



## THE EFFECT OF BANK IMAGE AND TRUST ON LOYALTY MEDIATED BY CUSTOMER SATISFACTION

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### Info Artikel

*Sejarah Artikel:*  
Diterima Juni 2015  
Disetujui Juli 2015  
Diterbitkan September 2015

*Keywords:*  
Image of The Bank;  
Trust;  
Satisfaction;  
And Loyalty

### Abstract

The purpose of this study is to analyze the effect of the bank's image and trust on customer satisfaction, as well as the effect of the image of the bank, trust, and satisfaction on customer loyalty. The study used sample of 100 people who were taken by purposive sampling technique. This research utilized multiple linear regression analysis and path analysis. Based on the hypothesis test, the results show that the image of the bank was significantly has positive effect on customer satisfaction, but trust has no significant effect on customer satisfaction. In addition, the bank's image has no significant effect on customer loyalty. Moreover, trust and customer satisfaction significantly have positive effect on customer loyalty. Mediation test shows that customer satisfaction mediates the effect of the bank's image on customer loyalty and customer satisfaction does not mediate trust on customer loyalty.

## PENGARUH CITRA BANK DAN KEPERCAYAAN TERHADAP LOYALITAS YANG DIMEDIASI OLEH KEPUASAN NASABAH

### Abstrak

Tujuan penelitian ini untuk menganalisis pengaruh citra bank, dan kepercayaan nasabah terhadap kepuasan, serta pengaruh citra bank, kepercayaan nasabah, dan kepuasan terhadap loyalitas nasabah. Penelitian menggunakan sampel sebanyak 100 orang yang diambil berdasarkan teknik purposive sampling. Adapun alat analisis menggunakan regresi linier berganda dan *path analysis*. Berdasarkan hasil uji hipotesis diperoleh hasil bahwa citra bank berpengaruh positif dan signifikan, namun kepercayaan nasabah tidak berpengaruh signifikan terhadap kepuasan nasabah. Citra bank tidak berpengaruh signifikan terhadap loyalitas nasabah, kepercayaan dan kepuasan berpengaruh positif dan signifikan terhadap loyalitas nasabah. Uji mediasi menunjukkan bahwa kepuasan nasabah memediasi pengaruh citra bank terhadap loyalitas nasabah dan kepuasan tidak memediasi pengaruh kepercayaan terhadap loyalitas nasabah.

JEL Classification: M3, M31

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## INTRODUCTION

The readiness of a business in responding and adapting to any changes could be a key factor to be a great competitor. By looking at a complex competition in this modern era, managers (especially in a service company) should be aware. Products of the services company are unique in quality and also invisible. As the result, it can give advantages for the company to attach it with a variety of attributes to distinguish it with competitors' products. It is possible because the product can be attached by some attributes based on the manager's creativity.

For example banking services, the key success of banking service does not depend on the amount of collected funds and disbursed loan, but it depends on the trust and image of the bank. Both aspects are the key success of banking business in giving loyalty and satisfaction of the customer. The bank image can be created by the excellent service and customer satisfaction that affect the loyalty. The synergy of sound services and bank image affect the client satisfaction. Furthermore, the customer satisfaction can create loyalty (recurring transaction).

The customer loyalty with a range of variable as one of the success keys of a company is the topic in various studies. Ridho et al. (2012) found that image of the bank and trust have the positive and significance influence in loyalty. The same studies conducted by Rahyuda and Atmaja (2009), Fatonah (2010), Rinter (2011) also found that the image of the bank has a positive and significance influence on customer satisfaction. Moreover, the customer satisfaction has the positive and significance influence on loyalty.

The other studies show the different results. Those are conducted by Alfin et al. and J. Beneke et al. Alfin et al. (2013) show that the company's image does not have significant influence on satisfaction. J. Beneke et al. (2011) show that company image and trust does not have significant influence on loyalty. As the consequences of the different results in some previous studies, the researchers try to

find out the influence of bank image and trust toward customer satisfaction that affects the loyalty.

The problem of this research are: 1) Does the bank image influence the customer satisfaction? 2) Does the trust affect the customer satisfaction? 3) Does the bank image influence the customer loyalty? 4) Does the trust affect the customer loyalty? 5) Does the satisfaction affect the customer satisfaction? 6) Does the satisfaction mediate the bank image toward customer loyalty? 7) Does the satisfaction mediate the influence of trust toward customer loyalty?

### The Company Image

The image of a company can be the information guide for the customer about the existing and potential, and may or may not affect the customer loyalty (e.g., willingness to give a positive word of mouth). Aaker (2004) stated a brand of company confirmed that the company distributes and stand behind the products or services described by the brand of product or service, the brand purchased and used by the consumer. The company's brand image and the customer relationships create the brand that in turn marked with a name brand (Aaker, 2004). The company's image as a brand is usually measured by the consumer perceptions about the performance of the company concerned. The company's image can be defined as the way in which consumers view companies.

Rahyuda (2009) explains that the company's image can be measured through the following things: (1) advertising is the interest of customers toward the advertisement made by the company; (2) public relation is a communication activity to build a good image of the company; (3) physical image is the impression of the customer to all of the forms of physical to enhance the image and (4) actual experience is all conditions or activities that are perceived by customers when they are offered services by the company.

## **Trust**

According to Moorman, Despande, and Zaltman (1993), trust is the willingness of people to rely on another party involved in the exchange because of the confidence to that party. The trust arises as a result of perceptions of corporate credibility and responsibility. The company credibility emphasizes on the company's ability to fulfill all of its obligations. While the responsibility company emphasizes on how the company has a sense of concern for consumers. Relate to the importance of trust in a relationship, Doney and Cannon (1997) in Bowo (2003) explain the five processes that create a trust, those are; calculation, prediction, capability, the motive, and the transfer process.

Trust can also be measured by (Winahyuningsih, 2013): (1) Services (Good in services delivery from the beginning, Promptness of service, Rapid service delivery, Giving the knowledge and skills for the employees, Giving the Knowledge and skills for the personnel, Fulfilling the promise accurately and reliably (services provided based on the agreed time), Keeping the data properly, Delivering the slip transaction as soon as possible, Calling back the customer as soon as possible and Good capabilities in conducting organization research); (2) Facilities (Easy in reaching service facilities, Fast in queueing or waiting, Easy in contacting the company communication channels and Convenient hours of operation); (3) Company (The company name, The company reputation, Contact employee's personal characteristics, Interaction with customers, Physical security, Financial security, Privacy and Confidentiality)

## **Satisfaction**

Oliver and Richard L (1999) explain that satisfaction is a customer response to the fulfillment all of the requirements or product purchased under customer expectations. Zeithaml et al. (1993) explain that customer expectation has an important role in determining

the quality of products (goods and services) since there is a close relationship between the determination of quality and customer satisfaction. Hope is a standard to determine the quality. Satisfaction directly affects loyalty, which in turn can reduce operating costs and increase revenue and profitability.

Satisfaction is a feeling about the comparison between the accepted products/ services and the expected one. One of the key points in getting customer loyalty is satisfaction. The customer satisfaction can only be achieved by providing good quality to customers (Lupiyoadi, 2001). Tjiptono (1997) presented a list of research questions regarding the satisfaction of customers of a bank (in which each question is given an answer very satisfied, satisfied, dissatisfied, very dissatisfied), namely: what is your impression dealing with the employee of marketing, cashier / Teller, customer service, security, and customer relation officer and what is your impression dealing with appearance, greetings, clear and precise information, assistance and giving attention specially, the process of transaction, information of balance, queue track, complete brochures and forms, the comfort of lounge, parking service, communication ethics by phone and ease in contacting by phone.

## **Loyalty**

Loyalty is a tendency of customers to repurchase in the same company. Oliver and Richard L (1999) define loyalty as a great commitment of customer to be subscribers of a company in the future in all condition. Zeithaml et al (1996) mentioned that the ultimate goal of a company is creating the great loyalty. The indicators are: (1) say positive things, is giving information in a good way about the service in the form of review, story or experiences; (2) recommend company, is by giving recommendation about the good service experience to friends so that they want to join us; (3) remained loyal to the company, is the continuous purchase done by the consumer because of their

loyalty; (4) spend more with the company, is an activity to do more with business in the future and (5) pay price premium, is considering the company as a first choice when making a purchase with the expectation to get the lowest price.

Customers who are highly satisfied with the services will be a loyal customer, doing the repurchase, talking about the good products of that company, giving less attention to another company, and offering the products to people. Those are the characters of the loyal consumer to the company.

In marketing, the customer is the main focus since it is a potential buyer of a product or service that is offered by the company. There are some benefits provide by the customer satisfaction; make a good relationship between companies and customers, provide a good platform for repurchases and create customer loyalty, and create a good recommendation word of mouth. (Gonroos, 1988).

Nifita (1995) revealed that the core of consumer loyalty in the Customer Journey-MarkPlus & Co, measured by the loyalty of banks in Indonesia, there are four indicators that can be used to measure the loyalty of customers of banks, those are transaction dimensions, relationship dimensions, partnership dimensions, ownership imension and relationship between variables

### **Hypothesis 1**

A positive image creates a positive perception customer mind. A good image shows the image of an object to another object that is formed by any information from various reliable sources. Company image can be the real information so that a good image can give the satisfaction to the users or customers. The relationship between the image of the company to the satisfaction shown by research conducted Rahyuda (2009). The research proves that the company image has a positive and significant impact on satisfaction. So, it can be formulated hypothesis as follows:

H1: bank image has a positive effect on customer satisfaction.

### **Hypothesis 2**

The trust of customers can be used by service providers to establish a long-term relationship with them. If customers give a trust, it means they are satisfied with the bank service. If a bank can foster the trust, it will improve the consumer. The empirical studies support the relationship between these variables done by Winahyuningsih (2013). The results showed that trust has a positive and significant influence on customer satisfaction. So, it can be formulated hypothesis as follows:

H2: trust has a positive effect on customer satisfaction.

### **Hypothesis 3**

A positive image of a company automatically promotes itself. The consumers no need to look for another bank. If it occurs in the company, it can improve the consumer loyalty. Empirically, it is supported by a study conducted by Normasari (2013) that the result shows that company image has a positive and significant influence on loyalty. So, it can be formulated as follows:

H3: bank image has a positive and significant effect on customer loyalty.

### **Hypothesis 4**

Trust is the consumers perception of the service based on the experience they got (Costabile in Prasetyo, 2012). It happens, loyalty can be improved. The relationship between these variables proved by a study conducted by Prasetyo (2013) which result shows that trust has a positive and significant influence on loyalty. So, it can be formulated as follows:

H4: trust has a positive and significant effect on customer loyalty.

**Hypothesis 5**

Tjiptono (2007) state that the higher consumer satisfaction the higher loyalty. The best way to maintain the existing market is increasing consumer loyalty. Since the satisfied consumer no need to look for another company. Empirically, it is proved by a study conducted by Normasari (2013), which showed that the service satisfaction has a positive and significant influence on the company image. So, it can be formulated a hypothesis as follows:

*H5:* customer satisfaction has a positive and significant effect on customer loyalty.

**METHOD**

The population used in this study is 2.805 consumers of the real savings in PD BKK Dempet Demak since 2010-2013 who have been a consumer a year minimally. The sample is 100 people chosen by the Slovin formula (using purposive sampling technique). Scale measurement of respondents to the questionnaires used Likert Scale start from Strongly agree (7), Agree (6) Partly agree (5), Undecided (4) Partly Disagree (3) Disagree (2), and Strongly Disagree (1).

**RESULT AND DISCUSSION**

Based on the sex, there are 59 men and 41 women to be the respondent from PD BKK Dempet Kabupaten Demak. Based on the age, there are 50 people (50%) whose age is more than 40 years old, 21 people (21%) whose age is less than 30 years old and 29 people (29%) whose age is between 30 and 40 years old. Based on the level of education, there are 23 (23%) people in Junior High level, 31 (31%) people in Senior High, 23 (23%) people in Diploma, 13 (13%) people

in the Undergraduate program and 2 (2%) people in Graduate program. The rest are eight people in another level of education.

Most of the consumers in PD. BKK Dempet Demak is a loyal consumer. It is shown that 80 (80%) people of the respondents have become customer for more than two years, and the rest are under two years period (20%). Moreover, 85 respondents (85%) have done the transaction for more than two years, and the rest (15%) only made transaction less than two times

**Variable Description**

The image of the bank is indicated by nine indicators in 9 questions. The data was analyzed by counting the minimum, maximum and mean the response given by the respondents.

**Table 1.** Image Description

Indicator	Minimum	Maximum	Mean
X1.1	3	7	5,06
X1.2	2	7	5,07
X1.3	3	7	4,98
X1.4	2	7	5,02
X1.5	3	7	5,10
X1.6	2	7	5,00
X1.7	3	7	5,03
X1.8	3	7	5,00
X1.9	3	7	5,03

Source : data prosessed (2014)

Table 1 shows the mean of 100 respondent about the image on 4.98 to 5.10 means that they partly agree with the questions related tothe image of company. Most of the respondents gave respons to trust variable for about 6,43 to 6,61 means that they tend to be undecided on questions related to trust variable.

**Table 2.** Trust Variable Description

Indicator	Minimum	Maximum	Mean
X2.1	2	7	4,08
X2.2	2	7	4,07
X2.3	2	7	4,03
X2.4	2	7	4,10
X2.5	2	7	4,10
X2.6	2	7	4,05
X2.7	2	7	4,06
X2.8	2	7	4,12
X2.9	2	7	3,99
X2.10	2	7	4,17
X2.11	2	7	4,02
X2.12	1	7	4,08
X2.13	2	7	4,04
X2.14	2	7	4,05
X2.15	2	7	4,06
X2.16	2	7	4,05

Source : data processed (2014)

Most of the respondents gave respons to the satisfaction variable for about 5,73 to 5,92 means that they agree with the questions related to the satisfaction. Most of the respondents gave respons to the loyalty variable for about 6,43 to 6,61 means that they strongly agree with the questions related to the loyalty.

**Table 3.** Description of Satisfaction Variable

Indicator	Minimum	Maximum	Mean
Y1.1	4	7	5,77
Y1.2	3	7	5,92
Y1.3	4	7	5,86
Y1.4	3	7	5,81
Y1.5	3	7	5,84
Y1.6	3	7	5,73
Y1.7	3	7	5,82
Y1.8	3	7	5,83
Y1.9	3	7	5,81

Source : data processed (2014)

**Table 4.** Deskripsi Variabel Loyalitas

Indicator	Minimum	Maximum	Mean
Y2.1	3	7	6,43
Y2.2	4	7	6,49
Y2.3	3	7	6,55
Y2.4	4	7	6,46
Y2.5	3	7	6,43
Y2.6	4	7	6,48
Y2.7	3	7	6,54
Y2.8	3	7	6,61

Source : data processed (2014)

The test results show that the validity of KMO  $\geq 0.5$  then the sample is sufficient. Loading factor value  $> 0.4$ , so that the indicator is valid.

**Table 5.** Validity Test Result

Num	Indicator	Result	Conclusion
Image of the Bank (X1) :			
1	X1.1	0,698	Valid.
2	X1.2	0,883	Valid.
3	X1.3	0,882	Valid.
4	X1.4	0,859	Valid.
5	X1.5	0,863	Valid.
6	X1.6	0,900	Valid.
7	X1.7	0,892	Valid.
8	X1.8	0,883	Valid.
9	X1.9	0,867	Valid.
Trust (X2)			
1	X2.1	0,942	Valid.
2	X2.2	0,956	Valid.
3	X2.3	0,951	Valid.
4	X2.4	0,964	Valid.
5	X2.5	0,946	Valid.
6	X2.6	0,944	Valid.
7	X2.7	0,936	Valid.
8	X2.8	0,956	Valid.
9	X2.9	0,955	Valid.
10	X2.10	0,961	Valid.

Num	Indicator	Result	Conclusion
11	X2.11	0,953	Valid.
12	X2.12	0,964	Valid.
13	X2.13	0,935	Valid.
14	X2.14	0,932	Valid.
15	X2.15	0,968	Valid.
16	X2.16	0,960	Valid.

**Costumer Satisfaction (Y1)**

1	Y1.1	0,830	Valid.
2	Y1.2	0,876	Valid.
3	Y1.3	0,873	Valid.
4	Y1.4	0,872	Valid.
5	Y1.5	0,881	Valid.
6	Y1.6	0,865	Valid.
7	Y1.7	0,892	Valid.
8	Y1.8	0,867	Valid.
9	Y1.9	0,876	Valid.

**Costumer Loyalty (Y2)**

1	Y2.1	0,643	Valid.
2	Y2.2	0,598	Valid.
3	Y2.3	0,611	Valid.
4	Y2.4	0,616	Valid.
5	Y2.5	0,637	Valid.
6	Y2.6	0,606	Valid.
7	Y2.7	0,602	Valid.
8	Y2.8	0,423	Valid.

Source : data processed (2014)

Reliability test used in this study is Alpha Cronbach. If the criteria is  $> 0,70$  means that the indicator is reliable. The result of reliability test as follows :

**Table 6.** Reliability Test Results

Num	Variable	Alpha Cronbach	Result
1	Image of the bank	0,956	Reliable
2	Trust	0,993	Reliable
3	Satisfaction	0,960	Reliable
4	Loyalty	0,738	Reliable

Source : data processed (2014)

**Model Test**

F-test was conducted to determine the ability of independent variables in explaining the dependent variable. F test performed as follows:

**Table 7.** F-Test results

Num	Test	Signicance of F	Result
1	1 equation	0,000	Significance
2	2 equation	0,000	Significance

Source : data processed (2014)

Table 7 shows that first equation obtained the 0,000 significance of F ( $0,000 < 0,05$ ). The interpretation of this result is that the image of the company (X1), and trust (X2) are simultaneously able to explain significantly the customer satisfaction of PD. BKK Dempet Demak.

The second equation obtained the 0,000 significance of F ( $0,000 < 0,05$ ). The interpretation of this result is that the image of the company (X1), and trust (X2) and costumer satisfaction (Y1) are simultaneously able to explain significantly the customer loyalty of PD. BKK Dempet Demak.

In Equation 2 (two) gained significance F of 0.000, which means  $0,000 < 0,05$ . These results can be interpreted that the image of the company (X1), customer confidence (X2), and customer satisfaction (Y1) jointly or simultaneously able to explain customer loyalty PD. BKK Dempet significantly Demak district.

**Adjusted R Square Test**

Adjusted R-square test (determination coefficient test) is performed to determine how much the ability of independent variables in explaining the dependent variable. Testing is performed in Table 8.

**Table 8.** *Adjusted R Square Test*

Num	Test	Adjusted R Square
1	1 Equation	0,681
2	2 Equation	0,356

Source : data processed (2014)

Table 8 shows that the first equation obtained adjusted R-square of 0.681. It can be interpreted that the image of the company (X1), and trust (X2) are simultaneously able to explain the customer satisfaction PD. BKK Dempet Demak district for about 68,1%. The rest (31.9%) of the customer satisfaction variable is explained by other variable that's not included in this study.

The second equation obtained adjusted R-square of 0.356. It can be interpreted that the image of the company (X1), trust (X2), and customer satisfaction (Y1) are jointly able to explain the customer loyalty of PD. BKK Dempet Demak reGENCY for about 35.6%. The rest (64.4%) variable customer loyalty is explained by the other variable that's not included in this study.

Based on the Table 9 can be seen that the image of the bank has a positive and significant impact on customer satisfaction. It means that the better image of PD. BKK Dempet Demak, the better customer satisfaction. On the contrary, if the image of PD. BKK Dempet Demak is bad, it can reduce customer satisfaction. Test hypothesis 2 (H2) showed that trust has no effect on customer satisfaction. Furthermore,

**Table 9.** Hypothesis Test

No	B	Hypothesis	Sign
1	B 0,828	H1 Image of the bank (X1) towards Customer Satisfaction (Y1).	0,000
2	B 0,011	H2 Trust (X2) towards Customer Satisfaction (Y1).	0,842
3	B 0,086	H3 Image of the bank (X1) customer loyalty (Y1).	0,552
4	B 0,446	H4 Trust (X2) towards customer loyalty (Y1).	0,000
5	B 0,319	H5 Customer satisfaction (Y1) towards customer loyalty (Y2).	0,029

Source : data processed (2014)

the bank's image has no effect on customer loyalty. Test hypothesis 4 (H4) showed that trust (X2) has a positive and significant effect on customer loyalty. It means that if trust of the customer in PD.

BKK Dempet Demak increases, customers will be more loyal. On the contrary, if the trust of customer in PD. BKK Dempet Demak decreases, the customer will be more disloyal. The hypothesis 5 (H5) showed that customer satisfaction (Y1) has a positive and significant effect on customer loyalty. It means that the customer satisfaction in PD. BKK Dempet Demak increases so that customer loyalty. On the contrary, if the customer satisfaction PD. BKK Dempet Demak decreases, then the customer loyalty decreases.

#### Mediation Effect Test

In the mediating effect test, the researchers compared the regression coefficient of direct and indirect influence. If the regression coefficient of direct influence is greater than the indirect influence it means that there is no mediating effect. If the regression coefficient of indirect influence is greater than the direct influence, it means that the mediation effects occur.

The first mediation test showed that the image of the bank has no effect on consumer loyalty ( $\beta = 0.086$ , sign = 0.552), it means that the influence of bank image to consumer loyalty fully mediated by consumer satisfaction in the PD BKK Dempet Kabupaten Demak.



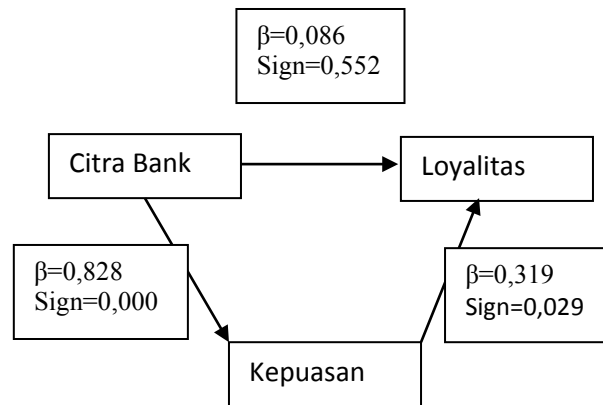


Figure 1. Mediation Test 1

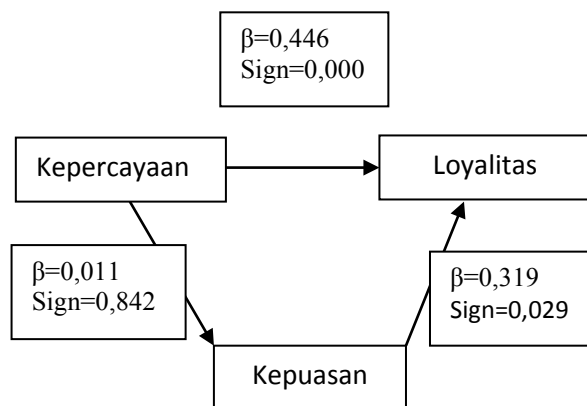


Figure 2. Mediation Test 2

Second mediation test showed that trust has no effect on customer satisfaction ( $\beta = 0.011$  Sign = 0.842). On the other hand, trust has a significant effect on customer loyalty ( $\beta = 0.446$  Sign = 0.000). It means that customer satisfaction doesn't mediate the effect of trust towards loyalty of the PD BKK Dempet Demak customer. So that, trust more effects on customer loyalty.

### The Effect of The Bank Image to The Customer Satisfaction (H1)

The company image creates the positive value. It can be created by enhancing the bank image through the history and the success of the company. The company image represents the company that can enhance the positive value of the company (Adona, 2006: 107 in Normasari, 2013). If it arises, it will encourage the customer satisfaction.

It can be easily understood that image of the bank represents the ability of the bank. Furthermore, the bank image is the reference for the customer. If the customers know the bank well, they will be sure with their choice. The image of the bank can be informed by the existed customer, advertisement or the service offered by the bank. If the image of the bank is good, it can improve customer satisfaction.

Hypothesis test (H1) showed that the bank image has a positive and significant effect on customer satisfaction. It is proved by the regression coefficient ( $\beta_1$ ) of 0.828 with the  $t$  significance is 0,000. It indicates that if the image of PD. BKK Dempet Demak is good, customer satisfaction will also increase, and vice versa.

Result of this study is supported by Ridho (2013) which proves that the image of the corporate has a positive and significant impact on satisfaction. The study was conducted at BNI Syariah Bank.

### **The Effect of Trust towards Costumer Satisfaction (H2)**

Trust is the costumer's perception about the company based on the experiences or transactions that fulfill their expectation. Trust is existed if there's a trusted group and reliable partner. Trust is the expectation hold by individual that someone is reliable (Costabile in Prasetyo, 2012).

The statement is clear that trust is existed based on the experiences. Furthermore, the consumer in this study is someone who gets the benefits from the bank. It means tht the higher the trust, the higher the satisfaction. Trust can be formed as trust of the service and the good offered by the bank. Moreover, trust has a significant effect on the costumer satisfaction.

Hypothesis test (H2) showed that trust has no effect on costumer satisfaction in PD. BKK Dempet Demak. It is supported by the study conducted by Alfin et al. (2013). In their study showed that trust has no significant effect on costumer satisfaction.

### **The Effect of Bank Image and Loyalty (H3)**

A bank considered as a good bank if it can create a good things that can attract the costumer. Consumers will be interested in joining the bank if they know what will they get after it based on the experiences or information from others (Satriyanti, 2012).

If they good a positive experiences, the positive image of the bank will be formed. It can be formed by making a good advertisement, offering the interesting facilities, good interests, and prizes. The consumers' loyalty can be achieved.

Hypothesis test (H3) showed that the image of the bank has no effect on costumer loyalty in PD. BKK Dempet Demak. It is supported by the study conducted by O.Semetriou et al (2011). It proves that the image of the bank has not significant effect on loyalty.

### **The Effect of Trust on Customer Loyalty (H4)**

Trust is a belief in a company that can establish a long-term relationship with customers. Trust is also a willingness or belief of a partner to make a long-term relationship in creating a positive works (Winahyuningsih, 2013).

It relates with the long-term partnership means that the consumers don't have willingness to move to another bank (loyal consumer). It can be easily understood that a loyal consumer will not give his trust to another bank.

Hypothesis test (H4) showed that trust has a positive and significant effect on consumer loyalty. It's proved by the regression coefficient that is 0,446 and t significance is 0,000. It means that if the trust of costumer in PD. BKK Dempet increases so that the costumer loyalty. It is supported by the study conducted by Ningtyas (2009). It is proved that trust has a significant and positive effect on loyalty.

### **The Effect of Satisfaction to Costumer Loyalty (H5)**

The important factor in getting costumer loyalty is satisfaction. The satisfaction is created by giving quality service to the costumer. A costumer who is satisfied with the bank service will inform others about it, so that it can persuade others to join the same bank (Lupiyoadi, 2001).

It can be concluded that giving a good satisfaction to the consumer creates loyalty. It can be formed as a good service in giving complete facilities or information about the information needed by the costumer.

Hypothesis test (H5) showed that satisfaction has a positive and significant effect on consumer loyalty. It's proved by the regression coefficient (5) that is 0,319 with the t significance is 0,000. It means that if the satisfaction of costumer in PD. BKK Dempet increases so that the costumer loyalty and vice versa. It is supported by the study conducted by Prasetyo (2013). It is proved that satisfaction has a significant and positive effect on loyalty.

## CONCLUSION

Based on the test results, it can be concluded that: (1) the image of the bank has a positive and significant effect on customer satisfaction. It means that if the image of PD. BKK Dempet Demak increase so that customer satisfaction; (2) trust has no significant effect on the customer satisfaction; (3) the image of the bank has no significant effect on customer loyalty; (4) trust has a positive and significant effect on customer loyalty. It means that the more customer trust PD. BKK Dempet Demak, the more they give their loyalty; (5) customer satisfaction has a positive and significant effect on customer loyalty. It means that the more customers satisfied, the more they give their loyalty; (6) consumer satisfaction mediates the influence of the image toward the customer loyalty in PD. BKK Dempet Demak. It is fully mediated and (7) customer satisfaction doesn't mediate the influence of trust toward customer loyalty. In this case, trust significantly influences the customer loyalty more.

For the researchers, this study makes them understand practically better than theoretically especially in managing service distribution. Furthermore, it is useful for the future researcher to take the similar study as the reference. For the management of PD. BKK Dempet Demak, this study contributes how to improve customer satisfaction, to create and also to maintain the loyal customers in this era.

The data from the respondents showed that the lowest score from all of the variables was trust that is four. Based on this result, the management of PD. BKK Dempet Demak is suggested to: (1) Improve trust based on the service. It can be done by providing training to the employee in order to give the accurate and quick service, improve their skill and knowledge, and to fulfill the promise given to the customers; (2) improve trust based on the facilities. It can be done by improving the management of queuing to make the service faster, checking the line phone to make it easily reached by the

customer, and optimizing the service time so everything can be done on time and (3) improve trust to the company. It can be done by giving the employee's understanding about keeping the bank image so that everyone has a good responsibility and building employee's characters especially in giving a quality service to the customers politely and also keeping customer's identity.

Based on some limitation in this study, there are some suggestions to the further researcher: (1) the number of respondents and indicators should be improved; (2) the respondent identity should be improved, i.e level of education, marital status etc and (3) the open questionnaire should be added, i.e giving notes, impression, criticisms and suggestions. It makes the respondents free in giving their opinion.

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