

The Influence Of Customer Trust And Corporate Reputation On Customer Loyalty With Customer Satisfaction As a Moderating Variable at Bank Syariah Indonesia BSI KCP Rumbai Pekanbaru

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ABSTRACT

The presence of PT Bank Syariah Indonesia Tbk (BSI) in the Rumbai area with the aim of optimizing services and synergy with the community in financial transactions according to sharia principles for the local community. In May 2023, BSI customer data was leaked after previously experiencing a ransomware attack. This raises concerns for BSI customers. Customer data leaks are a serious problem that can damage a company's reputation. These concerns can lead to decreased trust and reduced consumer loyalty to the company. This research aims to see the influence of customer trust and company reputation on customer loyalty with customer satisfaction as a moderating variable at BSI Pekanbaru Rumbai branch office. The population in the study were all customers of BSI Rumbai Pekanbaru branch office, totaling 15,858 customers. Meanwhile, the sampling technique uses the Isaac and Michael formula with an alpha of 5%. And a sample of 376 customers was obtained. The data analysis method used is Structural Equation Model (SEM) using SmartPLS software. The test results show that customer trust and company reputation have a significant effect on customer loyalty. Then also customer satisfaction significantly moderates the influence of customer trust and company reputation on customer loyalty. The magnitude of the influence of customer trust and company reputation on customer loyalty is moderated by customer satisfaction at 71.8%.

INTRODUCTION

Islamic banks in Indonesia are financial institutions that operate in accordance with Islamic sharia principles. Sharia principles prohibit riba (interest), speculation, and business sectors that are considered haram. Islamic banks strive to follow these principles in all aspects of their business. Growth of Islamic Banks: Islamic banks in Indonesia have experienced rapid growth over the past few years. Since its establishment in 1992, the number of Islamic banks and assets under management has steadily increased.

In 2023, Forbes released a list of the 10 best banks in Indonesia based on analysis of digital services, customer service, financial advice, and trust categories. And Bank Syariah Indonesia ranks 8th as the best bank in Indonesia according to Forbes. And it is also the second best Islamic bank in Indonesia according to Forbes.

The opening of the Rumbai Pekanbaru Sub-Branch Office (KCP) by PT Bank Syariah Indonesia Tbk (BSI) is part of a strategy to strengthen Islamic banking market penetration in Indonesia. The opening of the



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Rumbai Pekanbaru sub-branch office (KCP) also includes the relocation of the Pekanbaru Ahyani Sub-Branch Office (KCP) and the Pekanbaru Rumbai Cash Office. This step aims to improve the accessibility of banking services to the community in the rumbai area. By combining the previous two outlets into one, BSI can provide more efficient and comprehensive services to customers in the rumbai area.

The presence of PT Bank Syariah Indonesia Tbk (BSI) in the Rumbai area with the aim of optimizing services and synergy with the public in conducting financial transactions in accordance with sharia principles is a very positive step. By becoming a partner for communities in the region, BSI can meet the various needs of customers. Thus, BSI's presence in the Rumbai area is expected to provide tangible benefits to the local community and help strengthen the Islamic financial ecosystem in Indonesia as a whole.

Bank Syariah Indonesia (BSI) KCP Rumbai Pekanbaru in qualitative assessment is an ideal representative branch of Bank Syariah Indonesia as data for research in terms of market segmentation that is quite heterogeneous, coverage area is quite wide. As an area close to large companies such as Chevron / Pertamina and also the causeway to the RAPP factory, it is the target of Bank Syariah Indonesia (BSI) KCP Rumbai Pekanbaru customers. This encourages BSI Rumbai to be a good and ideal research sample in terms of data.

In May 2023, there was a leak of Bank Syariah Indonesia (BSI) customer data after previously experiencing a ransomware attack carried out by the Lockbit hacker group. This raises concerns for Bank Syariah Indonesia customers. Leakage of customer data is a serious problem that can damage a company's reputation. This concern can lead to decreased trust and reduced customer loyalty to the company, where those who do not know that loyalty is an important aspect that must be maintained by the company.

Thus, the company's trust in loyalty is very important. Without loyalty, companies will face difficulties in achieving optimal growth and development. In fact, attracting new customers today signifies a much higher cost than retaining existing customers, which also drives a focus on customer satisfaction and trust. Customer loyalty is the result of customer satisfaction, where satisfaction is achieved when customers feel high-quality service.

The company's reputation plays an important role in the bank and entails increasing the bank's economic success. A company's reputation also has proven potential to provide a competitive advantage. One of the most important loyalty theories in marketing is that a slight increase in loyal customers can lead to a significant increase in profitability for a business (Reichheld and Sasser, 1990; Reichheld, 1993).

Customer satisfaction has a close relationship with customer loyalty, this statement is supported by research conducted by Leninkumar (2017) and Iqbal, et.al (2017) which states that a brand must try to provide the best quality products and services in order to provide customer satisfaction and after customers are satisfied with the brand then they tend to be loyal. Research conducted by Famiyeh, et.al (2018); Meesala and Paul (2018); Teeroovengadam (2020) also reinforces that customer satisfaction is positively and significantly influenced by customer loyalty.

In addition to trust, the company's reputation is also a benchmark for creating and maintaining customer loyalty and satisfaction. Reputation can affect customers' minds about the value of an item, customers prefer a good reputation of an item to a bad reputation. Reputation is an award obtained by the company because of the advantages that exist in the company, such as the capabilities possessed by the company, so that the company will continue to be able to develop itself to continue to be able to create new things again for meeting consumer needs. Companies can build various kinds of reputations, such as; quality reputation, marketing reputation, product innovation reputation, and so on. A company's reputation will decline when it fails to meet what the market requires.

This study aims to see the Effect of *Customer Trust* and *Corporate Reputation* on *Customer Loyalty* with *Customer Satisfaction* as a Moderation Variable at Bank Syariah Indonesia BSI KCP Pekanbaru Rumbai.

LITERATURE REVIEW

A. Customer Trust

According to Sangadji and Sopiah (2013) trust is the power of knowledge possessed by consumers and everything made by consumers that products have objects, attributes, and benefits. Consumer trust is defined as: The perception of reliability from the consumer's point of view is based on experience, or more on a sequence of transactions or interactions characterized by the fulfillment of expectations for product performance and satisfaction.



In research (Utami et al., 2019) mentioned that customer trust indicators include:

- a) Confidence (*Benevolence*), is a belief or goodwill that customers will be protected and will not be harmed by the bank.
- b) Competence is an ability possessed by banks that can be seen in terms of service performance and can meet customer needs.
- c) Honesty is the customer's perception of expressions or statements to keep using or commitment to banking.
- d) *Openness* is the openness and provision of information needed by customers from the bank.

B. Corporate Reputation

According to (Nguyen & LeBlanc, 1998), (Balmer, 2001) and (Dolphin, 2004) in (Završnik, 2016) that company reputation is an expression related to the complete impression of consumers of a company and its products. It is the result of the process by which ideas, feelings and past experiences with the company and its products/services are stored in memory and transformed into opinions or points of view. Meanwhile, according to (Dowling, 1994) in (Završnik, 2016) that the company's reputation is an evaluation of the company's image perceived by different interest groups.

Urde & Greyser (2016) argue that there are eight indicators of reputation, namely: a. *Relevance*,

- a) *Trustworthiness*,
- b) *Credibility*,
- c) *Performance*,
- d) *Responsibility*,
- e) *Willingness to support*,
- f) *Recognisability*.

C. Customer Satisfaction

Keller (1997) in Sunyoto (2012) "customer satisfaction is the degree to which a person feels after comparing (perceived performance or results) compared to his expectations. Meanwhile, (Armstrong & Kotler, 2009) in (Kartika et al., 2019) said that satisfaction is a feeling of pleasure or disappointment experienced by someone after comparing the impression of product performance or results with their expectations. In other words, customer satisfaction is a measure of how a company's products meet consumer expectations. It is also the level of acceptance of the product as per the buyer's expectations. If the product meets the customer's expectations, they are satisfied, and if their expectations are exceeded, they become very satisfied or happy.

Lena Elitan (1999) in Bhimantoro (2016) there are three dimensions in measuring customer satisfaction, namely:

- a) Customer satisfaction on the whole product,
- b) Conformity with customer expectations / expectations,
- c) Exceeded customer expectations, and
- d) No complaints or grievances were resolved.

According to Kusumo and Suwito (2015), indicators of customer emotional factors include:

- a) Pleasure, which is a feeling of satisfaction and relief without causing feelings of disappointment.
- b) Pride, which is a feeling of pleasure from someone for doing something.
- c) Self-confidence, which is a combination of beliefs and abilities that exist in oneself.
- d) Comfort, which is a condition where all basic human needs have been fulfilled that do not cause feelings of anxiety such as peace and relief.

D. Customer Loyalty

Yuniarti (2015) argues that loyalty is the amount of consumption and frequency made by a consumer to a company. Loyalty is about the percentage of people who have bought within a certain time frame and made a repeat purchase since the first purchase. Customer loyalty is one of the key elements that determine the implementation of the concept of banking marketing. Customer loyalty is often associated with the behavior of reusing banking services. Customer loyalty is not formed instantly but goes through several stages of the process. Therefore, banking service companies must be observant in order to meet the different wants and needs of customers from each stage in order to form customer loyalty.

According to (Dewi & Amsari, 2023) the indicators on customer loyalty are as follows:



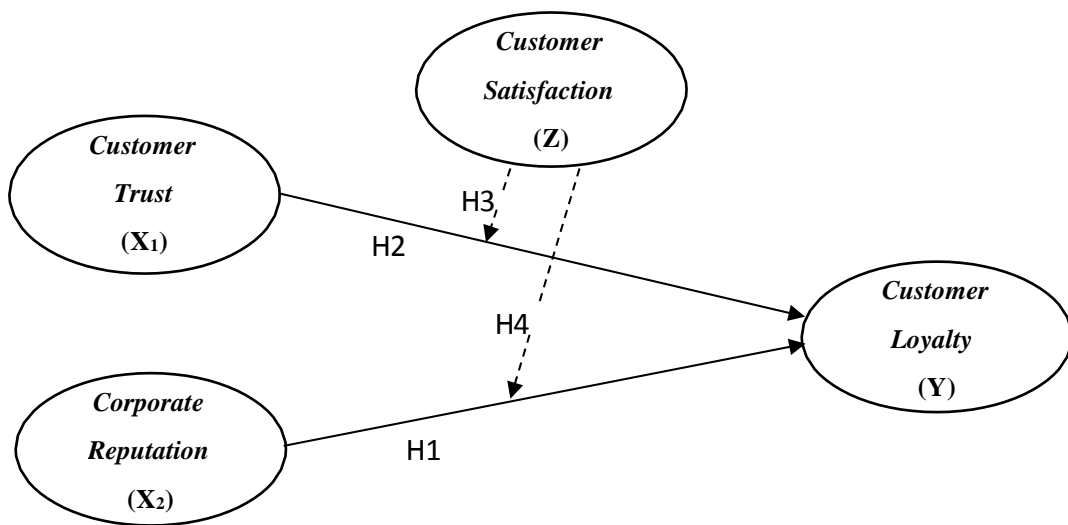
- a) Repeat purchase ,
- b) Retention ,
- c) Referrals (referring to others),
- d) Interest (interest in products or services in the company),
- e) Confidence (having confidence that the product or service is the best).

Meanwhile, according to (Zeithaml, et al., 1996) and (Hoq, et al., 2010) in (Kartika et al., 2019) that customer loyalty is measured by four indicators, namely: a. Saying positive things,

- a) Recommend a friend,
- b) Advanced purchases
- c) Advice

E. Conceptual Framework

Figure 1. Conceptual Framework



HYPOTHESIS

In this study which refers to the background and theory above, the research hypothesis is,

- H1: : Customer Trust has a significant effect on Customer Loyalty.
- H2: : Corporate Reputation has a significant effect on Customer Loyalty.
- H3: : Customer Trust has a significant effect on Customer Loyalty with Customer Satisfaction as a moderation variable.
- H4: : Corporate Reputation has a significant effect on Customer Loyalty with Customer Satisfaction as a moderation variable.

METHODOLOGY

This research was conducted at Bank Syariah Indonesia (BSI) KCP Rumbai Pekanbaru. The object of research is a customer of Bank Syariah Indonesia (BSI) KCP Rumbai Pekanbaru. The population in this study is customers of Bank Syariah Indonesia (BSI) KCP Rumbai Pekanbaru which amounted to 15,858 customers. Meanwhile, the sampling technique in this study uses the calculation formula of Isaac and Michael (Sugiyono, 2022) 1 degree of freedom and 10% error (confidence level), so that a sample of 376 people was obtained. Questionnaire data collection techniques and documentation. While the operational variables of the study are as follows:

Table 1. Variable Operational Definition

Variables	Definition	Dimension	Indicator	Scale
Customer Trust (X1)	Am imaginary relationship at the emotional level that provides a feeling of comfort for someone to remain consistent with an entity, whether in the form of a product, service or corporation	a. Benevolence	1. Customer will be protected 2. Customer will not be harmed	Ordinal
		b. Competence	1. Service performance 2. Can meet needs	
		c. Honesty	1. Commitment to banking	
		d. Openness	1. Openness 2. Provision of required information	
(Astuti et al., 2020)				
Corporate Reputation (X2)	The relatively qualitative perception that occurs among individuals or society about a corporate product has an influence on the performance and image of the corporation in general		1. Relevance 2. Trustworthiness 3. Credibility 4. Performance 5. Responsibility 6. Willingness support 7. Recognisability	Ordinal
(Urde & Greyser, 2016)				
Customer Satisfaction (Y)	A consumer's psychological reaction in responding to situations and conditions that have occurred or are occurring regarding a product in the form of a relatively emotional level of satisfaction that can be accounted for rationally to provide a sense of security, comfort and fulfillment of customer expectation for the product.		1. Feeling of satisfaction with the overall product 2. Conformity to expectations 3. Customer expectations 4. Resolved complaints 5. Feeling of joy 6. Feeling comfortable	Ordinal
(Bhimantoro & Andjarwati, 2016) and (Kusumo & Suwito, 2015)				
Customer Satisfaction (Z)	A person's will and ability to continue. Continuous use of the product and certain services		1. Repeat purchase 2. Retention 3. Referalls 4. Interest 5. Confidence	Ordinal
(Dewi & Amsari, 2023)				

Source: Processed Researcher, 2023

While the data analysis method used is the *Structural Equation Model (SEM)* using the SmartPLS version 4 program.



RESULTS AND DISCUSSION

1. Evaluation of the Measurement Model or Outer Model

a. Validity Test

Table 2. Convergent Variable Validity Test

Variable	Indicators	Loading	Cut Off	Decision	AVE
Customer Trust	CT1	0,812	0,7	Valid	0,744
	CT2	0,821	0,7	Valid	
	CT3	0,914	0,7	Valid	
	CT4	0,845	0,7	Valid	
Variable	Indicators	Loading	Cut Off	Decision	AVE
Corporate Reputation	CT5	0,881	0,7	Valid	0,812
	CT6	0,880	0,7	Valid	
	CT7	0,878	0,7	Valid	
	CR1	0,927	0,7	Valid	
	CR2	0,911	0,7	Valid	
	CR3	0,910	0,7	Valid	
	CR4	0,877	0,7	Valid	
Customer Loyalty	CR5	0,871	0,7	Valid	0,624
	CR6	0,894	0,7	Valid	
	CR7	0,915	0,7	Valid	
	CL1	0,791	0,7	Valid	
	CL2	0,872	0,7	Valid	
	CL3	0,787	0,7	Valid	
	CL4	0,733	0,7	Valid	
Customer Satisfaction	CL5	0,758	0,7	Valid	0,713
	CS1	0,855	0,7	Valid	
	CS2	0,907	0,7	Valid	
	CS3	0,888	0,7	Valid	
	CS4	0,779	0,7	Valid	
	CS5	0,778	0,7	Valid	
	CS6	0,849	0,7	Valid	

Source: Research Processed Results, 2024

From Table 2 it can be seen that all indicators have a *loading factor* value above 0.7. Then also obtained a value (AVE) above 0.50 which means that all reflective indicators above have a correlation with construct variables. This explains that all indicators in the variable construct meet the convergent validity requirements

Table 3. Validity Of Cross Loading Variable Test

Indicators	<i>Customer Trust</i>	<i>Corporate Reputation</i>	<i>Customer Loyalty</i>	<i>Customer Satisfaction</i>
CT1	0,812	0,595	0,563	-0,120
CT2	0,821	0,622	0,531	-0,035
CT3	0,914	0,701	0,580	-0,052
Indicators	<i>Customer Trust</i>	<i>Corporate Reputation</i>	<i>Customer Loyalty</i>	<i>Customer Satisfaction</i>
CT4	0,845	0,605	0,514	-0,086
CT5	0,881	0,690	0,608	-0,140
CT6	0,880	0,606	0,514	-0,055
CT7	0,878	0,641	0,624	-0,126
CR1	0,723	0,927	0,646	-0,086
CR2	0,656	0,911	0,581	-0,024



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CR3	0,679	0,910	0,611	-0,081
CR4	0,605	0,877	0,508	0,067
CR5	0,681	0,871	0,616	-0,107
CR6	0,649	0,894	0,644	-0,149
CR7	0,667	0,915	0,579	-0,005
CL1	0,493	0,555	0,791	-0,345
CL2	0,575	0,584	0,872	-0,426
CL3	0,574	0,507	0,787	-0,398
CL4	0,395	0,437	0,733	-0,449
CL5	0,533	0,541	0,758	-0,370
CS1	-0,038	0,005	-0,410	0,855
CS2	-0,074	-0,047	-0,446	0,907
CS3	-0,162	-0,137	-0,491	0,888
CS4	-0,048	0,005	-0,381	0,779
CS5	-0,073	-0,077	-0,405	0,778
CS6	-0,116	-0,065	-0,397	0,849

Source: Research Processed Results, 2024

Table 3 shows that the correlation value of all indicators of each construct has a high correlation with its construct variables. This explains that all indicators in each construct variable meet the *discriminant validity requirements*.

Table 4. Square Of AVE Validity Test Variable Construct

Variable	<i>Customer Trust</i>	<i>Corporate Reputation</i>	<i>Customer Loyalty</i>	<i>Customer Satisfaction</i>
<i>Customer Trust</i>	0,862			
<i>Corporate Reputation</i>	0,741	0,901		
<i>Customer Loyalty</i>	0,655	0,667	0,790	
<i>Customer Satisfaction</i>	-0,104	-0,066	-0,502	0,844

Source: Research Processed Results, 2024

Table 4 shows that the *square root* value of AVE along the diagonal line is greater in correlation between one construct and another so that it can be concluded that the construct has a good level of validity.

b. Reability Test

Table 5. Reability Variable Test

Variable	<i>Cronbach's Alpha</i>	<i>Composite Reliability</i>	<i>Cut of Value</i>	Decision
<i>Customer Trust</i>	0,942	0,953	0,7	Reliable
<i>Corporate Reputation</i>	0,961	0,968	0,7	Reliable
<i>Customer Loyalty</i>	0,848	0,892	0,7	Reliable
<i>Customer Satisfaction</i>	0,919	0,937	0,7	Reliable

Source: Research Processed Results, 2024

Table 5 shows that all values of *Cronbach's alpha* and *composite reliability* of the study variable construct are above 0.70. This explains that all construct variables meet reliability requirements.



2. Evaluation of Structural Model or Inner Model

a. Test Coefficient of Determination

Table 6. Coefficient of Determination Test

Dependent Variables	R Square	R Square Adjusted
<i>Customer Loyalty</i>	0,722	0,718

Source: Research Processed Results, 2024

Table 6 shows that the *R Square Adjusted* value of the *customer loyalty* variable of brand image is 0.718 or 71.8%. This means that 71.8% of *customer loyalty* at BSI KCP Rumbai Pekanbaru is influenced by *customer trust* and *corporate reputation* with *customer satisfaction* as a moderation variable. While the remaining 28.2% was influenced by other variables that were not included in this study.

b. Test the hypothesis

Table 7 Test the hypothesis

Independent Variables	Coefficient Path	T Statistics	P Values	Result
<i>Customer Trust -> Customer Loyalty</i>	0,268	5,867	0,000	Significant
<i>Corporate Reputation -> Customer Loyalty</i>	0,392	8,666	0,000	Significant
<i>Customer Satisfaction X Customer Trust -> Customer Loyalty</i>	0,083	1,984	0,047	Significant
<i>Customer Satisfaction X Corporate Reputation -> Customer Loyalty</i>	0,127	2,095	0,036	Significant

Source: Research Processed Results, 2024

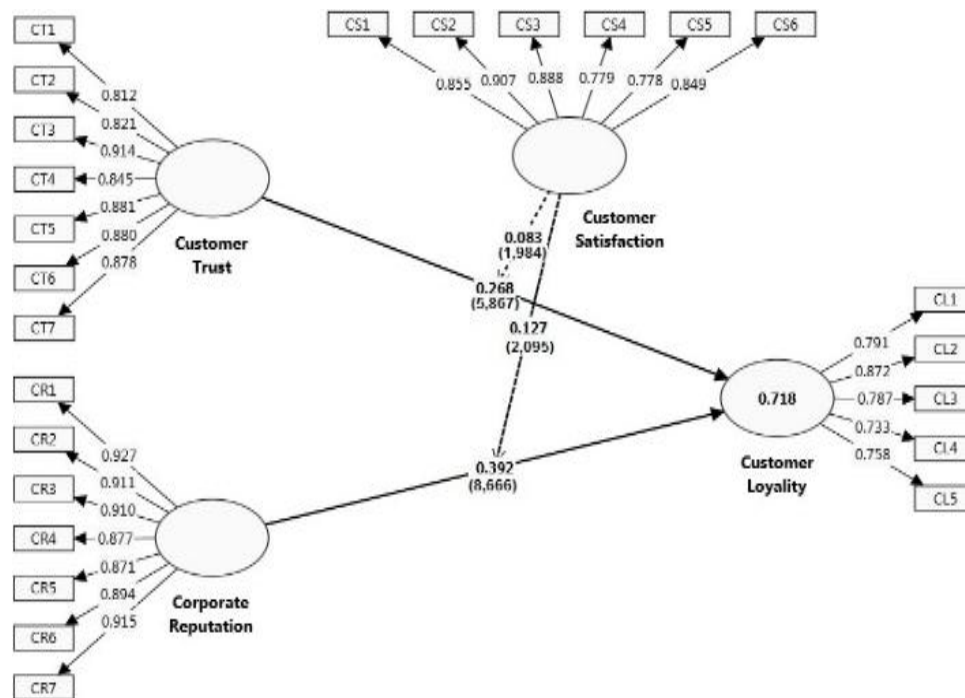
From Table 7 can be known the results of hypothesis testing as follows:

1. *Customer Trust -> Customer Loyalty*. A coefficients path value of 0.268 is obtained with *t statistics* of 5.867 or *p value* of 0.000. It is known that the value of *t statistics* (5.867) > 1.96 or *p value* (0.000) < 0.05. This means that *customer trust* has a significant effect on *customer loyalty* at BSI KCP Rumbai Pekanbaru. Then obtained a *path coefficients* value of 0.268 which means that every increase in *customer trust* by 1 unit, it will increase *customer loyalty* by 0.302 and vice versa assuming other variables are constant.
2. *Corporate Reputation -> Customer Loyalty*. A coefficients path value of 0.392 is obtained with *t statistics* of 8.666 or *p value* of 0.000. It is known that the value of *t statistics* (8.666) > 1.96 or *p value* (0.000) < 0.05. This means that *corporate reputation* has a significant effect on *customer loyalty* at BSI KCP Rumbai Pekanbaru. Then obtained a *coefficients path* value of 0.392 which means that every increase in *corporate reputation* by 1 unit, it will increase *customer loyalty* by 0.392 and vice versa assuming other variables are constant.
3. *Customer Satisfaction x Customer Trust -> Customer Loyalty*. A coefficients path value of 0.083 is obtained with *t statistics* of 1.984 or *p value* of 0.047. It is known that the value of *t statistics* (1.984) > 1.96 or *p value* (0.047) < 0.05. This means that *customer trust* has a significant effect on *customer loyalty* with *customer satisfaction* as a moderation variable at BSI KCP Rumbai Pekanbaru. Then obtained a *coefficients path* value of 0.083 which means that every increase in interaction between *customer trust* and *customer satisfaction* by 1 unit, it will increase *customer loyalty* by 0.083 and vice versa assuming other variables are constant.
4. *Customer Satisfaction x Corporate Reputation -> Customer Loyalty*. A coefficients path value of 0.127 was obtained with *t statistics* of 2.095 or *p value* of 0.036. It is known that the value of *t statistics* (2.095) > 1.96 or *p value* (0.036) < 0.05. This means that *corporate reputation* has a significant effect on *customer loyalty* with *customer satisfaction* as a moderation variable at BSI KCP Rumbai Pekanbaru. Then obtained a *coefficients path* value of 0.127 which means that every increase in interaction between *corporate reputation* and *customer satisfaction* by 1 unit, it will increase *customer loyalty* by 0.127 and vice versa assuming other variables are constant.



From the test results mentioned above, the SmartPLS Structural Diagram drawing model is obtained as follows:

Figure 2. Diagram structural research results



Source: Research Processed Results, 2024

DISCUSSION

The Effect of Customer Trust on Customer Loyalty

The results of the study found that *customer trust* had a significant effect on *customer loyalty* at BSI KCP Rumbai Pekanbaru. The higher the *trust* or customer trust in BSI, the customer loyalty will increase. Conversely, if the level of customer trust decreases, it will result in a decrease in customer loyalty. The results of this study are in line with research conducted by Abdillah and Basuki (2023) which found that *customer trust* affects *customer loyalty* to BRI Bank Customers in Surabaya.

The success of the company is characterized by a large number of loyal customers. The longer the loyalty of a customer, the greater the profit that customers can get from the company. Customer loyalty will be built when there is customer trust in the company. Customer trust is important for companies because companies cannot build relationships without trust. Customer trust that is built, including to trust someone will lead to high customer trust and in their abilities and desires. Customer trust is a very powerful weapon in fostering relationships because of the high customer trust of a company, making the company strong in fostering relationships with customers. This is in line with the theory that the relationship between trust and customer loyalty is, the higher customer trust in a product, the higher the level of customer loyalty to a brand. (Supertini, Telagawathi, & Yulianthini, 2020)

From the results of the study, it is known that customers have a high level of trust in BSI KCP Rumbai Pekanbaru City. However, there is no guarantee that customers will continue to use the services offered by BSI KCP Rumbai Pekanbaru. That is, if customers get better and more profitable services elsewhere or are disappointed with BSI, then at any time they can move from BSI.

One of the personal factors that can affect a person's level of trust in an educational product or service. Education can affect a person's way of thinking in decision making, so education can be a motivating factor for someone in choosing financial services. The higher one's level of education, the wider the insight they have, making it easy to receive and absorb information about Islamic banking. Highly educated people have a different view of the valuation of financial services compared to people with less education. This means that the higher the level of education, the more it encourages people to become Sharia banks (Hayati & Sitompul,

2019). This is in line with the results of research where the majority of BSI KCP Rumbai Pekanbaru City customers are highly educated, namely high school and undergraduate with a proportion of 84.3%.

The Effect of Corporate Reputation on Customer Loyalty

The results of the study found that *corporate reputation* had a significant effect on *customer loyalty* at BSI KCP Rumbai Pekanbaru. The better BSI's reputation in the eyes of customers, the more customer loyalty to BSI will increase. Conversely, if BSI's reputation gets worse, customer loyalty to BSI will be lower. The results of this study are in line with research conducted by Zuhra & Sukma (2018) which obtained the results of brand reputation research that has a significant effect on customer loyalty of Bank Mandiri Syariah KCP Bireuen.

Reputation is the goal and achievement of *public relations*. The role and tasks of *public relations* in building reputation can be realized if there is a structured and carefully planned strategy. This strategy can be an option followed in the *public relations* plan to achieve public relations goals. A good reputation of a company affects the profitability of the company, such as increasing customer confidence, increasing sales, and others. Conversely, if the company's reputation is known to be not good or bad, it can become a problem for the company and result in the company losing customers. In other words, it weakens the customer's trust in the company and they switch to other products of the company. (Iswadi & Tiastity, 2015)

From the results of the study, it is known that BSI KCP Rumbai Pekanbaru City according to customers has a good reputation. Although the incident of customer data leakage due to *ransomware attacks* is a negative "*track record*" against BSI, one BSI as the only government-owned bank can be a guarantee of BSI's reputation. In addition, the sharia pattern used by BSI is in accordance with the Islamic concept which is believed not to do things that violate the Shari'a.

Syafrida, Aminah., & Awaludin (2020) in their research divided perceptions of reputation explaining 4 parts, namely religious reputation (the principle of sharia conformity / avoiding usury), financial reputation (bank performance), bank reputation (size, durability, and duration of banks in the industry) and bank management reputation (professionalism). The results of his study found that active customers who use Islamic bank services in the bank selection criteria predominantly consider aspects of reputation perception, especially religious reputation (the principle of sharia conformity / avoiding usury). In this study, it was found that the majority (96.3%) of BSI KCP Rumbai customers in Pekanbaru City were Muslims. This is because the majority of the population of the Rumbai area is Muslim, while BSI is a bank that applies the Islamic system. So that between their belief in religious norms in accordance with the services provided by BSI.

The Effect of Customer Trust on Customer Loyalty with Customer Satisfaction as a Moderation Variable

The results of the study found that *customer trust* had a significant effect on *customer loyalty* moderated by *customer satisfaction* at BSI KCP Rumbai Pekanbaru. The higher customer trust in BSI accompanied by a high level of satisfaction, customer loyalty will increase. Conversely, if the level of customer trust decreases accompanied by a low level of satisfaction, it will result in decreased customer loyalty. The results of this study are in line with research conducted by Febriani, Rahmizal & Aswan (2022) which found that *brand trust* affects customer loyalty with customer satisfaction as a mediation variable.

Consumer confidence will develop gradually through a process of mutual adaptation so that trust arises from the accumulation of previous satisfying experiences. Consumer satisfaction is the feeling of pleasure or disappointment of someone who after comparing the performance (results) of the product is thought against the expected performance. (Risdianto, 2015). The satisfaction factor has a role in shaping *consumer trust*. If consumers get good service, then the satisfaction will increase. Consumers who use certain services, will bring expectations or expectations about the services they will receive, so that when they get services that meet their expectations, it will increase consumer satisfaction and will be able to strengthen *consumer trust* in these services. It can be interpreted that *trust* has an impact on consumer loyalty with the perceived benefit factor.

Based on the results of the study, it shows that customer loyalty to BSI KCP Rumbai can increase if their trust in BSI is accompanied by a high level of satisfaction. However, even so, there are still some things that are still not in accordance with customer expectations such as the slow service provided by BSI KCP Rumbai due to limited personnel. In addition, BSI KCP Rumbai has only been operational for the last two years and has become the only KCP in Rumbai and Rumbai Pesisir Districts.

The majority of BSI KCP Rumbai Pekanbaru customers are highly educated, namely high school and undergraduate with a proportion of 84.3%. Someone with a high level of education will have broad insight so



that it is easy to receive and absorb information about Islamic banking. Highly educated people have a different view of the valuation of financial services compared to people with less education. They will have a lot of information as a reference in choosing banking products so that it has an impact on their trust or distrust of Islamic banking products. Trust will certainly only have a strong impact if accompanied by a high level of satisfaction.

The Effect of Customer Reputation on Customer Loyalty with Customer Satisfaction as a Moderation Variable

The results of the study found that *customer reputation* had a significant effect on *customer loyalty* moderated by *customer satisfaction* at BSI KCP Rumbai Pekanbaru. The better BSI's reputation in the eyes of customers accompanied by a high level of satisfaction, the more customer loyalty will increase. Conversely, the worse BSI's reputation is accompanied by a low level of satisfaction, it will result in decreased customer loyalty. The results of this study are in line with research conducted by Nurutami, Marnis & Kornita (2021) which found that satisfaction moderates the company's image towards the loyalty of Goj-Jek Application users in Pekanbaru City. The same results were also obtained by Zuhra & Sukma (2018) who found that brand reputation affects customer loyalty mediated by customer satisfaction at Bank Mandiri Syariah KCP Bireuen.

Every company must have the ability to provide value or benefit from the products or services they offer. This aims to encourage customer interest in reusing the company's products or services after feeling satisfaction before (Wulandari & Sugiharto, 2015). When customers are satisfied, they tend to want to come back to seek that satisfaction over and over again, and this is what leads to customer loyalty. Consumer satisfaction will increase when the reputation of a product or service is in accordance with what they feel themselves after using it. Even that satisfaction will be higher when they feel the benefits of a service exceed their expectations. Customer satisfaction is important for the company's success, because satisfied customers tend to return and become loyal customers.

Based on the results of the study, it shows that customer loyalty to BSI KCP Rumbai can increase if BSI has a good reputation and is accompanied by their high level of satisfaction with BSI. However, even so, the incident of BSI customer data leakage that occurred in 2023 kamaren is still a concern for customers. Customers have concerns in depositing funds with banks including BSI due to theft or break-ins committed by *hackers* or other parties.

The reputation of Islamic banking does not only include reputation for performance, but also includes religious reputation as well as the principle of sharia compliance or avoiding riba (Syafrida, Aminah., & Awaludin; 2020). Active customers who use Islamic bank services who uphold the principles of religious norms will consider aspects of perceived religious reputation. This research found that the majority (96.3%) of BSI KCP Rumbai Pekanbaru customers are Muslim because indeed the majority of the population of the Rumbai area are Muslims, while BSI is a bank that applies an Islamic system, so as to increase their satisfaction with BSI because between expectations, beliefs and realities that exist in accordance with what they expect so that they can have a positive impact on customer loyalty.

CONCLUSION

The results of the study found that *customer trust* and *corporate reputation* had a significant effect on *customer loyalty* at BSI KCP Rumbai Pekanbaru. Then *customer trust* *customer reputation* also has a significant effect on *customer loyalty* moderated by *customer satisfaction* at BSI KCP Rumbai Pekanbaru.

BSI KCP Rumbai Pekanbaru to periodically survey the level of customer satisfaction with the products and services provided. This aims to make improvements and improve the quality of products or services in the future for things that are desired or expected by customers. Thus, it is expected that customers will remain loyal to become BSI customers. Then also conduct a vulnerability test or penetration testing checking the points of weakness in the system periodically. The testing includes the use of hacking techniques as a means of testing security whose purpose is to improve BSI's quality of service, trust, and reputation. In addition, BSI KCP Rumbai is expected to provide education to customers in the use and security of car banking transactions. This is considering that there are still many customers who are still unfamiliar with the security of transactions through mobile banking.



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