



THE INFLUENCE OF SERVICE QUALITY AND RELATIONSHIP QUALITY ON PRIORITY CUSTOMER TRUST OF BANK BJB WEST JAVA REGIONAL OFFICE

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Abstract: The purpose of this research is to know and analyze: (1) Service Quality; (2) Relationship Quality; (3) Customer Trust; and (4) The Effect of Service Quality and Relationship Quality on Customer Trust in Priority Customers of Bank BJB West Java Regional Office, either simultaneously or partially. The research method used in this study was a descriptive survey and an explanatory survey. The unit of analysis in this study was 56 Priority Customers of Bank BJB West Java Regional Office. The type of investigation is causality in this study is Explanatory. Based on the results of the study, it was obtained that the Quality of Service according to Priority Customers of Bank BJB West Java Regional Office, in fact gave good analysis results, Quality of Relationship of Priority Customers with Bank BJB West Java Regional Office in general can be said to be good. Priority Customer Confidence in Bank BJB West Java Regional Office is currently considered good. Quality of Service and Quality of Relation to Customer Trust Priority Bank BJB West Java Regional Office has a significant effect simultaneously or partially. However, partially the dominant relationship quality influences trust rather than service quality Because Relationship Quality is more dominant in influencing Customer Trust, it is the first priority in increasing Priority Customer Trust of Bank BJB West Java Regional Office, it is advisable for Bank BJB West Java Regional Office to remain consistent in maintaining its existing marketing conditions, so that the performance of Bank BJB West Java Regional Office is increasingly getting better.

Keywords: Service Quality, Relationship Quality and Customer Trust

INTRODUCTIONS

The development of technology and information causes public knowledge to increase, so that people are more selective in choosing the service facilities they use. The selection of service facilities is usually taken by the community by utilizing assistance from various types of media which are then taken into consideration in making decisions about the services to be used.

One of the important services for the community is health services. Because basically everyone needs a healthy body in carrying out every activity so that they can carry out their activities properly. Therefore, optimal health services and guarantees of trust are needed so that the community gets satisfactory results.

Today the service sector has experienced very rapid development, as happened in the hospitality, insurance, banking, aviation, tourism and telecommunications service industries. Likewise in the banking service industry, whether it's a private bank or a government bank, so that the business can live and develop, knowledge about good service and trust from customers is needed.

Service quality is a central point for service companies because it will affect customer satisfaction. Customer satisfaction will arise if the service quality is good. Parasuraman. et. al (1990) in Kotler (2005:122) divides good service quality into five SERVQUAL dimensions, namely: Tangibles (physical evidence), Reliability (reliability), Responsiveness (responsiveness), Assurance (guarantee) and Empathy (attention that is individual).

A company will win the competition if it can create value and provide satisfaction to customers through the delivery of quality goods or services. Fulfillment of needs and desires as well as the value of service quality expected by consumers is largely determined by service quality. According to Sureshchandar. et. al (2002) in Yunus Nek Kamal Yeop. et. al (2009:67), unsatisfactory service will lead to reduced or even lost customers because customers switch to other services, so there is not the slightest doubt about the importance of quality service as the ultimate goal of service providers around the world.

Another factor that can affect the level of customer satisfaction is consumer trust. Consumer trust will arise because there is a belief that the parties involved in the exchange will provide consistent, honest and responsible quality. This belief will lead to good relations between the parties involved in the exchange. Meanwhile Anderson and Narus (1990) in Akbar Mohammad Muzahid, et. Al (2009:26) concluded that if one party believes that the other party's actions will bring positive results for the first party, trust can be developed.

The creation of customer satisfaction can provide several benefits, including a harmonious relationship between the company and its customers. The existence of good service quality in a company will create satisfaction for its customers. After consumers are satisfied with the product or service they receive, consumers will compare the services provided. If consumers feel completely satisfied, they will repurchase and provide recommendations to others to buy at the same place. Therefore companies must start thinking about the importance of more mature customer service through service quality, because now it is increasingly realized that service (customer satisfaction) is a vital aspect in order to survive in business and win the competition (Tjiptono, 2004: 145).

If performance is below expectations, the customer is dissatisfied. If performance meets expectations, the customer will be satisfied. If performance exceeds expectations, the customer is highly satisfied. A highly satisfied customer will remain loyal longer, buy more as the company introduces new products and updates existing products, talk favorably of the company and its products, pay less attention to competitors' brands and advertisements and less sensitive to price, offers ideas about services or products to companies, and requires a service fee that is smaller than the cost of a new service because the transaction is routine, Kotler (2005:84).

To increase researchers' confidence regarding the phenomena that occur at Bank BJB West Java Regional Office, the researchers made several initial observations related to the variables that were the focus of the research. Based on the results of observations by making initial observations, the researchers found that the level of trust of Priority Customers in Bank BJB West Java Regional Office decreased. It is seen from:

**Table 1. Preliminary Observation Results of Priority Customer Trust
Bank BJB West Java Regional Office**

Questions	% Trust
Transparency Level of Bank BJB West Java Regional Office	71,8%
The quality of products/services provided by Bank BJB West Java Regional Office is reliable	43,6%
Bank BJB West Java Regional Office gives awards in the form of incentives to priority customers who are able to trust the services provided by Bank BJB West Java Regional Office	70,9%
Cooperation Design between Priority Customers and Bank BJB West Java Regional Office	53,6%
Comparison of Products/Services Produced with Other Banking	71,8%
Priority customers provide advocacy for Bank BJB West Java Regional Office regarding the services provided	90,9%

Source: Preliminary Survey in October 2022

Based on the above results it appears that there is priority customer distrust of the overall services provided by Bank BJB West Java Regional Office regarding the quality of products/services provided by Bank BJB West Java Regional Office, and the design of cooperation established between priority customers and Bank BJB West Java Regional Office. The percentage of confidence ranges from 43.6% to 53.6%.

It is undeniable that the community has an assessment decision regarding the quality and performance of services in each bank, which of course differs between private and government banks. Private banking tends to pay attention to consumer satisfaction compared to government banking.

This level of trust is supported by service quality and relationship quality factors. If the service quality and relationship quality are poor, then consumer trust in the company concerned will be threatened to decrease and even become completely distrustful. Therefore, companies must be able to measure the extent to which service quality and relationship quality occur in order to have a positive impact on the level of consumer confidence. In this case, the researcher made initial observations related to service quality and relationship quality at Bank BJB West Java Regional Office.

Based on the results of observations by making initial observations, researchers found that the service quality of Bank BJB West Java Regional Office. It is seen from:

**Table 2. Preliminary Observation Results of Service Quality
Bank BJB West Java Regional Office**

Questions	% Appropriate
Having neat, competent employees	71,8%
Has a complete banking product	43,6%
Has a large parking area	50,9%
Has quite a lot of banking employees	43,6%
Has a clean and comfortable canteen	71,8%
Has a safe, comfortable and clean customer lobby/waiting room	90,9%
A telephone number that can be contacted quickly and responds to customer complaints accurately	67,5%
Programs for providing banking products in accordance with OJK and Bank Indonesia regulations	45,7%
Customer interests always come first	78,6%
Time and hours of service according to customer needs	80,3%

Source: Preliminary Survey in October 2022

Based on the above results it appears that there is a quality of service provided by Bank BJB West Java Regional Office regarding complete banking products, quite a lot of

banking employees, and programs for providing banking products that are in accordance with OJK regulations and Bank Indonesia have problems. This is indicated by the percentage of service quality ranging from 43.6% to 45.7%. The results of this observation became the basis for researchers to conduct research at Bank BJB West Java Regional Office.

Then, based on the results of observations by making preliminary observations, the researchers found that the quality of the relationship between customers and Bank BJB West Java Regional Office decreased. It is seen from:

Table 3. Preliminary Observation Results of Relationship Quality between Customers and Bank BJB West Java Regional Office

Questions	% Appropriate
Communication between customers and Bank BJB West Java Regional Office	71,8%
The ability of Bank BJB West Java Regional Office to follow up on all matters relating to customers	43,6%
The level of customer trust regarding all matters relating to Bank BJB West Java Regional Office	50,9%
Level of quality fulfillment of Bank BJB West Java Regional Office services	43,6%
Bank BJB West Java Regional Office employees are able to adapt to all customer segments	71,8%
Bank BJB employees in the West Java Regional Office provide the best directions for customers	90,9%
Bank BJB West Java Regional Office employees prioritize the interests of the customer	67,5%
The atmosphere of Bank BJB West Java Regional Office that makes customers safe and comfortable	45,7%
The conducive atmosphere that is created between the customer and the employees of Bank BJB West Java Regional Office	78,6%

Source: Preliminary Survey in October 2022

Based on the above results it appears that there is a quality of relationship between priority customers and Bank BJB West Java Regional Office regarding the ability of Bank BJB West Java Regional Office to follow up on all matters relating to the Customer, the level of quality fulfillment of Bank BJB West Java Regional Office services, and the atmosphere of the Bank BJB West Java Regional Office which makes customers safe and comfortable has problems. This is shown through the percentage of this relationship quality ranging from 43.6% to 45.7%. The results of this observation became the basis for researchers to conduct research at Bank BJB West Java Regional Office

THEORETICAL FRAMEWORK

Service quality can be defined as the level of difference between customer expectations and customer perceptions. Where service quality is the quality of service provided to consumers as well as with an orientation to make these individuals feel comfortable and satisfied by using the services and facilities they obtain. The dimensions of service quality (tangible, reliability, responsiveness, assurance and empathy) must be implemented properly. If not, this can lead to a gap between the company and the customer, because of their different perceptions of the form of service. With good service quality, it is hoped that it will increase customer confidence.

Relationship quality is a comprehensive approach to creating, maintaining and enhancing relationships with consumers. Relationships with consumers will be well established if the customer gets a lot of benefits from the company and the company

benefits from the customer (win-win solutions). High benefits for customers can improve the company's image, as well as low costs will result from good relations with customers, because customers will get special treatment from the company to maintain the good relationship itself. Meanwhile, low costs can also improve the company's image, so that the quality of the relationship can be said to contribute theoretically in order to improve the company's image.

Relationship quality has a direct positive influence on trust. Trust reduces the value of risk and vulnerability in relationships and also guides higher commitment in a relationship. An organization should manage, maintain, maintain and expand its relationship with customers considering all factors of trust in management. (Zineldin in Handoko, 2008:43).

Several studies have shown that the success of collaborative relationships depends on forms of change that are characterized by high levels of trust. (Dwyer et al.; Morgan and Hunt; Smeltzer in Handoko, 2008:44). The high level of trust characteristic of relational change allows the supporters involved to focus on the long-term benefits of the relationship. (Ganesan; Doney and Cannon, in Handoko, 2008:44), will then increase competitiveness and reduce transaction costs (Noordewier, et al. in Handoko, 2008:45). Mutually beneficial relationships, however, are often characterized by trust and positive conflict where proponents engage in open dialogue about most decisions and conflicts that lead to long-term shared values and policies.

High quality relationships with work partners based on the trust they gain are believed to generate loyalty in the hearts of partners. Thus, it is suspected that the quality of the relationship will have a positive effect on customer trust.

METHODS

This research was conducted in Bank BJB Kantor Wilayah Jawa Barat. Researchers chose all Bank BJB Kantor Wilayah Jawa Barat as research objects because they have problems regarding volume of BJB's Product. The design in this research is causal research. Causal research was chosen because it aims to test the hypothesis about the effect. The population of this study is not limited; This is because the collection of objects or individuals that become the object of research is not known or can be measured the total number of individuals in the occupied area. The population in this study is customer of BJB's Bandung City.

In this study, the sampling technique used is probability sampling with random sampling technique. The number of samples taken is customer of BJB's Bandung City. Data analysis is interpreting and drawing conclusions from some of the data collected. This study uses path analysis to process and analyze research data.

RESULT AND DISCUSSION

To reveal the effect of a variable or set of variables on other variables, Path Analysis can be used. In this path analysis the magnitude of the influence of a variable on other variables, both directly and indirectly can be known. Before making a decision regarding the magnitude of the influence of a variable on these other variables, hypothesis testing is first carried out, either as a whole or individually.

To find out whether the independent variable, namely the effect of service quality and relationship quality on the trust of Priority Customers of Bank BJB West Java Regional Office, was carried out using path analysis and the software used was SPSS. The step taken is to calculate the correlation between variables, so that it is obtained as in table 4 below

Table 4. Correlation Matrix Between Variables

		Correlations		
		Trust	Service quality	Relational quality
Pearson Correlation	Kepercayaan	1.000	.647	.680
	Kualitas pelayanan	.647	1.000	.686
	Kualitas kerelasiaan	.680	.686	1.000
Sig. (1-tailed)	Kepercayaan	.	.000	.000
	Kualitas pelayanan	.000	.	.000
	Kualitas kerelasiaan	.000	.000	.
N	Kepercayaan	56	56	56
	Kualitas pelayanan	56	56	56
	Kualitas kerelasiaan	56	56	56

Source: Primary Data Processed, 2022

1. The relationship between the variable Quality of Service (X1) and the variable Quality of Relationship (X2), obtained a correlation coefficient value of 0.686. Thus, it can be said that Service Quality and Relationship Quality have a positive relationship with high criteria.
2. The variable relationship between Service Quality (X1) and the Trust variable (Y), obtained a correlation coefficient value of 0.647. Thus, it can be said that Service Quality with Trust has a positive relationship with high criteria
3. The variable relationship between the Quality of Relationship (X2) and the Trust variable (Y), obtained a correlation coefficient value of 0.680. Thus, it can be said that the Quality of Relationship with Trust has a positive relationship with high criteria.

Hypothesis Testing

The steps to calculate the path analysis (path analysis) are as follows:

$$P_{YX_i} = I = 1.2$$

$$\text{And the overall influence of X1 to X2} \\ = 0.524$$

While the path coefficients of other variables outside the variables X1 to X2 are determined through:

$$p_{Y1*1} = 0.689$$

This means that the influence of the variables X1 and X2 together on the Y variable is 0.524 or 52.4%, the variables X1 and X2 jointly affect Y, and the remaining 0.476 or 47.6% is influenced by other variables not included in the study.

Based on the theoretical framework that there is an influence of service quality and relationship quality on the trust of Priority Customers of Bank BJB West Java Regional Office, then the overall hypothesis will be tested in the following form:

1) Simultaneous Hypothesis Testing

To find out whether the independent variables, namely Service Quality (X1) and Relationship Quality (X2) simultaneously affect Trust (Y) of Priority Customer Respondents of Bank BJB West Java Regional Office, where hypothesis statistics can be expressed in the following form:

$$H_0 : P_{YX_1} = P_{YX_2} = 0 \text{ There is no influence of Service Quality and Relationship Quality on Trust}$$

$$H_i : P_{YX_1} = P_{YX_2} \neq 0 \text{ There is an influence of Service Quality and Relationship Quality on Trust}$$

Testing the hypothesis is done through the F test statistic, with the provisions that accept H_0 if $F_{\text{Test}} < F_{\text{table}}$ and reject H_0 if $F_{\text{Test}} > F_{\text{table}}$. From calculations using SPSS software, the following results are obtained:

Table 5. Simultaneous Testing

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	138.102	2	69.051	29.217	.000 ^b
	Residual	125.260	53	2.363		
	Total	263.362	55			

a. Dependent Variable: TRUST

b. Predictors: (Constant), RELATIONAL QUALITY, SERVICE QUALITY

Source: calculation results via SPSS

Based on the results of these calculations, it turns out that Fcount is 29,217 greater than ttable 3.23 ($F_o > F^* : (k,n-k-1) (29,217 > 3.23)$), so the hypothesis is accepted or H0 is rejected. This means that individual testing with the hypothesis can be continued, namely:

2) Individual Hypothesis Testing

Individual testing is carried out when simultaneous testing rejects the null hypothesis, meaning that there is at least one path coefficient that is not equal to zero. This test is used to determine or test the effect of each independent variable whether individually significant or not. Because the overall test produces a significant test, the next analysis is carried out by testing individually (partial testing)..

Ho : $P_{Y X_2} = 0$, There is no effect of Relationship Quality on Trust

Hi : $P_{Y X_2} \neq 0$, There is an influence of Relationship Quality on Trust

Test statistics for each hypothesis

$$t_{0i} = \frac{P_{YXi}}{\sqrt{\frac{(1 - R_{Y X_1 X_2 X_3})^2 Cr_{ii}}{n - k - 1}}}, i = 1,2,3 \text{ (output SPSS lihat lampiran)}$$

Reject H₀, if $t_{oi} > t_{1-\alpha (n-k-1)}$

By using the distribution table t is obtained

$$t_{0,95(56-2-1)} = t_{tabel} = 1.68$$

Table 6. Testing the hypotheses X1 and X2 to Y

Path Coefficients		T _{test}	t _{tabel}	Summary
PYX ₁	0.340	2.614	1.68	Reject Ho There is an influence of Service Quality on Trust
PYX ₂	0.447	3.434	1.68	Reject Ho There is an influence of Relationship Quality on Trust

Source: calculation results

Based on the results of calculating the variable path coefficient values (X1) and (X2) to (Y), which were obtained using the SPSS program, thus according to the decision rule, that tcounted prices fall in the H0 area is rejected meaning the path coefficient is significant, so the path diagram no change. Conceptually, it can be explained that all aspects of commitment and motivation have a positive effect on performance.

Next, we will test the significance (significance) of the correlation coefficient between variables X1 and X2 with the following hypothesis:

With test statistics as follows

$$t = \frac{r}{\sigma_2} \text{ dan } \sigma_2 = \frac{1}{\sqrt{n-3}}$$

Reject H_0 if $t_{\text{test}} > t_{(1-\alpha/2;n-k-1)}$
 by using t distribution table is obtained

Table 7. Correlation Testing between variables X

Correlation Coefficient	T _{test}	T _{table} = 0,05	α	Summary
0.686	4.994	1.68		Ho tolak Terdapat hubungan yang signifikan antara X ₁ dan X ₂

Source: SPSS output results

From testing the correlation between X variables, it turns out that $t_{\text{count}} > t_{\text{table}}$, then H_0 is rejected, meaning that there is a direct relationship between the commitment and motivation variables. The complete causal relationship diagram for variables X1 and X2 to Y is as follows:

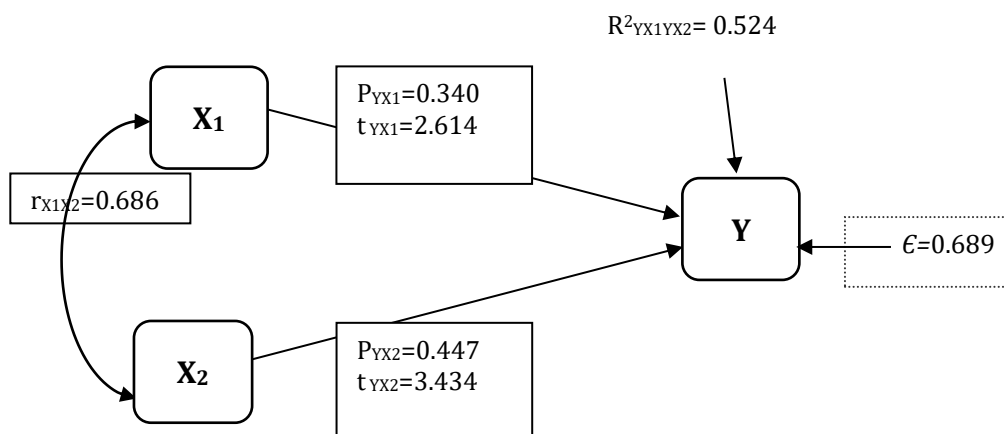


Figure 1. Causal Diagram between Service Quality (X1) and Relationship Quality (X2) on Trust (Y)

From the structural picture of the relationship between variables with the values of the structural parameters above, the effect of the causative variable on the variable, then the effect of service quality and relationship quality on the trust of Priority Customers of Bank BJB West Java Regional Office, is:

Tabel 8. Effect of Variables X1 and X2 on Y and Effects Outside Variables X and Y

Interpretation of Path Analysis		
Descriptions	Effect	%
Effect of X1, X2 to Y	0.524	52.4
Outside Effect X1, X2 and Y	0.476	47.6
Total		100

Source: SPSS Program Statistics Processing Results

From the test results, it can be seen that the quality of service and the quality of relationships together have an effect on trust, namely 52.4%, while the remaining 47.6% is influenced by other factors that require further research. However, when viewed partially, the quality of the relationship is more dominant in influencing trust than the quality of service.

This is understandable because each indicator of service quality and relationship quality is used as an aspect of measuring trust.

CONCLUSIONS AND SUGGESTIONS

Conclusions

1. Quality of service According to Priority Customers at Bank BJB West Java Regional Office as a whole is good, but there are several indicators that receive low response from customers, namely: The parking area at Bank BJB West Java Regional Office is spacious and safe and the customer always feels calm and comfortable in following the process of banking services. This means that the quality of service at Bank BJB West Java Regional Office must be improved so that customer trust increases.
2. The quality of the relationship above, it turns out that the quality of service at Bank BJB West Java Regional Office as a whole is good, but there are indicators that get a low response from customers, namely Priority Customers believe that Bank BJB West Java Regional Office is unable to handle all kinds of customer complaints properly and correctly. This means that the quality of relationships at Bank BJB West Java Regional Office must be improved so that customer trust increases.
3. Priority customers of Bank BJB West Java Regional Office as a whole have high trust, but there are several indicators that receive low response from customers, namely Bank BJB West Java Regional Office rarely gives rewards to loyal customers and Bank BJB West Java Regional Office does not provide gaps for customers to provide advice and input if Bank BJB West Java Regional Office makes a mistake in service. This means that the trust of Priority Customers of Bank BJB Regional Offices West Java still needs to be repaired.
4. Service quality and relationship quality simultaneously affect the trust of Priority Customers of Bank BJB West Java Regional Office. But partially, the quality of the relationship is more dominant in influencing trust than the quality of service. Partially, the influence of service quality and relationship quality on trust is as follows:
 - a. Service quality affects customer trust, so if the quality of service provided is high, trust will also increase.
 - b. The quality of the relationship affects trust, so the higher the quality of the relationship, the higher the trust.

Suggestions

In improving the quality of service, employees are advised to increase their love, care and loyalty as part of the organization. So that, the embedded commitment becomes strong.

1. Efforts to improve the quality of relationships, the top priority is to support good and close relationships with existing Priority Customers of Bank BJB West Java Regional Offices, so that trust will increase
2. In order to increase the trust of Priority Customers of Bank BJB West Java Regional Office, Bank BJB West Java Regional Office must provide education and good service, so that Priority Customers feel safe and comfortable when using banking products of Bank BJB West Java Regional Office
3. There are many other factors that affect nurse performance, apart from the variables in this study, for example service marketing mix, purchasing decisions, loyalty, satisfaction and other factors to be investigated further, because there may be other factors besides those in this study has a dominant influence to improve nurse performance.
4. The results of this study can also be applied to higher education, for example Foreign Exchange Banks and Commercial Banks. Because of that, it is hoped that this research will be continued with different objects, so that the benefits of the results of this research will be wider.

5. This study uses a standard variable regression analysis technique (path analysis), so that it is investigated with other analytical techniques such as SEM (Structural Equation Modeling).

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