

# The Effect of Service Quality, Company Image and Trust on Customer Satisfaction of Muamalat Bank

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## Keywords

*Service Quality, Company Image, Trust, Customer Satisfaction.*

## ABSTRACT

This study aims to address the existing research gap by investigating the impact of service quality, company image, and trust on customer satisfaction at Bank Muamalat Fatmawati branch, South Jakarta. The sample comprises 100 respondents who are customers of the mentioned branch. Primary data was collected through the distribution of questionnaires, and the data analysis utilized inferential analysis, employing multiple linear regression via the Statistical Product and Service Solution (SPSS) version 23.0 program. The results of the multiple linear regression analysis reveal that the service quality variable has a positive and significant influence on customer satisfaction at Bank Muamalat Fatmawati branch, South Jakarta. Similarly, the corporate image variable exhibits a positive and significant impact on customer satisfaction at the same branch. Additionally, the variable of trust demonstrates a positive and significant influence on customer satisfaction at Bank Muamalat Fatmawati branch, South Jakarta.

## INTRODUCTION

A thing that is an indicator to see the progress of a country seen from its business. In the business field, of course, many companies are found that are born from various fields. Starting from agriculture, animal husbandry, trade, industry, financial institutions and so on. Generally, financial institutions are known to have two forms, namely financial institutions in the form of banking and non-banking. One of the growing financial institutions now is Sharia banks. Islamic banking is included in the type of banking that carries out its business activities as based on Islamic law. Islamic banking activities include channeling funds, raising funds and services (Khotia Harahap and Siregar, 2021: 69).

The development of Islamic banking has caused many different things to emerge, most of which are related to efforts to determine prices and rewards for funds utilized. This type of banking is included in intermediation institutions that carry out the provision of financial services to the public where all activities are carried out in accordance with ethics and Islamic law, which in the end is free from the element of interest, free from activities full of non-productive speculation for example gambling, free from activities that cause doubt, free from unauthorized problems and only carries out financing for various businesses that are halal. In its operations, this bank gives and charges rewards against sharia principles for its sales and purchases as well as revenue sharing which in the end this bank is often equated with banks that have no interest (Lubis, 2010: 101).

This Islamic banking is a bank that implements the implementation of the sharia system whose development occurs rapidly in tandem with the increase of customers in the banking mentioned earlier. This banking has a characteristic, namely the principle of revenue sharing.

As based on the principles mentioned earlier, banks have the function of being an optimal partner with their savers or with entrepreneurs who carry out loans against their funding. Through the saving party, the bank will issue the act of being the party that manages the funding, and related to the party that lends the funds, the bank becomes the party that bears the funding.

In this nation, the party that pioneered Islamic banking is Bank Muamalat Indonesia. This banking was established in 1991 due to the idea of MUI, ICMI and other mulim entrepreneurs who were

subsequently supported by the government of this nation. Which finally on 27 shawwal 1412 H or May 1, 1992 Bank Muamalat started its operational activities.

The public's interest in becoming customers in Islamic banking is quite large. The statement mentioned earlier is known from the many Islamic banks that stand in this nation. Knowledge was obtained that banks that were originally classified as conventional now provide banking systems that adhere to Islamic law, such as Bank Danamon Syariah, Bank BNI Syariah, Bank BRI Syariah, Bank BCA Syariah, Bank Mandiri Syariah, and many other Sharia banks (Oktaviani Satriyanti, 2012: 172).

Through Islamic banking which is quite a lot, this causes competition that occurs so tightly in the market. Therefore, Bank Muamalat is expected to compete with its competitors in terms of providing optimal service quality, maintaining a good corporate image in the eyes of the public or consumers, can provide trust to customers where in the end customers feel safe using Bank Muamalat's services and the most important thing is to be able to provide satisfaction to Bank Muamalat customers. Because customer satisfaction is the main thing that should not be ignored. Where customer satisfaction is included in an important aspect to maintain customers always to be loyal to the product and not turn away from competitors. As a survey conducted by Top Brand Award where three parameters were found to measure Top Brand, namely, Top of Mind, Last Usage & Future Intentions. Here are the Top brands in the Sharia Savings category from 2017 - 2021 phase 1:

**Table 1. Top Brand Index Tahun 2019 - 2021**

BRAND	TBI 2019	TBI 2020	TBI 2021	
BRI Sharia	29.1%	29.5%	29.2%	TOP
BNI Syariah	20.0%	19.6%	22.6%	TOP
Mandiri Syariah (BSM)	21.2%	20.3%	19.9%	TOP
BCA Syariah	15.4%	11.2%	12.6%	
Bank Muamalat	4.7%	3.3%	4.2%	

Sumber: Top Brand Index. 2021.

As based on Table 1. previously gave clues that Bank Muamalat experienced fluctuating charts from 2019 to 2021. In 2019 Bank Muamalat controlled the market share with a percentage of 4.7%. And related to the following year, Bank Muamalat experienced a decrease in its value of 1.4%, from 4.7% to 3.3%. However, in 2021, Bank Muamalat experienced an increase in its value of 0.9%, from 3.3% to 4.2%. As a survey conducted by the Top Brand Award with three parameters set, Bank Muamalat is in the fifth position of the Top Brand Index where Bank Muamalat's market share is still unable to compete with a comparison of the five Islamic banks in the Top Brand position. The things mentioned earlier give a hint that the existence of Bank Muamalat is still inferior to its competitors. Where Customer Satisfaction is the most important factor to seize market share from major competitors.

In addition, the number of customers of Bank Muamalat Fatmawati Branch in South Jakarta in the period 2019 to 2021 is attached.

**Table 2. Data on the Number of Customers of Bank Muamalat Fatmawati Branch South Jakarta**

Year	Number of Customers	Percentage increase/decrease
2019	25.259	0.00%
2020	24.410	-3.36%
2021	20.978	-14.06%

Source: Bank Muamalat Fatmawati Branch.

As based on Table 2 earlier, it indicates that the number of customers at Bank Muamalat, Fatmawati Branch Office from 2019 to 2021 always shows results that decrease every year. In 2019, the number of customers of Bank Muamalat Fatmawati Branch amounted to 25,259 customers. In 2020, the number of customers showed a decrease in results, the amount of which was 3.36% or lost 849 customers. In 2021, Bank Muamalat Fatmawati Branch Office showed a decrease in results, the amount of which was 14.06% or lost 3,432 customers. The number of customers who always decrease from year to year can be influenced by customer satisfaction, when customers feel satisfied then customers will always be loyal to the company. So Bank Muamalat Fatmawati Branch must implement a good marketing strategy, where Bank Muamalat Fatmawati Branch must be able to improve Service Quality,

maintain the company's image and provide trust in order to create Customer Satisfaction which will have a big impact on the company to retain its customers.

In line with the explanation given by Zulkarnain (2020), the satisfaction of a customer or customer has a major contribution to a number of important aspects, such as the creation of loyalty from its customers, an increase in company reputation, a reduction in price elasticity, a reduction in financing issued for future transactions and an increase in efficiency and productivity Staff. The facts on the ground provide clues that withdrawing customers results in a much more expensive value compared to defending customers in the present time which will also lead to an increase in customer attention and satisfaction.

It is said that one of the factors that can influence Customer Satisfaction is Service Quality (Meilani: 2019). In line with the explanation given by Kotler & Keller (2012: 13) Service Quality is the totality of features and characteristics of products or services that depend on their skills in providing satisfaction with stated or implied needs.

Customer satisfaction can be influenced by the company's image (Mulyaningsih and Atmosphere: 2016). In line with the explanation given by Soemirat and Adianto (2007) that the image of the company is the feelings, impressions and images of the community towards a company, an impression that is intentional to be formed on an object, individual or institution. The company's image is needed to influence the thinking of its customers by mixing public relations, advertising, physical form, word of mouth and various actual experiences while using an item or service (Adiyanto and alvi, 2020: 114)

In line with the explanation given by Kotler (2002: 40) "trust is a descriptive idea held by someone related to something. Beliefs may be based on knowledge and opinion. Trust is included in the level of consumer certainty when his thoughts are clarified by remembering the repeated ones of market participants and their friends. Trust can drive intent to purchase or use a product by removing doubt."

This trust involves an individual's willingness to act as predetermined because of the confidence that his partner will give what he expects and an expectation that the individual has that the agreement or statement of other individuals can be trusted (Barnes, 2003: 149).

As based on previous background understanding, the author is interested in carrying out research entitled "The Effect of Service Quality, Company Image and Trust on Customer Satisfaction at Bank Muamalat Fatmawati South Jakarta Branch".

This study aims to identify the influence of service quality, company image, and trust on customer satisfaction at Bank Muamalat Fatmawati Branch, South Jakarta. The research question involves the extent to which service quality, company image, and trust contribute to customer satisfaction. The purpose of this study includes an analysis of the influence of each of these variables. The benefits involve contributions to the academic world as a reference for further research, while for the management of Bank Muamalat Fatmawati Branch South Jakarta, the research results are expected to provide input and recommendations for development and decision making related to increasing customer satisfaction.

## **METHODS**

This study used a quantitative approach with an analytical research design. The study population involved customers of Bank Muamalat, Fatmawati Branch Office, South Jakarta. A sample of 100 respondents was selected using a simple random sampling technique. The instrument used is a questionnaire with a Likert scale to measure variables of service quality, company image, trust, and customer satisfaction. Data were collected through surveys using cross-sectional methods, and data analysis was performed using multiple linear regression.

The validity and reliability of the instrument are tested using validity tests and reliability tests. Descriptive analysis is used to detail the characteristics of respondents, whereas inferential analysis involves multiple linear regression. Classical assumption tests, such as normality, multicollinearity, autocorrelation, and heterokedasticity tests, are applied to ensure the feasibility of the model. The F test and t test are used to test the significance of the influence of the independent variable on the dependent variable. Thus, this study combines various methods and statistical analysis techniques to investigate the effect of service quality, company image, and trust on customer satisfaction of Bank Muamalat Fatmawati Branch South Jakarta.

## RESULTS

Instrument testing in this study involves validity tests and reliability tests to ensure that the questionnaire used as a research instrument has an adequate level of validity and reliability. At the validity test stage, the results showed that each statement in each research variable, such as Service Quality (X1), Company Image (X2), Trust (X3), and Customer Satisfaction (Y), was declared valid because the calculated value was greater than the table. In other words, the questionnaire items had a significant correlation with the total score.

Furthermore, at the reliability test stage, the results showed that Cronbach's Alpha value for each research variable also met the reliability criterion, which was more than 0.6. Thus, it can be concluded that the questionnaire used can be relied upon in measuring the construct measured by each research variable, such as Service Quality, Company Image, Trust, and Customer Satisfaction.

Overall, the instrument test process showed that the questionnaire used in this study was valid and reliable, providing a solid basis for continuing data analysis and hypothesis testing in research on customer satisfaction of Bank Muamalat Fatmawati Branch South Jakarta.

### Classical Assumption Test

#### Normality Test.

The Normality Test is used to gain an understanding related to population distribution, whether it follows a theoretical distribution (normal, poisson, or uniform), which aims to test whether in a regression model, bound variables and independent variables both have normal distributions. The distribution data is said to be normal when the significance value level is  $> 0.05$  and when the opposite is  $< 0.05$  it is said to be abnormal. Normality test in this study with *One Sample Kolmogorov-Smirnov Test*. Below is a table of results from the Normality Test in this study:

**Table 3. One-Sample Kolmogorov-Smirnov Test**

		Unstandardized Residual
N		100
Normal Parameters <sup>a,b</sup>	Mean	.0000000
	Std. Deviation	2.92455998
	Most Extreme Differences	
	Absolute	.068
	Positive	.058
	Negative	-.068
Test Statistic		.068
Asymp. Sig. (2-tailed)		.200 <sup>c,d</sup>
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correction.		
d. This is a lower bound of the true significance.		

Source : Classical Assumption Test output data. Processed 2022

Judging from the results of the Sig value obtained whose value is 0.200 which is interpreted in the formulation of the hypothesis in this study: when  $\text{Sig} < 0.05$ , then  $H_0$  is rejected, when  $\text{Sig} > 0.05$ , then  $H_0$  is accepted.

As based on the hypothesis mentioned earlier, it can be said that the results of the normality test as based on the Significance value are  $0.200 > 0.05$ . So  $H_0$  accepted, which was concluded that the population distribution or Customer Satisfaction results derived from Service Quality, Company Image and Trust were normally distributed, at a significance level of 0.05.

#### Multicollinearity Test

Multicollinearity is a condition in which between two or more independent variables in the regression model there is a linear relationship that is perfect or close to perfect. The multicollinearity test aims to test whether the regression model found a correlation between independent variables. A good regression model should be free of multicollinearity or no correlation between independent variables.

The following is a table of results from the multicollinearity test by looking at the results in the Tolerance and VIF columns below:

**Tabel 4. Output Uji Multikolinearitas Coefficients<sup>a</sup>**

Model		Collinearity Statistics	
		Tolerance	BRIGHT
1	Quality of Service	.606	1.649
	Corporate image	.647	1.547
	Belief	.552	1.812

a. Dependent Variable: Customer Satisfaction

Source : Multicollinearity output data. Processed 2022.

As based on the results of the *previous Coefficient* table, the value of *variance inflation factor* (VIF) is below 10 for all variables X, 1, X2, and X3, namely; on Quality of Service whose value is 1.649 then on the variable Image of the company whose value is 1.547 and on the variable Trust is worth 1.812.

Then the results of the tolerance value for all each variable are: on the variable Service quality (X1) = 0.606 > 0.10 then on the variable Company Image (X2) = 0.647 > 0.10 and for the variable Trust (X3) = 0.552 > 0.10.

As based on the results mentioned earlier, it can be concluded that the regression equation model between independent variables is not found multicollinearity.

**The Automobile**

In the autocorrelation test in this study aims to see whether in this model there is a problem of deviation in autocorrelation, namely there is a strong correlation in an observation between one and another. Because the regression model is said to be good is when it has no problems in autocorrelation, when it has problems in autocorrelation, the model is not good to be used in research. Below is a table of results from autocorrelation test research in research.

**Tabel 5. Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.605a	.366	.346	2.970	2.170

a. Predictors: (Constant), Trust, Corporate image, Quality of Service

b. Dependent Variable: Customer Satisfaction

Judging from the results of the previous table, it is known that the value of Durbin-Watson is the magnitude of the value is 2.170 in the area where there is no autocorrelation, because as based on the formulation of the theory used in this study, in the DW table sig level 0.05, in this study the value of N is =100 with the value (K) is =3 then the value of the DL table is = 1.6131. and the value of DU is = 1.7364 and at the value of (4 - DL) = 2.3869. And the value (4 - DU) = 2.2636.

As based on the results obtained the DW value is 2.170, the DW value lies in DU and (4 - DU), = 1.7364 < 2.170 < 2.2636. So in this study the regression model was stated either because it was not found or was in the area of autocorrelation in the model.

**Heteroscedasticity Test**

In heteroscedasticity testing, good regression should not occur heteroscedasticity, and also aims to test whether in the regression model there is an inequality of variance from the residual of one observation to another observation that remains then called homokedasticity, and when different is called heterokedasticity. A good regression model is homokedasticity, or heterokedasticity does not occur. In this study, researchers used the Heteroscedasticity Test with the Spearman's rho correlation coefficient test.

The results of heterokedasticity testing with Spearman's rho will be studied below

**Table 6. Heterokedasticity Test**

	Unstandardized Residual	Quality of Service	Corporate image	Belief		
Spearman's rho	Unstandardized Residual	Correlation Coefficient	1.000	.048	.071	.033

	Sig. (2-tailed)	.	.634	.481	.743
	N	100	100	100	100
Quality of Service	Correlation Coefficient	.048	1.000	.536**	.553**
	Sig. (2-tailed)	.634	.	.000	.000
	N	100	100	100	100
Corporate image	Correlation Coefficient	.071	.536**	1.000	.578**
	Sig. (2-tailed)	.481	.000	.	.000
	N	100	100	100	100
Belief	Correlation Coefficient	.033	.553**	.578**	1.000
	Sig. (2-tailed)	.743	.000	.000	.
	N	100	100	100	100

Sumber : Output SPSS. Data diolah 2022.

As based on the results of the previous table, it is interpreted that the correlation between the variable of Service Quality and unstandardized residual obtained a value of significance *of more than 0.05, which is 0.634*, then the correlation between company image and unstandardized residual, the value of significance is also more than 0.5, namely at 0.481 and the correlation between the variable Trust and *unstandardized residuals* The result of the signification figure is also more than 0.05, which is 0.743. As based on the results mentioned earlier, it can be said that there is no problem of heterokedasticity.

### Inferential Analysis

#### Multiple Linear Regression

Multiple linear regression analysis is included in the form of analysis that discusses the extent to which the influence of the independent variable (X) on the dependent variable (Y). where the independent variables are Service Quality (X1), Company Image (X2) and Trust (X3) and the dependent variable is Customer Satisfaction (Y).

In processing the data in this study using SPSS software, the output results are below:

**Tabel 7. Output Coefficients Multiple Linear Regression**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Say.
		B	Std. Error	Beta		
1	(Constant)	17.108	2.370		7.218	.000
	Quality of Service	.144	.064	.236	2.265	.026
	Corporate image	.187	.076	.249	2.465	.015
	Belief	.172	.079	.237	2.168	.033

Sumber : Output SPSS. Coefficients, linear regression. Diolah 2022

The output shown in table 7 earlier. So the regression equation is  $Y = 0.236 B1X1 + 0.249 B 2X2 + 0.237 B3X3$ .

The result of the free variable coefficient of Service Quality whose value is 0.236 which means when the variables of company image and trust are assumed to be fixed, then every 1 point increase in Service Quality will influence increasing Customer Satisfaction whose value is 0.236.

The regression coefficient of corporate image of 0.249 means, when the value of Trust and Service Quality is assumed to have no change, then every increase of 1 value in the company's image will affect Customer Satisfaction whose value is 0.249.

The belief regression coefficient is positive whose value is 0.237 which means that when Service Quality and Trust are assumed to be fixed or constant, then every increase of 1 score on trust will have

a positive influence on increasing Customer Satisfaction whose value is 0.237.

As based on the results of the regression equation mentioned earlier, it is said that a positive relationship was found between the independent variable and the dependent variable. The largest contribution is found in the company image factor which is seen in the standardized Coefficient Beta value column whose value is 0.249. This means that the company's image factor becomes a factor that needs more attention.

### Test Model Eligibility

To test the significance of the effect between the independent variables Service Quality (X1), Company Image (X2) and Trust (X3) on the variables tied to Customer Satisfaction (Y), using the ANOVA test (Test f). The test results use a significance limit whose value is 0.05 obtained the results below:

**Tabel 8. ANOVA**

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	488.088	3	162.696	18.446	.000b
Residual	846.752	96	8.820		
Total	1334.840	99			

a. Dependent Variable: Customer Satisfaction

b. Predictors: (Constant), Trust, Corporate image, Quality of Service

As based on the results of calculations assisted by the SPSS program, the Sig value is (0.000), smaller than the alpha probability limit or the permissible error limit of 5% (0.05). The meaning of the Sig value in the Anova table, the model is said to be significant because it is below the specified alpha value limit of  $0.000 < 0.05$ . Therefore, the feasibility test of the previously mentioned model is accepted as based on the obtained significance value which is less than 0.05.

So it can be said that in this study the model is said to be feasible to predict the dependent variable and is used in this study as it is based on the value of Significance obtained, meaning that all independent variables can explain any changes in the value of the dependent variable because it has a significant influence.

### Coefficient of Determination R<sup>2</sup>

The coefficient of determination to analyze how strong the relationship and influence of variables on this study is shown in the table below;

**Tabel 9. Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.605a	.366	.346	2.970

a. Predictors: (Constant), Trust, Corporate image, Quality of Service

b. Dependent Variable: Customer Satisfaction

The results in the Model Summary table provide clues that the correlation coefficient number R is 0.605, this means that the relationship between independent and dependent variables mentioned earlier is concluded that the relationship between independent and dependent variables is quite strong even though it is still far from the value of number 1.

While in the R Square column is 0.366, this result means that the ability of the independent variable to explain the variation of changes in the dependent variable whose value is 36.6% and related to the rest whose value is 63.4% is explained by other factors or variables outside the regression model analyzed.

### Uji Hypoplant

This test is used to gain an understanding related to the significance of the influence of independent variables partially or individually on the dependent variable. The influence mentioned earlier can be seen from the significance value obtained. In order to gain an understanding related to

whether Service Quality (X1), company image (X2) and Trust (X3) have a significant influence on Customer Satisfaction (Y). The test results are below:

**Table 10. Hypothesis Test Results**

Model	Coefficients <sup>a</sup>		
	Beta	t	Sig.
Quality of Service	.236	2.265	.026
Corporate image	.249	2.465	.015
Belief	.237	2.168	.033

a. Dependent Variable: Customer Satisfaction Source: SPSS Output. Data processed 2022.

As based on the previous table 10, the conclusions of the results of the t test test are below:

**a. Hypothesis testing of service quality on customer satisfaction.**

The results of table 10 can be explained that the influence of the Service Quality variable on Customer Satisfaction is seen from a significance value smaller than 0.05, which is the magnitude of the value is 0.026. So it is partially interpreted that the quality of service has a significant influence on Customer Satisfaction.

**b. Hypothesis Testing of Corporate Image on Customer Satisfaction.**

As based on the results shown in table 10, it can be explained that the influence of the company image variable on customer satisfaction seen from the significance value whose value is 0.015 which is smaller than 0.05, it is partially interpreted that the company's image has a significant influence on customer satisfaction.

**c. Hypothesis Trust hypothesis on customer satisfaction.**

In the *Coefficients* table mentioned earlier, a significance value is obtained whose magnitude is  $0.033 < \alpha (0.05)$ . So the hypothesis in this study can also be proven that Trust has a significant influence on Customer Satisfaction.

## Discussion

### ***The Effect of Service Quality on Customer Satisfaction***

As based on the results of research that the author has done, it is found that there is a positive and significant influence between Service Quality and Customer Satisfaction at Bank Muamalat Fatmawati Branch South Jakarta, meaning that Service Quality can be used as a basis for predicting Customer Satisfaction at Bank Muamalat Fatmawati Branch South Jakarta, this provides an indication that Customer Satisfaction at Bank Muamalat Fatmawati Branch South Jakarta influenced by Service Quality.

As based on the results of hypothesis testing in this research analysis, it was found that the significance value was smaller than the probability limit of the error rate used, which was 5% ( $0.026 < \alpha (0.05)$ ) which means that the Service Quality variable has a positive and significant influence on Customer Satisfaction. This positive influence means that when the Quality of Service provided continues to be improved by the Bank's management to each customer well, the possibility of making customers go to the stage of Satisfaction at Bank Muamalat Fatmawati South Jakarta Branch can be realized.

The findings of this study as in the theory of Kotler and Keller (2012: 13) service quality is "the totality of features and characteristics of products or services that depend on their ability to satisfy stated or implied needs".

In addition, the results of this study also strengthen the results of research conducted by Meilani (2019) which found that Service Quality has a significant influence on Customer Satisfaction.

### ***The Influence of Company Image on Customer Satisfaction***

As based on the results of research that the author has done, it is obtained that there is a positive and significant influence between the company's image on customer satisfaction at Bank Muamalat Fatmawati Branch South Jakarta, meaning that the company's image can be used as a basis for predicting customer satisfaction at Bank Muamalat Fatmawati Branch South Jakarta, this indicates that customer satisfaction at Bank Muamalat Fatmawati Branch South Jakarta is influenced by Corporate image.

As based on the results of hypothesis testing in this research analysis, it was found that the value was significantly smaller than the probability limit of the error rate used, namely  $5\% = (0.015 < 0.05)$



which means that the company's image variable has a positive and significant influence on Customer Satisfaction. This positive influence can be interpreted when the company can always maintain a good image in the eyes of the public and its customers, it can increase satisfaction with the customers of Bank Muamalat Fatmawati Branch South Jakarta.

The findings of this study as in theory, Kotler and Keller (2009: 299) Corporate image is "public perception of the company related to business name, architecture, variations of products, traditions, ideologies and impressions on the quality communicated by each employee who interacts with the organization's clients".

In addition, the results of this study also strengthen the results of research conducted by Apren and Sugianta (2020), in the results of their research that the company's image has a positive and significant influence on Bank BTPN Tbk Medan Branch Customer Satisfaction.

#### ***The Effect of Trust on Customer Satisfaction***

As based on the results of research that the author has done, it is obtained that there is a positive and significant influence between Trust on Customer Satisfaction at Bank Muamalat Fatmawati Branch South Jakarta, meaning that Trust can be used as a basis for predicting Customer Satisfaction at Bank Muamalat Fatmawati Branch South Jakarta, this provides an indication that Customer Satisfaction at Bank Muamalat Fatmawati Branch South Jakarta is influenced by Belief.

As based on the results of hypothesis testing in the analysis, it was found that the level is significant ( $0.030 < 0.05$ ) which means that trust has a significant influence on customer satisfaction. This positive influence means that when a brand positions itself with a good image, the more customers are more interested because the brand they choose can be trusted which in the end can improve *nasabha* towards satisfaction with the brand mentioned earlier.

The findings of this study are as in theory, Trust is a belief that the statements of other parties can be relied on to fulfill their obligations (Tjiptono 2014). The results of this study also corroborate the results of previous research conducted by Purwa and Ardani (2017), in the results of their research stated that Trust gained a positive and significant influence on Customer Satisfaction.

## **CONCLUSION**

Based on the results of research that examines the influence of service quality, company image, and trust on customer satisfaction at Bank Muamalat Fatmawati Branch South Jakarta, it is concluded that service quality, company image, and trust have a positive and significant influence on customer satisfaction. Therefore, it is recommended that management improve service quality, maintain and improve the company's image, and continue to strengthen customer trust. This improvement can be done by providing communicative services, maintaining the company's image, and paying attention to customer needs and desires. Future research may consider other independent variables to gain a more comprehensive understanding.

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