

# The Effect of Service Quality, Trust, and Product Attributes on Customer Loyalty with Satisfaction as Intervening Variables (Case Study of Batara IB Savings in PT Bank Tabungan Negara (Persero) Tbk. Office Depok Branch) Sharia

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## Abstract

*This study aims to determine and analyze the influence of Service Quality, Trust, and Product Attributes on Customer Loyalty with Satisfaction as an intervening variable. The research sample consists of 150 Bank BTN savers. A questionnaire was used to collect data, and STATA 16.0 was utilized for analysis. The findings of this study indicate that service quality has a positive and statistically significant effect on customer loyalty, trust has a positive and statistically significant effect on customer loyalty, product attributes have a positive and statistically significant effect on customer loyalty, satisfaction has a positive and statistically significant effect on customer loyalty, and service quality has a positive and statistically significant effect on loyalty. Meanwhile, trust has a positive and significant impact on customer loyalty mediated by satisfaction, and product attributes have a positive and significant impact on customer loyalty mediated by satisfaction.*

## Keywords

service quality; trust; product attributes; satisfaction; customer loyalty



## I. Introduction

Competition in the banking industry comes not only from domestic conventional banking but also from international conventional banking, necessitating that our banking ranks become more nimble and responsive to compete. Creating and maintaining customer satisfaction and loyalty is one of the greatest challenges in business in the current global era, because no company can survive on the long term without customer satisfaction and loyalty resulting from service quality. Therefore, the company must improve service quality in order for it to have an effect on customer satisfaction and, ultimately, customer loyalty (Kotler & Armstrong, 2013).

Customer loyalty is essential for the survival of a bank's business, as customer loyalty represents the pinnacle of success for banking industry players (Kotler & Keller, 2017). By acquiring loyal customers, the bank will have an excellent opportunity to expand its marketing network and maintain its viability. Loyal customers will not hesitate to adopt a stance in support of the banking products they purchase. For instance, by praising the product, recommending banking products to others, and demonstrating loyalty to these banking products. A product that does not perform as expected, on the other hand, can easily result in negative attitudes. For instance, by saying unfavorable things about the product's transfer to another bank and lack of business with another company. To maintain customer loyalty, businesses must produce high-quality products that satisfy customers' preferences, desires, and needs.

Customer loyalty is a characteristic of a particular brand or product. According to Kotler and Keller (2017), the customer develops brand loyalty in this instance due to the product's satisfactory quality. Consumer loyalty is a form of purchase by consumers without repeated coercion and a reliable measure to predict sales growth (Avania, 2022).

The objective of PT. State Savings Bank (Persero) Syariah's product development is to increase competitiveness through the provision of alternative banking services that meet customer needs. The launch of a product is determined by product attributes that are able to provide customer satisfaction, thereby influencing customer loyalty. As for the unique characteristics of Islamic banks, these include the absence of usury, a profit-sharing system devoid of gambling, lawful investments, and sharia-compliant operations. Customers choose Islamic banks primarily because of these product characteristics, which also serve as evaluation indicators for customers. Among the savings products offered by PT. Batara Savings is the most dependable Sharia State Savings Bank (Persero) and has the most customers. The iB Batara investment product is a public fund investment that utilizes a wadiah contract.

From the phenomenon of the data, it can be concluded that not every empirical event is in accordance with the existing theory. This is reinforced by the existence of a research gap in previous studies. The research above shows that there is a different effect of trust variables, product attributes and satisfaction which are considered to have an effect on loyalty and trust variables and product attributes which are considered to have an effect on satisfaction.

## II. Research Methods

The type of research used is quantitative research. The type of data in this study only uses primary data, namely data recapitulation from the results of questionnaires distributed in the form of questions regarding the Effect of Service Quality, Trust and Product Attributes on Customer Loyalty through Customer Satisfaction as an Intervening Variable at Bank BTN Syariah Depok Branch Office. The population in this study is an unknown population, namely customers who save at Bank BTN, Depok Syariah Branch Office. The number of samples to be studied is  $115 \text{ respondents} + 30\% = 150 \text{ respondents}$ . Data collection techniques in this study using a questionnaire method. The type of question in the questionnaire is a closed question. Respondents were asked to make a choice from a series of alternative answers contained in the questionnaire. The alternative answers contained in the questionnaire represent the development of each item in the research variable.

The data analysis method in this study uses SEM (Structural Equation Modeling) using the STATA 16.0 for Windows program and will be processed to obtain descriptive information, determine the strength and significance of a relationship between the independent and dependent variables, as well as investigate the sign, size and significance of the relationship between the two this variable.

## III. Discussion

### 3.1 Validity Test

Validity testing was carried out with the help of a computer using the STATA 16.0 for Windows program. The validity test was carried out with the aim of testing the validity

of each question item on the questionnaire that had been designed. In this study, validity testing was only carried out on 150 respondents. Decision making is based on the value of  $r_{count} > r_{table}$  0.1966, for  $df = 150 - 2 = 148$ ;  $\alpha = 0.05$  then the item / question is valid and vice versa. Table 1 presents the results of the validity test for each question item from the questionnaire.

**Table 1.** Validity Test Against Questionnaire Items

R Count	R Table	Results
0.7405	0.1966	Valid (R Count > R Table)
0.7683	0.1966	Valid (R Count > R Table)
0.7197	0.1966	Valid (R Count > R Table)
0.6198	0.1966	Valid (R Count > R Table)
0.7561	0.1966	Valid (R Count > R Table)
0.7584	0.1966	Valid (R Count > R Table)
0.6934	0.1966	Valid (R Count > R Table)
0.7056	0.1966	Valid (R Count > R Table)
0.7668	0.1966	Valid (R Count > R Table)
0.8301	0.1966	Valid (R Count > R Table)
0.8275	0.1966	Valid (R Count > R Table)
0.8391	0.1966	Valid (R Count > R Table)
0.7530	0.1966	Valid (R Count > R Table)
0.6838	0.1966	Valid (R Count > R Table)
0.7137	0.1966	Valid (R Count > R Table)
0.6711	0.1966	Valid (R Count > R Table)
0.6597	0.1966	Valid (R Count > R Table)
0.6689	0.1966	Valid (R Count > R Table)
0.7103	0.1966	Valid (R Count > R Table)
0.7276	0.1966	Valid (R Count > R Table)
0.6391	0.1966	Valid (R Count > R Table)
0.7263	0.1966	Valid (R Count > R Table)
0.6750	0.1966	Valid (R Count > R Table)

A question is valid if the value of  $r_{count} > 0.1666$   $r_{table}$ . It is known that all values of  $r_{count} > 0.1966$   $r_{table}$ . So it can be concluded that all statements in the questionnaire are valid.

### 3.2 Reliability Test

Reliability testing should be done only on questions that already have or meet the validity test, so if it doesn't meet the validity test requirements, it doesn't need to be continued for reliability testing. The following are the results of the reliability test on valid questions.

**Table 2.** Reliability Test

Variable	Cronbach's Alpha	Results
Quality of Service (X1)	0.7684	Reliable
Trust (X2)	0.7103	Reliable
Product Attributes (X3)	0.7758	Reliable

Satisfaction (Z)	0.7816	Reliable
Customer Loyalty (Y)	0.7336	Reliable

Source: Processed primary data, 2022

If the value of Cronbach's Alpha is greater than 0.7, then the research questionnaire is reliable. It is known that the questionnaire is reliable because all Cronbach's Alpha values are greater than 0.7.

### 3.3 Classic Assumption Test

#### Normality Test

In this study, the normality test was performed using the Skewness/Kurtosis test. The significance level used is  $= 0.05$ . The basis for decision making is to look at the probability number  $p$ , provided that if the probability value is  $p > 0.05$ , then the assumption of normality is met. If the probability  $< 0.05$ , then the assumption of normality is not met.

**Table 3.** Normality Test

. sktest data\_residual

Skewness/Kurtosis tests for Normality

jointVariable	Obs	Pr(Skewness)	Pr(Kurtosis)	adj chi2(2)	Prob>chi2
data_resid~1	150	0.1006	0.3204	3.74	0.1538

Note that based on Table 3, it is known that the probability value is 0.1538. Because the probability value of  $p$ , which is 0.1538, is greater than the level of significance, which is 0.05. This means that the data is normally distributed.

### 3.4 Multicollinearity Test

To check whether there is multicollinearity or not, it can be seen from the value of the variance inflation factor (VIF). According to Ghazali (2013) a VIF value of more than 10 indicates that an independent variable has multicollinearity.

**Table 4.** Multicollinearity Test

. vif

Variable	VIF	1/VIF
quality	2.47	0.405095
satisfaction	2.46	0.406670
trust	2.06	0.486181
attribute	1.93	0.518982
Mean VIF	2.23	

Note that based on Table 4, all values of Variance Inflation Factor (VIF)  $< 10$ . So it can be concluded that there is no multicollinearity.

### 3.5 Heteroscedasticity Test

The Breusch-Pagan test was used in this study to perform a heteroscedasticity test. If the probability value (prob > chi2) is greater than the 0.05 significance level, it can be concluded that there is no heteroscedasticity. However, if the probability value is < 0.05, it can be concluded that there is heteroscedasticity.

**Table 5.** Heteroscedasticity Test Results

```
. hettest estat estate
```

Breusch-Pagan / Cook-Weisberg test for heteroskedasticity Ho: Constant variance  
Variables: fitted values of loyalty

```
chi2(1)          =    3.67
Prob > chi2       =    0.055
                  3
```

Based on the results of the heteroscedasticity test in Table 13, it is known that the probability value (Prob > chi2) is 0.0553 > 0.05, so it is concluded that there is no heteroscedasticity.

### 3.6 Autocorrelation Test

Runs test is used in this research to perform autocorrelation test. If the probability value is greater than the 0.05 significance level, it can be concluded that there is no autocorrelation. However, if the probability value is < 0.05, it can be concluded that there is an autocorrelation.

**Table 6.** Autocorrelation Test

```
. runtest data_residual
N(data_resid~1 <= .1056713089346886) = 75
N(data_resid~1 > .1056713089346886) = 75
obs                                =    150
N(runs)                            =    69
z                                  =   -1.15
Prob>|z|                           =    .25
```

Based on the results of the autocorrelation test in Table 14, it is known that the probability value (Prob > chi2) is 0.25 > 0.05, so it is concluded that there is no autocorrelation.

### 3.7 Path Diagram Analysis

**Table 7.** Path Diagram Results

Standardized	Coef.	OIM Std. Err.	z	P> z	[95% Conf.	intervals]
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Structural satisfaction <- trust quality attribute _cons	.373452 1 .294961 1 .218032 5 1.38324 2	.072854 8 .068648 .068934 3 .483430 4	5.13 4.30 3.16 2.86	0.00 0 0.00 0 0.00 2 0.00 4	.2306594 .1604135 .0829237 .4357358	.5162448 .4295086 .3531412 2.330748
loyalty <- satisfaction quality trust attribute _cons	.281380 4 .253653 2 .185006 5 .201097 8 .696031 8	.077473 6 .077301 5 .070949 1 .068497 5 .451458 8	3.63 3.28 2.61 2.94 1.54	0.00 0 0.00 1 0.00 9 0.00 3 0.12 3	.1295349 .1021451 .0459489 .0668451 - .1888811 1	.4332259 .4051613 .3240641 .3353505 1.580875
var(e.satisfaction)	.406670	.042899			.3307112	.5000764
var(e.loyalty)	5 .374163 1	9 .040970 8			.301894	.4637323

LR test of models vs. saturated:  $\chi^2(0) = 0.00$ , Prob >  $\chi^2 =$  .

Based on Table 15, using standardized coefficients, 2 (two) regression equations can be made, namely:

#### Sub-structure 1

$$Z = 0.373 X1 + 0.294 X2 + 0.218 X3 + \varepsilon1$$

Information:

Z = Satisfaction

X1 = Service Quality

X2 = Trust

X3 = Product Attributes

Analysis :

The variables of Service Quality, Trust and Product Attributes have a positive sign coefficient. This can be interpreted if the Quality of Service, Trust and Product Attributes has increased, there will be a decrease in Customer Satisfaction at Bank BTN Syariah Depok Branch Office.

#### Sub-structure 2:

$$Y = 0.253 X1 + 0.185 X2 + 0.201 X3 + 0.281 + \varepsilon2$$

Information :

Y = Customer Loyalty

X1 = Service Quality

X2 = Trust

X3 = Product Attributes

Z = Satisfaction

Analysis:

The variables of service quality, trustworthiness and product attributes have a positive sign coefficient. This can be interpreted if the quality of service, trust, product attributes and satisfaction have increased, there will be an increase in customer loyalty at Bank BTN Depok Syariah Branch Office.

Based on the results of the path diagram, the path diagram is obtained as follows:

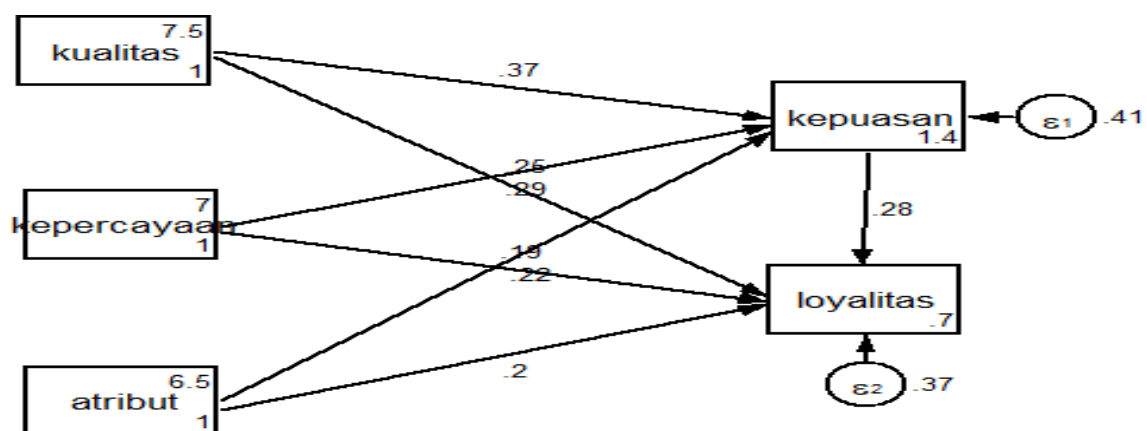


Figure 1. Path Diagram

The magnitude of the error value for each of the independent variables on the dependent variable is as follows:

1 = 0.41

2 = 0.37

In trimming theory, the validity of the research model is observed through the calculation of the coefficient of total determination as follows:

$Rm2 = 1 - (0.412) (0.372)$

$Rm2 = 1 - (0.168) (0.136)$

$Rm2 = 1 - 0.023$

$Rm2 = 0.976 (97.6\%)$

The coefficient of determination of 0.976 indicates that 97.6% of the information contained in the data can be explained by the model, while the remaining 3.4% is explained by errors and other variables outside the model.

The results of Direct and Indirect Effects, then the magnitude of the direct and indirect effects are as follows:

### 1. Direct Effects

- The influence of Service Quality variable (X1) on Customer Loyalty (Y) X1 Y = path coefficient 0.253, and probability  $p = 0.001 < 0.05$ .
- The influence of the variable Trust (X2) on Customer Loyalty (Y) X2 Y = path coefficient 0.185, and probability  $p = 0.010 < 0.05$ .
- Effect of Product Attribute (X3) variable on Customer Loyalty (Y) X3 Y = path coefficient 0.201, and probability  $p = 0.004 < 0.05$ .

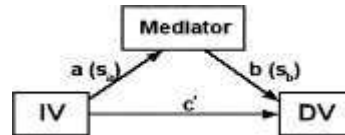


- d. The influence of the service quality variable (X1) on satisfaction (Z) X1 Z = path coefficient 0.373, and probability  $p = 0.000 < 0.05$ .
- e. The influence of the Trust variable (X2) on Satisfaction (Z). X2 Z = path coefficient 0.294, and probability  $p = 0.000 < 0.05$ .
- f. The Effect of Product Attributes (X3) on Satisfaction (Z). X3 Z = path coefficient 0.218, and probability  $p = 0.002 < 0.05$ .
- g. The influence of the Satisfaction variable (Z) on Customer Loyalty (Y). Z Y = path coefficient 0.281, and probability  $p = 0.000 < 0.05$

## 2. Indirect Effects

- a. The influence of the service quality variable (X1) on (Y) through satisfaction (Z). X1 Z Y = path coefficient 0.105, and probability  $p = 0.004 > 0.05$ .
- b. The influence of the service quality variable (X1) on (Y) through satisfaction (Z). X2 Z Y = path coefficient 0.082, and probability  $p = 0.006 < 0.05$ .
- c. The influence of the service quality variable (X1) on (Y) through satisfaction (Z). X3 Z Y = path coefficient 0.019, and probability  $p = 0.019 < 0.05$ .

$$z = \frac{ab}{\sqrt{(b^2 SE_a^2) + (a^2 SE_b^2)}}$$



Where:

a = regression coefficient of the independent variable to the mediating variable b = the regression coefficient of the mediating variable to the dependent variable

Sa = standard error of estimation of the influence of the independent variable on the mediating variable

Sb = standard error of estimation of the effect of the mediating variable on the dependent variable

**Table 8.** Sobel Test Results (Quality of Service)

LR test of models vs. saturated:  $\chi^2(0) = 0.00$ , Prob >  $\chi^2 =$  .

. medsem, indep(quality) med(satisfaction) dep(loyalty) mcreps(500) rit rid

Significance testing of indirect effect (unstandardised)

Estimates	Delta	Sobel	Monte Carlo
Indirect effects	0.108	0.108	0.109
Std. Err.	0.037	0.037	0.037
z-value	2,901	2,901	2.897
p-value	0.004	0.004	0.004



conf.	0.035	,	0.035	,	0.040	,
interval	0.180		0.180		0.184	

Baron and Kenny approach to testing mediation

STEP 1 - satisfaction:quality (X → M) with B=0.447 and p=0.000 STEP 2 - loyalty:satisfaction (M → Y) with B=0.241 and p=0.000 STEP 3 - loyalty:quality (X → Y) with B=0.260 and p=0.001

As STEP 1, STEP 2 and STEP 3 as well as the Sobel's test above are significant the mediation is partial!

RIT = (Indirect effect / Total effect) (0.108 / 0.368) = 0.293

Meaning that about 29 % of the effect of quality on loyalty is mediated by satisfaction!

RID = (Indirect effect / Direct effect) (0.108 / 0.260) = 0.414

That is, the mediated effect is about 0.4 times as large as the direct effect of quality on loyalty!

Mediation analysis using the causal step method (Baron & Kenny, 1986), step 1, step 2, and step 3 based on the Sobel test stated that partial mediation occurred. If the z-value > 1.96 or the level of statistical significance z (p-value) < 0.05, it means that there is an indirect effect of the independent variable on the dependent variable through the mediator. It is known that the z-value is 2.901 > 1.96 and the p-value is 0.004 < 0.05, which means that there is an influence of service quality on customer loyalty mediated by satisfaction. The RIT value is 0.29 (29%) which means that the influence of service quality on customer loyalty is mediated by 29% satisfaction.

**Table 9. Sobel Test Results (Trust)**

. medsem, indep(trust) med(satisfaction) dep(loyalty) mcreps(500) rit rid

Significance testing of indirect effect (unstandardised)

Estimates	Delta	Sobel	Monte Carlo
Indirect effects	0.098	0.098	0.099
Std. Err.	0.036	0.036	0.037
z-value	2,723	2,723	2,699
p-value	0.006	0.006	0.007
conf. interval	0.027 , 0.168	0.027 , 0.168	0.033 , 0.172

Baron and Kenny approach to testing mediation

STEP 1 - satisfaction:trust (X -> M) with B=0.406 and p=0.000 STEP 2 - loyalty:satisfaction (M -> Y) with B=0.241 and p=0.000 STEP 3 - loyalty:trust (X -> Y) with B=0.218 and p=0.010

As STEP 1, STEP 2 and STEP 3 as well as the Sobel's test above are significant the mediation is partial!

RIT = (Indirect effect / Total effect) (0.098 / 0.316) = 0.310

Meaning that about 31% of the effect of trust on loyalty is mediated by satisfaction!

RID = (Indirect effect / Direct effect) (0.098 / 0.218) = 0.449

That is, the mediated effect is about 0.4 times as large as the direct effect of trust on loyalty!

Mediation analysis using the causal step method (Baron & Kenny, 1986), step 1, step 2, and step 3 based on the Sobel test stated that partial mediation occurred. If the z-value > 1.96 or the level of statistical significance z (p-value) < 0.05, it means that there is an indirect effect of the independent variable on the dependent variable through the mediator. It is known that the z-value is 2.723 > 1.96 and the p-value is 0.006 < 0.05, which means that there is an influence of trust on customer loyalty mediated by satisfaction. RIT value of 0.31 (31%) which means the influence of trust on customer loyalty is mediated by satisfaction of 31%.

**Table 10.** Sobel Test Results (Product Attributes)

. medsem, indep(attribute) med(satisfaction) dep(loyalty) mcreps(500) rit rid

Significance testing of indirect effect (unstandardised)

Estimates	Delta	Sobel	Monte Carlo
Indirect effects	0.091	0.091	0.091
Std. Err.	0.039	0.039	0.040
z-value	2,352	2,352	2,300
p-value	0.019	0.019	0.021
conf. interval	0.015 , 0.167	0.015 , 0.167	0.024 , 0.175

Baron and Kenny approach to testing mediation

STEP 1 - satisfaction:attribute (X -> M) with B=0.379 and p=0.002 STEP 2 - loyalty:satisfaction (M -> Y) with B=0.241 and p=0.000 STEP 3 - loyalty:attribute (X -> Y) with B=0.299 and p=0.004

As STEP 1, STEP 2 and STEP 3 as well as the Sobel's test above are significant the mediation is partial!

$$RIT = (\text{Indirect effect} / \text{Total effect}) (0.091 / 0.390) = 0.234$$

Meaning that about 23% of the effect of attribute on loyalty is mediated by satisfaction!

$$RID = (\text{Indirect effect} / \text{Direct effect}) (0.091 / 0.299) = 0.305$$

That is, the mediated effect is about 0.3 times as large as the direct effect of attribute on loyalty!

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Mediation analysis using the causal step method (Baron & Kenny, 1986), step 1, step 2, and step 3 based on the Sobel test stated that partial mediation occurred. If the z-value > 1.96 or the level of statistical significance  $z$  (p-value) < 0.05, it means that there is an indirect effect of the independent variable on the dependent variable through the mediator. It is known that the z-value is  $2.352 > 1.96$  and the p-value is  $0.019 < 0.05$ , which means that there is an effect of product attributes on customer loyalty mediated by satisfaction. RIT value of 0.23 (23%) which means the influence of product attributes on customer loyalty is mediated by satisfaction of 23%.

Looking at the indirect results of the service quality mediation model (X1) satisfaction (Z) customer loyalty (Y), trust (X2) satisfaction (Z) customer loyalty (Y), and product attributes (X3) satisfaction (Z) Customer loyalty (Y) from the Sobel test and the causal strategy step above, it can be interpreted that the mediation that occurs is partial mediation. The RID value of service quality is 0.414 (0.5) which means the mediated indirect effect is about 0.5 greater than the direct effect of service quality on customer loyalty, the trust RID value is 0.449 (0.5) which means the indirect effect is mediated is about 0.5 greater than the direct effect of trust on customer loyalty, and the RID value of product attributes is 0.305 (0.3) which means the mediated indirect effect is about 0,

### 3.8 Hypothesis Testing

Based on the data above, it is obtained information on the results of hypothesis testing as follows:

#### 1. Hypothesis Testing 1

H1 : There is a direct effect of Service Quality on customer loyalty at PT. State Savings Bank (Persero) Tbk. Depok Sharia Branch Office (X1 Y)

The test shows that service quality has a positive and significant effect on customer loyalty, with a path coefficient value of 0.253 and a probability value of  $p = 0.001 < 0.05$ , thus hypothesis 1 can be accepted.

The results of this study run with Shimp (2014:40), creating customer satisfaction can be done by building positive service quality. Service quality represents associations that are activated in memory when thinking about a particular service quality. The better the quality of service provided by a service, the higher the customer satisfaction by implementing a unique strategy, or implementing a differentiation strategy in the implementation of its services, will make it easier to attach services to the minds of their customers.

#### 2. Hypothesis Testing 2

H2 : There is a direct effect of trust on customer loyalty at PT. State Savings Bank (Persero) Tbk. Depok Sharia Branch Office (X2 Y) The test shows that trust has a positive and significant effect on customer loyalty, with a path coefficient value of 0.185 and a probability value of  $p = 0.010 < 0.05$ , thus hypothesis 2 can be accepted.

According to Sumarwan (2013), trust is the strength that a product has certain attributes. Trust is often called object attribute association, namely customer confidence about the possibility of a relationship between an object and its relevant attributes.

### **3. Hypothesis Testing 3**

H3 : There is a direct effect of product attributes on customer loyalty at PT. State Savings Bank (Persero) Tbk. Depok Syariah Branch Office ( $X3 \rightarrow Y$ ) The test shows that trust has a positive and significant effect on customer loyalty, with a path coefficient value of 0.201 and a probability value of  $p = 0.004 < 0.05$ , thus hypothesis 3 can be accepted.

According to Tjiptono (2015), product attributes are product elements that are considered important by consumers and are used as purchasing decisions. Meanwhile, according to Simamora, product attributes are factors that are considered by buyers when buying products, such as price, quality, completeness of functions, design, service and others.

### **4. Hypothesis Testing 4**

H4 : There is a direct influence of Service Quality on satisfaction at PT. State Savings Bank (Persero) Tbk. Depok Syariah Branch Office ( $X1 \rightarrow Z$ ) The test shows that trust has a positive and significant effect on customer loyalty, with a path coefficient value of 0.373 and a probability value of  $p = 0.000 < 0.05$ , thus hypothesis 4 can be accepted.

According to Kolter et al, (2016) Service quality is the level of good or bad activities that can be defined separately which are essentially intangible which are the fulfillment of needs and do not have to be tied down. Service in this case is very closely related to providing satisfaction to each customer, good quality service can provide good satisfaction for customers so that the service will feel more cared for by the company. The results of this study confirm the results of previous studies, one of which is from Leni Astuti (2015). Suratno et al, 2016 also presented the same conclusions as the results of this study. Research from Setiawati and Tjahjono (2017:363:

### **5. Hypothesis Testing 5**

H5: There is a direct effect of trust on satisfaction at PT. State Savings Bank (Persero) Tbk. Depok Syariah Branch Office ( $X2 \rightarrow Z$ ) The test shows that trust has a positive and significant effect on customer loyalty, with a path coefficient value of 0.294 and a probability value of  $p = 0.000 < 0.05$ , thus hypothesis 5 can be accepted.

According to Maharani (2010), trust is the belief of one party in the reliability, durability and integrity of the other party in the relationship and the belief that his actions are in the best interests of the person and produce positive results for the trusted party.

### **6. Hypothesis Testing 6**

H6 : There is a direct effect of product attributes on satisfaction at PT. State Savings Bank (Persero) Tbk. Depok Syariah Branch Office ( $X3 \rightarrow Z$ ) The test shows that trust has a positive and significant effect on customer loyalty, with a path coefficient value of 0.218 and a probability value of  $p = 0.002 < 0.05$ , thus hypothesis 6 can be accepted.

According to Kotler and Armstrong (2014: 543), product attributes are elements that differentiate a product, thus providing added value, benefits and being considered in making purchasing decisions. These product attributes have a major influence on purchasing perceptions of the product.

### 7. Hypothesis Testing 7

H7 : There is a direct effect of satisfaction on customer loyalty at PT. State Savings Bank (Persero) Tbk. Depok Syariah Branch Office ( $Z \rightarrow Y$ ) The test shows that trust has a positive and significant effect on customer loyalty, with a path coefficient value of 0.281 and a probability value of  $p = 0.000 < 0.05$ , thus hypothesis 7 can be accepted.

Research conducted by Leni Astuti (2015) shows that satisfaction has an effect on customer loyalty. The results of this study indicate that satisfaction has a positive and significant effect on customer loyalty. Therefore, consumers will only transact after they have experienced it. After all, consumers who have customer satisfaction will be more likely to make transactions than those who are less experienced.

### 8. Hypothesis Testing 8

H8 : There is an indirect effect of service quality on customer loyalty through satisfaction at PT. State Savings Bank (Persero) Tbk. Depok Sharia Branch Office ( $X1 \rightarrow Z \rightarrow Y$ )

The test shows that trust has a positive and significant effect on customer loyalty, with a path coefficient value of 0.105 and a probability value of  $p = 0.004 < 0.05$ , thus hypothesis 8 can be accepted.

### 9. Hypothesis Testing 9

H9 : There is an indirect effect of trust on customer loyalty through satisfaction at PT. State Savings Bank (Persero) Tbk. Depok Sharia Branch Office ( $X2 \rightarrow Z \rightarrow Y$ )

The test shows that trust has a positive and significant effect on customer loyalty, with a path coefficient value of 0.082 and a probability value of  $p = 0.006 < 0.05$ , thus hypothesis 9 can be accepted.

### 10. Hypothesis Testing 10

H10: There is an indirect effect of product attributes on customer loyalty through satisfaction at PT. State Savings Bank (Persero) Tbk. Depok Sharia Branch Office ( $X3 \rightarrow Z \rightarrow Y$ )

The test shows that the results of trust have a positive and significant effect on customer loyalty, with a path coefficient value of 0.019 and a probability value of  $p = 0.019 < 0.05$ , thus hypothesis 10 can be accepted.

## V. Conclusion

Based on the results of the research and discussion that have been described, the following conclusions can be drawn:

1. It can be concluded that the quality of service whose indicators are reliability, responsiveness, assurance, empathy and tangibles have a direct positive and significant influence on customer loyalty at Bank BTN Syariah Depok Branch Office, meaning that if the better the service quality of Bank BTN Syariah Depok Branch Office, the customer loyalty will increase.
2. It can be concluded that trust whose indicators are reliability, honesty, care and credibility have a direct positive and significant influence on customer loyalty at Bank BTN Depok Syariah Branch Office, meaning that if the trust of Bank BTN Depok Syariah Branch Office is getting better, customer loyalty will increase.
3. It can be concluded that product attributes whose indicators are product quality, product features and product style & design have a positive and significant direct influence on customer loyalty at Bank BTN Syariah Depok Branch Office, meaning that if the

product attributes of Bank BTN Depok Syariah Branch Office are getting better then loyalty customers are increasing.

4. It can be concluded that the quality of service whose indicators are reliability, responsiveness, assurance, empathy and tangibles has a direct positive and significant impact on satisfaction at Bank BTN Depok Syariah Branch Office, meaning that if the service quality of Bank BTN Depok Syariah Branch Office is getting better, satisfaction will increase.
5. It can be concluded that trust whose indicators are reliability, honesty, care and credibility have a positive and significant direct influence on satisfaction at Bank BTN Depok Syariah Branch Office, meaning that if the trust of Bank BTN Depok Syariah Branch Office is getting better, satisfaction will increase.
6. It can be concluded that product attributes whose indicators are product quality, product features and product style & design have a positive and significant direct influence on satisfaction at Bank BTN Depok Syariah Branch Office, meaning that if the product attributes of Bank BTN Depok Syariah Branch Office are getting better, satisfaction is getting better increase.
7. It can be concluded that satisfaction whose indicators are the fulfillment of customer expectations, attitudes, recommending to other parties, service quality, loyalty and a good reputation have a direct positive and significant influence on customer loyalty at Bank BTN Depok Syariah Branch Office, meaning that if satisfaction at Bank BTN The Depok Syariah Branch Office is getting better, the customer loyalty is increasing.
8. It can be concluded that the quality of service whose indicators are reliability, responsiveness, assurance, empathy and tangibles provide a positive and significant indirect influence on customer loyalty through satisfaction at Bank BTN Depok Syariah Branch Office, meaning that if the service quality of Bank BTN Depok Syariah Branch Office is getting better then customer loyalty is increasing mediated by satisfaction.
9. It can be concluded that trust whose indicators are reliability, honesty, care and credibility have a positive and significant indirect influence on customer loyalty through satisfaction at Bank BTN Depok Syariah Branch Office, meaning that if the trust of Bank BTN Depok Syariah Branch Office is getting better, customer loyalty is getting better increases mediated by satisfaction.
10. It can be concluded that product attributes whose indicators are product quality, product features and product style & design have a positive and significant indirect influence on customer loyalty through satisfaction at Bank BTN Depok Syariah Branch Office, meaning that if the product attributes of Bank BTN Depok Syariah Branch Office are getting better. good, customer loyalty increases mediated by satisfaction

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