Suggestions

1. The results showed that all variables have a good effect in improving performance Customer Kerelasian Rural Bank in Banda Aceh.
2. In structural testing that looked at the relationship between variables, of all the variables that affect the independent variables, the most koefisennya is variable Quality of Service

(X1) with a coefficient of 0.280 .This figure means Quality of Service becomes very dominant variables to be used as peningklatan level of closeness relationship banks with its strategic customers, including those in the group of VIP Customers.

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