



The Effect of Service Quality on Consumer Satisfaction, Word of Mouth, Brand Trust and Decision to Choose Banking Services at College Employees in the City of Kupang

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ABSTRACT

The Bank in general aims to support the implementation of national development in order to improve equity, economic growth and national stability towards improving people's welfare. Banks in Indonesia must carry out their duties and functions properly and are based on the principles of economic democracy. The main functions of commercial banks include collectors, distributors and other bank service providers. The main activities of commercial banks are collecting and channeling funds, while providing other bank services is only supporting activities. Over time, bank services have become increasingly diverse and can be enjoyed by people from various backgrounds such as services and payment transactions or purchases, electricity or telephone account payments through banks. This research aims to examine and analyze effect of service quality on customer satisfaction, word of mouth, brand trust and decision to choose banking services at college employees in the city of Kupang. The population in the study totaled 3.656 bank customers who are college employees in the city of Kupang and the number of samples as much as 360. Technique of data analysis using SEM with SPSS version 20 and AMOS 20. The results of this research it can be concluded that Service quality has a positive and very significant effect on customer satisfaction, Service quality has a positive and significant effect on word of mouth, Service quality has a positive and significant effect on brand trust, Service quality has a positive and insignificant effect on decision to choose, Consumer satisfaction has a positive and significant effect on word of mouth, Consumer satisfaction positive and significant effect on brand trust, Consumer satisfaction has a positive and insignificant effect on decision to choose, Word of mouth has a positive and significant effect on brand trust, Word of mouth has a positive and significant effect on decision to choose and Brand trust positive and significant effect on decision to choose.

Keywords: service quality, customer satisfaction, word of mouth, brand trust and decision to choose

INTRODUCTION

Banks as a place to save because saving money in a bank is considered safe, can prevent theft and use that exceeds the limit, while some others expect to get interest from saving activities in the bank. The function of banks is actually more than just saving money, so they begin to look at banks to carry out various financial transactions, even as a means to invest. The form of

investment in banks can be done through deposit products that provide greater interest than ordinary savings (UU No.10 1998).

Lewis and Booms (1983, in Parasuraman 1985 42) service quality as a measure of how well the level of service provided is in accordance with customer expectations. Parasuraman et.al (1985 42) SERQUAL concept states that service quality is an attitude formed from evaluating the overall performance of the company in the long run, in contrast to customer satisfaction which is a specific measure for each transaction, situation or encounter in short-term.

Bitner, Booms and Mohr quoted by Yap and Kew (2007 61) service quality as the overall impression of consumers who are relatively inferior or superior to the organization and its services. Mosahab et. al (2010) examined the effect of service quality on customer loyalty with customer satisfaction as an intervening variable at 147 bank customers in Tehran and it can be concluded that service quality has a positive and significant effect on customer satisfaction, customer satisfaction is an intervening variable that can strengthen the effect of service quality on loyalty consumer.

One of the most effective forms of promotion is word of mouth (WOM). Marketing communication is a two-way exchange of information between the parties or institutions involved in marketing. All parties involved in the marketing communication process carry out the same method of listening, reacting and speaking until a mutually satisfying exchange relationship is created. Effective communication can change behavior or strengthen behavior that has been changed before.

Kotler and Keller (2012 478, 546) Word of mouth (WOM) is a person-to-person oral conversation, written, or electronic communication that deals with the benefits or experience of buying or using a product or service. Abbam, Say and Carsamer (2015) in 660 students in Ghana and found one of the factors influencing the decision to choose bank services is a recommendation from parents and friends, which are included in the WOM indicator, supported by the theories of Lupiyoadi and Hamdani (2006 238), that word of mouth is a form of promotion in the form of word of mouth recommendations about the goodness of a product.

Delgado and Manuera (2001 188), brand trust is a feeling of security that consumers have as a result of their interaction with a brand based on their perception, the brand can be relied upon and responsible for the interests and safety of consumers. Dawar and Pillutla (2000, cited in Samuel and Lianto, 2014 48) brand trust is something that can be trusted and reliable. Trust is defined as the extent to which consumers believe that certain brands that they believe fulfill their desires and consumers are willing to depend on the brand that they believe to be of benefit (Carroll and Ahuvia in Chinomona 2015 127).

Purchasing decisions are a process of making decisions on purchases that include determining what will be purchased or not, making a purchase and the decision is obtained from previous activities, namely the need for funds owned (Assauri, 2011 141). Peter and Olson (2013 163), that purchasing decisions are a process of integrity carried out to combine knowledge to evaluate two or more alternatives and choose one of them. Research on the decision to choose banking services has been carried out by previous researchers. Saleh, et al. (2013) conducted a study on 100 bank customers in Kelantan, the results of the study found that there were significant factors affecting customers to choose bank services, ranked sequentially from the mean to the smallest results, namely accessibility, assurance, reliability, convenience, responsiveness, value added services.

Based on theoretical and empirical explanations and studies, the title of the research to be conducted is the Effect of Service Quality on Customer Satisfaction, Word of Mouth, Brand Trust and the Decision to Choose Banking Services at College Employees in the City of Kupang.

LITERATURE REVIEW

Service Quality

According to Lewis and Booms (1983, in Parasuraman 1985 42) service quality is a measure of how well the level of service provided is in accordance with customer expectations. The most popular and up to date service quality model used as a reference in management research and marketing is a model developed by Parasuraman, Zeithaml and Berry (1988 15), namely the SERVQUAL model. The model known as Gap Analysis This model is closely related to the customer satisfaction model based on the disconfirmation approach (Oliver 1997 in Tjiptono and Chandra 2016 149).

Parasuraman et al. (1985 42) states that service quality is a comparison between consumer expectations and actual service performance received. Gronroos (1982 in Parasuraman et al. 1985 42) states that perceived quality of service is the result of an evaluation process in which customers compare their perceptions of service and results, with what they expect. Lewis and Boom (Parasuraman et al. 1985 42) defines service quality as a measure of how well the level of service provided matches customer expectations. Providing quality services means consistent with customer expectations.

Bitner's opinion, Booms and Mohr cited Yap and Kew (2007 61) define service quality as 'the consumer's overall impression of the relative inferiority/superiority of the organisation and its services. Cronin dan Taylor (1992: 56) defines service quality as a form of attitude representing a long-run overall evaluation. Roest and Pieters' (1997 in Yap and Kew, 2007 61) defines service quality is a relativistic and cognitive discrepancy between experience-based norms and performances concerning service benefits.

Based on the definition of experts as mentioned above, what is meant by service quality in this study is a comparison between consumer expectations and actual service performance received. The service quality indicator used in this study adopted Parasuraman et. al (1988 23) include tangibles, reliability, responsiveness, assurance, and empathy.

Customer Satisfaction

Tjiptono and Chandra (2016 201) say that customer satisfaction or customer satisfaction has become a central concept in business and management discourse. The positive benefits of customer satisfaction are positive linkages with customer loyalty; potentially become a source of future income; reduce customer transaction costs; suppress volatility and risk with regard to predicting future cash flows; increasing price tolerance, gethok positive positive recommendations; customers tend to be more receptive to product-line extensions, brand extensions and new-add-on services offered by the company, as well as increasing the company's bargaining power relative to networks of suppliers, business partners and channels.

Tjiptono dan Chandra (2016:204) the good feeling that you have when you achieved something or when something that you wanted to happen does happen, the act of fulfilling a need or desire," dan "an acceptable way of dealing with a complaint, a debt, an injury etc.

Tjiptono and Chandra (2016 204) satisfaction as the good feeling that you have when you achieved something or when something that you wanted to happen does happen, the act of

fulfilling a need or desire, and an acceptable way of dealing with a complaint, a debt, an injury etc.

Based on the opinions of experts stated above, then what is meant by consumer satisfaction in this study is the feeling of someone happy or disappointed resulting from comparing the perceived performance with expectations of banking products and services during the transaction. The indicators of consumer satisfaction include being satisfied with banking products, satisfied with available bank facilities, satisfied with bank staff services, satisfied with the bank's brand.

Word of Mouth (WOM)

Word of mouth (WOM) according to Kotler and Keller (2012 478, 546) is a person-to-person oral conversation, written, or electronic communication related to the benefits or experience of buying or using a product or service. WOM also has many forms both online and offline. Word of mouth is very effective because the rapid development of technology makes consumers easily talk about a product, not only when face to face, but through internet media such as social networking and mobile media that enable word of mouth.

Lovelock and Wirtz (2011 216-217) argue that recommendations from other customers are usually considered more reliable than promotional activities originating from the company, and can greatly influence the decisions of others to use (or avoid) a service. In fact the greater the risk that customers feel when buying a service, the more actively they seek and rely on word of mouth to help their decision making. Taghizadeh (2013 2570) Initially WOM was defined as oral communication, people to people between recipients and communicators where the recipient considered information without pay regarding the brand, product or service.

Based on the opinions of the experts above, what is meant by WOM in this study is a form of promotion in the form of word of mouth recommendations about experience after using banking services. Indicators of word of mouth include saying positive, encouraging and recommending.

Brand Trust

Brand trust is defined as the sense of security that the product user has, in his interactions with a brand based on the perception that the brand can be trusted and takes into account the interests and welfare of consumers as written by Keller (1993, in Semuel and Lianto, 2014 48). According to Dawar and Pillutla (2000, cited by Semuel and Lianto, 2014 48) brand trust is something that can be trusted and can be relied upon. Willingness is not too influential, because of the argument that believes if a consumer wants to depend on the brand, (Morgan and Hunt in Semuel and Lianto, 2014 48).

Delgado and Manuera (2001 188), brand trust is a feeling of security that consumers have as a result of their interaction with a brand based on their perception, the brand can be relied upon and responsible for the interests and safety of consumers. Trust can be defined as the degree to which a consumer believes that a certain brand that he believes fulfills his desires. In this case, consumers are willing to depend on the brand that they believe to be beneficial (Carroll and Ahuvia, 2006 in Chinomona 2015 127).

Based on the opinions mentioned above, what is meant by brand trust in this research is that of consumer willingness in general to depend on the ability of the brand to describe the function

of the product. The indicators of brand trust include trusting the brand, relying on the brand, sincere on the brand, the brand as expected and the brand is safe.

Decision to Choose

Mowen and Minor (2001 11) state that researchers view consumers as decision makers and this perspective is the result where consumers feel experiencing problems and then through a rational process to solve the problem. The decision-making perspective describes a consumer doing a certain set of steps when making a purchase. These steps include identifying problems, seeking information, evaluating alternatives, selecting and evaluating post-purchases.

Engel et al. (1994 45) argue that decision-making units can line up from individuals to complex extended families. Each of them can play a major role, namely (1) the role as an initiator (someone) as someone as the initiator of the purchasing process. (2) roles as influencers, namely individuals whose opinions are highly considered in choices that are evaluated and chosen, (3) roles as decision makers, namely people with financial authority or power to dictate final choices, (4) roles as buyers, namely buying agents, ending with (5) the role of users (users), namely actual consumers.

Purchasing decisions according to Assauri's (2011 141) is a process of making decisions on purchases that include determining what is to be bought or not, making a purchase and the decision is obtained from previous activities, namely the need for funds owned. Peter and Olson (2013 163), that purchasing decisions are a process of integrity carried out to combine knowledge to evaluate two or more alternatives and choose one of them. This understanding contains the first three things, the integrity process to combine knowledge, second, the integrity process to evaluate two or more alternatives, third, the integrity process to choose one of them.

Conceptual Framework

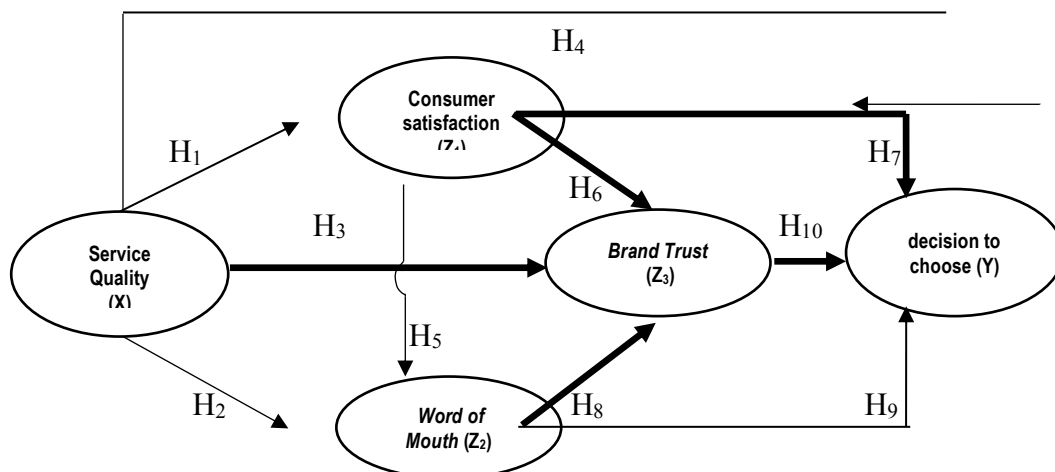


Figure 1 Conceptual Framework

Research Hypothesis

1. Service quality has a significant effect on consumer satisfaction.
2. Service quality has a significant effect on word of mouth.
3. Service quality has a significant effect on brand trust.
4. Service quality has a significant effect on decision to choose.
5. Consumer satisfaction has a significant effect on word of mouth.
6. Consumer satisfaction has a significant effect on brand trust
7. Consumer satisfaction has a significant effect on decision to choose.

8. Word of mouth has a significant effect on brand trust.
9. Word of mouth has a significant effect on decisions choose.
10. Brand trusts have a significant effect on the decision to choose.

RESEARCH METHODS

Data analysis techniques based on the conceptual framework and the design of the research, then this study uses the SEM analysis techniques (Structural Equation Modeling) with the program SPSS version 20 and AMOS 20. Structural Equation Modeling is statistikal techniques, allowing to test a series of relatively complicated relationships and simultaneous. Ferdinand (2006) SEM requires a minimum sample in SEM is: between 100 to 200 samples so that a sample of research above meets the requirements of both the sample and the minimum requirements to use the techniques of analysis of the complicated relationship of SEM. It can be built from one or several variables bound and free variables or multiple. The population in the study totaled 3.656 college employees in the city of Kupang and the number of samples as much as 360.

DISCUSSION

Based on the opinions of the experts stated above, the decision to choose in this study is an integrity process carried out to combine knowledge to evaluate two or more alternatives and choose one of them. Select decision indicators include banking products, bank brands, product types, deposit amounts and frequency of visits.

Table 1. Goodness of Fit dan Cut off Value Modification Model

Criteria	Test Model	Critical Value	Description
χ^2	195,017	Expected to be small	153,624 Not Fit
Probabilitas χ^2	0,055	$\geq 0,05$	Fit
Cmin/DF	1,182	$\leq 2,00$	Fit
RMSEA	0,023	$\leq 0,08$	Fit
GFI	0,954	$\geq 0,90$	Fit
AGFI	0,929	$\geq 0,90$	Fit
TLI	0,991	$\geq 0,95$	Fit
CFI	0,993	$\geq 0,95$	Fit

The calculation results show that the goodness of fit criteria have provided a better index (fit), where after full modification of the SEM model, all values have met the criteria, so that further analysis can be made.

Table 2. Hypothesis Testing Through Regression Weight Test

Hyp.	Causality Relations		Std. Estimate	C.R.	P value	Description
H ₁	Service Quality	→ customer satisfaction	0,573	7,532	0,000	significant
H ₂	Service Quality	→ Word of Mouth	0,341	4,522	0,000	significant
H ₃	Service Quality	→ Brand Trust	0,222	3,317	0,000	significant
H ₄	Service Quality	→ decision to choose	0,032	0,442	0,659	Not significant
H ₅	Consumer satisfaction	→ Word of Mouth	0,244	3,499	0,000	significant
H ₆	Consumer satisfaction	→ Brand Trust	0,222	3,389	0,000	significant
H ₇	Consumer satisfaction	→ decision to choose	0,075	1,012	0,312	Not significant
H ₈	Word of Mouth	→ Brand Trust	0,310	5,081	0,000	significant
H ₉	Word of Mouth	→ decision to choose	0,301	4,207	0,000	significant
H ₁₀	Brand Trust	→ decision to choose	0,294	3,869	0,000	significant

Hypothesis 1

The first hypothesis states that service quality has a significant effect on customer satisfaction. The results of the variable service quality parameter estimation on customer satisfaction show a significant effect with a CR value of 7.532, greater than 1.96 and a significance level of 0.00, less than 0.05. The coefficient of influence produced is equal to 0.573, meaning that the higher the service quality, the higher the customer satisfaction, in other words if service quality changes will change consumer satisfaction by 57.3%, so the first hypothesis states that service quality has a significant effect on customer satisfaction, acceptable (H₁ accepted).

Hypothesis 2

The second hypothesis states that service quality has a significant effect on word of mouth. The results of the service quality variable parameter estimation of word of mouth also show a significant effect with a CR value of 4.522, greater than 1.96 and a significance level of 0.00, smaller than 0, 05. The effect coefficient is 0.341, meaning that the higher service quality, word of mouth is also higher, in other words if service quality changes will increase word of mouth 34.1%, so the second hypothesis which states that service quality has a significant effect on word of mouth, acceptable (H₂ accepted).

Hypothesis 3

The third hypothesis states that service quality has a significant effect on brand trust. The results of service quality variable parameter estimation also show a significant effect with a CR value of 3.317, greater than 1.96 and a significance level of 0.00, smaller than 0, 05. The coefficient of influence produced is 0.222, meaning that the higher the service quality, the brand trust is stronger, in other words if service quality changes will increase brand trust 22.2% so the third hypothesis states that service quality has a significant effect on the brand trust of banking services, acceptable (H₃ accepted).

Hypothesis 4

The fourth hypothesis states that service quality has a significant effect on decision to choose . The results of the service quality variable parameter estimation of the decision to choose banking services show a non-significant effect with a CR value of 0.442, smaller than 1.96 and a significance level of 0.659, greater than 0, 05. The effect coefficient is only 0.032, meaning that the higher service quality does not have a real impact on the decision to choose banking services, in other words if service quality increases, it will not increase the decision to choose,

so the fourth hypothesis states that service quality has a significant effect on the decision to choose, unacceptable (H₄ unaccepted).

Hypothesis 5

The fifth hypothesis states that consumer satisfaction has a significant effect on word of mouth. The results of the estimation variable customer satisfaction on word of mouth show a significant effect on the CR value is 3.499, greater than 1.96 and the significance level is 0.00, smaller than 0.05. The effect coefficient is 0.244, meaning that the higher the customer satisfaction, the higher word of mouth, in other words if consumer satisfaction increases, it will increase word of mouth 24.4%, so the hypothesis fifth, which states that consumer satisfaction has a significant effect on word of mouth, acceptable (H₅ accepted).

Hypotheses 6

The sixth hypothesis states that consumer satisfaction has a significant effect on brand trust. The results of the variable estimation of customer satisfaction on brand trust also show a significant effect on value CR is 3.389, greater than 1.96 and the significance level is 0.00, smaller than 0.05. The coefficient of influence produced is equal to 0.222, meaning that the higher consumer satisfaction, the brand trust is also stronger, in other words if increased customer satisfaction will increase brand trust 22.2%, so the sixth hypothesis states that consumer satisfaction has a significant effect on brand trust, acceptable (H₆ accepted).

Hypothesis 7

The seventh hypothesis states that consumer satisfaction has a significant effect on decision to choose. The estimation result of variable customer satisfaction on the decision to choose banking services shows the influence not significant with a CR value of 1.012, smaller than 1.96 and a significance level of 0.312, greater than 0.05. The resulting effect coefficient is only 0.075, meaning that the higher consumer satisfaction does not have a real impact on the decision to choose banking services, in other words, if customer satisfaction increases, it does not increase the decision to choose banking services, so the seventh hypothesis states that consumer satisfaction has a significant effect on decision to choose, unacceptable (H₇ unaccepted).

Hypotheses 8

The eighth hypothesis states that word of mouth has a significant effect on brand trust. The estimation of word of mouth variable parameters for brand trust shows a significant influence the CR value is 5.081, greater than 1.96 and the significance level is 0.00, smaller than 0.05.. The resulting effect coefficient is 0.310, meaning that increasing word of mouth makes the brand trust stronger, in other words, if there is an increase in word of mouth, it will increase 31% brand trust. Thus, the eighth hypothesis which states that word of mouth has a significant effect on the brand trust, acceptable (H₈ accepted)

Hypothesis 9

The ninth hypothesis states that word of mouth has a significant effect on decision to choose. The estimation of word of mouth variable for the decision to choose banking services shows significant influence with a CR value of 4.207, greater than 1.96 and a significance level of 0.00, smaller than 0.05. The resulting effect coefficient is 0.301, meaning that the higher word of mouth, the decision to choose banking services is also high, in other words if an increase in word of mouth will increase the decision to choose banking services 30.1%, so that the ninth hypothesis states that word of mouth has a significant effect on decision to choose, acceptable (H₉ accepted).

Hypothesis 10

The tenth hypothesis states that brand trust has a significant effect on decision to choose. The estimation results of brand trust variable parameters on the decision to choose banking services shows the influence significant with a CR value of 3.869, greater than 1.96 and a significance level of 0.00, smaller than 0.05. The effect coefficient is 0.294, meaning that the higher the brand trust, the decision to choose banking services is also high, in other words, if there is an increase in brand trust, it will increase the choice of banking services 29.4% , so that the tenth hypothesis which states that brand trust has a significant effect on decision to choose, acceptable (H_{10} accepted).

CONCLUSION AND SUGGESTIONS

1. Service quality has a positive and very significant effect on customer satisfaction.
2. Service quality has a positive and significant effect on word of mouth.
3. Service quality has a positive and significant effect on brand trust.
4. Service quality has a positive and insignificant effect on decision to choose.
5. Consumer satisfaction has a positive and significant effect on word of mouth.
6. Consumer satisfaction positive and significant effect on brand trust.
7. Consumer satisfaction has a positive and insignificant effect on decision to choose.
8. Word of mouth has a positive and significant effect on brand trust.
9. Word of mouth has a positive and significant effect on decision to choose.
10. Brand trust positive and significant effect on decision to choose.

SUGGESTIONS FOR OTHER RESEARCHERS

Based on the conclusions of the research results stated above, then some suggestions for further research are as follows

1. It is recommended to continue to examine the extent to which the effectiveness of word of mouth can be done by loyal customers to promote the superiority of the bank to other parties, in order to further improve the governance of banks.
2. It is recommended to continue the study and analysis of brand trust causal relationships towards the decision to choose banking services, by expanding the research to customers from all banks in the City of Kupang.

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