

# Developing Customer Trust Model and Its Implication on the Improvement of Customer, Commitment, and Loyalty at PD. Bank Bahteramas in Wakatobi Regency Southeast Sulawesi Province

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**Abstract-**This research was conducted in PD. Bank Bahteramas in Wakatobi Regency Southeast Sulawesi Province with purposes to build customer trust model as well as to determine and analyze the implication of customer model trust implementation on increased customer commitment and loyalty. It is used primary data and then it is processed and analyzed by using descriptive analysis method and then FGD to decide the model to build customer trust in PD. Bank Bahteramas Wakatobi. It decides a model called as Customer Quadrilateral Trust Model. Results of significant test analysis prove that the implementation of customer quadrilateral trust model can improve customer commitment and loyalty in a significant level in PD. Bank Bahteramas Wakatobi. There are still some weakness of the customer quadrilateral trust model, namely it gives less attention to communication and interaction aspects so that it is necessary to develop it further in following research using triangle model.

**Index Terms:** Quadrilateral Model, Customer Trust, Customer Commitment and Customer Loyalty.

## 1 INTRODUCTION

Banking industry including PD. Bahteramas Wakatobi Bank is a financial institution serving as intermediary institution brings together two parties namely a party with excessive funds and a party requiring funds as its additional business capital. PD. Bahteramas Wakatobi Bank collects funds from the third party in the forms of savings and deposits which then are distributed to any party requiring the funds in the form of business capital credit, investment credit and consumption credit.

Key success factor in PD. Bahteramas Wakatobi Bank in achieving its objectives as an intermediary institution is customer trust since the customers will save their money in the forms of savings and deposits if they really trust it. On the other way, if the customers do not trust PD. Bank Bahteramas Wakatobi, then their saved funds will be drawn and there will be no proposal to obtain credit facility. Customer trust level on the banking can be measured by using four indicators, namely dependability, honest, competence and likable (Swan And Nolan (2002). Customers will trust PD. Bank Bahteramas if it can meet its promises that have been given to its customers through promotions, being honest in providing services and any required information; also, the managers have competence based on their field of tasks and manager staffs are friendly and polite in giving services.

Results of pre-survey indicate that the customer trust in PD. Bahteramas Wakatobi Bank is relatively low; this can be seen from out of 15 studied respondents, there are 11 customers stating their less trust and there are 4 customers stating their trust; so that it implies the low level of customer commitment and loyalty. Then, there is a challenge faced by the management of PD. Bank Bahteramas Wakatobi, namely to improve customer trust.

To solve the problem above, then it is necessary for a concept to build the improvement model of customer trust as one of the solutions to improve the customer trust, so that it will imply on the improvement of customer commitment and loyalty. First step to build customer trust on PD. Bahteramas Wakatobi Bank is to conduct a research with the purpose to determine and analyze any factors causing customer less trust at PD. Bank Bahteramas Wakatobi. After data are collected and analyzed, then the following step is conduct FGD with the purpose to build customer quadrilateral trust model. After the quadrilateral model is formulates, then the following step is that the researcher team is conducting a research with the purpose to improve knowledge, skills and attitude of the PD. Bahteramas Wakatobi Bank management so that it can find out effective and efficient service to be given to the customers so

that there will be improvement of customer commitment and loyalty.

There are some research results giving conclusions on the improvement of customer trust that has positive and significant effects on the improvement of customer commitment and loyalty.

( Soeging Wahyoedi, 2017, Lynn Van de Scheur, 2017, Aishatu, I.O and G.C. Lim, 2017, Bua Hasanuddin, et al, 2016, Tooba Arahad, Rubabzahra, Umar Drad, 2016, Sinarwati and Bua Hasanuddin, 2016, N. Ghasemi, T Beiranvand, 2016, Bizicei.A, Pragato and Antunis, 2016, Azdoo, M. Homayounfar, 2016, Sajad Shah Hosseini and Behrooz Shamohadi, 2016, Nofal Supriyaddin and Bua Hasanuddin, 2015, Zohaib Ahmad, Muhammad Ridwan, Mukhtar Ahmad, Musbahul Haq, 2014, Bua Hasanuddin, et al, 2011, Vauren,, 2012, Yap, 2012, Shepetim, 2012, Lath Alrubaice, 2012). Higher customer trust will lead to higher customer loyalty.

There are also some research results giving conclusion that trust has negative but insignificant effects and has positive but insignificant effects (Ojiaku, Obinna.C, Aghara, Vinceut.O, Ezeohe Obianuju.L, 2017, Endang Prihatiningsih, Hening Widi Oetomo, Suwitho and Sonang Setahang, 2016, Simon Belton, 2016).

Based on the above thinking, then it is important for a research on developing a customer trust model to improve customer commitment and loyalty at PD. Bahteramas Wakatobi Bank because it will increase customer commitment and loyalty. It is then offered a quadrilateral model of customer confidence, in which one side's weakness will affect on other sides and affect on customer's assessment on customer confidence. Quadrilateral model of customer trust is dependability, honest, competence and likable. Customer will trust at PD. Bahteramas Bank if it can keep its promises, be honest in providing information and conducting transactions, employees have competence and employees have characteristics of attention and fun.

Based on the description about the background, these research purposes are: (1). Developing a quadrilateral model of customer trust in PD. Bahteramas Wakatobi Regency Bank and its implications on the improvement of customer confidence; (2). Determining and analyzing the implications of a quadrilateral model of customer trust implementation on the improvement of customer commitment at PD. Bahteramas Wakatobi Regency Bank. (3). Determining and analyzing the implications of a quadrilateral model of customer trust implementation on the improvement of customer loyalty at PD. Bahteramas Wakatobi Regency Bank; and (4). Testing and analyzing the implications of a quadrilateral model of customer trust implementation on the improvement of customer commitment and loyalty at PD. Bahteramas Wakatobi Regency Bank.

## 2 LITERATURE REVIEW

### 2.1 Relationship Marketing

A thinking of relationship marketing is based on a reality that there are increasing and varied customer demands, increasing tense and global competition condition as well as customers can easily their options to buy any products or services in any companies that they prefer. On this rationale, it is necessary for any

managers realize that maintaining and protecting existing customers are more important than finding out new customers.

Basically, concept of relationship marketing is strategic or philosophic orientation in running a business with more focus on the efforts to maintain and grow relations with current customers than to find out new customers (Zeithaml and Bitner, 2004:157, Barness, 2001:10; Berry, 1995:236;).

Focus of marketing relation philosophy is to build and maintain former customers to be more loyal to the company by a strategy of developing customer commitment and confidence so that they will not be easily take by competitor companies. On another side, the company can still find out and get new customers.

### 2.2 Customer Trust

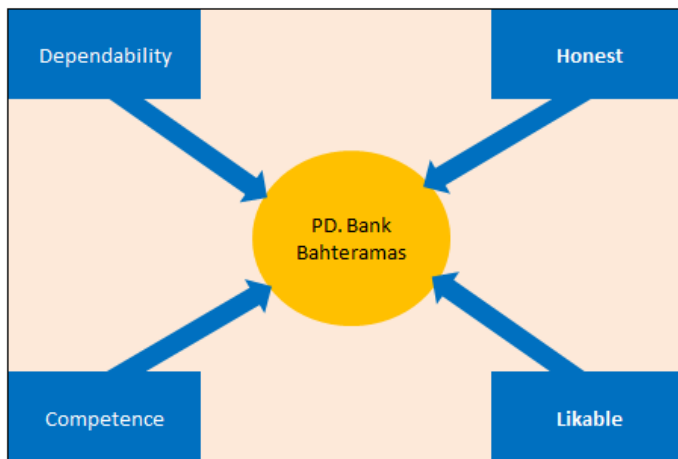
Customer trust in a company is one of the factors affecting on the improvement of customer commitment and loyalty ( Soeging Wahyoedi, 2017, Lynn Van de Scheur, 2017, Aishatu, I.O and G.C. Lim, 2017, Bua Hasanuddin, et al, 2016, Tooba Arahad, Rubabzahra, Umar Drad, 2016, Sinarwati and Bua Hasanuddin, 2016, N. Ghasemi, T Beiranvand, 2016, Bizicei.A, Pragato and Antunis, 2016, Azdoo, M. Homayounfar, 2016, Sajad Shah Hosseini and Behrooz Shamohadi, 2016, Nofal Supriyaddin and Bua Hasanuddin, 2015, Zohaib Ahmad, Muhammad Ridwan, Mukhtar Ahmad, Musbahul Haq, 2014, Bua Hasanuddin, et al, 2011, Vauren,, 2012, Yap, 2012, Shepetim, 2012, Lath Alrubaice, 2012).

Morgan and Hunt, 1997 showed definition of customer trust as: Define trust a one party's confidence in an exchange partner's reliability and integrity. The point is that one of the parties trusts its partner reliability and integrity in an exchange. Definition of trust by Morgan and Hunt above is in line with the definition of trust given by Schurr and Ozanne (1985), Swan and Nolan (1985) Mormen et al (1992) Barnes (2001:148) namely customer trust is one's trust to find out what he or she wants in others.

Customer trust means as customer trust on their business partner. Therefore, developing customer trust is very important for company to improve customer commitment and loyalty. In developing customer trust, there are dimensions to be considered namely dependability, honest, competence and likable ( Swan And Nolan (2002).

In this research, the concept of Swan and Nolan above is developed into a quadrilateral model concept of customer trust at PD. Bahteramas Wakatobi Bank in which the four sides from the quadrilateral is a unity which strengths and weaknesses on one side will affect on others and affect on customer trust on PD. Bahteramas Wakatobi Bank as seen in the following figure 1.

Figure 1 : Customer Trust Model



### 2.3 Customer Commitment

The second factor affecting on the customer loyalty is customer commitment (Soeging Wahyoedi, 2017, Lynn Van de Scheur, 2017, Aishatu, IO and GC Lim, 2017, Bua Hasanuddin, et al, 2016, Bua Hasanuddin, et al, 2016, Nofal Supriyaddin and Bua Hasanuddin, 2015, Bua Hasanuddin, et al, 2011, Vauren ,, 2012, Yap, 2012, Shepetim, 2012). Customer commitment implies a strong sense of customer desire to maintain a mutually beneficial long-term relationship with its business partner.

Zeithaml and Bitner (2004:175) showed three main strategies to create and maintain long term relations with customers, namely: Financial bonds, social bonds, customization bonds and structural bonds. Financial bonds are that the company provides financial incentive for customers, in the forms of cheaper prices, discount, deposit interest and interesting savings, and others.

Social bonds means that the company builds social and interpersonal relations namely by treating the customers as a client or individual with needs and desires to be understood and satisfied by the company. Customization bonds is making long term relation with the customers through in-depth understanding on individual customers and offering "one - on - one solution based on each demands. Structural bonds are developing long term relations through structural bonds between company and customers. The structural bonds will be created through service provisions to the client that are specially designed in delivery system of service to customers.

Customer commitment is measured by indicators: Feelings of pride, belonging, important relationships and fear of loss (Barnes (2001: 148), Customers are said to have high commitment to the company if they are proud of the company, fear of losing to the company. On the contrary, the customer does not feel sense of belonging, does not have sense of owning a company and is not afraid of losing relations with the company then it means that the commitment is low.

### 2.4 Customer Loyalty

Creating and maintaining customer loyalty serves a very important role for a company since loyal customers can: 1. Increase its competitiveness, 2) Increase profitability achieved by the

company and 3. Supporting business survival. On the other hand, customers feel secure on the risk of quality of goods / services and procurement of goods and reduce cost of searching for required goods / services.

Customer loyalty can be seen from two perspectives, namely from perspective of attitude and from perspective of behavior. Combining these both points of view will create customer loyalty as one's positive attitude on certain product / service and it is implemented in a consistent repurchase pattern (Reynolds and Arnold, 2000). Customer loyalty can be measured by indicators: Repurchasing intension, word of mouth, price sensitivity and complaining behavior (Bua Hasanuddin, 2007).

Customers are said to be loyal if: 1). They have intention to make repeat purchase continuously, 2) they tell the goodness and superiority of company and give recommendation to others, 3) they ignore any attractive offers from competitor company and 4) they have willingness to convey complaints in a polite way to the company.

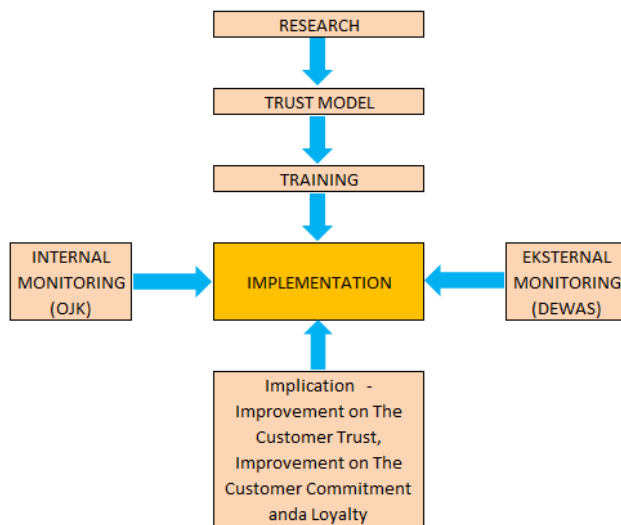
In relationship marketing theory, there are two important factors affecting on the quality of relationships in the form of customer loyalty namely customer trust and customer commitment. This means that there will be loyalty if customers trust at the company and have high commitment level.

The results conclude that customer trust and commitment have positive and significant effects on customer loyalty (Bua Hasanuddin, et al, 2016, Sinarwati and Bua Hasanuddin, 2016, Nofal Supriyaddin and Bua Hasanuddin, 2015, Bua Hasanuddin, et al, 2011, Vauren ,, 2012, Yap, 2012, Shepetim, 2012).

### 2.5 Conceptual Framework of Developing Quadrilateral model of customer trust at PD. Bahteramas Wakatobi Bank

The first step taken in developing a model of customer trust at PD. Bahteramas Wakatobi Bank (Figure 3.1) is conducting a research with the purpose to identify and analyze any indicators leading to less trustworthy customers and its implication for customer commitment and loyalty at PD Bahteramas Wakatobi Bank. After the data are collected, and analyzed, then it conducted FGD to obtain input from various parties, namely customers, community, banking and government parties in preparing and establishing customer confidence model. In the study of customer trust model theory proposed by Swan and Nolan (1985), it is developed in this research into a quadrilateral model of customer confidence consisting of four sides namely dependability, honest, competence and likable.

Figure 2 : Conceptual Framework Research



After it implements customer trust model, then, there is training for PB. Bahteramas Wakatobi Bank management; it aims to improve their knowledge, skills and good attitude in giving services for the customers in an effective and efficient manner. The training was conducted for 2 weeks with main materials of improvement on: service quality, customer behaviour, customer trust, customer commitment and loyalty. Implementation of quadrilateral model of customer trust is monitored by stakeholders namely Supervisory Boards and FSA. Results of customer trust model implementation indicate its ability to improve customer trust and it implies on improvement of customer commitment and loyalty. This is supported by some research results giving conclusion that the improvement of customer trust affects positively and significantly on the improvement of customer commitment and loyalty (Soeging Wahyoedi, 2017, Lynn Van de Scheur, 2017, Aishatu, I.O and G.C. Lim, 2017, Unidha M (2017) Muhammad Ali Barber and Muhammad Suath Khattak, 2017, Bua Hasanuddin, et al, 2016, Tooba Arahad, Rubabzahra, Umar Drad, 2016, Sinarwati and Bua Hasanuddin, 2016, N. Ghasemi, T Beiranvand, 2016, Bizicei.A, Pragato and Antunis, 2016, Azdoo, M. Homayounfar, 2016, Sajad Shah Hosseini and Behrooz Shamohadi, 2016, Nofal Supriyaddin and Bua Hasanuddin, 2015, Zohaib Ahmad, Muhammad Ridwan, Mukhtar Ahmad, Musbahul Haq, 2014, Bua Hasanuddin, et al, 2011, Vauren, 2012, Yap, 2012, Shepetim, 2012, Lath Alrubaice, 2012).

### 3 RESEARCH METHOD

The design of this study is descriptive research; it aims to explain how to build customer trust and its implications for the improvement of customer commitment and loyalty at PD. Bahteramas Wakatobi Bank Regency. The population of this study are customers and employees. There are 456 customers and 19 employees. Customer sampling technique is by purposive sampling method namely 50 people whereas determination of sample for the employees is done by census. Type and source

of data used in this study is primary data that are obtained from customers and employees of PD. Bahteramas Wakatobi Bank including data on perceptions about: Customer trust, customer commitment and customer loyalty

The method used in this research to collect the required data are: 1) questionnaire, namely the researchers made closed and open questionnaires which then were distributed to the respondents, 2) Observation, namely making direct observation on the studied objects, 3) Documentation, namely copying any relevant and necessary documents in this study; and 4) FGD (forum discussion Group) to obtain inputs in formulating and deciding on customer trust models to be developed and implemented. Scale measurement instrument used in this research is Likert scale namely: Very agree with score 5, Agree with score 4, neutral with score 3, disagree with score 2, strongly disagree with score 1.

The variables of this research are customer trust, customer commitment and customer loyalty. Customer loyalty referred to in this research is a positive attitude toward products / services implemented in the repurchase pattern, measured by indicators: a) Repurchasing intension, b) word of mouth, c) price sensitivity and d) Complaining behavior.

The customer trust referred to in this research is the trust of the customers at PD. Bank Bahteramas Wakatobi, measured by indicators: a) Dependability, b) Honest, c) Competence and d) Likable. Customer commitment in the research is the strong willingness by the customers to maintain long-term relationship with the Bank, measured by indicators: a) Feelings of pride, b) sense of belonging, c) important relationships and d) Fear of Loss.

Data analysis method used is qualitative description namely comparing customer trust before and after the implementation of quadrilateral model of customer trust and its implication to the improvement of customer commitment and loyalty at PD. Bank Bahteramas Wakatobi.

## 4 RESULT

### 4.1 Developing Quadrilateral Model of Customer Trust

Developing customer trust is a key factor that determines the success of PD. Bahteramas Wakatobi Bank as an intermediary institution and has implications for the improvement of customer commitment and loyalty. The first step taken to develop a quadrilateral model of customer trust at PD. Bahteramas Wakatobi Bank is conducting a team research to determine and analyze factors causing low level of customer trust and its implication on customer commitment and loyalty. There were 50 customers and 19 employees as the respondents.

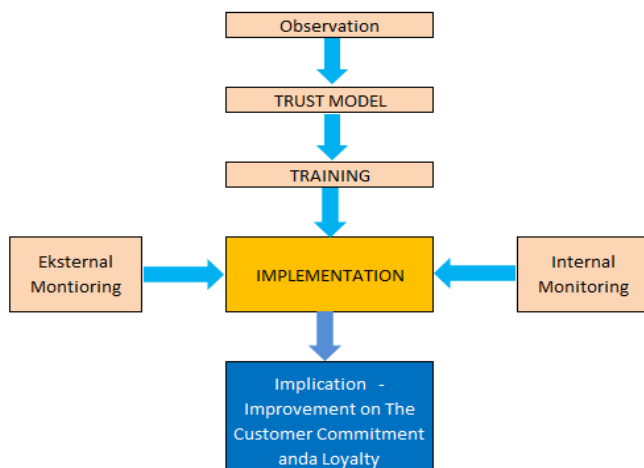
Initial research results prove that there was a low level of customer trust at PD. Bahteramas Wakatobi in 2016; this can be seen from the Likert scale namely at position of 2.64 (Table 1) meaning as less trust level. The reasons given are that the Bank is unable to meet its obligation to pay interest on deposits and savings; there was less honest and transparent transaction; there were less competent personnel so that they can provide fast service to finish credit application; there were less friendly and polite personnel in serving customers.

Based on the above phenomenon, then the challenges faced



by PD. Bahteramas Wakatobi Bank in developing a customer trust model are shown below:

Figure 3. Construct a Model of Trust Customers



The first step in developing customer trust model in this research is me as the Leader of the researchers and also as Chairman of Supervisory Board of PD. Bahteramas Wakatobi Bank conducted a research in 2016 on the managers and customers in order to determine the level of customer trust, commitment and loyalty at PD. Bahteramas Wakatobi Bank as the basis for developing customer trust model.

Indicators used to measure the customer trust at PD. Bahteramas Wakatobi Bank is dependability (reliability of PD Bahteramas Wakatobi Bank managers in meeting their promises given to the customer), honesty (honesty by the managers in providing information and services required by the customers), competence (competence owned by the managers in carrying out their duties), and likable (characteristics of being pleasant, helpful, friendly and courtesy shown by the managers in serving customers. Customer research data obtained that on average, customers do not trust at PD Bahteramas Wakatobi Bank as in the following table:

Table 1: Customer trust level on the managers of PD Bahteramas Wakatobi Bank in 2016. (people)

Trust dimension	Highly trust	Trust	Quite trust	Distrust	Highly distrust	Mean
Dependability	5	4	3	2	1	2,54
Honest	1	3	21	19	4	2,58
Competence	1	4	21	19	5	2,54
Likable	4	9	20	12	5	2,90
Mean of scale	1,75	5,50	20,50	17,75	4,50	2,64

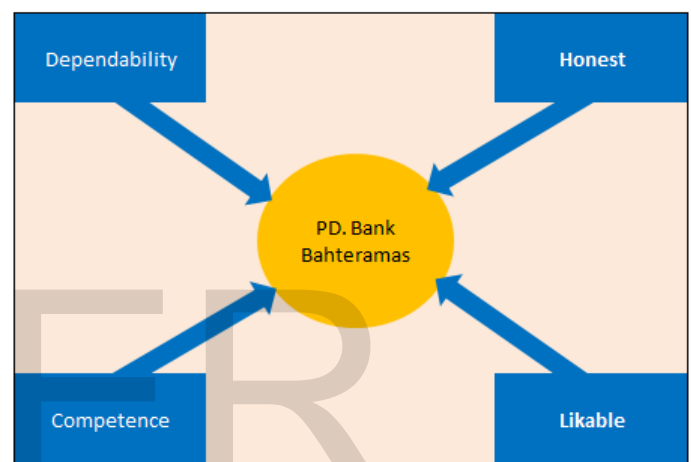
Source: Annex 1

Based on the data in table 1 above, it can be seen that out of 50 surveyed customers, there was only 1.75 highly trusting customer, 5.50 trust customers, 20.50 quite trust customer, 17.75 distrust customer and 4.50 highly distrust customers at PD. Bahteramas Wakatobi Bank with a mean on the Likert scale by 2.64; this means that customers do not trust at the managers of PD. Bahteramas Wakatobi Bank because the customers think that the managers cannot be reliable in meeting their obligations, are dishonest in providing information and services of

financial transactions, lacks of competence and less friendly and polite in serving the customers.

The second step in developing customer trust is to formulate a customer trust model. The step taken to formulate a customer trust model is to formulate the dimensions of measuring customer trust at PD. Bahteramas Wakatobi Bank (dependability, honest, competence and likable) and further conducting FGD (Forum Discussion Group) namely by inviting stakeholders which are customers, managers and government. The research team presents the concept of developing a customer trust model and ask for responses, criticisms and suggestions from the participants. FGD result is to determine a customer trust model called as a quadrilateral model namely dependability, honest, competence and likable as in the following picture:

Figure 4 : Customer Trust Model



Source : Focus Group Discussion (FGD)

Based on the figure of customer trust model above, the first dimension should be done by PD. Bahteramas Wakatobi Bank in order to improve customer trust is 1) dependability that is to improve the reliability of the managers in meeting their promises given to the customers; this can be done through promotion efforts namely promise about the quality of service, pay the obligations on time and money security deposited by customers in the form of deposits and savings, 2) to increase honesty in providing information and financial transaction services; 3) to improve competence of the managers according to their field of duty; and 4) to improve likable namely characteristics of being pleasant, helpful, friendly and polite attitude in serving customer.

The third step in developing a customer trust model at PD. Bahteramas Wakatobi Bank is conducting training with the purpose to improve knowledge and skills of the managers to improve customer trust. The training consists materials concerning: Dependability, honest, competence and likable. The training methods used are explanations, discussions, case studies. Trainers are selected from competent personnel namely the research team, FSA and Perbarinda. Comparison of results achieved before and after training is as in the following table:

Table 2. Comparison of result values before and after training for the managers of PD. Bank Bahteramas Wakatobi (people)

Trust Dimensions	Before				After			
	(90-100)	(89-79)	(78-68)	(67-57)	(100-90)	(89-79)	(78-68)	(67-57)
Dependability	-	4	8	3	3	11	1	-
Honesty	-	1	10	4	4	10	1	-
Competence	1	2	9	3	4	11	-	-
Likable	2	3	10	-	5	9	1	-

Source: Processed Primary Data

Data above prove that after joining the training, there is an improvement of knowledge and skills by the managers of PD. Bahteramas Wakatobi Bank in the dimensions of dependability, honest, competence and likable . before the training, the knowledge and skills of the managers in PD. Bank Bahteramas in the dimensions of dependability obtain value by 90 – 100 = 0 and after the training, there is an addition of 3 people. Before training, there are 4 people obtaining value by 89 – 79, and after training, there are 11 people; then, there are 8 people obtaining value by 78 – 68 before training, and there is a reduction to be 1 people after the training.

Then, before training, there are 3 people obtaining value by 67 – 57 and after training, there is none. Also, in other dimensions, there are also improvements so that it can be concluded that training implementation is success to improve knowledge and skills of the managers at PD. Bahteramas Wakatobi Bank so that it can affects on the improvement of customer trust at PD. Bank Bahteramas Wakatobi.

The fourth step in developing a customer trust model is the implementation of training results. The knowledge and skills gained from the training are implemented in finding out and serving customers for 1 (one) year and supervised by the Supervisory Board, Internal Audit, FSA and Inspectorate. Implementation of training results has effects on the improvement of customer trust by the managers at PD. Bahteramas Wakatobi Bank. Indicators assessed by customers in the customer trust (X) are (X1) dependability (PD); by the party of PD. Bahteramas Wakatobi Bank in realizing the promises given to the customer; (X2) honesty is the honesty by the managers at PD. Bahteramas Wakatobi Bank in providing information and serving customers; (X3) competence is the competence owned by the managers based on their field of duty; (X4) likable is the characteristics of helpful to the customers. The comparative level of customer trust before and after implementing the training results in finding out and serving customers is as follows:

Table 3. Comparison of customer trust before and after implementing the training results in 2017

Trust Dimension	Before (people)							After (people)						
	5	4	3	2	1	Mean		5	4	3	2	1	Mean	
Dependability	1	4	20	21	4	2,32		17	23	5	3	2	4,00	
Honest	1	5	21	19	4	2,38		15	26	5	3	1	4,02	
Competence	1	4	21	19	5	2,34		16	24	7	1	2	4,02	
Likable	4	9	20	2	5	2,90		19	21	7	2	1	4,10	
Mean of scale	1,75	5,50	20,50	17,75	4,50	2,64		16,75	23,50	6,0	2,25	1,50	4,04	

Source: Annex 1

Data in the table above indicate that at PD. Bank Bahteramas Wakatobi, there is an improvement of customer trust before and after implementation of training results; out of 50 respondents, there is an increased highly trusted customer level, from 1,75 people into 16,75 people; there is also an improvement of trust-

ed customer level, namely from 5,50 people into 23,50 people after the training; there is a decrease of quite trust customer from 20,50 into 6,00 people; and also there is a decrease of distrust customers from 17,75 people into 2,25 people; and there is also a decrease of highly distrust customer at PD. Bahteramas Wakatobi Bank from 4,50 people into 1 people. Then, there is an improvement on the mean of Likert scale for the customer trust level at PD. Bahteramas Wakatobi Bank namely 2,64 (less trust) into 4,04 (categorized as trust level).

This research results are supported by a theory stating that training aims to improve human resources knowledge and skills and it can affects on the improvement of customer trust at the company ( Robbins, P, Mary Coulter, , 2002); also it can affect on the improvement of customer trust at the company significantly.

#### 4.2 Implication of Quadrilateral Model Implementation of Customer Trust On The Improvement of Customer Commitment at PD. Bank Bahteramas Wakatobi.

Success of quadrilateral model implementation of customer trust in the improvement of customer commitment at PD. Bahteramas Wakatobi Bank can be seen by the customers through four indicators, namely 1) feeling of proud, 2) sense of belonging, 3) important relationships, and 4) fear of loss. It is used Likert scale to measure customer assessment as the respondents on the customer commitment. Higher assessment given by the customers on each customer commitment indicator means higher customer commitment; and the other way around, lower respondent in giving assessment means as lower customer commitment.

Basic problem is whether the implementation of quadrilateral model of customer trust can improve the customer commitment or even it just decreases the customer commitment at PD. Bank Bahteramas Wakatobi. To prove it, we need data on the customer commitment before and after the implementation of quadrilateral model of customer trust. Based on the research results, it obtains the data on customer commitment before and after the implementation of quadrilateral model of customer trust at PD. Bahteramas Wakatobi Bank which can be seen in Table.4.

Data in the table 5.4. above indicate that the implementation of quadrilateral model of customer trust implies on the improvement of customer commitment at PD. Bank Bahteramas Wakatobi; this can be seen from the improvement of mean of commitment, before and after the implementation of quadrilateral model of customer trust, namely by from 2,64 into 4,03 or it increases by 52,65%. This can be seen from the improvement on the number of very committed customer before and after the implementation of quadrilateral model of customer trust, namely from 1,75 people into 19,25 people or it increases by 1.000%. There is an increased number of committed customer by 290% namely from 5 people into 19,50 people; There is a decreased number of quite committed customer by 65,48% namely from 21 people into 7,25 people; There is a decreased number of not committed customer by 491,67% namely from 17,75 people into 3 people; and, There is a decreased number of highly not committed customer by 72,22% namely from 4,50 people into 1,25

people.

Table 4. Comparison of customer commitment before and after the implementation of customer trust model in 2017

Commitment Dimensions	Before (people)						After (people)					
	5	4	3	2	1	Mean	5	4	3	2	1	Mean
Feeling of proud	1	4	21	20	4	2,56	19	21	6	3	1	4,02
Sense of belonging	1	4	21	20	4	2,56	20	18	7	4	1	4,04
Important relationship	1	4	21	19	5	2,54	18	21	7	2	2	4,02
Fear of loss	4	8	21	12	5	2,90	20	17	9	3	1	4,04
Mean of scale	1,75	5,00	21,00	17,75	4,50	2,64	19,25	19,50	7,25	3,00	1,25	4,03

Source: Annex 3

### 4.3. Implication of Quadrilateral Model Implementation of Customer Trust On The Improvement of Customer Loyalty at PD. Bahteramas Wakatobi Bank

Success of quadrilateral model implementation of customer trust in the improvement of customer loyalty at PD. Bahteramas Wakatobi Bank can be seen by the customers through four indicators, namely 1) repurchasing intention, 2) word of mouth, 3) price sensitivity, and 4) complaining behavior. It is used Likert scale to measure customer loyalty as the respondents. Higher assessment given by the customers on each customer loyalty indicator means higher customer loyalty; and the other way around, lower respondent in giving assessment means as lower customer loyalty.

Basic problem is whether the implementation of quadrilateral model of customer trust can improve the customer loyalty or even it just decreases the customer loyalty at PD. Bank Bahteramas Wakatobi. To prove it, we need data on the customer loyalty before and after the implementation of quadrilateral model of customer trust. Based on the research results, it obtains the data on customer loyalty before and after the implementation of quadrilateral model of customer trust at PD. Bahteramas Wakatobi Bank which can be seen in the following Table.

Tabel 5. Comparison of Customer Loyalty Before and after the Implementation of Customer Trust Model in 2017

Commitment dimensions	Before (people)						After (people)					
	5	4	3	2	1	Mean	5	4	3	2	1	Mean
Feeling of proud	1	4	20	21	4	2,54	18	21	6	3	2	4,00
Sense of belonging	1	4	22	19	4	2,58	18	23	4	4	1	4,04
Important relationship	1	4	21	19	5	2,54	19	19	8	2	2	4,02
Fear of loss	4	9	21	11	5	2,92	20	19	8	2	1	4,10
Mean of scale	1,75	5,25	21,00	17,50	4,50	2,65	18,75	20,50	6,50	2,75	1,50	4,04

Source: Processed Data

Data in the table 5 above indicate that the implementation of quadrilateral model of customer trust implies on the improvement of customer loyalty at PD. Bank Bahteramas Wakatobi;

this can be seen from the improvement of mean of customer loyalty, before and after the implementation of quadrilateral model of customer trust, namely by from 2,65 into 4,04 or it increases by 52,45%. This can be seen from the improvement on the number of very loyal customer before and after the implementation of quadrilateral model of customer trust, namely from 1,75 people into 18,25 people or it increases by 971,43 %. There is an increased number of loyal customer by 290,48% namely from 5,25 people into 20,50 people; There is a decreased number of quite loyal customer by 69,08% namely from 21 people into 6,50 people; There is a decreased number of disloyal customer by 84,29% namely from 17,50 people into 2,75 people; and, There is a decreased number of very disloyal customer by 66,67% namely from 4,50 people into 1,50 people.

Analysis results above indicate that after PD. Bahteramas Wakatobi Bank implements the quadrilateral model of customer trust, there is an improvement on customer loyalty significantly which can be seen through: 1) increased number of customers having willingness to obtain again credit facility, re-open deposits and add their amount of savings continuously. 2) Increased number of customer having willingness to conduct word of mouth ( giving recommendations and telling the excellence of PD.Bank Bahteramas Wakatobi to others, 3) increased number of customer having no effects on any offers of products or services by other Banks, and 4) increased number of customers making complains to the company in a procedural and polite manner.

## 5 END SECTION DISCUSSIONS

### 5.1 Discussions

Results of the research and data analysis prove that the implementation of quadrilateral model of customer trust at PD. Bahteramas Wakatobi Bank can improve the customer commitment and loyalty significantly compared to the one before the model implementation. It means that after the managers at PD. Bank Bahteramas implement the quadrilateral model of customer trust, there is a significant improvement of customer trust at PD. Bank Bahteramas which can be seen from the increased number of customer giving highly trust and trust values as well as decreased number of distrust customer significantly so that it implies on the improvement of customer commitment and loyalty significantly.

The improvement of customer commitment at PD. Bahteramas Wakatobi Bank can be seen through the increased number of highly committed and committed customers as well as decreased number of less committed customer in a significant manner. Also, the improvement of customer loyalty can be seen through increased number of highly loyal and loyal customers; on another side, there is also a decreased number of less loyal customer significantly.

These research results are supported by some research results having conclusion that the improvement of customer trust affects positively and significantly on the improvement of customer commitment and loyalty (Soeing Wahyoedi, (2017), Lynn Van de Scheur, (2017), Aishatu, I.O and G.C. Lim, (2017), Unidha M (2017) ,Muhammad Ali Baber and Muhammad Suath Khattak, (2017), Bua Hasanuddin,et al, (2016), Tooba Arahad,



Rubabzahra, Umar Drad, (2016), Sinarwati and Bua Hasanuddin, (2016), N. Ghasemi, T Beiranvand, (2016), Bizicei.A, Pragato and Antunis, (2016), Azdoo,M. Homayounfar, (2016), Sajad Shah Hosseini and Behrooz Shamohadi, (2016), Nofal Supriyaddin dan Bua Hasanuddin, (2015), Zohaib Ahmad, Muhammad Ridwan, Mukhtar Ahmad, Musbahul Haq, (2014), Bua Hasanuddin,et al, (2011), Vauren,, (2012), Yap, (2012), Shepetim, (2012), Lath Alrubaice, (2012).

Some research results above prove that higher customer trust will lead to higher customer commitment and loyalty. Therefore, managers at PD. Bahteramas Wakatobi Bank try to continuously maintain and improve customer trust at the company since it is the key success for banking party in applying its mediation function namely drawing together a party with excessive funds and a party requiring additional work capital.

## 5.2 Limitation of Implementation of Quadrilateral Model of Customer Trust at PD. Bahteramas Wakatobi Bank

The research results indicate that the implementation of customer trust model at PD. Bahteramas Wakatobi Bank has a weakness, namely less attention to communication and interaction aspects between managers and customers. There is also another weakness, namely the company pays attention to the training and motivation for the employees in improving their ability and motivation to give promises to the customer so that there are less optimal customer trust and customer commitment and existing customers are now easily taken by competitor companies offering interested products / services.

Based on the thinking and weakness of the implementation of the quadrilateral model of customer trust at PD. Bank Bahteramas Wakatobi, it is necessary for the company and others to try to develop a triangle marketing model known as The Services Marketing Triangle (Zethaml and Bitner, 2004: 319) as shown below:

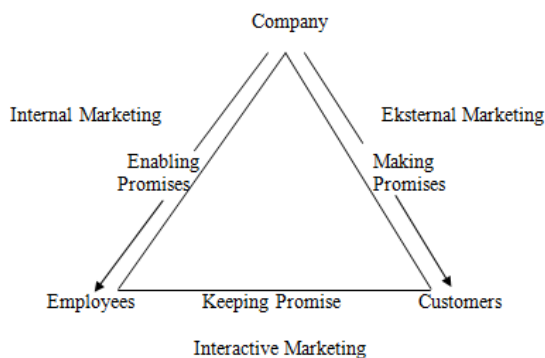


Figure 5. The Service Marketing Triangle

The marketing triangle model above is suitable for any companies engaging in services such as banking industry in order to improve customer trust and it implies to the improvement of customer commitment and loyalty (Zethaml and Bitner, 2004: 319) because external marketing describes company's activities related to making attractive and realistic promises to consumers through promotional efforts such as promise of quality of service, superior service quality, attractive prices and money security deposited at the Bank; then it can affect on the improvement of customer trust, customer commitment and customer loyalty to the company.

Internal marketing is an activity undertaken by a company to train and motivate all managers of the company to improve their ability to make any promises given to customers that will affect on improving customer trust, customer commitment and customer loyalty to the company.

Interactive marketing illustrates company efforts to make interact and communication with the customers in order to form shared commitment to realize the promises between the company and the customers so that it can affects on the improvement of customer trust, customer commitment and customer loyalty. Therefore, the triangle marketing model is developed in further research plans called as triangle-customer trust model. There are some research results giving conclusion that triangle model marketing strategy affects positively and significantly on the improvement of customer trust, customer commitment and customer loyalty (Berry, 1995).

Based on the mindset, then the triangle model of customer trust is developed into triangle model of customer trust at PD. Bahteramas Wakatobi Bank or at any other objects.

## 6 CONCLUSION AND RECOMMENDATIONS

### 6.1 Conclusion

Based on the results of analysis and discussion, then it can be concluded the research results as follow:

1. Stages of developing a customer trust model at PD. Bahteramas Wakatobi Bank is preceded by a research and then conducting FGDs to decide in developing a model called as quadrangle model of customer trust. Prior to implementation, there is training for the managers to improve their knowledge and skills in implementing the model, and its implementation is supervised by research team, supervisory board, internal audit, OJK and Inspectorate.
2. Implication for the implementation of quadrilateral model of customer trust at PD. Bahteramas Wakatobi Bank is that it can significantly improve customer trust. This means that after managers implement the model then there is a significant improvement of the customer trust compared to any models that have been done so far.
3. Implication for the implementation of quadrilateral model of customer trust at PD. Bahteramas Wakatobi Bank is that it can to significantly improve customer commitment compared to customer commitments before the implementation of quadrilateral model. This means the implementation of quadrilateral model of customer trust can improve the customer commitment.



4. Implication for the implementation of quadrilateral model of customer trust at PD. Bahteramas Wakatobi Bank is that it can to significantly improve customer loyalty compared to customer loyalty before the implementation of quadrilateral model. This means the implementation of quadrilateral model of customer trust can improve the customer loyalty.
5. Weakness of quadrilateral model of customer trust at PD. Bahteramas Wakatobi Bank is that there is less attention given by the managers in term of communication and interaction with the customers.

## 6.2 RECOMMENDATIONS

Based on the discussion and conclusion of research results, then it is recommended for PD. Bank Bahteramas:

1. Managers of PD. Bahteramas Wakatobi Bank to follow up the implementation of quadrilateral model of customer trust in an optimal and responsible manner.
2. It is recommended for further researchers to develop a triangle model of customer trust at PD. Bahteramas Wakatobi Bank or at other objects.

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## Appendix

Appendix 1. Comparison of Customer's Confidence Before and After Training

Resp	Before					After				
	X1	X2	X3	X4	Mean	X1	X2	X3	X4	Mean
1	2	2	2	3	02.25	4	4	5	4	04.25
2	2	1	2	3	2	2	2	3	5	3
3	3	3	3	3	3	4	4	5	5	04.05
4	3	3	3	3	3	5	4	4	5	04.05
5	4	3	2	3	3	3	3	4	4	03.05
6	3	4	3	4	03.05	5	5	4	4	04.05
7	2	1	2	3	2	4	4	5	5	04.05
8	1	2	2	1	01.05	1	2	1	2	01.05
9	2	2	3	2	02.25	4	4	3	4	0,177083
10	1	2	1	2	01.05	2	3	3	3	0,135417
11	3	3	3	4	03.25	4	4	4	4	4
12	5	4	3	5	04.25	5	5	5	5	5
13	4	4	4	4	4	4	5	4	5	04.05
14	4	3	3	3	03.25	5	3	4	4	4
15	3	3	2	3	0,135417	4	5	4	5	04.05
16	2	2	1	1	01.05	2	1	2	2	0,09375
17	2	2	3	2	02.25	4	4	3	3	03.05
18	1	1	1	1	1	1	2	1	1	01.25
19	2	2	2	2	2	5	4	4	4	04.25
20	2	3	3	2	02.05	3	4	3	4	03.05
21	3	3	3	3	3	4	4	3	4	0,177083
22	3	2	3	3	0,135417	4	4	4	4	4
23	3	3	3	3	3	5	4	4	5	04.05
24	2	2	2	2	2	4	4	4	4	4
25	3	3	2	2	02.05	4	4	4	3	0,177083
26	1	2	1	2	01.05	3	4	4	3	03.05
27	2	2	2	3	02.25	5	5	5	4	0,21875
28	3	3	3	3	3	5	4	4	4	04.25
29	3	3	3	3	3	4	5	4	5	04.05
30	3	3	2	3	0,135417	5	5	4	4	04.05
31	3	3	2	4	3	4	4	4	5	04.25
32	2	2	2	2	2	3	3	3	3	3
33	2	1	2	3	2	4	4	4	4	4
34	3	3	3	4	03.25	4	4	5	5	04.05
35	2	2	2	2	2	4	4	4	4	4
36	2	2	2	2	2	4	4	4	4	4
37	2	3	2	3	02.05	4	4	4	5	04.25
38	2	3	3	4	3	5	5	5	3	04.05
39	3	5	4	5	04.25	5	5	5	5	5
40	2	2	3	3	02.05	5	5	4	5	0,21875
41	2	2	1	3	2	3	3	5	4	0,177083
42	2	2	2	1	0,09375	4	4	5	5	04.05
43	3	3	3	5	03.05	5	5	5	5	5
44	2	3	3	4	3	4	4	5	4	04.25
45	4	4	4	4	4	5	5	5	5	5
46	3	2	3	2	02.05	4	4	4	4	4
47	3	3	3	3	3	5	5	5	5	5
48	2	2	2	1	0,09375	4	4	4	3	0,177083
49	3	3	5	5	4	5	5	5	5	5
50	3	3	4	4	03.05	5	5	5	4	0,21875
Total	127	129	127	145	129.75	200	201	201	205	201.75
Rata-Rata	02.54	02.58	02.54	02.09	0,127778	4	04.02	04.02	04.01	4.035

Appendix 2. Comparison of Customer's Commitment Before and After Training

Resp	Before					After				
	Y1.1	Y1.2	Y1.3	Y1.4	Mean	Y1.1	Y1.2	Y1.3	Y1.4	Mean
1	3	2	2	3	02.05	5	5	5	5	5
2	2	1	2	3	2	2	2	3	5	3
3	3	2	3	3	0,135417	4	4	5	5	04.05
4	3	3	3	3	3	5	4	4	5	04.05
5	4	3	2	3	3	3	3	4	4	03.05
6	3	4	3	4	03.05	5	5	4	4	04.05
7	2	1	2	3	2	4	4	5	5	04.05
8	1	2	2	1	01.05	1	2	1	2	01.05
9	2	2	3	2	02.25	4	4	4	4	4
10	1	2	1	2	01.05	5	3	3	3	03.05
11	3	3	3	4	03.25	4	4	4	4	4
12	5	4	3	5	04.25	5	4	4	5	04.05
13	4	4	4	4	4	5	5	5	4	0,21875
14	4	3	3	3	03.25	5	4	4	3	4
15	3	3	2	3	0,135417	5	5	5	5	5
16	2	2	1	1	01.05	2	2	2	2	2
17	2	2	3	2	02.25	4	4	3	4	0,177083
18	1	1	1	1	1	1	1	1	1	1
19	2	2	2	2	2	4	3	4	4	0,177083
20	2	3	3	2	02.05	4	3	3	3	03.25
21	3	3	3	3	3	4	4	3	4	0,177083
22	3	2	3	3	0,135417	4	4	4	4	4
23	3	3	3	3	3	3	5	4	3	0,177083
24	2	2	2	2	2	3	3	3	3	3
25	3	3	2	2	02.05	4	4	4	3	0,177083
26	1	2	1	2	01.05	3	3	4	3	03.25
27	2	2	2	3	02.25	5	5	5	5	5
28	3	3	3	3	3	4	5	4	4	04.25
29	3	3	3	3	3	4	3	4	5	4
30	3	3	2	3	0,135417	4	4	4	5	04.25
31	3	3	2	4	3	4	4	4	5	04.25
32	2	2	2	2	2	4	4	4	3	0,177083
33	2	1	2	3	2	5	5	4	4	04.05
34	3	3	3	4	03.25	4	4	5	5	04.05
35	2	2	2	2	2	2	2	2	2	2
36	2	2	2	2	2	3	4	3	4	03.05
37	2	3	2	3	02.05	5	4	5	5	0,21875
38	2	3	3	4	3	5	5	5	3	04.05
39	3	5	4	5	04.25	5	5	5	5	5
40	2	2	3	3	02.05	5	5	5	4	0,21875
41	2	2	1	3	2	3	5	5	4	04.25
42	2	2	2	1	0,09375	4	4	5	5	04.05
43	3	3	3	5	03.05	5	5	5	5	5
44	2	3	3	4	3	4	5	4	4	04.25
45	4	4	4	4	4	5	5	5	5	5
46	3	2	3	2	02.05	4	5	4	4	04.25
47	3	3	3	3	3	5	5	5	5	5
48	2	2	2	1	0,09375	4	5	4	4	04.25
49	3	3	5	5	4	5	5	5	5	5
50	3	3	4	4	03.05	5	5	5	5	5
Total	128	128	127	145	129.05.00	201	202	201	202	201.05.00
Rata-Rata	02.56	02.56	02.54	02.09	0,127778	04.02	04.04	04.02	04.04	04.03

Appendix 3. Comparison of Customer's loyalty Before and After Training

Responder	Sebelum					Setelah				
	Y2.1	Y2.2	Y2.3	Y2.4	Mean	Y2.1	Y2.2	Y2.3	Y2.4	Mean
1	2	2	2	3	02.25	5	4	5	5	0,21875
2	2	1	2	3	2	2	2	3	5	3
3	3	3	3	3	3	4	3	4	4	0,177083
4	3	3	3	3	3	5	4	4	5	04.05
5	4	3	2	3	3	4	4	3	5	4
6	3	4	3	4	03.05	4	4	5	5	04.05
7	2	1	2	3	2	5	5	5	4	0,21875
8	1	2	2	1	01.05	1	2	1	2	01.05
9	2	2	3	2	02.25	4	4	3	4	0,177083
10	1	2	1	3	0,09375	3	3	4	4	03.05
11	3	3	3	4	03.25	5	5	4	4	04.05
12	5	4	3	5	04.25	5	4	4	5	04.05
13	4	4	4	4	4	5	5	5	5	5
14	4	3	3	3	03.25	4	5	3	4	4
15	3	3	2	3	0,135417	5	5	5	5	5
16	2	2	1	1	01.05	2	2	2	3	02.25
17	2	2	3	2	02.25	4	4	4	4	4
18	1	1	1	1	1	1	1	1	1	1
19	2	2	2	2	2	4	4	4	4	4
20	2	3	3	2	02.05	4	4	3	3	03.05
21	3	3	3	3	3	5	4	3	4	4
22	3	2	3	3	0,135417	4	5	4	4	04.25
23	3	3	3	3	3	4	5	4	4	04.25
24	2	2	2	2	2	3	3	3	3	3
25	3	3	2	2	02.05	4	4	4	4	4
26	1	2	1	2	01.05	3	3	4	3	03.25
27	2	2	2	3	02.25	5	5	5	4	0,21875
28	3	3	3	3	3	5	4	4	4	04.25
29	3	3	3	3	3	4	4	4	5	04.25
30	3	3	2	3	0,135417	5	4	4	4	04.25
31	3	3	2	4	3	4	4	4	5	04.25
32	2	2	2	2	2	5	4	4	3	4
33	2	1	2	3	2	4	4	4	4	4
34	3	3	3	4	03.25	4	5	5	5	0,21875
35	2	2	2	2	2	2	2	2	2	2
36	2	2	2	2	2	3	3	4	3	03.05
37	2	3	2	3	02.05	4	4	5	5	04.05
38	2	3	3	4	3	3	5	5	3	4
39	3	5	4	5	04.25	5	5	5	4	0,21875
40	2	2	3	3	02.05	4	5	5	5	0,21875
41	2	2	1	3	2	3	3	3	3	3
42	2	2	2	1	0,09375	4	4	5	5	04.05
43	3	3	3	5	03.05	5	5	5	5	5
44	2	3	3	4	3	4	4	5	4	04.25
45	4	4	4	4	4	5	5	5	5	5
46	3	2	3	2	02.05	4	4	5	4	04.25
47	3	3	3	3	3	5	5	5	5	5
48	2	2	2	1	0,09375	4	5	4	5	04.05
49	3	3	5	5	4	5	5	5	5	5
50	3	3	4	4	03.05	5	5	5	5	5
Total	127	129	127	146	130	200	202	201	205	202
Rata-Rata	02.54	02.58	02.54	0,147222222	2.645	4	04.04	04.02	04.01	04.04

Appendix 4. Trust, Commitment and Customer Loyalty

Resp	Trust ( X )					Commitment ( Y.1)					Loyalty ( Y2)				
	X1	X2	X3	X4	Mean	Y1.1	Y1.2	Y1.3	Y1.4	Mean	Y2.1	Y2.2	Y2.3	Y2.4	Mean
1	4	4	5	4	04.25	5	5	5	5	5	5	4	5	5	0,21875
2	2	2	3	5	3	2	2	3	5	3	2	2	3	5	3
3	4	4	5	5	04.05	4	4	5	5	04.05	4	3	4	4	0,177083333
4	5	4	4	5	04.05	5	4	4	5	04.05	5	4	4	5	04.05
5	3	3	4	4	03.05	3	3	4	4	03.05	4	4	3	5	4
6	5	5	4	4	04.05	5	5	4	4	04.05	4	4	5	5	04.05
7	4	4	5	5	04.05	4	4	5	5	04.05	5	5	5	4	0,21875
8	1	2	1	2	01.05	1	2	1	2	01.05	1	2	1	2	01.05
9	4	4	3	4	0,1771	4	4	4	4	4	4	4	3	4	0,177083333
10	2	3	3	3	0,1354	5	3	3	3	03.05	3	3	4	4	03.05
11	4	4	4	4	4	4	4	4	4	4	5	5	4	4	04.05
12	5	5	5	5	5	5	4	4	5	04.05	5	4	4	5	04.05
13	4	5	4	5	04.05	5	5	5	4	0,21875	5	5	5	5	5
14	5	3	4	4	4	5	4	4	3	4	4	5	3	4	4
15	4	5	4	5	04.05	5	5	5	5	5	5	5	5	5	5
16	2	1	2	2	0,0938	2	2	2	2	2	2	2	2	3	02.25
17	4	4	3	3	03.05	4	4	3	4	0,177083333	4	4	4	4	4
18	1	2	1	1	01.25	1	1	1	1	1	1	1	1	1	1
19	5	4	4	4	04.25	4	3	4	4	0,177083333	4	4	4	4	4
20	3	4	3	4	03.05	4	3	3	3	03.25	4	4	3	3	03.05
21	4	4	3	4	0,1771	4	4	3	4	0,177083333	5	4	3	4	4
22	4	4	4	4	4	4	4	4	4	4	4	5	4	4	04.25
23	5	4	4	5	04.05	3	5	4	3	0,177083333	4	5	4	4	04.25
24	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
25	4	4	4	3	0,1771	4	4	4	3	0,177083333	4	4	4	4	4
26	3	4	4	3	03.05	3	3	4	3	03.25	3	3	4	3	03.25
27	5	5	5	4	0,2188	5	5	5	5	5	5	5	5	4	0,21875
28	5	4	4	4	04.25	4	5	4	4	04.25	5	4	4	4	04.25
29	4	5	4	5	04.05	4	3	4	5	4	4	4	4	5	04.25
30	5	5	4	4	04.05	4	4	4	5	04.25	5	4	4	4	04.25
31	4	4	4	5	04.25	4	4	4	5	04.25	4	4	4	5	04.25
32	3	3	3	3	3	4	4	4	3	0,177083333	5	4	4	3	4
33	4	4	4	4	4	4	5	5	4	04.05	4	4	4	4	4
34	4	4	5	5	04.05	4	4	5	5	04.05	4	5	5	5	0,21875
35	4	4	4	4	4	2	2	2	2	2	2	2	2	2	2
36	4	4	4	4	4	3	4	3	4	03.05	3	4	4	3	03.05
37	4	4	4	5	04.25	5	4	5	5	0,21875	4	4	5	5	04.05
38	5	5	5	3	04.05	5	5	5	3	04.05	3	5	5	3	4
39	5	5	5	5	5	5	5	5	5	5	5	5	5	4	0,21875
40	5	5	4	5	0,2188	5	5	5	4	0,21875	4	5	5	5	0,21875
41	3	3	5	4	0,1771	3	5	5	4	04.25	3	3	3	3	3
42	4	4	5	5	04.05	4	4	5	5	04.05	4	4	5	5	04.05
43	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
44	4	4	5	4	04.25	4	5	4	4	04.25	4	4	5	4	04.25
45	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
46	4	4	4	4	4	4	4	5	4	04.25	4	4	5	4	04.25
47	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
48	4	4	4	3	0,1771	4	5	4	4	04.25	4	5	4	5	04.05
49	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
50	5	5	5	4	0,2188	5	5	5	5	5	5	5	5	5	5
Total	200	201	201	205	201.75	201	202	201	202	201.05.00	200	202	201	205	202
Mean	4	04.02	04.02	04.01	4.035	04.02	04.04	04.02	04.04	04.03	4	04.04	04.02	04.01	04.04