

## EFFECT OF TRUST AND SERVICE QUALITY ON CUSTOMER SATISFACTION IN BSI KCP PEUDADA CREDIT PROGRAM

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### ABSTRACT

This study analyzes the influence of trust and service quality on customer satisfaction in the People's Business Credit (KUR) program at Bank Syariah Indonesia KCP Peudada using a quantitative approach. Data were collected through questionnaires from KUR customers and analyzed using multiple linear regression with SPSS version 23, including t-test, F-test, and coefficient of determination ( $R^2$ ). The results show that trust has a significant partial effect on customer satisfaction ( $t = 2.015$ ;  $\text{sig} < 0.05$ ), and service quality also has a significant effect ( $t = 2.107$ ;  $\text{sig} < 0.05$ ). Simultaneously, both variables significantly influence customer satisfaction ( $F = 4.811$ ;  $\text{sig} < 0.05$ ). The Adjusted R Square value of 0.509 indicates that 50.9% of customer satisfaction is explained by trust and service quality, while 49.1% is influenced by other factors. Thus, improving trust and service quality is essential for enhancing customer satisfaction.

**Keywords:** Trust, Service Quality, Customer Satisfaction, People's Business Credit (KUR), Bank Syariah Indonesia.

## **INTRODUCTION**

The banking sector plays a crucial role in supporting economic growth, particularly through financing access for micro, small, and medium enterprises (MSMEs). One key initiative is the People's Business Credit (KUR) program, which aims to provide accessible and affordable capital to small business actors. At Bank Syariah Indonesia (BSI) KCP Peudada, the program has contributed to improving financing access for micro-entrepreneurs. However, challenges remain, particularly related to customer trust and service quality. Trust is essential in Islamic banking as it is built on transparency, honesty, and consistency, while service quality—such as responsiveness, clarity of information, and efficiency—significantly influences customer satisfaction.

Despite the program's positive impact, several issues persist, including limited customer understanding of sharia financing concepts, delays in disbursement processes, and gaps between customer expectations and actual service experiences. These factors indicate that customer satisfaction has not yet reached an optimal level. Therefore, this study aims to analyze the influence of trust and service quality on customer satisfaction in the KUR program at BSI KCP Peudada, both partially and simultaneously. The findings are expected to provide insights for improving service quality, strengthening customer trust, and enhancing the effectiveness of the KUR program in supporting community economic empowerment.

Management is a systematic and structured process that involves planning, organizing, mobilizing, and controlling organizational resources, both human and non-human, in order to achieve predetermined goals effectively and efficiently, and it is applied across various types of organizations such as businesses, government institutions, and educational sectors.

### **Understanding Marketing Management**

Marketing management is a strategic and comprehensive process that involves analyzing, planning, implementing, and controlling marketing activities to create, build, and maintain mutually beneficial exchanges with target customers, by focusing on fulfilling customer needs through value creation, utilizing elements such as the marketing mix, and adapting to technological developments and consumer behavior changes, in order to achieve organizational goals effectively and efficiently.

### **Service Quality Indicators**

Service quality can be assessed through five main dimensions: tangible, reliability, responsiveness, assurance, and empathy, where tangible refers to

physical evidence such as facilities, equipment, and employee appearance; reliability reflects the ability to provide consistent, accurate, and dependable services; responsiveness indicates the willingness and promptness of employees in assisting customers and handling requests; assurance relates to employees' knowledge, courtesy, and ability to build customer trust and confidence; and empathy represents the company's genuine concern in understanding and meeting individual customer needs, all of which collectively determine the level of customer satisfaction and loyalty.

### **Customer Satisfaction**

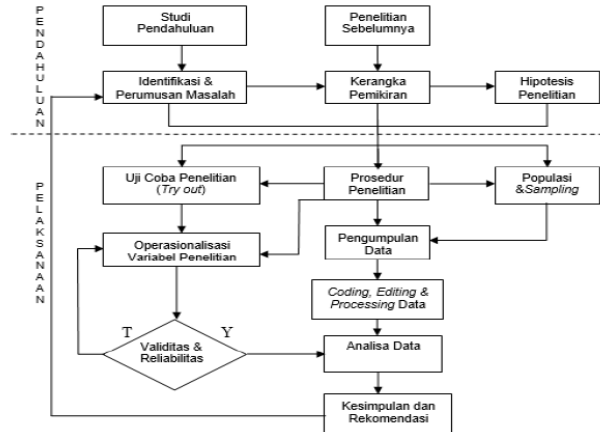
Customer satisfaction is a psychological state that arises when the services or products provided by a company meet or exceed customer expectations, reflecting the alignment between expectations and perceived reality, where satisfaction is formed through customers' evaluations of quality, features, and overall experience after using a product or service; thus, the higher the conformity between expectations and actual performance, the greater the level of satisfaction, making it a key indicator of a company's success in delivering quality service and maintaining long-term customer relationships.

Customer satisfaction can be measured through several key indicators, including product or service quality, service quality, price, ease of access, emotional factors, and cost convenience, where product or service quality reflects the ability to meet customer needs and expectations, service quality relates to employee professionalism, responsiveness, and friendliness, price indicates fairness in relation to value received, ease of access shows how easily customers can obtain products and information, emotional factors involve feelings of comfort, trust, and appreciation during interactions, and cost convenience reflects affordability, all of which collectively determine the overall level of customer satisfaction and influence customer loyalty.

### **EXPERIMENTAL**

This study uses a quantitative approach with an associative method to examine the relationship and influence between variables, specifically trust ( $X_1$ ) and service quality ( $X_2$ ) on customer satisfaction ( $Y$ ) in the People's Business Credit (KUR) program at Bank Syariah Indonesia KCP Peudada; data were collected through questionnaires distributed to KUR customers using a Likert scale to measure perceptions, and then analyzed using multiple linear regression to determine both partial and simultaneous effects, enabling the research to produce objective, measurable, and empirical findings that can support decision-making and improvements in banking service quality.

**Research Design**



**Figure 1.** Research Design

This study involves two types of variables, namely independent and dependent variables. The independent variables (X) are variables that influence or cause changes in other variables. In this research, the independent variables consist of trust (X1) and service quality (X2). Trust refers to customers’ confidence in the integrity, honesty, and capability of Bank Syariah Indonesia (BSI) in managing financing professionally and in accordance with sharia principles, including reliability and the ability to fulfill promises. Meanwhile, service quality refers to the level of excellence expected and controlled by the bank to meet customer needs, which includes dimensions such as reliability, responsiveness, assurance, empathy, and tangibles.

The dependent variable (Y) in this study is customer satisfaction, which is the level of feeling of pleasure or disappointment that arises after comparing the perceived performance of services with customer expectations. Customer satisfaction reflects how well the bank is able to meet customer needs and expectations. Therefore, this study aims to analyze how trust (X1) and service quality (X2) influence customer satisfaction (Y) in the People’s Business Credit (KUR) program at Bank Syariah Indonesia KCP Peudada.

**Data Determination Techniques**

- **Research Population**

According to Sugiyono (2019:80), a population is a generalized area consisting of objects or subjects that have certain qualities and characteristics determined by the researcher to be studied and then conclusions drawn. The population in this study is all customers receiving People's Business Credit (KUR) financing at Bank Syariah Indonesia (BSI) Peudada Branch Office, totaling 360 people taken from the system.BSI Bank (T24).

- **Research Sample**

A sample is a portion of the population and its characteristics (Sugiyono, 2019:81). Given the large population size in this study, the researcher used the Slovin formula to determine the sample size to obtain representative results. The Slovin formula is as follows:

$$n = \frac{N}{1 + N(e)^2}$$

Where:

$n$ = number of samples

$N$ = population (105 people)

$e$ = level of error or margin of error

$$n = \frac{360}{1 + 360(0,1)^2} = \frac{360}{1 + 3,6} = \frac{360}{4,6} = 78,26$$

Rounded up to 78 respondents, the sample size for this study was 78 KUR recipient customers at Bank Syariah Indonesia, Peudada Branch Office.

**Research Instrument Testing**

- **Validity Test (Validity Test)**

In this study, validity testing was conducted using the Pearson Product Moment correlation, which measures the relationship between the scores of each item and the total score of the variable. The Pearson Product Moment correlation formula is as follows:

$$r_{xy} = \frac{N(\sum XY) - (\sum X)(\sum Y)}{\sqrt{[N \sum X^2 - (\sum X)^2][N \sum Y^2 - (\sum Y)^2]}}$$

Validity testing criteria:

1. If  $r$  count  $>$   $r$  table (at a significance level of 0.05), then the item is declared valid.
2. If  $r$  count  $<$   $r$  table, then the item is declared invalid and needs to be revised or deleted.

This validity test was carried out with the help of the SPSS (Statistical Package for the Social Sciences) program.

- **Reliability Test (Reliability Test)**

Reliability testing was conducted using the Cronbach's Alpha ( $\alpha$ ) formula. The formula is:

$$r_{11} = \frac{k}{k - 1} \left( 1 - \frac{\sum \sigma_b^2}{\sigma_t^2} \right)$$

Information:

$r_{11}$  = instrument reliability

$k$  = number of question items

$\sigma_b^2$  = item variance

$\sigma_t^2$  = total variance

Testing criteria:

1. If Cronbach's Alpha  $> 0.60$ , then the instrument is declared reliable.
2. If Cronbach's Alpha  $\leq 0.60$ , then the instrument is declared unreliable.

Reliability testing was also carried out with the help of the latest version of the SPSS program.

- **Data Conversion**

Data conversion is performed to transform the questionnaire data from an ordinal (Likert) scale into interval data so that it can be processed using parametric statistical techniques. The Likert scale is used to measure respondents' attitudes or perceptions of the research variables.

The conversion of respondent answer scores can be done as follows:

**Table 2. Likert Scale**

Answer Score	Assessment Categories	Mark
5	Strongly Agree (SS)	5
4	Agree (S)	4
3	Neutral (N)	3
2	Disagree (TS)	2
1	Strongly Disagree (STS)	1

After the conversion process, the data in interval form can be analyzed using statistical methods according to the research objectives.

## RESULTS AND DISCUSSION

### Respondent Characteristics

To obtain a general overview of the respondents in this study, several basic characteristics were identified, including age, education level, and gender. This information aims to understand the demographic background of the respondents who contributed to completing the questionnaire. The distribution of respondent characteristics is presented in the following table:

**Table 3. Respondent Characteristics Based on Age**

No	Age	Frequency	Percent
1	< 17 years	0	0
2	17 – 22 years old	0	0
3	23 – 28 years old	13	16.67
4	29 – 34 years old	15	19.23
5	35 – 40 years old	22	28.20
6	> 41 years	28	35.90
Total		78	100

*Source: Primary Data (processed), 2026*

Based on Table 4.1, it can be seen that the respondents in this study numbered 78 people with a variety of ages dominated by the adult and elderly age groups. The age group > 41 years old constituted the largest number of respondents, namely 28 people (35.90%), indicating that the majority of customers of the People's Business Credit (KUR) Program at Bank Syariah Indonesia KCP Peudada are of a relatively mature age and experienced in business activities.

Furthermore, the 35–40 age group ranked second with 22 people (28.20%), followed by the 29–34 age group with 15 people (19.23%), and the 23–28 age group with 13 people (16.67%). Meanwhile, there were no respondents in the <17 and 17–22 age groups, indicating that the KUR program is more widely accessed by customers who are of productive age and have stable businesses.

**Table 4. Respondent Characteristics Based on Education Level**

No	Educational level	Frequency	Percent
1	SENIOR HIGH SCHOOL	17	21.79
2	D3	28	35.90
3	S1	33	42.31
Total		78	100

*Source: Primary Data (processed), 2026*

Based on Table 4.2, it is known that the number of research respondents was 78 people with relatively diverse educational levels. The majority of respondents had a Bachelor's degree (S1), namely 33 people (42.31%). This indicates that the majority of People's Business Credit (KUR) Program customers at Bank Syariah Indonesia KCP Peudada have a higher educational background, which allows them to have a better understanding of banking products and services. Furthermore, respondents with a Diploma 3 (D3) education level

numbered 28 people (35.90%), while respondents with a high school education numbered 17 people (21.79%). This distribution indicates that the KUR program is not only attractive to highly educated customers, but also to customers with secondary education, so that Islamic banking services can reach various levels of society.

Overall, the predominance of respondents with diploma (D3) and bachelor's (S1) degrees reflects that KUR customers at BSI Peudada Branch Office tend to have a relatively high level of literacy. This has the potential to impact trust and perceptions of service quality, as customers with higher education are generally more critical in assessing services and more rational in determining their level of satisfaction with banking services.

**Table 5. Respondent Characteristics Based on Gender**

No	Gender	Frequency	Percent
1	Man	45	57.70
2	Woman	33	42.30
Total		78	100

*Source: Primary Data (processed), 2026*

Based on Table 4.3, it is known that the number of respondents in this study was 78 people with a relatively balanced gender composition. Male respondents numbered 45 people (57.70%), while female respondents numbered 33 people (42.30%). This indicates that the majority of customers of the People's Business Credit (KUR) Program at Bank Syariah Indonesia KCP Peudada are men. The dominance of male respondents may indicate that men still play a fairly strong role in business activities and financing decision-making, particularly in the utilization of KUR facilities. However, the proportion of female respondents reaching more than 40 percent indicates that women also have significant involvement in business activities and the utilization of Islamic banking services.

### ***Data Instrument Testing***

The instruments in this study were tested in two stages: validity and reliability. Validity testing aims to assess the extent to which the questionnaire items accurately measure what they are supposed to measure. Meanwhile, reliability testing is conducted to determine the consistency or reliability of the data used in the regression analysis.

- **Validity Test**

The validity test in this study was conducted by comparing the calculated  $r$  value with the tabulated  $r$  value. The validity test for 30 statement items regarding trust, service quality, and customer satisfaction in the People's Business Credit (KUR) program at Bank Syariah Indonesia KCP Peudada, obtained from 78 respondents, can be seen in the following table:

**Table 6. Validity Test**

Variables	Item Number	r_count value	r_table value	Information
Trust (X1)	X1.1	0.370	0.219	Valid
	X1.2	0.402	0.219	Valid
	X1.3	0.417	0.219	Valid
	X1.4	0.489	0.219	Valid
	X1.5	0.503	0.219	Valid
	X1.6	0.591	0.219	Valid
	X1.7	0.564	0.219	Valid
	X1.8	0.301	0.219	Valid
Service Quality (X2)	X2.1	0.337	0.219	Valid
	X2.2	0.343	0.219	Valid
	X2.3	0.398	0.219	Valid
	X2.4	0.343	0.219	Valid
	X2.5	0.443	0.219	Valid
	X2.6	0.514	0.219	Valid
	X2.7	0.479	0.219	Valid
	X2.8	0.412	0.219	Valid
	X2.9	0.376	0.219	Valid
	X2.10	0.428	0.219	Valid
Customer Satisfaction (Y)	Y.1	0.345	0.219	Valid
	Y.2	0.398	0.219	Valid
	Y.3	0.403	0.219	Valid
	Y.4	0.387	0.219	Valid
	Y.5	0.356	0.219	Valid
	Y.6	0.474	0.219	Valid
	Y.7	0.325	0.219	Valid
	Y.8	0.375	0.219	Valid
	Y.9	0.353	0.219	Valid
	Y.10	0.431	0.219	Valid
	Y.11	0.307	0.219	Valid
	Y.12	0.442	0.219	Valid

Source: Primary Data (processed), 2026

From the results of the validity test above, it can be concluded that all items of the research variable statement instrument are declared valid because the

calculated r value is greater than the table r value, so that the statements contained in the questionnaire can be used to conduct further research.

- **Reliability Test**

The reliability test in this study was used to determine the reliability of the data in the regression model. The results of the reliability test can be seen in the following table:

**Table 7. Reliability Test**

Variables	Cronbach's Alpha	Information
Trust	<b>0.777</b>	Reliable
Quality of Service	<b>0.795</b>	Reliable
Customer Satisfaction	<b>0.788</b>	Reliable

*Source: Primary Data (processed), 2026*

From the reliability test results above, it can be seen that the reliability value of the research variables is greater than 0.6. This value indicates that the instruments used in this study are reliable. Therefore, it can be concluded that all research instruments are reliable and can be used for further analysis.

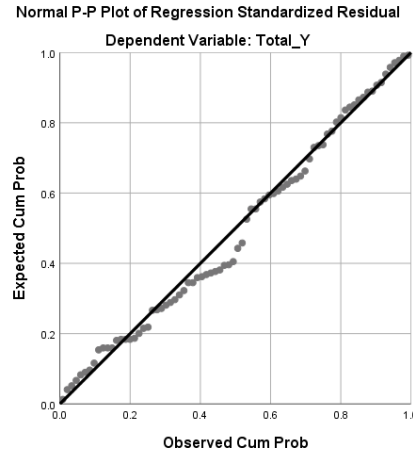
***Classical Assumption Testing***

The classical assumption test is a requirement that must be met in multiple regression analysis. The classical assumption tests used in this study are the data normality test, the multicollinearity test, and the heteroscedasticity test.

- **Normality Test**

The normality test is used to determine whether the regression model, both the dependent variable and the independent variable, runs or is normally distributed. The normality test on the variables in this study was carried out using the Kolmogorov-Smirnov test and using the Probability Plots test through the SPSS version 23 program. The significance coefficient used in this normality test is 0.05, namely if the output value in the sig column is greater than the significance level, namely  $p > 0.05$ , then the data is normally distributed, and vice versa if the output value in the sig column is smaller than the significance level, namely  $p < 0.05$ , then the data is not distributed and runs normally.

The results of the normality test show that the Probability Plots graph has points spread around the diagonal line, thus concluding that the data in this study is normally distributed. The Probability Plots graph in this study can be seen in Figure 4.1.



**Figure 2.** Normal PP Plot Graph

From the results of the normal PP Plot graph above, it can be concluded that the data has been distributed normally and meets the assumption of normality, because the data items spread along the diagonal line.

- **Multicollinearity test**

The multicollinearity test in this study was used to determine whether there was multicollinearity between the independent variables, as a good regression model does not exhibit multicollinearity among the independent variables. The results of the multicollinearity test can be seen in the following table:

**Table 8. Multicollinearity Test Results**

Variables	Tolerance	VIF	Information
Trust	<b>0.986</b>	<b>1,014</b>	No Multicollinearity
Quality of Service	<b>0.986</b>	<b>1,014</b>	No Multicollinearity

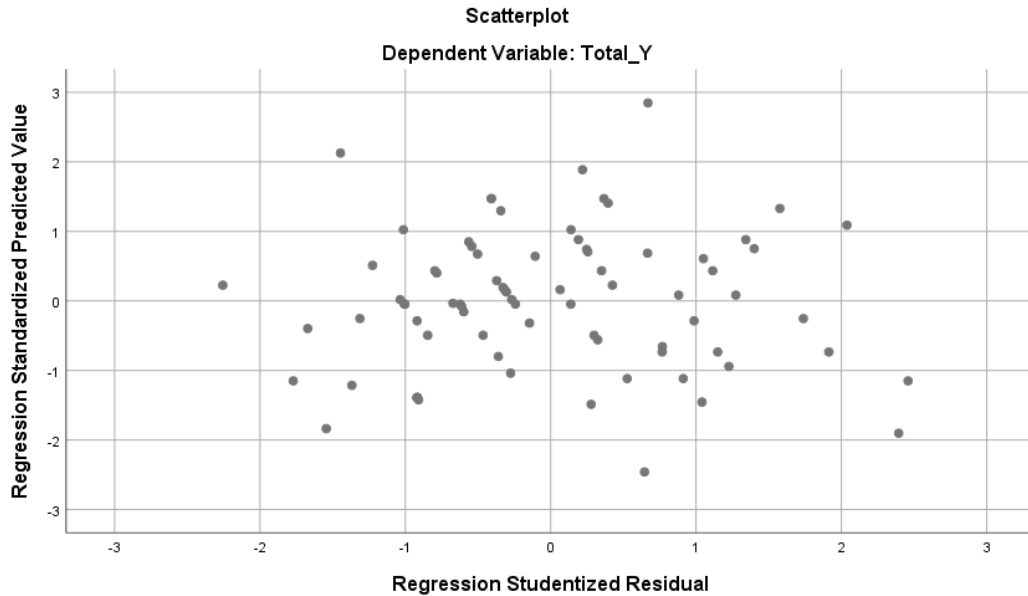
Source: Primary Data (Processed) 2026

Based on Table 4.6 above, the multicollinearity test results show a tolerance value of 0.986. This value is greater than 0.10. Therefore, it can be concluded that the data does not experience multicollinearity. The VIF value obtained is 1.014, which is lower than 10, indicating that the data does not indicate multicollinearity.

- **Heteroscedasticity Test**

The heteroscedasticity test aims to determine whether the absolute residual variation is consistent across all observations. If the assumption that heteroscedasticity does not occur is not met, the regression analysis results may be inaccurate or questionable. The results of the heteroscedasticity test for the trust

and service quality variables on customer satisfaction are shown in the figure below:



**Figure 3.** Heteroscedasticity Test Results

Based on Figure 4.2 above, it is known that the points in the image are spread out and not clustered in one place, meaning there is no heteroscedasticity. If the points are gathered in one place and not spread out, it means there is heteroscedasticity.

**Multiple Linear Regression Analysis**

This study used multiple linear regression analysis to answer the research hypothesis regarding the influence of trust and service quality on customer satisfaction in the People's Business Credit (KUR) program at Bank Syariah Indonesia Peudada Branch Office. The results of the multiple linear regression analysis are shown in the following table:

**Table 9. Multiple Linear Regression Test Results**

Coefficientsa						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	<b>32,264</b>	5,024		6,422	.000
	Total_X1	<b>.194</b>	.096	.221	2,015	.000
	Total_X2	<b>.224</b>	.106	.231	2.107	.000
a. Dependent Variable: Total_Y						

*Source: Primary Data (processed), 2026*

From the results of the multiple linear regression analysis test above, the following equation can be made:

$$Y = 32.264 + 0.194X_1 + 0.224X_2 + e$$

Based on the regression equation, it can be interpreted that the constant value of 32.264 indicates that customer satisfaction will remain at 32.264 when the trust and service quality variables are assumed to be zero. Furthermore, the trust variable has a positive coefficient of 0.194, meaning that every one-unit increase in trust will increase customer satisfaction by 0.194. Similarly, the service quality variable has a positive coefficient of 0.224, indicating that every one-unit increase in service quality will increase customer satisfaction by 0.224, showing that both variables have a positive and direct influence on customer satisfaction.

### ***Hypothesis Testing***

The hypothesis test in this study was used to determine the effect of trust and service quality variables on customer satisfaction variables in the People's Business Credit (KUR) program at Bank Syariah Indonesia KCP Peudada using the t-test, F-test and determination test.

- **Partial Effect Significance Test (t-Test)**

The t-test in this study was used to partially examine the influence of trust and service quality variables on customer satisfaction in the People's Business Credit (KUR) program at Bank Syariah Indonesia KCP Peudada. The guidelines used were: if the significance value is <0.05, or t count > t table, then there is an influence of the independent variable on the dependent variable. Conversely, if the significance value is >0.05, or t count < t table, then there is no influence of the independent variable on the dependent variable. The results of the t-test can be seen in the following table:

**Table 10. t-Test Results**

Model		T	Sig.
1	(Constant)	6,422	0.000
	Trust (X1)	<b>2,015</b>	<b>0.000</b>
	Service Quality (X2)	<b>2,107</b>	<b>0.000</b>

*Source: Primary Data (processed), 2026*

Based on the results of the t-test, it can be concluded that both trust and service quality have a significant partial effect on customer satisfaction in the People's Business Credit (KUR) program at Bank Syariah Indonesia KCP

Peudada. The trust variable shows a calculated t value of 2.015, which is greater than the t table value of 1.665 with a significance level of 0.000 ( $< 0.05$ ), indicating a significant effect. Similarly, the service quality variable has a calculated t value of 2.107, also greater than the t table value of 1.665 with a significance level of 0.000 ( $< 0.05$ ), confirming that service quality significantly influences customer satisfaction.

- **Simultaneous Test (F Test)**

Simultaneous test (F test) is used to test whether or not there is an influence of independent variables on the dependent variable simultaneously. This can be determined using the F test. The guidelines used are  $F_{count} > F_{table}$ , then the hypothesis is accepted and the independent variables have a simultaneous influence on the dependent variable. However, if the significance value is  $< 0.05$  or  $F_{count} > F_{table}$ , then the hypothesis is rejected and the independent variables do not have a simultaneous influence on the dependent variable. The results of the F test with the help of SPSS version 23 can be seen in the following table:

**Table 11. F Test Results**

ANOVA						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	67,195	2	33,598	<b>4,811</b>	<b>.000b</b>
	Residual	523,792	75	6,984		
	Total	590,987	77			
a. Dependent Variable: Total_Y						
b. Predictors: (Constant), Total_X2, Total_X1						

Source: Primary Data (processed), 2026

From the results of the F test above, the calculated F value was obtained at 4.811, with a significance level of 0.000. While the F table value was obtained at 3.119. Thus, it can be concluded that trust and service quality simultaneously have a significant effect on customer satisfaction in the People's Business Credit (KUR) program at Bank Syariah Indonesia KCP Peudada. Because the calculated F value is greater than the F table value, namely  $4.811 > 3.119$  (F table is obtained from  $F(k; nk-1) = F(2; 75) = 3.119$ ) and significant  $< 0.05$ , namely ( $0.000 < 0.05$ ) or the  $H_{a3}$  hypothesis is accepted.

- **Determination Test (R Square)**

The coefficient of determination ( $R^2$ ) is used to show the extent of the influence of the independent variable on the dependent variable. To determine the extent of the influence of trust and service quality, a coefficient of determination

test can be used. The results of the coefficient of determination test using SPSS version 23 can be seen in the following table:

**Table 12. Determination Test Results**

Model Summary				
Model	R	R Square	Adjusted R Square	Standard Error of the Estimate
1	.737a	.514	.509	3.64271
a. Predictors: (Constant), Total_X2, Total_X1				
b. Dependent Variable: Total_Y				

Source: Primary Data (processed), 2026

From the determination test results above, it can be concluded that the variables of trust and service quality are able to explain the variation in customer satisfaction variables in the People's Business Credit (KUR) program at Bank Syariah Indonesia KCP Peudada by 0.509 or 50.9 percent. Meanwhile, the remaining 49.1 percent is influenced by other factors outside this research model.

### Discussion

- **The Influence of Trust on Customer Satisfaction with the People's Business Credit (KUR) Program at Bank Syariah Indonesia KCP Peudada**

Based on the results of the tests that have been conducted, it is partially shown that the trust variable influences customer satisfaction in the People's Business Credit (KUR) program at Bank Syariah Indonesia KCP Peudada. This means that the first hypothesis is accepted or  $H_0$  is accepted, because the calculated t value is greater than the t table value. From the results of the t test, it is known that the calculated t value of the trust variable is 2.015, while the t table value is 1.665, with a significance level of  $0.000 < 0.05$ .

The results of this study align with research conducted by Affandy Yuana Putra and Fitri Nur Latifah (2025), which found that trust has a significant and positive influence on customer satisfaction at Indonesian Sharia Banks. Furthermore, research by Sri Amanda, Hairunnisa, and Ratna (2023) also found that customer trust significantly influences customer satisfaction in transactions at Indonesian Sharia Banks. The similarity of these research results indicates that trust is a key factor determining customer satisfaction in the Islamic banking sector.

Thus, based on the results of both this study and previous research, it can be concluded that trust is a very important factor and significantly influences customer satisfaction. Therefore, Bank Syariah Indonesia KCP Peudada needs to continue to maintain and enhance customer trust by improving transparency,

service professionalism, and consistency in providing KUR financing services to continuously improve customer satisfaction.

- **The Influence of Service Quality onToCustomer Satisfaction with the People's Business Credit (KUR) Program at Bank Syariah Indonesia KCP Peudada**

Based on the results of the tests that have been conducted, it is partially shown that the service quality variable has an effect on customer satisfaction in the People's Business Credit (KUR) program at Bank Syariah Indonesia KCP Peudada. This means that the second hypothesis is accepted or  $H_{a2}$  is accepted, because the calculated  $t$  value is greater than the  $t$  table value. The results of the  $t$  test show that the calculated  $t$  value for the service quality variable is 2.107, while the  $t$  table value is 1.665, with a significance level of  $0.000 < 0.05$ .

The results of this study align with research conducted by Affandy Yuana Putra and Fitri Nur Latifah (2025), which stated that service quality has a significant and positive influence on customer satisfaction at Bank Syariah Indonesia. Furthermore, research by Ridwan and Khoirul Inayah (2025) also found that service quality significantly influences customer satisfaction at Micro People's Business Credit (KUR) financing at Bank Syariah Indonesia. The similarity of these research results reinforces the finding that service quality is a crucial factor in increasing customer satisfaction in Islamic banking.

- **The Influence of Trust and Service Quality onCustomer Satisfaction with the People's Business Credit (KUR) Program at Bank Syariah Indonesia KCP Peudada**

Based on the results of simultaneous testing, it shows that the variables of trust and service quality jointly influence customer satisfaction in the People's Business Credit (KUR) program at Bank Syariah Indonesia KCP Peudada. This means that the third hypothesis is accepted or  $H_{a3}$  is accepted, because the calculated  $F$  value is greater than the  $F$  table value. The results of the  $F$  test show that the calculated  $F$  value is 4.811, while the  $F$  table value is 3.119, with a significance level of  $0.000 < 0.05$ .

This simultaneous test statistically indicates that trust and service quality significantly contribute to explaining customer satisfaction levels in the KUR program at Bank Syariah Indonesia Peudada Branch Office. This means that customer satisfaction is not influenced by a single factor, but rather the result of an interaction between customer trust in the bank and the quality of service they receive during the financing process.

The results of this study are supported by the coefficient of determination (Adjusted R Square) of 0.509, indicating that the variables of trust and service

quality are able to explain 50.9% of the variation in customer satisfaction, while the remaining 49.1% is influenced by other factors outside this research model. This shows that although trust and service quality have a significant role, there are still other factors such as financing procedures, margins, ease of access, and other external factors that also have the potential to influence customer satisfaction.

## **CONCLUSION**

Based on the results of this study, it can be concluded that trust and service quality have a significant influence on customer satisfaction in the People's Business Credit (KUR) program at Bank Syariah Indonesia KCP Peudada, both partially and simultaneously. Trust plays an important role in increasing customer satisfaction, where higher levels of customer confidence in the bank's integrity, honesty, and commitment lead to greater satisfaction in using KUR financing services. In addition, service quality also significantly affects customer satisfaction, as fast, friendly, and professional services, along with clear and accurate information provided by bank employees, contribute to positive customer experiences. Simultaneously, both trust and service quality jointly influence customer satisfaction, with a contribution of 50.9%, while the remaining 49.1% is influenced by other factors outside the research model, indicating that these two variables are essential in efforts to improve customer satisfaction.

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