
**THE IMPACT OF SERVICE QUALITY AND TRUST ON CUSTOMER
SATISFACTION CASE STUDY AT PT. PERMODALAN NASIONAL MADANI
(PNM) MELATI MEKAR**



Lasman Eddy Bachtiar¹
Institut Bisnis dan Komputer Indonesia, Medan, Indonesia
Lasmaneddy28@gmail.com

Edward Alezandro Lumban Raja²
Institut Bisnis dan Komputer Indonesia, Medan, Indonesia
edwardalezandrolumbanraja@gmail.com

Trimilda³
Institut Bisnis dan Komputer Indonesia, Medan, Indonesia
trimildam@gmail.com

Abstract

This study investigates the impact of service quality and trust on customer satisfaction at PT Permodalan Nasional Madani (PNM) Melati Mekar. The researchers used multiple linear regression analysis to analyze the data and tested the hypotheses using the t test and F test with the assistance of SPSS. The findings reveal that service quality has a positive and significant influence on customer satisfaction, as evidenced by the regression coefficient of 0.787 and a t value of 4.782, which is higher than the critical value. Additionally, trust also has a positive and significant impact on customer satisfaction, with a regression coefficient of 0.591 and a t value of 4.056, surpassing the critical value. Furthermore, the F test results demonstrate that customer satisfaction further improves when service quality and trust are combined, with an F count value of 11.520 that exceeds the critical value of 3.19. These results support the statement that both service quality and trust play a crucial role in enhancing customer satisfaction at PNM Melati Mekar.

Keywords: Customer Satisfaction, Service Quality, Trust

INTRODUCTION

The current significant economic changes have impacted people's ability to fulfill basic needs such as clothing, food, and shelter. The main problem faced is limited funds, both for daily needs and for starting or developing a business. Micro, Small, and Medium Enterprises (MSMEs) are one solution for the community to increase income, but often business actors must seek capital loans, either through financing institutions or cooperation in the form of groups. PT Permodalan Nasional Madani (PNM), through the Melati Mekar program, is present as a strategic solution for the government in providing capital loans to underprivileged women with a joint responsibility system. This program is equipped with weekly installments with low interest, without the need for physical collateral, and accompanied by business coaching conducted in groups.

However, although designed to improve welfare, the program faces challenges in terms of service quality and customer satisfaction (Buana et al, 2023). One of the problems faced is the delay in disbursement of funds, which has led to disappointment and a decline in the number of customers each year. Customer satisfaction is strongly influenced by the match between service quality and their expectations, as well as trust in the service provider (Bella et al, 2024; Hidayat et al, 2024). Therefore, service quality, trust, and customer satisfaction are key elements that must be continuously improved so that the PNM Melati Mekar program can achieve its main objectives, namely community welfare and improving the economy of micro businesses.

REVIEW OF LITERATURE

Customer satisfaction is defined as the perception that customer expectations have been met or exceeded expectations (Fadwa et al, 2022). Dissatisfaction occurs if the results do not meet expectations. Satisfaction is an emotional response shown by consumers after comparing actual performance against expectations (Richard F.Gerson, 2020). Customer satisfaction is also influenced by good service quality, which includes the ability to effectively meet customer needs (Kotler, 2024) . Factors such as product quality, service, emotional, price, and cost are the main indicators in determining the level of customer satisfaction (Danang Sunyoto, 2018).

Service quality is an important element in creating customer satisfaction. (Kasmir, 2017) States that good service quality includes reliability, responsiveness, empathy, assurance, and direct evidence. Adequate service is determined by the company's ability to provide comfort and meet customer needs in accordance with their expectations. In the context of the service industry, superior service quality is an important means of attracting and retaining customers.

In addition, trust has an important role in building long-term relationships between companies and customers. Trust is defined as a company's willingness to rely on business partners, which is influenced by factors such as competence, integrity, and honesty (Kotler, 2024). According to (Mower & Minor, 2021), Customer trust arises from a long process involving interaction and service consistency. Relationships based on trust tend to result in higher customer satisfaction.

Previous research also shows a significant effect of service quality and trust on customer satisfaction. For example, (Fahmi Fahrezy et al., 2023) found that the two variables simultaneously and partially affect customer satisfaction. Similarly, research by (Safrizal et al., 2024) states that factors such as responsiveness, assurance, and empathy have a significant influence on customer satisfaction. (Rachmawati, 2022) emphasized that improved service quality will increase the level of customer satisfaction, and vice versa.

Overall, this literature emphasizes that service quality and trust are the two main factors that influence customer satisfaction levels. By improving these two aspects, companies can create positive customer experiences, increase loyalty and strengthen long-term relationships with customers.

RESEARCH METHOD

The methodology in this study uses a causal associative approach. The research was conducted on customers of PT. Permodalan Nasional Madani (PNM) Melati Mekar located in Sidodadi Dusun Lima, Teluk Panji Plantation, Kampung Rakyat District, Labuhanbatu Selatan Regency. The population in this study were all active customers in the area, with a total of 50 people. Researchers used a saturated sampling technique, where all members of the population were used as research samples.

The data used were quantitative and qualitative data. Quantitative data was obtained through a questionnaire that had been prepared based on a Likert scale, while qualitative data was collected through observation, interviews, and documentation. The analysis was carried out using multiple linear regression to test the partial and simultaneous relationship between the independent variables (service quality and trust) on the dependent variable (customer satisfaction) using the SPSS program.

RESULTS AND DISCUSSION

The findings of this test indicate that customer satisfaction is positively and significantly influenced by service quality (X1). The results of this study are supported by the t value of service quality (X1) of 4.782, which is greater than the t table 2.010, with a significance level of 0.000 and a beta coefficient of 0.787. Respondents generally gave positive answers regarding the relationship between customer satisfaction and service quality, which indicates a significant impact of service quality in identifying customer needs and preferences. Discussion of results should be argumentative and should point out how the findings, theories, previous studies, and empirical facts are relevant and contribute something new to the knowledge of Sharia economics development.

The results of this test indicate that customer satisfaction is positively and significantly influenced by the trust variable (X2), with a t-count value of 4.056, a t-table of 2.010, and a significance level of 0.000 (<0.05), all of which support this finding. The calculated beta coefficient is 0.591. Therefore, hypothesis H2 is statistically supported. If needs are strongly influenced by these beliefs in order to form one's trust. Customer Satisfaction, Service Quality

Table 1.
Results of the T Test (Partial)

| Coefficients ^a | | | | | | |
|---------------------------|------------|-----------------------------|------------|---------------------------|-------|-------|
| | | Unstandardized Coefficients | | Standardized Coefficients | | |
| Model | | B | Std. Error | Beta | T | Sig. |
| 1 | (Constant) | 4,994 | 5,708 | | 0,875 | 0,386 |

| | | | | | |
|--|-------|-------|-------|-------|-------|
| Service Quality | 0,787 | 0,165 | 0,942 | 4,782 | 0,000 |
| Trust | 0,591 | 0,146 | 0,799 | 4,056 | 0,000 |
| a. Dependent Variable: Customer Satisfaction | | | | | |

Source: SPSS 27, 2024

Customer satisfaction (Y) in Sidodadi Lima Hamlet is positively and significantly influenced by service quality variables (X1) and trust (X2) simultaneously, as evidenced by the f-count value of 11,520 and a significance level of 0.000, which is less than 0.05, the results of this study support the hypothesis that customer satisfaction is influenced by service quality and trust.

Table 2.
Results of the F Test (Simultan)

| ANOVA ^a | | | | | | |
|--|-------------------|----------------|----|-------------|--------|-------------------|
| | Model | Sum of Squares | Df | Mean Square | F | Sig. |
| 1 | Regression | 145,561 | 2 | 72,781 | 11,520 | .000 ^b |
| | Residual | 296,939 | 47 | 6,318 | | |
| | Total | 442,500 | 49 | | | |
| a. Dependent Variable: Customer Satisfaction | | | | | | |
| b. Predictors (Constant): Service Quality, Trust | | | | | | |

Source: SPSS 27, 2024

CONCLUSION

Based on the results of the analysis, it is concluded that service quality has a significant positive effect on customer satisfaction, as indicated by a regression coefficient value of 0.787, a calculated t value of 4.782, and a significance level of 0.000, which is smaller than 0.05. In addition, trust also has a significant positive effect on customer satisfaction, with a regression coefficient value of 0.591, a calculated t value of 4.056, and a significance level of 0.000. Simultaneously, service quality and trust together have a positive effect on customer satisfaction, as indicated by the calculated f value of 11,520 and a

significance level of 0.000. These results indicate that improving service quality and trust will significantly increase customer satisfaction.

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