

SERVICE QUALITY, CORPORATE IMAGE, AND CUSTOMER SATISFACTION TOWARDS CUSTOMER LOYALTY MEDIATED BY TRUST AT KSPPS BINAMA TLOGOSARI SEMARANG BRANCH

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ABSTRACT

Study This aiming Foranalyze influence direct and indirect direct between quality service, image company, and satisfaction customer to loyalty customers mediated by trust. Research methods this use study quantitative with analysis model regression Multiple and Path Analysis (Part Analysis) through distribution questionnaire with sample of 150 customers or Member of the KSPPS Binama Tlogosari Branch, Semarang. Research resultthis show that analysis multiple showthat quality service no influential positive and significant to trust, image company influential positive and significant to trust, satisfaction customer influential positive and significant to trust. Quality service influential positive and significant to loyalty customers. Corporate image no influential positive and significant to loyalty customers, and satisfaction Customer influential positive and significant to loyalty customer. Variable trust capable mediate variable quality service, image company, and satisfaction Customer to loyalty customers at the KSPPS Binama Tlogosari Branch, Semarang.

Keywords: *Quality Service, Image Company, Satisfaction Customer, Loyalty Customers And Trust*

INTRODUCTION

In the era of globalization moment all of these company required for improve marketing strategy with professional way according to with their respective fields. Changes technology and pace very useful information fast has lots push lots company for create products and services that can fulfil needs and wants customer. this is cause lots customer feel satisfied with what they accept from company. The company also has diverse method for fulfil needs and wants customers, one of them is with create impression or image positive in products and services they for customer.

Business world has experience lots change along the walk time, and companies also started entering the service market. Many companies new appear offer products and services that are almost similar, so that many are forced compete for give service the best that can be differentiate they from the others. Competition in service increasing number of customers strict this create service units the previous company only seen give service basic, now must capable present service best for customers. With thus, the service best the can fulfil needs and wants customers, so that service be an indicator in improvement satisfaction customer.

As well as industry banking, where the bank is as institution finance which is part from factor the mover activity economy. The activities of this institution as distributors and providers of funds that will determine good whether or not economy a country. In the development service finance has experience enough progress rapidly. Competitors new already many are entering the market with various offer various products variety and have power pull itself. Competition in the industry banking and services finances that have been the more a lot of intensive demand that the bank must fulfil needs and wants its customers because of every bank will compete for seize heart its customers. Giving good value to his customers can done through provision product or more services good Again compared to with its competitors.

A number of factors that cause activity walk with well, one of them is factor in services provided to customers. The more good and perfect services provided so more and

more Lots customers who come for do transactions. In providing service every the company also has Lots different way with other companies.

In facing the era of globalization moment this, banking no only focus on quantity, but already develop matter quality, good related product banking offered, services provided, trust, satisfaction, and image positive from the bank, which ultimately influence loyalty customers. As the result, customers tend become customer more loyal to the bank. In the era of globalization this, banking must realize importance factors that can influence customers.

A most important asset for company is image company. In some big companies must also believe If image It is a good company that makes key success term long and sustainable. corporate image with reputation, message, awareness, credibility, trust, and communication and relationships. In addition, the image company as reputation, message, awareness, credibility, trust, and communication and relationships. In addition that, image the company is also understood as existing view in mind customers and function as a company filter to all his activities.

KSPPS Binama is Cooperative save Sharia lending and financing Bina Niaga Syariah which operates in the field of save borrow which also provides Sharia financing with total assets per year the more increased. In 2020 the total assets of the year as big as Rp.42,970,337,866 in 2021 experienced increase to Rp. 45,308,257,676 in 2022 with total assets of Rp.46,251,920,884 in 2023 also experienced increase to Rp. 47,643,598,835 and in 2024 it will also experience increase to Rp.57,214,533,601.

KSPPS Binama Annual Assets Tlogosari

Year	Annual Assets
2020	Rp. 42,970,337,866
2021	Rp.45,308,257,676
2022	Rp.46,251,920,884
2023	Rp.47,643,598,835
2024	Rp.57,214,533,601

Source: KSPPS Binama, 2024

Quality service is factors that are generally can influence loyalty customers and is very thing important For satisfaction customers in the company services. Improvement quality service become very motivational important For maintain customers who are the core of business service or banked. All products and services offered are genuine made fulfil all need its customers. In case This the bank must create an idea that creates interesting product for can satisfying its customers. At KSPPS Binama Tlogosari every the year experience increase amount customer or its members. In 2020 KSPPS Binama tlogosari own amount customer as many as 8076 and in 2021 it will also experience increase to 8271 in 2022 it will be 8612 and in 2023 it will experience decline to 7148 and in 2024 experienced increase return become 7070 customers or members who join.

Amount Customer or member of KSPPS Binama Tlogosari

Year	Amount Customer
2020	8076
2021	8271
2022	8612
2023	7148
2024	7070

Source : KSPPS Binama, 2024

In research this, trust considered as one of the element related keys with quality service , image brand , satisfaction influential customers with loyalty customers inside a

bank. Therefore That writer interested For researching " Influence quality service , image brand and satisfaction Customer to loyalty customers mediated by trust at KSPPS Binama Tlogosari Branch ". Draft This No only put forward loyalty customers, but more Far in researching How from each variable each other related For going to loyalty customers inside trust customers.

LITERATURE REVIEW

Quality Service

According to Ariani (2009) quality service is characteristics overall company and is factor important in success or superiority company in a way overall temporary Tjiptono & Chandra (2012) emphasized that for reach satisfaction consumers, products offered by the organization must own good quality. The term quality alone own various interpretation, because quality can viewed from universal, cultural, social and individual perspectives depends on each person's preferences. In general simple, quality can translated as products that are not have disabled.

Dam (2021) defines that quality service as adaptation to request customer in results evaluation customer with compare expectations and perceived quality. Quality service according to Supranto (2006) is terms used by providers meaningful service something that must be done done with good. While According to Evans and Lindsay (2000), quality service is dynamic conditions related products, services people, processes, and environments that meet or even beyond expectations.

According to Parasuraman et al., (1985) there are a number of dimensions For identify service namely (reliability, power responsiveness, assurance, empathy, and evidence physical) which has characteristics certain for hope consumers:

1. Form Physique (Tangibles)

It is an ability company For show its existence to customers. This is seen Good from appearance and also ability facilities and infrastructure physique as well as environment around company. From the structure building, layout and interior design of the building which is element physical that can convincing customer.

2. Reliability (Reliability)

It refers to the ability company For give service to customer as has been promised and fulfilled standard operations that have been set.

3. Responsiveness (Responsiveness)

It is an ability company for help customers and readiness in serve need customer with good.

4. Guarantee and Assurance (Assurance)

It is an ability employee company for build trust customer

5. Individual attention (Empathy)

Is to give genuine and individual attention given to customers with in the form of understand desire customer.

6. Compliance (Compliance)

It is an ability company in fulfil rules and running his business in accordance with standard operational companies

METHODE

Study This use type study explanatory. Research explanatory is research in which explain to position variables considered connection one variable with others. In researcher This researcher try explain connection influence quality service, image company, and satisfaction customer to loyalty customers mediated by trust. As for the population in study

this is all KSPPS Binama customers branch Semarang. Taking technique sample used in study This is non probability sampling which means member population have equal opportunity for become member sample with use method Stratified random sampling (random sampling stratification), due to taking sample done in a way random without looking at the strata. As for the sample in study This as many as 150 respondents were customer or KSPPS Binama Tlogosari Branch.

RESULT AND DISCUSSION

1. Validity Test

For level validity carried out with compare r count with r table . for df (degree of freedom) = nk where n is amount sample el and k are amount construct. So df = 150 – 2 = 147, with alpha 0.05 we get from r table 0.159 and r count can seen in the total correlation question item. If r count > r table so declared valid.

Validity Test Results

No.	Variables	Indicator	R count	R table	Information
1.	Quality Service (X1)	X1.1	0.654	0.159	Valid
		X1.2	0.655	0.159	Valid
		X1.3	0.511	0.159	Valid
		X1.4	0.590	0.159	Valid
		X1.5	0.502	0.159	Valid
		X1.6	0.505	0.159	Valid
2.	Corporate Image (X2)	X2.1	0.747	0.159	Valid
		X2.2	0.820	0.159	Valid
		X2.3	0.790	0.159	Valid
		X2.4	0.727	0.159	Valid
3.	Satisfaction Customer (X3)	X3.1	0.745	0.159	Valid
		X3.2	0.696	0.159	Valid
		X3.3	0.713	0.159	Valid
		X3.4	0.616	0.159	Valid
		X3.5	0.608	0.159	Valid
4.	Loyalty Customer (Y)	Y1.1	0.826	0.159	Valid
		Y1.2	0.814	0.159	Valid
		Y1.3	0.785	0.159	Valid
5.	Trust (Z)	Z1.1	0.695	0.159	Valid
		Z1.2	0.679	0.159	Valid
		Z1.3	0.418	0.159	Valid
		Z1.4	0.579	0.159	Valid

Source : Primary data processed by SPSS, 2024

Based on table 4.1.4.1 above , that all indicators used For measuring the variables used in study This show that r count more big from r table. For sample as many as 150 respondents with level significant 0.05 or 5% then obtained r table of 0.159. Based on Validity test results the so all indicator measurement in questionnaire This is valid.

2. Reliability Test

Reliability Test Results

Variables	Cronbach's Alpha	Alpha Coefficient	Information
Quality Service (X1)	0.548	0.60	Reliable
Corporate Image (X2)	0.772	0.60	Reliable
Satisfaction Customer (X3)	0.694	0.60	Reliable
Loyalty Customer (Y)	0.731	0.60	Reliable
Trust (Z)	0.329	0.60	Reliable

Source : Primary data processed by SPSS, 2024

Based on Table 4. Reliability Test Results the with using reliability test Cronbach Alpha > 0.60 . From each variable, namely quality service = 0.548 (high), Corporate image = 0.772 (high), Satisfaction Customer = 0.694 (high), Loyalty customers = 0.731 (high) and Trust 0.329 (moderate). So it can be withdrawn conclusion that each variable has reliable statement .

3. Assumption Test Classic

Assumption test classic in research This is the data normality test , multilinearity test and heteroscedasticity test which are explained as following :

a. Data Normality Test

Data Normality Test

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		150
Normal	Mean	.0000000
Parameters ^{a,b}	Std. Deviation	1.09413006
Most Extreme Differences	Absolute	.065
	Positive	.065
	Negative	-.038
Test Statistics		.065
Asymp . Sig. (2-tailed)		.200 ^c
a. Test distribution is Normal b. Calculated from data c. Lilliefors Significance Correction d. This is a lower bound of significance		

Source : Primary data processed by SPSS, 2024

From the data above is results testing normality with Kolmogorov-Smirnov (KS) which shows mark Asymp . Sig (2-tailed) is 0.200 which means Asymp . Sig (2-tailed) more big from 0.05. So that can concluded that all existing data normally distributed .

b. Multicollinearity Test

Multicollinearity test used For test what is the regression model found with existence correlations between variable ndependent (Ghozali , 2011). Conditions good research This is No the occurrence multicollinearity that is tolerance value > 0.10 and VIF < 10 .

Multicollinearity Test Results

Coefficients ^a				Information
Model		Collinearity Statistics		
		Tolerance	VIF	
xxxxl	Quality Service (X1)	0.721	1.388	Not occur Multicol i nieritas
	Corporate image (X2)	0.575	1.740	Not occur Multicol i nieritas

	Satisfaction Customer (X3)	0.583	1.715	Not occur Multicol i nieritas
	Trust (Z)	0.641	1.560	Not occur Multicol i nieritas
a. Dependent Variable: Loyalty Customer				Not occur Multicol i nieritas

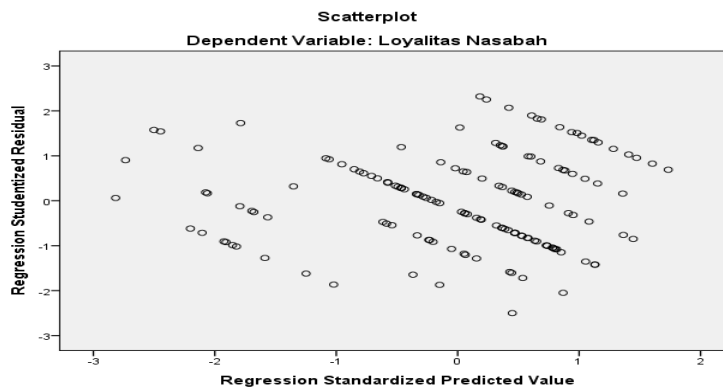
Source : Primary data processed by SPSS, 2024

Based on multicollinearity test results from mark tolerance shows that No There is independent variables that have mark tolerance not enough of 10. Calculation results from VIF also shows that no There is variable dependents who have VIF value is higher from 10. Then you can withdrawn conclusion that no There is the occurrence multicollinearity then the regression model used in study This has fulfil condition.

c. Heteroscedasticity Test

Heteroscedasticity test This aiming For see whether inequality in the model in the residual variance of One observation to observation other .

Heteroscedasticity Test Results



Source : Primary data processed by SPSS , 2024

Based on picture above, it is known that points obtained No to form pattern certain or to form random pattern, the result of which show that the data being tested no own problem heteroscedasticity. With thus can concluded that the data above nature homoscedasticity so that analysis multiple linear regression can to be continued.

Test Results Hypothesis

1. Multiple Linear Regression

a. Model 1

Model 1 Regression Test Results

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	6.374	1.220		5.222	.000
	Quality Service (X1)	.049	.056	.967	3.1	.391
	Corporate Image (X2)	.209	.67	.264	3.128	.002
	Satisfaction Customer (X3)	.232	.051	.371	4.577	.000

a. Dependent Variable: Trust

Source : Primary data processed by SPSS, 2024

$$Y = a + B1X1 + B2X2 + B3X3 + e$$

$$Y = 6.374 + 0.967 X1 + 0.264 X2 + 0.371 X3 + e$$

a. Based on calculation equality multiple linear regression on show that coefficient constant of 0.137 which means if quality service , image company and satisfaction

Customer its value still so mark trust of 6.374.

- b. Calculation results mark coefficient of quality variable service of 0.967 means if quality service increase by 1% then trust will increased by 0.967.
 - c. Calculation results mark image variable coefficient company of 0.264 means if image company increase by 1% then trust will increased by 0.264
 - d. Calculation results mark coefficient of satisfaction variable Customer of 0.371 of it if satisfaction Customer increase by 1% then trust will increased by 0.371
- b. Model 2

Model 2 Regression Test Results

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	-1,820	1,220		-1,491	.138
	Quality Service (X1)	.153	.052	.197	2.946	.004
	Corporate Image (X2)	.096	.063	.113	1.517	.131
	Satisfaction Customer (X3)	.274	.050	.408	5.493	.000
	Trust (Z)	.211	.076	.196	2.775	.006

b. Dependent Variable: Loyalty Customer

Source : Primary data processed by SPSS, 2024

$$Y = a + B1X1 + B2X2 + B3X3 + e$$

$$Y = -.1820 + 0.197 X1 + 0.408 X2 + 0.048 X3 + e$$

- a. Based on calculation equality multiple linear regression on show that coefficient constant of 0.137 which means if quality service , image company and satisfaction Customer its value still so mark loyalty Customer of 1,820.
- b. Calculation results mark coefficient of quality variable service of 0.197 means if quality service increase by 1% then loyalty Customer will increased by 0.197.
- c. Calculation results mark image variable coefficient company of 0.113 means if image company increase by 1% then loyalty Customer will increased by 0.113.
- d. Calculation results mark coefficient of satisfaction variable Customer of 0.408 of it if satisfaction Customer increase by 1% then loyalty Customer will increased by 0.408.

Anova test (F)

F test in study this aiming for show that whether independent variables in research this can influence variable dependent in a way simultaneous or together in the research model . Testing this only done on the second model , because the first model processed with use regression simple that only own three variables that influence independent variables. For simultaneous test results of the second model in study this as following :

- a. Model 1

F Test Results Model 1

ANOVA ^a						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	119.400	3	39.800	27.260	.000 ^b
	Residual	213.160	146	1.460		
	Total	332.580	149			

a. Dependent Variable: Trust (Z)

b. Predictors (Constant), Satisfaction Customers (X3), Company image (X2), Quality Service (X1)

a. Determining the F table

With use level 95% confidence , $\alpha = 5\%$, df_1 (number of variables-1) = 5-1 = 4, and df_3 (nk-1) or 150-4-1 = 145 (n is amount sample and k is amount variable independent , results obtained for F table of 2.51.

b. Formulation Hypothesis

H₀ : None significant influence between Quality service (X₁), corporate image (X₂) and (X₃) towards Trust (Z)

H_a: There is a significant influence between Quality service (X₁), corporate image (X₂) and (X₃) towards Trust (Z)

c. Conclusion

Based on results SPSS F test data output acquisition then can concluded that F value count of 27,260 > F table 2.51 and the value significance 0.000 < 0.05 so can it is said that Quality service (X₁), corporate image (X₂) and (X₃) have influence positive to trust (Z).

Test Results for Model 2

ANOVA ^a						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	204.462	4	51.116	41.553	.000 ^b
	Residual	178.371	145	1.230		
	Total	382.833	149			
c. Dependent Variable: Loyalty Customer (Y)						
d. Predictors (Constant), Trust (Z) Satisfaction Customers (X3), Company image (X2), Quality Service (X1)						

Source : Primary Data processed by SPSS, 2024

a. Determining the F table

With use level 95% confidence , $\alpha = 5\%$, df_1 (number of variables-1) = 5-1 = 4, and df_3 (nk-1) or 150-4-1 = 145 (n is amount sample and k is amount variable independent, results obtained for F table of 2.51.

b. Formulation Hypothesis

H₀ : None significant influence between Quality service (X₁), corporate image (X₂) and (X₃) towards Loyalty customer (Y)

H_a: There is a significant influence between Quality service (X₁), corporate image (X₂) and (X₃) towards Loyalty customer (Y)

c. Conclusion

Based on results SPSS F test data output acquisition then can concluded that F value count of 41.553 > F table 2.51 and the value significance 0.000 < 0.05 so can it is said that Quality service (X₁), corporate image (X₂) and (X₃) have influence positive to loyalty customer (Y).

2. Partial Test (T)

Partial test (T-test) can done for test influence to each independent variable against variable dependent in a way partial. Partial test (T-test) in study this done For know the influence of each variable quality service, company image and satisfaction customer, trust to loyalty Customer. Withdrawal decision in partial test This can be seen If mark significant <0.05 then hypothesis accepted.

a. Model 1

T-Test Model 1 Test Results

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	6.374	1,220		5.222	.000
	Quality Service (X1)	.049	.056	.067	.860	.391
	Corporate image (X2)	.209	.067	.264	3.126	.002
	Satisfaction Customer (X3)	.232	.051	.371	4.577	.000
c. Dependent Variable: Trust						

Source : Primary data processed by SPSS, 2024

Based on results testing The results of the T-test model 1 can be concluded that

a. Confidence value (Z) is 6.374, which means if mark variable other remains constant, then trust is amounting to 6,374 units .

b. Quality service (X1) to Trust (Z)

calculated t value = 0.860 The calculated t value = 0.860 table obtained from (a/2-nk-1) then (0.005/2:150-5-1) so that the t table is at (0.025:145) the value is 1.976. Comparison t - value with t table is 0.860 < 1.976. The level of significance quality service 0.002 < 0.05. So it can be withdrawn conclusion Ho is accepted and Ha is rejected . So, the quality of service No have influence positive and significant to trust .

c. Corporate Image (X2) against Trust (Z)

Comparison t - value with t table is 3.406 > 1.976. The level of significance image company 0.001 < 0.05. Then it can be withdrawn conclusion Ho is rejected and Ha is accepted . So, the image company have influence positive and significant to trust.

d. Satisfaction customers (X3) towards Trust (Z)

Comparison t - value with t table is 5.230 > 1.976. The level of significance satisfaction customers 0.000 < 0.05. Then it can be withdrawn conclusion Ho is rejected and Ha is accepted. So, satisfaction Customer have influence positive and significant to trust.

b. Model 2

T-Test Model 2 Test Results

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	-1,820	1.220		- 1.491	.138
	Quality Service (X1)	.153	.052	.197	2.946	.004
	Corporate Image (X2)	.096	.063	.113	1.517	.131
	Satisfaction Customer (X3)	.274	.050	.408	5.493	.000
	Trust (Z)	.211	.076	.196	2.775	.006
d. Dependent Variable: Loyalty Customer						

Source : Primary data processed by SPSS, 2024

Based on results T- test model 2 can be concluded that :

a. Quality service (X1) to loyalty customer (Y)

Comparison t - value with t table is 2.946 > 1.976. The level of significance quality service 0.004 > 0.05. Then it can be withdrawn conclusion Ho is rejected and Ha is accepted . So, the quality of service have influence positive and significant to loyalty customers.

b. Corporate Image (X2) against loyalty customer (Y)

Comparison t - value with t table is $1.517 > 1.976$. The level of significance image company $0.131 > 0.05$. So it can be withdrawn conclusion H_0 is accepted and H_a is rejected. So, the image company influential and not significant to loyalty customers.

c. Satisfaction customers (X3) towards loyalty customer (Y)

Comparison t - value with t table is $5.493 > 1.976$. The level of significance satisfaction customers $0.000 < 0.05$. Then it can be withdrawn conclusion H_0 is rejected and H_a is accepted. So, satisfaction Customer influential positive and significant to loyalty customers.

d. Trust (Z) towards loyalty customer (Y)

Comparison t - value with t table is $2.775 > 1.976$. The level of significance confidence $0.15 > 0.05$. Then it can be withdrawn conclusion H_0 is rejected and H_a is accepted. So, trust influential positive and significant to loyalty customers.

Coefficient Determination (R2)

The coefficient of determination (R Square) is used how much big variable independent can explain variable dependent. Determination value This can determined with mark R Square For regression simple and Adjusted R Square for regression multiple.

Model 1

Coefficient Test Determination Model I

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.599 ^a	.359	.346	1.208
a. Predictors: (Constant), Satisfaction Customers , Quality Service , Corporate Image				
b. Dependent variable: Trust				

Source : Primary data processed by SPSS, 2024

Based on the analysis carried out in model I that The R Square value is 0.359. The value number coefficient determination of R Square 0.359 is the same with 35.9%. The figure means that independent variable quality service (X1), image company (X2), satisfaction customers (X3) towards variable confidence (Z) of 58.1% while the remainder ($100\% - 35.9\% = 64.1\%$) is influenced by other variables outside the regression model This.

Model 2

Coefficient Test Determination Model 2

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.731 ^a	.534	.521	1.109
c. Predictors: (Constant), Trust , Quality Service , Corporate Image, Satisfaction Customer				
d. Dependent variable: Loyalty Customer				

Source : Primary data processed by SPSS, 2024

Based on the analysis carried out in model I that The R Square value is 0.534. The value number coefficient determination of R Square 0.534 is the same with 53.4%. The figure means that independent variable quality service (X1), brand image (X2), satisfaction customers (X3) towards variable loyalty customers (Y) amounted to 56.5% while the remainder ($100\% - 53.4\% = 46.6\%$) is influenced by other variables outside the regression model This.

5. Path Analysis

Testing study this also uses analysis path analysis which is expansion from analysis multiple linear regression . Both equation models use analysis regression simple and regression multiple done for know strength connection from variable (independent) against variable mediation and also power connection from independent variable against variable dependent. Analysis results track This based on results from output both regression models for get beta coefficient and find existence connection direct and indirect direct.

a. Model I

This Model I test influence quality service, image company and satisfaction customer to trust. Here path analysis test results as following :

R Square Path Analysis Test Results Model 1

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.599 ^a	.359	.346	1.208
e.	f. Predictors: (Constant), Satisfaction Customers, Quality Service , Corporate Image g. Dependent variable: Trust			

Source : Primary Data processed by SPSS, 2024

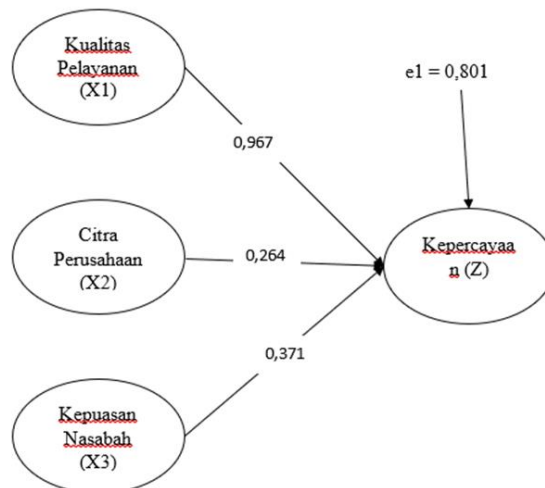
Coefficient Model 1 Test Results

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	6.374	1,220		5.222	.000
	Quality Service (X1)	.049	.056	.067	.860	.391
	Corporate image (X2)	.209	.067	.264	3.126	.002
	Satisfaction Customer (X3)	.232	.051	.371	4.577	.000
e. Dependent Variable: Trust						

Source : Primary Data processed by SPSS, 2024

Based on results calculations in the table above , through coefficient testing regression influence quality service to trust of 0.067 with sig value 0.391 > 0.05 (p>0.05), while mark coefficient regression image company to trust of 0.264 with sig value 0.002 < 0.005 (p < 0.05) and value coefficient satisfaction Customer to trust of 0.371 with sig value 0.000 < 0.05 (p < 0.05). Next mark The results of the R Square test contained in the model summary table are 0.359, which means This show that influence of quality variables service, image company and satisfaction Customer to trust by 35.9% while the remaining 64.1% is contribution from other variables outside in study This is for calculate e1 can counted through formula $e1 = \sqrt{(1-0.359)} = 0.801$. Model I can depicted as following :

Results of Path Analysis of Model I



b. Model 2

This Model II test influence direct and indirect direct between quality service, image company and satisfaction Customer to loyalty customers. Here Path Analysis test results as following :

R Square Path Analysis Test Results Model 2

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.731 ^a	.534	.521	1.109
h. Predictors: (Constant), Trust , Quality Service , Corporate Image, Satisfaction Customer				
i. Dependent variable: Loyalty Customer				

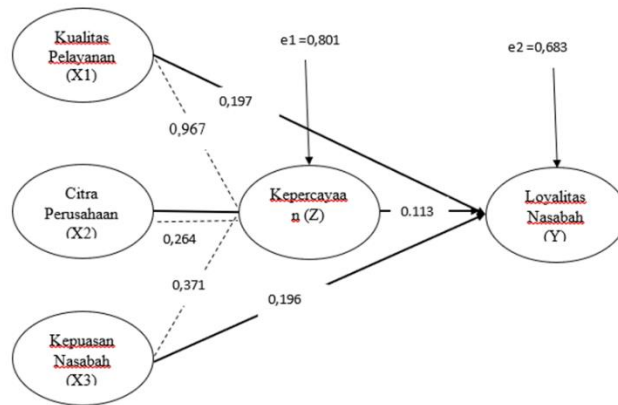
Source : Processed SPSS Primary Data, 2024

Results of Path Coefficient Analysis of Model 2

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	-1,820	1,220		-1.491	.138
	Quality Service (X1)	.153	.052	.197	2.946	.004
	Corporate Image (X2)	.096	.063	.113	1.517	.131
	Satisfaction Customer (X3)	.274	.050	.408	5.493	.000
	Trust (Z)	.211	.076	.196	2.775	.006
f. Dependent Variable: Loyalty Customer						

Source : Primary Data processed by SPSS, 2024

Based on results calculations in the table above , through coefficient testing regression influence quality service to loyalty Customer of 0.197 with sig value $0.04 < 0.05$ ($p < 0.05$), whereas mark coefficient regression image company to loyalty Customer of 0.113 with sig value $0.131 > 0.005$ ($p > 0.05$) and value coefficient satisfaction Customer to trust of 0.371 with sig value $0.000 < 0.05$ ($p < 0.05$). Next mark The results of the R Square test contained in the model summary table are 0.534, which means This show that influence of quality variables service, image company and satisfaction Customer to trust by 53.4% while the remaining 46.6% is contribution from other variables outside in study This is for calculate $e1$ can counted through formula $e1 = \sqrt{1 - 0.534} = 0.683$. Model 2 can depicted as following :



Influence Analysis Test Direct

Influence Direct Effects	Standardized Coefficients	Std.error	Sig.
Quality service → Trust	0.967	0.056	0.391
Corporate Image → Trust	0.264	0.67	0.002
Satisfaction Customer → Trust	0.371	0.051	0,000
Quality service → Loyalty Customer	0.197	0.052	0.004
Corporate Image → Loyalty Customer	0.113	0.063	0.131
Satisfaction Customer → Trust	0.196	0.050	0,000

Source : Primary data processed by SPSS, 2024

Based on results calculations in the table above show that there are 2 models that are not influential positive and significant and 4 models have influence positive and significant. of Indirect Influence Analysis Test

Indirect Effect	Standardized Coefficients	Z Sobel	Criteria
Quality Service → Loyalty Customer → Trust	0.067	1.998	Z sobel < 1.984 Significance
Corporate Image → Loyalty Customer → Trust	0.264	2.270	
Satisfaction Customer → Loyalty Customer → Trust	0.371	2.594	

Source : Primary data processed by SPSS, 2024

Based on results calculations in the table above , the influence No direct between quality service to loyalty Customer through trust of 0.067 with Sobel z value 1.998 > 1.984 which means quality service No influential positive and significant , whereas influence No direct between image company to loyalty Customer through trust of 0.264 with Sobel z value 2.270 > 1.984 which means image company influential positive and significant and satisfaction Customer to loyalty Customer through trust of 0.371 with The z value is 2.594 > 1.984, which means there is influence positive and significant.

Discussion

Influence Quality Service to Trust

Testing hypothesis First test influence quality service to trust, where results study show that quality service No influential and significant to trust.

This matter show that There is a number of factor affecting quality services at the KSPPS Binama Tlogosari Semarang Branch, namely the KSPPS Binama Tlogosari Semarang Branch has well- dressed employee attractive, friendly, responsive and precise time in respond the problem that is owned Customer or its members, its employees also always willing give information required by customers or members, at the KSPPS Binama Tlogosari Semarang Branch also have room very long queue clean and comfortable, and that's not lost the importance of the KSPPS Binama Tlogosari Semarang Branch always understand needs and wants Customer or members. However factor the No influential straight away quality service to trust.

This matter proven in study bi Kartikasari and Aryo Dewanto (2014), that quality service No influential significant to trust.

The Influence of Corporate Image on Trust

Testing hypothesis second test influence image company to trust, where results study show that image company influential positive and significant to trust.

This matter show that at the KSPPS Binama Tlogosari Semarang Branch, it provides good impression to Customer or member through consistent in protect customer data, provide service with honest, overcome problem Customer with good , give not quite enough high and always responsible consistent guard trust Customer or member to the KSPPS Binama Tlogosari Branch, Semarang so that Can increase trust to KSPPS Binama Company, Semarang Branch.

This matter proven in research by Acai Sudirman et.al (2020) that image brand influential positive and significant to trust. And in study Roy Han Jamaan (2016) also stated that image company influential positive and significant to trust.

Influence Satisfaction Customer to Trust

Testing hypothesis third test influence satisfaction Customer to trust, where results study show satisfaction Customer influential positive and significant to trust. The more Good services provided at KSPPS Binama , then will increase trust to Customer or its members.

This matter show that Customer or member of KSPPS Binama feel satisfied to product from KSPPS Binama and considers product from KSPPS Binama fulfil needs and exceeds expected expectations Customer or member of KSPPS Binama.

According to results research (Norhermaya & Soesanto, 2016) and (Mariska & Shihab, 2016), that satisfaction Customer influential to trust.

Influence Quality Service to Loyalty Customer

Testing hypothesis to four test influence quality service to loyalty customers, where results study show quality service influential positive and significant to loyalty customers.

This matter show that quality services at the KSPPS Binama Tlogosari Semarang Branch have influence direct to loyalty Customer or members. At the KSPPS Binama Tlogosari Branch , Semarang has well- dressed employee attractive, friendly, responsive and precise time in respond the problem that is owned Customer or its members, its employees also always willing give information required by customers or members, at the KSPPS Binama Tlogosari Semarang Branch also have room very long queue clean and comfortable, and that's not lost the importance of the KSPPS Binama Tlogosari Semarang Branch always understand needs and wants Customer or members. From things the

influence loyalty Customer or member For remain loyal to KSPPS Binama Tlogosari Branch.

This matter in line with research by Dewi Linatus Sa'adah and Mulyono Budi Setiawam (2023) which states that that quality service influential positive and significant to loyalty customers.

The Influence of Corporate Image on Loyalty Customer

Testing hypothesis the fifth test influence image company to loyalty customers , where results study show image company No influential positive and significant to loyalty Customers. Corporate image in a way No direct No have influence to loyalty customers.

This matter can explained that There is a number of factor affecting loyalty customers at KSPPS Binama Tlogosari Semarang, one of them is KSPPS Binama Tlogosari give good impression to Customer or its members . The imaging that is done is maintain Customer or its members, remain consistent in guard trust Customer or member with make KSPPS Binama healthy and always operate service according to SOP or established procedures and always give not quite enough answer tall to Customer or its members. However factor the No influential direct to loyalty customers.

This matter proven in study The Story of Zulfikar Fathol Qoriba, Imamul Hakim and Afifah Nur Millatinac (2023) who said that image company No influential positive to loyalty customers.

Influence Satisfaction Customer to Loyalty Customer

Testing hypothesis to six test influence satisfaction Customer to loyalty customers, where results study show that satisfaction Customer influential positive and significant to loyalty customers.

This matter show that KSPPS Binama Tlogosari Branch Semarang customers feel satisfied and happy towards the KSPPS Binama Tlogosari Semarang Branch, both from aspect service or products provided, customers or member easy get product from KSPPS Binama, customers or members also recommend to those closest to him so that Customer or loyal members of the KSPPS Binama Tlogosari Semarang Branch and use KSPPS Binama products in a way sustainable.

This matter proven by research conducted by Huda Khorri & Adityawarman (2021), which shows that satisfaction Customer influential positive to loyalty customers.

CONCLUSION

The purpose of doing this study This is For know quality service, image company and satisfaction Customer to loyalty customers mediated by trust. Research This was done at the KSPPS Binama Tlogosari Branch, Semarang with amount sample as many as 150 respondents with using purposive sampling technique. The software used For help study This is IBM SPSS.

Based on result testing can be concluded :

1. Quality service No influential positive and significant to trust which means if quality decrease or reduce No will influence trust Customer to company.
2. Corporate image influential positive and significant to trust which means if image company decrease or reduce will influential to trust Customer to company.
3. Satisfaction Customer influential positive and significant to trust which means if satisfaction Customer decrease or reduce will influential to trust Customer to company
4. Quality service influential positive and significant to loyalty customer, meaning the more Good quality services provided Customer will increasingly loyal to company. However if quality service decrease or reduce so will influence loyalty Customer to company.

5. Corporate image No influential positive and significant to loyalty customer, which means if image company decrease or reduce No will influence loyalty Customer to customers.
6. Satisfaction Customer influential positive and significant to loyalty customer, which means if satisfaction Customer decrease or reduce so will influence loyalty Customer to company.
7. Trust can become variable mediation between quality service, image company and satisfaction Customer with loyalty customer, which means that quality service, image company and satisfaction Customer become factor main in increase loyalty customers.

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