Customer Trust as Relationship Mediation Between Customer Satisfaction and Loyalty At Bank Rakyat Indonesia (BRI) Southeast Sulawesi

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---Abstract---
The purpose of this study is to explore and test the influence of customer satisfaction and trust towards customer loyalty. More specific purpose is to test the role of customer satisfaction as a mediator of relationship between customer trust and towards customer loyalty. The design of this study used the survey method with data collection through questionnaire. A total of 150 respondents are selected using convenience sampling at customer BRI Kendari Southeast Sulawesi, one of the leading government bank in Indonesia. Data are analyzed by using variance-based SEM with Partial Least Square analysis (PLS). The results showed that customer satisfaction has significant influence toward customer trust and loyalty. Furthermore, customer trust has positive and significant influence toward customer loyalty.Customer trust as partial mediation link between the customer satisfaction and customer loyalty. The practical implications of these studies provide knowledge and information for customer BRI Kendari Southeast Sulawesi in an attempt to improve customer loyalty through the application of the concept of relationship marketing. Satisfaction and customer trust were both measured by a single item. Although they show high face validity, the findings should be replicated using a multiple-item approach. Future research should also consider distinguishing between transaction-specific satisfaction and cumulative satisfaction. Originality of research can prove the test configuration model of integrated relationship between the customer satisfaction and trust to increased customer loyalty. The role of mediation of customer satisfaction proved significant influence on increasing customer loyalty.

Keywords: Satisfaction, Trust, Loyalty, Banking Industry (BRI).

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I. INTRODUCTION

Banking firm and society are two components that arrange partnership and inter-dependent as well. The concept of "trust" has gained considerable importance in the field of marketing during the last decades and is seen as a key mediator of customer relationship marketing. But upon a closer look at the literature, the construct "trust" is conceptualized and measured very differently. Based on a literature review and theoretical work, the purpose of this paper is to develop a conceptual model of consumer trust and commitment in a service banking. Banking industry is one of the business sectors that has characteristic of capital and employee intensives; banking industry continues to grow even among tighter competition. This industry is significantly proven to be able to contribute on economic growth, both at local and national levels. One of the functions of banking industry can gather fund from society in the form of banking account, fixed deposit, clearing, and other savings; yet, bank redistributes to the society in the form of loan, so that banking industry has intermediation role of several parties in economics system. Bank and society are the two components that arrange partnership and inter-dependent among each. The partnership form between bank and society as expected by the banking firm is the customer loyalty the particular bank.

BRI's commitment to finance those sectors have proven the sustainability in facing every economics challenge that makes BRI becomes one of the leading banking industries in national level. The asset position of BRI during this recent three years is on the second rank among the big ten of national banking firms. In 2009, the assets reached Rp. 318.447 trillion; while in 2010, it asset became Rp. 395.396 trillion. To improve the customer loyalty, national payment agent program that is established by BRI in the way of creating banking products that are able to answer the needs of the customer are developed by enhancing service quality, information technology infrastructures, and human resource quality among 6,700 BRI offices in all over Indonesia. Since 2005, BRI was successful in retaining its rank as the bank with the highest profit in Indonesia. In 2009, BRI achieved Rp. 7.308 trillion net profit; further, in 2010 it became Rp. 11.472 trillion.

The survey result conducted by Mark plus Insight and Info bank magazine in the late 2010 on 20 conventional banks for saving product, it shows the loyalty index of the customer (Infobank,2011). BRI's customer loyalty index was on the fourth rank; meanwhile, the satisfaction index was on the seventh rank. These conditions showed that there were loyal customers but less-satisfied. This improvement was caused by the bank prerequisite that each customer who wants to get loan is obliged to have saving account. According to the chief officer of BRI Kendari Branch, BRI continuously improves its service performance of the saving product by adding more ATM units, enhancing service to the customers, and aiming to reach the growth target through Untung Beliung BritAma program. Each BRI's saving customer can get benefit from the electronic channel (e-channel) service by using phone banking, Short Message Service (SMS) banking, internet banking, and ATM banking that ease the customers in making banking transaction they need. BRI ATM provides hundred service features that can be utilized by the customers to purchase mobile account, pay electricity charges, and other banking transactions. Though the number of BRI customer increases year by year, the number of customer at other bank firms was far higher. Kendari Branch of BRI Bank as a financial service firm should devote its continuous efforts to retain its customer loyalty by improving the trust of the customer.

Theoretical study that became the basis for assessing and measuring the relationship between variables in this study refers to the concept of relationship marketing is a marketing philosophy that focuses on maintaining long-term relationships with existing customers. The assumption underlying the concept of relationship marketing thinking is the final consumer or business customers prefer to establish a sustainable relationship with the organization from the customer's need changing in order to get the expected value. The application of the concept of relationship marketing provides several benefits to the company and the customer. The benefits derived are customers "confidence benefits, social benefits and treatment benefits" Zeithaml and Bitner (2004). Suggested that customer satisfaction can be built through the quality of goods/services, customer service and value Kotler Philip and Keller Kevin (2006). This shows the quality of service is a variable that affects customer satisfaction. Customer satisfaction is the best guarantee for creating and maintaining customer trust seta defenses to face global competition.

The success of the banking industry to maintain customer loyalty is influenced by many factors including: the customer satisfaction, either directly or mediated by an increasing role of customer trust. The empirical studies cited above most researchers have shown a good customer satisfaction to increase customer loyalty. Theoretically Kotler and Keller (2006) stated that the impact on customer satisfaction with the latest on customer loyalty. High customer satisfaction can generate customer loyalty. But it turns out empirically the relationship between customer satisfaction and customer loyalty is very diverse, which is the researchers proved that satisfaction has positive and significant impact on customer loyalty Tianxiang and Liu (2010); Li-Wei (2011); Hsin Chang and Hsin-Wei, (2011); Thomas Brunner (2008). On the other hand, there are findings that overall customer satisfaction and satisfaction are positive and significant technique to loyalty by Thomas Brunner (2008); Abu-ELSamen et al. (2011). On the other hand, there are findings that satisfaction and no significant negative effect on customer loyalty Aihie (2012). The results Abu-ELSamen et al. (2011) find satisfaction variables are not functionally significant effect on customer loyalty. Other studies prove that customer satisfaction does not directly influence customer loyalty, but customer trust mediated Norizan and Nor Asiah (2010); Norizan and Salaheldin (2009); Roland and Werner (2010); Dev Jani and Heesup (2011). Then the role of customer trust directly have a positive and significant impact on customer loyalty Roland and Werner (2010); Ki-Han Chung and Shin, (2010). While the research findings Sunil & Keyoor (2008); Irene Gil-Saura et al. (2009); Dev Jani and Heesup (2011) proved that the trust had no significant effect on customer loyalty. Deliberate the findings of Tracey and Timothy (2010) occurred because of the trust should be built on the basis of long-term relations with customers so that customers trust the new no significant effect on customer loyalty.

Variations on these results are interesting research gaps for further study to the development of previous studies. So the solution offered is by adding trust as mediating variable in order to increase customer satisfaction influence on customer loyalty because trust is the foundation for the company when running businesses. Then the customer satisfaction with customer trust and loyalty gap obtained important and interesting to study further so that the motivation in this study as follows: first, the variability model of the relationship between satisfaction and loyalty indicating a direct relationship between satisfaction and loyalty can't be valid in general objects very different. Hence each object further research is needed in order to know the exact form of the model the relationship between customer satisfaction and loyalty. Second, this study fashion design relationship between satisfaction and loyalty are more integrated with mediation include two variables customer trust that has been used previously researchers separately Ki-Han and Shin, (2010); Jani and Heesup (2011). Third, examination of customer satisfaction and trust to customer loyalty customers there are contradictions caused by the diversity of variables measuring dimensions of customer loyalty.

Based on the theoretical and the reality of what happened there is still a gap of research on the influence of customer satisfaction on customer trust and loyalty. The key problem in this research is questioning the variable customer satisfaction and trust influence customer loyalty and the role of customer trust as a mediating variable in the BRI Kendari of Southeast Sulawesi province. While the objectives are to test and explain empirically the influence of customer satisfaction and trust towards customer loyalty. Moreover, to test and explain empirically indirect effect of the role of customer satisfaction as a mediator of relationship between customer trust and towards customer loyalty. Theoretically, the research findings are expected to be useful to establish a marketing management science, especially some of the variables in consumer behavior and marketing services comprising variable customer satisfaction, trust toward customer loyalty. Besides the practical benefits that can contribute to the organization of government, in particular banking industry (BRI) Kendari Southeast Sulawesi province in providing customer satisfaction, trust and customer loyalty for information and reference for other researchers in the field of service marketing research and consumer behavior, particularly in relation to the variable customer satisfaction, trust, toward customer loyalty.

II.   LITERATURE REVIEW AND CONCEPTUAL MODEL

The concept of customer loyalty is used in this research as the theoretical thinking foundation to understand the basic concept of customer loyalty. There seems to be two basic approaches to define customer loyalty: the stochastic and deterministic approach (Odin et al., 2001). The stochastic approach views customer loyalty as a behavior manifested in customers' shares of purchase, purchasing frequency, repeat purchase, recommendations, repurchase intentions, and willingness to pay price premium (Zeithaml et al., 1996). On the other hand, the deterministic approach addresses customer loyalty as an attitude manifested through customers' preferences, buying intentions, supplier patronization, and recommendation willingness (Xu et al., 2006). While both approaches have their advocates, it should be underlined that defining customer loyalty as merely a behavior overcomes the fact that customers behaviors are not always a reflection of their attitudes. Certain factors might cause customers to "act" loyal while their attitudes are negative or, at best, neutral towards a certain product or brand. Such factors could include the lack of worthy competition, customers' perceived risk of change and, most seriously, customers' perceived lack of difference between competing brands. Hence, any research conducted on customer loyalty should adopt a deterministic definition in order to clearly understand customers' real attitudes towards customer banking industry which could give more solid indicators towards customers' potential future behaviors towards banking industry customer service. Accordingly, our paper adopts Oliver's (1997) deterministic definition of customer loyalty who describes it as "a deeply held commitment to re-buy or re-patronize a preferred product consistently in the future situational influences and marketing efforts that might cause switching behavior." We use this definition because it includes both attitudinal and behavioral aspects of loyalty and was used by other empirical studies (Walsh et al., 2008).

Several authors have advocated the importance of customer loyalty to the future stability and growth of any organization (Parvez, 2005; Tsoukatos and Rand, 2006; McMullan and Gilmore, 2008). In the banking industry services, it is frequently pointed out that once customers have been acquired and connected to the banking industry, their long-term relations with the focal banking are of greater importance to the success of the company in competitive markets than they are in any other industry sector (Gerpott et al., 2001). Benefits of customer loyalty include reducing the initial cost of introducing and attracting new customers, positive word of mouth, increases in the number of purchases, and increases in the value of purchases. In marketing theory, customer satisfaction acts as an antecedent to customer loyalty Kim et al., 2004; Xu et al., 2006; Chadha and Kapoor, 2009). A multitude of scientific articles in the mobile service industry has found that customer satisfaction is a major driver of customer loyalty (Aydin et al., 2005; Lim et al., 2006, Kuusik and Varblane, 2009). There is an extensive empirical research that links CS to customer loyalty. Several researchers, for example, Anderson and Sullivan (1993), Fornell et al. (1996), Oliver (1997), Kim et al. (2004), found that customer loyalty is a consequence of customer satisfaction. Customer loyalty provides the foundation of a company's sustained competitive advantage. Developing and increasing customer loyalty is a crucial factor in companies' profitability, growth, and performance (Reichheld, 1996). What customers perceive affects their judgment and later affects their satisfaction and loyalty. It is an industry-wide belief that the best core marketing strategy for the future is to try to retain existing customers by increasing customer's loyalty and customer value (Kim et al., 2004).

Satisfaction is defined as an emotional state resulting from a customer's interactions with a service provider over time Jani and Heesup (2011). Oliver, (1980) defined satisfaction as a function of a cognitive comparison of expectations prior to consumption with the actual experience.

This process is often referred to as the disconfirmation paradigm, whereby customers make a post-purchase comparison between repurchase expectations and actual performance received Tjiptono (2005). When actual performance exceeds expectations, positive disconfirmation occurs and leads to satisfaction, while actual performance below expectations results in negative disconfirmation and dissatisfaction. Two conceptualizations of satisfaction can be distinguished: transaction-specific and cumulative satisfaction Athanasopoulou (2009). A common approach in defining customer loyalty is to distinguish between a consumer's behavioral loyalty and attitudinal loyalty Roland & Werner (2010). Behavioral loyalty is expressed as repeated transactions (or percentage of total transactions in the category, or total expenditures in the category) and can sometimes be measured quite simply with observational techniques. Attitudinal loyalty is often defined as positive affect toward both continuance of the relationship and the desire to remain in the relationship, and is sometimes defined as equivalent to relationship commitment Norizan and Nor Asiah (2010); Tianxiang and Liu (2010); Li-Wei (2011). We may consider both affective and co native loyalty to be kinds of attitudinal loyalty. Strong attitudinal loyalty makes customers more resistant to attempts by other marketers to steal them away Norizan and Salaheldin (2009) and more resistant to counter-persuasion or to searching for alternatives.

Loyalty and satisfaction are related, although also clearly distinct. Engel (1995), in their studies, consider several conceptual bases for this distinction, but, in general, higher satisfaction has been proposed to be related to higher loyalty. As has been hypothesized and borne out in the marketing literature Morgan and Hunt (1994); Norizan and Nor Asiah (2010); Li-Wei (2011), trust is logically and experientially a critical variable in relationships. Those who are not willing to trust a vendor in a competitive marketplace are unlikely to be loyal. The importance of trust in explaining loyalty is also supported Dev Jani and Heesup (2011); Roland & Werner (2010). Trust is sometimes conceived of, as pointed out Norizan and Salaheldin (2009), as having two components: performance or credibility trust and benevolence trust. In a business-to-business context, Norizan and Salaheldin (2009) found strong effects for credibility trust on relationship commitment but not for benevolence trust. He argued that this was because businesses base their purchase and selling decisions much more on performance issues. Clearly, performance or credibility trust is important in business-to-consumer relationships as well. Other authors have also suggested the existence of an effect for credibility trust on loyalty Morrisson and Huppertz (2010); Yung Shao & Yung-Ming (2009). Evaluation of cumulative satisfaction is based on the firm's past, current, and future service performance. In contrast, transaction-specific satisfaction may provide specific diagnostic information about a particular service performance. Numerous studies in the service marketing literature have hypothesized and validated empirically the relationship between satisfaction and customer loyalty such as customer referrals, purchase intentions, usage of a service, share of wallet, and retention Oliver, (1980); Norizan and Salaheldin (2009); Roland & Werner (2010). In line with previous research, it is hypothesized that:

2.1 . H1. Customer satisfaction has a significant positive impact toward customer loyalty.

Satisfaction is the consumer's fulfillment response Tjiptono (2005). It is a judgment that a product or service feature, or the product or service itself, provided (or is providing) a pleasurable level of consumption-related fulfillment, and includes levels of under or over fulfillment Gour Saha (2009); Jani and Heesup (2011). From the above definitions, it is understood that satisfaction relates to a subjective evaluation of emotions. Satisfaction occurs as a function of disconfirmation and relative output to input. The end-result is a positive or negative feeling of fulfillment. Relationship quality, including trust and commitment, has been evaluated differently by various researchers, with some having taken it to be an antecedent of overall satisfaction Norizan and Salaheldin (2009); Gour Saha (2009), some giving trust and customer satisfaction an equal footing Jani and Heesup (2011); Yung Shao & Yung-Ming (2009) and others taking relationship quality and service quality together to be antecedents of behavioral intentions Boshoff and Gray (2004); Jani and Heesup (2011). Engel (1995) and Gour Saha (2009) on reviewing the literature, assert relationship quality to be a consequence of customer satisfaction as well as service encounter. This study adopted the Engel (1995) posterior perception of relationship quality, which develops after the customer is served and is continuously altered with subsequent service encounters in a cumulative fashion Wei-Ming et al. (2011). In their relationship model, Ulaga and Eggert (2006) consider an association between trust and loyalty, although their results showed no statistically significant relationship. Similarly, Noor Hazilah (2009)consider trust as an antecedent to loyalty, at the same level as satisfaction. For Athanasopoulou (2009) trust and satisfaction influence loyalty. This argument was subjected to empirical testing through the following hypothesis:

2.2. H2. Customer satisfaction has a significant positive effect on customer trust.

2.3. H3. Customer trust has a significant positive impact on customer loyalty.

Relationship quality, including trust and commitment, has been evaluated differently by various researchers, with some having taken it to be an antecedent of overall satisfaction (Ok et al., 2005),

some giving trust and customer satisfaction an equal footing (Kim and Han, 2008), and others taking relationship quality and service quality together to be antecedents of behavioral intentions (Ozdemir and Hewett, 2010). Bove and Johnson (2001), on reviewing the literature, assert relationship quality to be a consequence of customer satisfaction as well as service encounter. This study adopted the Bove and Johnson (2001) posterior perception of relationship quality, which develops after the customer is served and is continuously altered with subsequent service encounters in a cumulative fashion (Halliday, 2004).

The desirable culminating effect of service encounters and customer satisfaction is the future behavior of customers, actions that can be predicted from their customer loyalty. The relationship is noted to be mediated by the relationship-quality dimensions of trust and commitment (Canniere et al., 2010). Research findings on the impact of trust and commitment on customer loyalty are yet to be reconciled. Ok et al. (2005), on researching community services, noted trust to have no significant impact on customer loyalty. To the contrary, Kim and Han (2008), using data from restaurant customers, found trust to have an impact on customer loyalty. Since trust is a long-term orientation (Caceres and Paparoidamis, 2007) and forward looking in nature, then logically it can be asserted that trust will have an influence on the customer loyalty of service customers. The concept of customer loyalty is used in this research as the theoretical thinking foundation to understand the basic concept of customer loyalty. Sheth and Mittal (2004) formulates the definition of customer loyalty by combining the elements of attitude and purchase behavior as follow: "Thus, customer loyalty is a customer's commitment to a brand, store, or supplier based on a strong favorable attitude and manifested in consistent re-patronage". Loyal customer is defined as the customer has positive attitude on particular brand manifested on consistent repurchase behavior Kotler and Amstrong (2003). Customer satisfaction is a like or dislike feeling of a person after comparing the product performance he perceives with the expectation. It the perceived performance of a product is lower than the expectation, the customer is not satisfied and *vice versa*. Customer trust concept is used in this research as the theoretical foundation. Morgan and Hunt in Mancintosh and Lockskin (1997:489) state the definition of trust: "define trust as one party's confidence in an exchange partner's reliability and integrity". This definition shows that one party trusts and believes the reliability and integrity of his exchange partner.

Deeper understanding can be obtained from the research by Morgan and Hunt (1994) which reveals two crucial aspects as the driver to cooperate in a relationship among two parties that are trust and commitment. Morgan and Hant say the importance of commitment on the success of relationship stability and its role in building long term relationship. From the review of the prior research and consumer behavior theory, particularly on the service, it shows that satisfaction, trust, and commitment variables are important in building customer loyalty on banking service. The utilized indicators to measure loyalty, satisfaction, trust, and commitment are as follow: (1) Customer loyalty indicator of this research is based on the indicator arranged by: Ribbink, et. al. (2004); (2) The indicator of customer satisfaction in this research is based on the indicator provided by Akbar and Som (2011). (3) Customer trust indicator of this research is taken from the indicator developed by Akbar and Som (2011), Ribbink et al. (2004), (4) The indicator of customer commitment in this research is rooted from the indicator arranged by Hamadi (2010). Thus, the following hypothesis was posited:

2.4. H4. Customer trust is a mediator of the relationship between the satisfaction on customer loyalty

The conceptual framework shown in Figure 1 outlines the proposed relationships between customer satisfaction and relationship quality (trust) were integrated into the model to explain the formation of customer loyalty clearly. Based on this reason, the researcher builds conceptual framework as presented in the Figure 1.
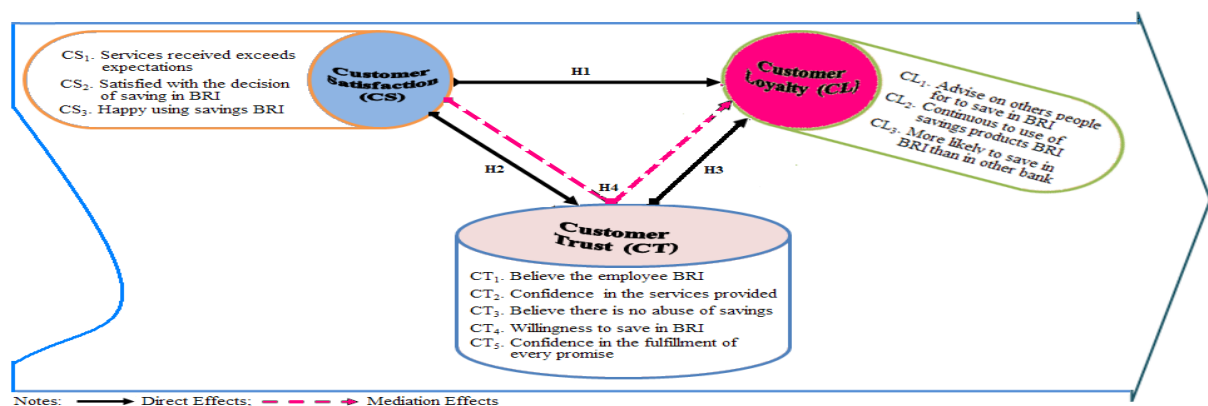

Figure 1. Conceptual Model and Research Hypotheses

III. RESEARCH METHODS

3.1 Population and Sample

Based on the problem and objectives, this research is included in explanative type. It means that this research aims to obtain an explanation of causality relationship among variables of customer satisfaction, trust and customer loyalty through hypothesis testing. The study was done at BRI, Kendari Southeast Sulawesi, Indonesia. The population was the BRI customer who have saving account with the criteria of : (1) Age of more than 17 years, (2) have been as a customer for at least 2 years, (3) the account belongs to himself. The samples were 150 customers, which was taken by the simple random sampling. The number of 150 samples chosen in order to meet the prerequisite of variance-based Structural Equation Modeling of Partial Least Square (PLS).which used in this study. The data was collected by distributing open questionnaire to the 150 selected respondents.

3.2 Data collection, Measurement and Analytical methods

Data collection research using the triangulation method. Firstly, review of literature was conducted to examine the theories or the results of previous study, that relevant with the measurement used in this study. The data collected were: customer satisfaction, customer trust, and customer loyalty. Secondly, the collection of data used questionnaires, that distributed to the BRI customer. The distribution is conducted by customer and explain the questionnaire while the researcher wait the respondent to fill up the questionnaires or the researcher fetched the questionnaire from the BRI customer. Finally, the researcher conduct in-depth interview to fine tune the information. Therefore this technique support and reveal the facts behind quantitative analysis information. Method used in-depth interview data collection refers to. There are two ways In-depth interviews, i.e. closed-open interviews and documentation interview result. The more detailed interviews carried out by researchers where the respondents are considered to be able to explain the substance of this study.

The measurement of data from all research variables used the Likert scale. The determination Likert scale in this study used a 1 to 5 level scale for all variable. A five-point Likert scale was employed with a score of 1, indicating "strongly disagree", and 5, representing "strongly agree", to extract the different attitudes of respondents Malhorta et al. (2010). The present study used the Statistical Package for Social Sciences (SPSS) for descriptive and inferential analyses (e.g. sampling profile, correlation). To test the proposed relationships among the study variables, structural equation modeling (SEM). This study uses variance-based SEM of Partial Least Square (PLS). As suggested by Hair et al. (2010), construct validity was assessed by running a confirmatory factor analysis (CFA) before testing the hypothesized paths using the Partial Least Square (PLS). The mediating roles of customer trust were tested by examining the direct and indirect effects of these constructs' predictors on loyalty.

IV. ANALYSIS AND RESULTS

Before making more evaluations with Partial Least Square (PLS), it is necessary to test the linearity assumption, namely weather relationship between latent constructs tested had a linear relationship. Linearity test aimed to see whether the model used is a linear model. The results of linearity test relationships between variables are presented in Table 1. Linearity test result in Table 1 shows that relationship between entrepreneurial orientation, management capabilities and knowledge sharing toward innovation and business performance is linear, with the significance level is less than 5 percent ($p > 0.05$). It can be concluded that all the relationships between the variables in structural models are linear. Therefore, it meet linearity assumption. Thus, further analysis can be done. For the analysis of BRI customer attitudes SPSS software was used. According to the descriptive statistics that were generated, overall customer satisfaction (mean = 3.62); customer trust (mean = 3.14) and customer loyalty (mean = 3.42) is high and all the mean scores for the ten statements related to indicators were above the median value of 3 (see Table 2).

Table 1. Test Results Linearity Assumption

Variable Relationship			Linearity test			
Exogenous variable		Endogenous variable	R^2	F	Sig.	Result
Customer Satisfaction	→	Customer Trust	.394	96.248	.000	Linear
Customer Satisfaction	→	Customer Loyalty	.522	161.621	.000	Linear
Customer Trust	→	Customer Loyalty	.449	120.656	.000	Linear

Notes: Significance at $< .05$.

Table 2. Mean, Loading Factor, Reliability Construct and Variance Extracted

Construct/Indicators	Mean	Outer loading	Composite Reliability (CR)	Average variance extracted (AVE)
			.906	.764
Customer Satisfaction (CS):	**3.62**			
CS$_1$. Services received exceeds expectations	3.39	.785*		
CS$_2$. Satisfied with the decision of saving in BRI	3.82	.896*		
CS$_3$. Happy using savings BRI	3.66	.934*		
Customer Trust (CT):	**3.14**		.969	.862
CT$_1$. Believe the employee BRI	3.07	.911*		
CT$_2$. Confidence in the services provided	3.11	.940*		
CT$_3$. Believe there is no abuse of savings	3.20	.939*		
CT$_4$. Willingness to save in BRI	3.23	.918*		
CT$_5$. Confidence in the fulfillment of every promise	3.11	.934*		
Customer Loyalty (CL):	**3.42**			
CL$_1$. Advise on others people for to save in BRI	3.48	.932*		
CL$_2$. Continuous to use of savings products BRI	3.27	.919*	.948	.858
CL$_3$. More likely to save in BRI than in other bank	3.52	.928*		

Notes: AVE acc. value >.60; CR acc. value > .70; and Outer loading at > .50.

For the scales' reliability analysis average variance extracted (AVE) and composite reliability (CR) were calculated for all latent variables' measurement scales. Results, as seen in Table 2, revealed that all scales were reliable. Additional evidence provided by or derived from the CFA suggests that the resulting measures are reliable and valid as indicated by the relatively high composite reliability (CR) and average variances extracted (AVE), as shown in Table 2 (Hair et al., 2010). Convergent validity to establish the convergent validity, the items of specific construct should share a high proportion of variances in common. As can be seen in Table 2, the convergent validity is indicated by: (1) All factor loadings are significant; the relatively high AVE (customer satisfaction = 76 percent, customer trust = 86 percent, and customer loyalty = 86 percent). CR is higher than 0.7. (customer satisfaction = 0.91, customer trust = 0.97and customer loyalty = 0.95) provide evidence in support of the measures' reliability.

For the appropriate "goodness of fit" test, structural equation modeling (SEM) analysis was performed using the Partial Least Square (PLS) software. The calculations show the predictive value-relevance is $Q^2 = 1 - (1 - R_1{}^2)(1 - R_2{}^2) = 1 - \{(1 - .412)(1 - .611)\} = 1 - .229 = .771$ or 77.10%. That is, accuracy or timeliness of this research model can explain variance of customer satisfaction toward customer trust and customer loyalty of 77.10%. The remaining 22.90% is explained by other variables that are not included in this research model. The use of PLS estimates the effects simultaneously and is thus more true to the simultaneous nature of the impact of these variables in the research model. It also allows for convenient estimation of the effects of individual predictors Hair et al. (2010). For this reason this model is considered as an acceptable (Figure 2).
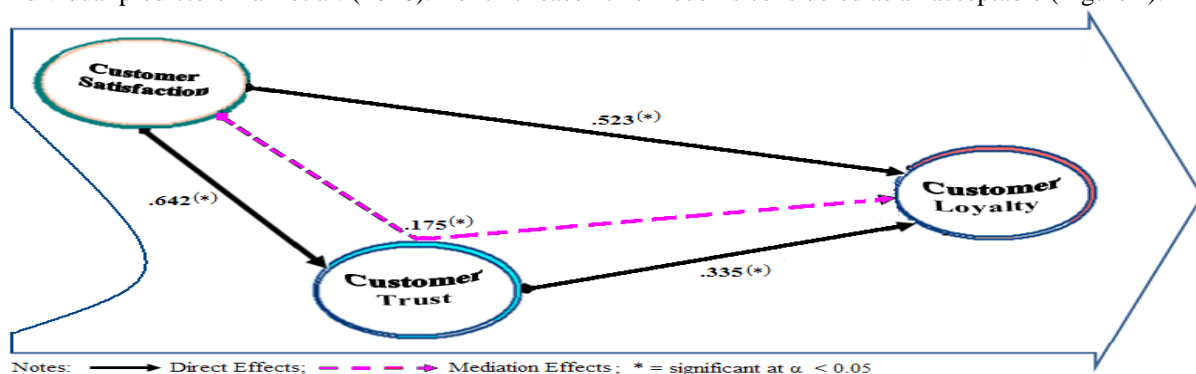

Figure 2. Diagram for Hypothesis Testing and Path Coefficient

The structural relations model test carried out after the structural model built in accordance with the results of the observation and the suitability of the structural model index. The purpose tested of structural relationship models to relationship between latent variables or indicators of relationship with fellow latent variables that are designed. In this study there are four structural relationships that the three direct links and one an indirect relationship. An indirect relationship is customer trust as mediation of relationship between the customer satisfaction toward customer loyalty. While the three direct relationship, consist of: (1) customer satisfaction on the customer trust; (2) the customer satisfaction to the customer loyalty of undertakings; and (3) customer trust toward customer loyalty effort. Figure 2. Showing fourth relations built in this work as a whole had links significant either directly or indirectly of a variable latent observed. The result analysis partial least square above built as a basis for analyzing the relations between variables latent and the testing of hypotheses first served value standardized weights regression with the purpose to know the relation between variables latent and rate significant relations causality.

Table 3. Hypothesis testing and path coefficient for PLS

	Direct Influence	Path Coefficients	T- Statistic	P- value	Empirical Evidence	
H1.	Customer Satisfaction → Customer Loyalty	.642	13.512	.000	Significant	Accepted
H2.	Customer Satisfaction → Customer Trust	.523	6.344	.000	Significant	Accepted
H3.	Customer Trust → Customer Loyalty	.335	3.648	.000	Significant	Accepted

Test	For The Impact of Mediating Variable						
	Exogenous		Mediation		Endogenous	Path Coefficient	Nature of Mediation	Empirical Evidence	
H4.	Customer Satisfaction	→	Customer Trust	→	Customer Loyalty	.175	Partial Mediation	Significant	Accepted

Note: p-value = significant at $\alpha < 0.05$

The structural model examines the hypotheses of the research model. Most of the proposed hypotheses were supported except for H1 (customer satisfaction → customer loyalty), (see Table 3 and Figure 2). The results indicated that customer satisfaction is related positively to customer trust ($\beta = .523$, t-value = 6.344, p-value = .000) and customer trust has a significant impact on customer loyalty ($\beta = .335$, t- value =3.648, p-value = .000). Thus the results of the analysis supported H2 and H3. Finally the test result of path coefficient and hypotheses for the impact of mediation variable in Table 3 shows that the impact of customer satisfaction on customer loyalty through customer trust is partial mediation. There was enough empirical evidence to accept (H4), the high customer trust act as mediating the relationship between customer satisfaction and customer loyalty. That was, the customer satisfaction directly has significant effect on customer loyalty. However, through customer trust as mediation variable, customer satisfaction significantly can affect customer loyalty.

V. DISCUSSION

The results obtained by analyzing the customer satisfaction on the customer trust and customer loyalty show a positive and significant impact. The test results indicate that there is enough empirical evidence to accept (H1 and H2) which states that customer satisfaction significantly enhances the customer trust and customer loyalty. The result of hypothesis testing shows that customer satisfaction has positive and significant impact on customer loyalty. Therefore, the result of this research has proven that better customer satisfaction would increase customer trust and customer loyalty of BRI customer in Kendari. The result of this research is consistent with the relationship marketing theory (Barnes, 2001) which states that one of the key factors affecting customer loyalty is customer satisfaction. This result confirms the finding of Ouyang (2010) who concluded that customer satisfaction significantly influence customer loyalty. However,, this finding support the results from Caruana *et al.* (2000), Luarn and Lin (2003), Ribbink *et al.* (2004), Akbar and Noorjahan (2009), Afsar *et al.* (2010), Chen *et al.* (2010), Kassim & Nor Asiah (2010), Akbar & Som (2011), which shows that loyalty will occur as the customer feel satisfied with the service performance.

The result shows that the decision to have saving account is the main consideration for customer to decide. It means that the more satisfied the costumer on his decision making to open a saving account in BRI Kendari Branch, it brings more satisfaction on the customer.

This is based on the consideration that if there is a mistake in decision making, it may affect on the customers' worry about the money they save. Since this is the most critical indicator in defining satisfaction, the customer perception on this indicator should be high; yet, some of the customers are not quite satisfied with the decision they have made. The low perception of the customer is caused by the customer's ability in accessing the service provided by BRI Kendari Branch, so that their assessment is only based on the bank interest and queue on the transaction process. Even the saving interest is low, based on the interview result with one of the respondents, it reveals that the customers expect additional money from the interest even though it is relatively small. The customer limitation to access the service provided by BRI Kendari Branch is caused more by the education level of the customer that mostly only took middle school level. The low saving account of the most customers also makes the interaction between BRI and the customer is low. Therefore, the customer is not able to make a comprehensive assessment.

Besides the decision to open a saving account, the indicators used in evaluating satisfaction are also perceived to be low by the customers. The service provided by BRI Kendari Branch is perceived to be lower than their expectation. This condition implies that there are more customers who perceive that service they experience is lower than their expectation as compared to those who say that the service they receive is higher than what they expect. The gap between perceived service and expected service is caused by the high expectation of the customers on the service that should be provided by BRI Kendari Branch. The length of queue in transaction process is one of the assessment items of the customers on the service provided by BRI Kendari Branch. The average queue time for one person is 10 minutes; it is perceived to be too long still by the customers. The effort of BRI Kendari Branch to reduce the queue time is by adding more teller (cashier) which at that time were six tellers delivering the service. Further, BRI Kendari Branch does not have a break time by shifting the schedule of the breaking time among the employees; also, for certain condition that has peak customers amount who want to make banking transaction, there is an automatic queue system without being called by the queue number for transaction in a limited number – for instance, those customers who handle up to Rp. 2 millions banking transaction.

The analysis result shows that even the customers are not satisfied; they still stay loyal to the BRI Kendari Branch. This result implies that the satisfaction condition either low or high does not affect the level of customer loyalty on BRI Kendari Branch. This condition happens because of most of the customer who has saving account in BRI Kendari Branch has the purpose of fulfilling loan requirement to BRI Kendari Branch. Therefore, the customer is still registered as the saving account product customer until the loan is settled and will be valid as long as the customer wants to be the customer of BRI Kendari Branch. It might be said that some of the customers is enforced to be loyal to BRI Kendari Branch as revealed by one of the respondents. He said that his reason to be the customer of BRI Kendari was because he is the loan customer of BRI Kendari Branch. This finding is strengthened by the survey from Mark plus Insight in Info bank magazine during late 2010 on 20 conventional banks. For the saving product, the loyalty index of BRI customer is on the fourth rank; while the satisfaction index of BRI customer places on seventh rank. The indicator of customer disloyalty is showed by the market share decrease on saving product in 2010 that is caused by the more banking firms that open new branches in Kendari and in other Regencies/Cities of South-East Sulawesi Province.

The test results indicate that there is enough empirical evidence to accept (H3) which states that customer trust significantly enhances the customer loyalty. The result of hypothesis testing shows that customer trust has positive and significant impact on customer loyalty. The analysis results indicates that the higher customer trust is will improve customer loyalty; further, the higher the customer trust, it will increase customer loyalty to BRI Bank. This result implies that customer trust has a mediation role of the customer satisfaction effect on customer loyalty. Therefore, as the customer is more satisfied, he will have higher trust that in turn also increases his loyalty to BRI. The main consideration of the customer to trust BRI Kendari Branch is related to the promise in delivering the service for the customer. This indicator is perceived to be the most influential part by the customer since from the stated promise customer is able to perceive the integrity of BRI Kendari Branch. The stated promise is like providing saving interest based on the Bank Indonesia's interest rate, and security assurance of the saving from *Lembaga Penjamin Simpanan* (Saving Guarantee Institution). The analysis result demonstrates that trust indictor related to the stated promise by BRI Kendari Branch is included in the medium category. It means that some of the customers believe that BRI Kendari Branch will deliver the stated promise; yet, some others do not. Trust of the customer is linked to the BRI's commitment to provide excellent service based on its tagline: "Providing Sincere Service" (*Melayani Setulus Hati*).

The attainment of the service is by adding more ATMs, having Untung Beliung BritAma program, providing electronic channel service (e-channel) through phone banking, sms banking, internet banking, and ATM banking, as well as providing hundred features of BRI's ATM services to purchase mobile account, electricity service payment, and other banking transactions. Customer trust on BRI Bank based on the result is defined by the satisfaction level of the customers on the service performance provided by the banking firm. If the customer is satisfied, then they will have more trust; on the contrary, if there is dissatisfaction, then customer trust will banish or decrease. This finding supports relationship marketing theory as proposed by Barnes (2001). He said that customer loyalty is affected by customer satisfaction and trust. This research also strengthens Lin and Ding's finding (2005) which said that satisfaction causes relationship stability and trust in long term. Further, this research also in line with other research result by Kassim and Nor Asiah (2010), Ribbink *et al.* (2004), as well as Chen *et al.* (2010), that customer satisfaction brings positive and significant effect on customer trust. Other finding of this research is the significant influence of trust toward loyalty. This finding supports relationship marketing theory as proposed by Barnes (2001) stating that loyalty is affected by trust. This finding also advances Foster and Cadogan's (2000) research which shows that costumer trust on a firm is an antecedent of loyal attitude. Some findings is also supported by this research finding such as Ribbink *et al.* (2004), Akbar and Noorjahan (2009), Islam (2009), Kassim and Nor Asiah, (2010), Chen *et al.* (2010), Akbar and Som (2011), and Ouyang (2010) which find that customer loyalty will occur if the costumer has high trust on the firm.

This result develops relationship marketing theory proposed by Barnes (2001) which states that consumer loyalty is affected by customer satisfaction, trust, and commitment. There was enough empirical evidence to accept (H4), the high customer trust act as mediating the relationship between customer satisfaction and customer loyalty. That was, the customer satisfaction directly has significant effect on customer loyalty. However, through customer trust as mediation variable, customer satisfaction significantly can affect customer loyalty. Our findings support the theory of relationship marketing is a marketing philosophy that focuses on maintaining long-term relationships with existing customers. The assumption underlying the concept of relationship marketing thinking is the final consumer or business customers prefer to establish a sustainable relationship with the organization from the customer's need changing in order to get the expected value. The application of the concept of relationship marketing provides several benefits to the company and the customer. The benefits derived are customers "confidence benefits, social benefits and treatment benefits" Zeithaml and Bitner (2004). Suggested that customer satisfaction can be built through the quality of goods/services, customer service and value Kotler Philip and Keller Kevin (2006). This shows the quality of service is a variable that affects customer satisfaction. Customer satisfaction is the best guarantee for creating and maintaining customer trust seta defenses to face global competition.

VI. LIMITATION AND FUTURE RESEARCH

As in any study, there are a few limitations of the current research that should be understood when interpreting the results and implications. First, the convenience sampling used was not random and it is difficult to obtain a fully matched profile of respondents from BRI customer in Kendari Southeast Sulawesi. Although this issue has been rectified, we believed that a selection of a sample where respondents from the BRI customer have a matched profile might lead to better results. Finally, the study was limited to the presentation of an analysis of the relationship in a cross sectional. The ever-changing business environment needs to be identified. Therefore, it is necessary the study of advanced research with longitudinal design flow up to test again whether the relationship between the variables analyzed in this research have changed. Researcher knows that there are some limitations for this research. Other than time and cost limitation, this research does not distinguish between customers' background in opening saving accounts whether it is based on their own willingness or driven by particular need. It also does not differentiate the education background of the customers. For further research, it needs to explore the level of customer loyalty based on the reason of opening a saving account and education background. Further research may also examines the fixed deposit account customer that have higher saving account as compared to common saving account costumers. Since customer relationships are built over time, the cross-sectional research cannot fully capture the dynamic, interactive, and non-linear nature of so many relationship variables. Moreover, the research could be enhanced by expanding the current model. The role of cultural issues could be investigated to add further depth to the model.

VII. CONCLUSION

The major contribution to this study is the adoption of a more comprehensive approach to investigating determinants of loyalty than previous studies. The literature on the aggregate relationships between customer satisfaction, trust, and loyalty is quite rich but it is not the case when the construct's individual dimensions are

taken into account. Thus, this study has a wider coverage of the key dimensions of customer satisfaction and their impact on customer trust and loyalty from BRI customer in Kendari Southeast Sulawesi. This study is considered as the first attempt to investigate the impact of word of mouth on trust and intention, a direction for further research are needed. Comparative studies with other developed countries could be also carried out in order to find out whether the effect of word of mouth on trust and intention in the competitive mix may be greater or lesser than in other markets, and whether the effect of customer satisfaction and trust on loyalty may be more or less.

Based on the research result and discussion, it concludes that customer satisfaction on the customer trust and customer loyalty show a positive and significant impact. The test results indicate that there is enough empirical evidence to accept which states that customer satisfaction significantly enhances the customer trust and customer loyalty. Moreover, customer trust has positive and significant impact on customer loyalty. Finally the test result for the impact of mediation variable shows that the impact of customer satisfaction on customer loyalty through customer trust is partial mediation. There was enough empirical evidence to accept, the high customer trust act as mediating the relationship between customer satisfaction and customer loyalty. That was, the customer satisfaction directly has significant effect on customer loyalty. However, through customer trust as mediation variable, customer satisfaction significantly can affect customer loyalty. Our findings support the theory of relationship marketing is a marketing philosophy that focuses on maintaining long-term relationships with existing customers.

To enhance the customer trust, the bank should guarantee the saving security to the customers. Feel of security can be obtained by providing the information related to the administrative cost at the information board and/or delivered by customer service officer. This effort can be done by rotating the employee's position from one department to another for minimizing fraud and violation of their authority. Giving photograph and identity card of on each employee also improves the trust to anticipate fraud from particular person who claims to be the employee of BRI Kendari Branch. Further, it may also conduct regular gathering with customers to build close relationship between employees and customers that cultivates customer trust. Also it is important To improve the commitment of BRI Kendari Branch's customers, it can be attained by encouraging the intention to visit BRI when they need banking service. This effort can be done by providing computer that contains all information about BRI, regulation of Bank of Indonesia, and add more employees in customer service department to provide information and listen to the customer complaints.

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