

## THE INFLUENCE OF TRUST AND COMMITMENT AT BANK BRI KCP UNIT MOTOLING

### PENGARUH KEPERCAYAAN DAN KOMITMEN PADA BANK BRI KCP UN IT MOTOLING

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**Abstract:** The purpose of this research is to find out the influence of Trust and Commitment in the Banking Industry, and a lot of the banking industry is looking for ways to achieve its goal. There are many strategies to build relationships with customers, one of them this study to know the influence of trust and commitment at BRI KCP Unit Motoling. How BRI implemented trust and commitment to their customer. The objective of this study to find out about the trust and commitment influence the customer at BRI KCP Unit Motoling. Theories that are used in this research are theories about trust and commitment. The population of this research is all customers BRI KCP Unit Motoling. And the sample is 10 respondents of customers BRI KCP Unit Motoling, these 10 respondents take from the different of occupation. This research used qualitative analysis methods and also using interview and observation techniques. The result and conclusions of this study indicate the application of trust and commitment to customer at BRI KCP Unit Motoling have a positive statement from 10 informants and bonding based on the trust and commitment. This is caused good and best services towards the customer of the bank itself. There are two recommendations in this research: first, trust and commitment are the activities that the bank must consider in order to build a positive and long-term relationship with customers, create more profit that gifts more benefit not only to the company but also give more benefit to customers. Second, the bank must give more improve how to deliver quick information to provide the right information to the customer.

**Keywords:** trust, commitment, consumer behavior

**Abstrak:** Tujuan penelitian ini adalah untuk mengetahui pengaruh Trust and Commitment di Industri Perbankan, dan banyak industri perbankan yang mencari cara untuk mencapai tujuannya. Ada banyak strategi untuk membangun hubungan dengan nasabah, salah satunya penelitian ini untuk mengetahui pengaruh kepercayaan dan komitmen di BRI KCP Unit Motoling. Bagaimana BRI menerapkan kepercayaan dan komitmen kepada nasabahnya. Tujuan penelitian ini untuk mengetahui tentang kepercayaan dan komitmen mempengaruhi nasabah di BRI KCP Unit Motoling. Teori yang digunakan dalam penelitian ini adalah teori tentang kepercayaan dan komitmen. Populasi penelitian ini adalah seluruh nasabah BRI KCP Unit Motoling. Dan sampelnya adalah 10 responden nasabah BRI KCP Unit Motoling, 10 responden ini mengambil dari berbagai pekerjaan. Penelitian ini menggunakan metode analisis kualitatif, dan juga menggunakan teknik wawancara dan observasi. Hasil dan kesimpulan dari penelitian ini menunjukkan penerapan kepercayaan dan komitmen kepada nasabah di BRI KCP Unit Motoling memiliki pernyataan positif dari 10 informan dan ikatan berdasarkan kepercayaan dan komitmen. Hal ini menyebabkan pelayanan yang baik dan terbaik terhadap nasabah bank itu sendiri. Ada dua rekomendasi dalam penelitian ini: pertama, kepercayaan dan komitmen adalah tindakan yang harus dipertimbangkan bank untuk membangun hubungan positif dan jangka panjang dengan pelanggan, menciptakan lebih banyak keuntungan yang memberikan lebih banyak manfaat tidak hanya untuk perusahaan tetapi juga memberikan manfaat lebih kepada pelanggan. Kedua, bank harus memberikan lebih banyak peningkatan cara delifer informasi cepat untuk memberikan informasi yang tepat kepada nasabah.

**Kata Kunci:** kepercayaan, komitmen, perilaku konsumen

## INTRODUCTION

### Research Background

Currently the competition occurs in all business and industry. Included banking industry, they do various ways to create long and lasting relationship with customer. This is the case in the banking sector developing its companies, as is the case especially in Indonesia. Banking is an agency that acts as an intermediary to channel credit supply and demand at the appointed time (Suyatno, 2007). In Indonesia, banking conditions have changed a lot over time. In it internal developments caused by the banking industry, also do not escape the influence of developments other than outside the banking industry, such as real sectors in the economy sector, and also social and politics. The object of this research is bank BRI KCP Unit Motoling. Bank BRI KCP Unit Motoling is one of bri bank branches operating since 1998 in Motoling (South Minahasa).

Based on one of the recent cases, in the Bank BRI KCP Unit Motoling, that there is funding from the government, namely BLT BPUM (Bantuan Presiden Produktif Usaha Mikro) that is not liquefied by the bank BRI KCP Unit Motoling, because banks apply strict rules on the procedures of disbursement of funds so that many files are rejected and returned to prospective recipients. And many of the prospective beneficiaries feel at a disadvantage in time, because they have to queue for up to several hours, many of them have to wait from before the Bank opens, because of the large number of customers / people who come. The number of complaints that occurred at the Bank because they felt they had waited for several hours, and finally many of them will receive help, the data that came out namely NIK and their NAME is no longer appropriate or not the same as the data they input and have to take care of the file back. And there was one of the prospective recipients asked for confirmation from Bank BRI KCP Unit Motoling, but got a less pleasant response.

### Research Objective

The objectives that expected can be achieved fro, this research are:

1. To find out about the influence of trust on customer at Bank BRI KCP Unit Motoling
2. To find out about the influence of commitment on customer at Bank BRI KCP Unit Motoling

## THEORETICAL REVIEW

### Marketing Management

According to Kotler and Armstrong (2004:14), marketing management is the analysis, planning, implementation, and control of programs designed to create, build, and maintain profitable exchanges with target buyers with a view to achieving organizational goals.

### Consumer Behavior

Kotler and Keller (2012:47) defined consumer behavior as a study of how individuals, groups, and organizations choose, buy, use, and how goods, services, ideas, or experiences to satisfy their needs and needs.

### Trust

Ganesan (1994) proposed that a key component of trust is the extent to which the customers believes that the vendor has intentions and motives beneficial to the customer and is concerned with creating positive customers outcomes.

### Commitment

Commitment is another important determinant of the strength of marketing Customer commitment is defined as the customer's durable intention to develop and sustain the relationship with the supplier on the long run (Anderson and Weitz, 1992).

### Previous Research

There are several scientific researches towards, trust and commitment to customer relationship in different industries. In this part of this study, review some of them for well awareness of the readers. Several literatures are used in supporting this research. They provide the grand concept and link between the previous researches.

Noor, N. A. M. (2005) investigates the influence of customer trust and commitment on e-CRM performance in the Jordanian mobile phone services industry. The analysis shows that customer trust and commitment were positively related to e-CRM performance.

Law, Wong, and Lau (2005) aims at studying the multidimensional aspects of trust in various relational ties. The focus is on the ways of using trust and its association with the related relationship resources. The discussion provides better understanding about trust and relationship ties for formulating various relational strategies, which are the key issues in customer relationship management.

Garbarino and Johnson (1999) analyzes the relationships of satisfaction, trust, and commitment to component satisfaction attitudes and future intentions for the customers of a New York off-Broadway repertory theater company. For the low relational customers (individual ticket buyers and occasional subscribers), overall satisfaction is the primary mediating construct between the component attitudes and future intentions. For the high relational customers (consistent subscribers), trust and commitment, rather than satisfaction, are the mediators between component attitudes and future intentions.

## RESEARCH METHOD

### Research Approach

This Study is based on collecting the interview's perspective and arguments using qualitative method.

### Population, Sample, and Sampling Research

The population for this research is all the Customers of Bank BRI KCP Unit Motoling. This study just uses small numbers of sample which is taken based on the existing demographics and characteristics differences. In this research, the sample of respondent that are used in this research are ten customers of Bank Rakyat Indonesia. This research use purposive sampling in the process of collecting data. According to Tongco (2007: 147), purposive sampling technique is a type of non-probability sampling that is most effective when one needs to study a certain cultural domain with knowledgeable within.

### Data Collection Method

This section will explain the types and sources of data, as well as techniques in data collection. And also the instruments. There are two types of data that are collected in this research, those are: Primary data and Secondary data. During the observation and interview process, in this research there will be several tools that will be used, its hand-phone, paper, and pen. There are some steps that have been done in conducting this research

1. Before conducting an interview first make observations with informants at BRI Motoling
2. Draw up a list of questions and send them to the supervisor for revision
3. Interviews the respondents, record the interview and then write note
4. Collect all necessary data in research conducted, data reduction, data analysis, and data encoding (Categorized)
5. Make the research results.

### Data Analysis Method

As explained by Sekaran and Boogie (2009) that qualitative data are data in the form of words. Example of qualitative data are interview notes, transcripts or focus group, answers to open ended questions, transcriptions of video recordings, accounts of experiences with a product on the internet, news articles, and the like. Qualitative research may involve repeated sampling, collection of data and analysis of data (Sekaran and Bougie, 2009). According to Miles and Huberman (1994) in Sekaran and Bougie (2009), there are generally three steps in qualitative data analysis which are:

- Data Reduction of data through coding and categorizing
- Data display, which refer to the ways to presenting the data
- Drawing conclusion/verification

**RESULT AND DISCUSSION****Result****Interview Results****Informant 1**

She is a housewife, 28 years old. During this time saving money in Bank BRI is very safe. The bank is very considerate customer, for example if saving money 100 million rupiah there are special escort from the bank, usually escorted by security guards that are on the Banks so as not to feel scared because it is very secure saving in bank BRI, it is therefore a very good satisfying service and any services that are performed by the bank are always proven and implemented properly. Their service is very fast and responsive and not compound e.g. in borrowed money in bank BRI greatly facilities.

**Informant 2**

She is an entrepreneur. 50 years old Bank BRI is very caring towards comprehensive customer satisfactions. It can be seen from the attention of the bank and also always reminds about the security of the transaction. And also like, when taking money 500 million rupiah in bank BRI is no escort of bank BRI in the transfer money to another bank account. The promise of their service is very good and reliable. Like their help in retrieval queue number and also they help in depositing the money in Bank BRI so very good service of Bank BRI. And also they're gave quality services to customer. Such as bank BRI insurance services have a clear target and insurance service is very good, compared to other banks for insurance and provide the fight information so it is safe to take insurance in bank BRI.

**Informant 3**

He is a student, 20 years old and he has been a customer of BRI Motoling since 2018. According informant 3 about trust. He said that bank BRI really care about transaction safety. He said: "Can see from to fulfill data of customer itself. They are very concerned about the security of customer data and customer data is every through, and always remind to its customers to stay safe in Transaction as in using ATM, to keep your ATM pin do not let other people know other than the customer itself". And also about any service provided reliable and proven because of the services they provide in accordance with customer needs and they perform a service they promises very well and prove their service promise, they are very consistent in delivering a quality service, such as every month they held service update from them to improve the quality of service. And there is added value for example his savings earned interest. With all of statement from her Bank BRI give good services to customer included informant 3 and he's feel safety with their services.

**Informant 4**

is an employee, 30 years old and he's work one of company at Manado city and become a customer of Bank BRI KCP Unit Motoling since 2010. He's explained that bank BRI is very concerned with security in this case as in the transaction and of the banks themselves always remind the customer to keep maintaining the security of the data or enter your ATM pin it is just perceived as informant 3. Service of bank BRI's own proven and highly reliable. For example, as in this case use mobile banking to mobile banking could use not just enter your username and password but must be from the banks themselves, and viewed from a bank that is very quick to follow up mobile banking to move on to another mobile phone. And bank BRI itself, so far remained consistent in delivering a quality service so it stays afloat and retained bank BRI as financial transaction services. So based on all discussion, he think BNI give good services and feel satisfy with the services from BRI Motoling.

**Informant 5**

She is a professional worker and also as a teacher. 50 as old Bank BRI is quite safe, because of the personal data is safe compared to other banks, if there is another bank customer data leaked information while if the bank BRI is still safe and so far only the bank and informant 5 who knows, so it's very safe transaction with bank BRI. The promise of Bank BRI's service so far is very dependable and proven to be seen how quickly they handle customer does not make the customer wait long. Bank BRI is also very consistent in providing services such as transaction services they really help either transfer or deposit in money.

**Informant 6**

She is an entrepreneur, 44 years old and become active customer since 2008. Bank BRI is very concerned with the security of customer dealings. The reason every time a transaction above 50 million Rupiah have always

accompanied the escort of security bank and the police. And also the promise of bank BRI's service is very reliable and proven fast service. But if the promise of the special ministry that so far there has been not yet. And also with consistent in delivering quality services such service from customer service gave good service and Nice.

#### **Informant 7**

She is a housewife, 46 years old. In transaction bank BRI is very concerned in security transactions. The security concern is the existence of bank BRI to provide information in the form of text message to tell you to change the password periodically. The service is also very proven and reliable like if there are any questions from the customer to the customer service they were very quick in serving and answering questions from customers and greatly facilitated in doing transaction, they are very giving quality services with consistent. Such as money transfer service facilities, if the customer didn't get busy and to deposit the money from the bank, came in the house and pick up the money deposited to the bank.

#### **Informant 8**

He is an entrepreneur, 34 years old and become customer since 2010. Bank BRI is very concerned with the security of the transaction. As such, the existence of the security and police in bank BRI. The services of the Bank BRI are reliable and proven can be seen in accordance with any information they gave was correct. And also about the quality of service the bank itself like bank BRI system very sophisticated queue number machine wear that can print queue number in bank BRI and also all customer went to saving money or do transaction at BRI Motoling customer feel comfortable.

#### **Informant 9**

She is a baker, 76 years old become a customer of bank BRI Motoling since 2013. Based on the experience with BRI Amurang. Informant 9 said when transacting in bank BRI feel safe. They are very helpful and if you want to take the money controlled by security of bank BRI, and about the appointment of bank BRI's service is very evident as in taking care of the BPJS bank BRI provides convenience by helping to payment at the teller. They are very helpful and greatly facilitated in the transfer of information, and give the things to watch out for in the transaction so the bank BRI's service is very good and consistent.

#### **Informant 10**

She is an employee, 27 years old. Bank BRI is very caring towards a client transaction security. Realization of bank BRI's concern when there's something they give warnings and caution in transacting for example transactions through ATM pressing password must be careful. Service of bank BRI is reliable and proven. Realization of bank BRI's service, and the banks themselves provide credit facilities, bank BRI appointment on time to meet to fulfill a promise a meeting with the customer. And also consistent in providing quality services such as security and promises of service provided was very good and satisfying.

#### **Discussion**

This research has been conducted in order to analyze how impact trust and commitment to Bank BRI KCP Unit Motoling performance, with 2 Variables that is Trust and Commitment with the total sample 10 customers of Bank BRI KCP Unit Motoling, and for 10 Customers in this research the respondents are divided into different demographics, which are age, occupation and education/knowledge to get the real data that can become the representative of BRI Customer in Motoling. This research uses qualitative method which conduct interview and observation in data collection and all the data is analyzed to provide the result. The research result show, most of them have some opinion about customer relationship marketing. How Bank BRI KCP Unit Motoling applied customer relationship. And all respondent feel satisfy when bank BRI Motoling applied customer relationship in their bank.

## **CONCLUSION AND RECOMMENDATION**

#### **Conclusion**

1. Most of respondents give positive statement about trust. The result show that bonding with implementation of trust to 10 Customer and all of respondents trust to bank BRI KCP Unit Motoling.

2. The commitment also has a positive statement from the customer of Bank BRI KCP Unit Motoling. The results showed that Bank BRI turns out to have a good commitment starting from bank BRI to provide what services Bank BRI bank customers need and they are also flexible if there is a change in service and flexible in what services are needed by BRI customers and that means proof of commitment from BRI bank, with the results of interviews to customers can be accepted and also satisfaction.

### Recommendation

1. Trust and commitment in serving customers is an action that must be considered by banks in order to build strong and long-term positive relationships with customers, and by creating more benefits that can benefit not only the company but also provide benefits for customers.
2. Banks should also provide more improvements on how to deliver timely information and also to provide appropriate information to customers and advice to multiply the counter to serve customers faster and also not let customers wait long.

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