The Role Of Customer Delight And Brand Trust Toward Customer Loyalty (A Study At Bank Acehthat Has Been Converted Into Islamic Bank)

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Abstract: This research focused on PT. Bank ACEH that has been converted into Islamic bank which has an emphasis on Customer loyalty as the most expected result from a research on consumer behavior. For the company, customer loyalty can be achieved through Customer Delight. There were 350 (three hundred and fifty) respondents as the sample of this research. The selection of bank customers was conducted in branch offices with a consideration that there are more varied banking transactions conducted in branch offices than in the sub-branch, cash, and unit offices. Given that the number of customers in each branch office is not similar, therefore, the researcher used proportioned stratified random sampling to determine the number of respondents. The factor of brand trust has a role as a partial mediating variable between Customer Delight and customer loyalty of PT. Bank Aceh

Index Terms: customer loyalty, customer delight, brand trust, Islamic Bank, Aceh.

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1 INTRODUCTION
Loyalty is the ultimate objectives of a company's achievement, so that there are some efforts made to establish the loyalty, one of which is by improving the Justice, Esteem and Finishing Touch. There are has a very important role because it distinguishes a company or services with the others. However, a further study explains that in order to generate the loyalty, Justice, Esteem and Finishing Touch seems to have some weaknesses, as it can be marked with the number of customers who still have not been loyal to the company yet. Therefore, it needs a mediating factor in the form of brand trust. For example, in a service company, the banking industry. In the banking industry, the implemented business process is reflected in the justice, esteem and finishing touch between the bank and its customers. Customer perception on the company is often based on psychological factors that are included in the interaction between the customers and service provider. PT. Bank Aceh is one of the service provider institutions in the world of banking services, as a local bank that has been converted into Islamic bank, is required to be the best compared to its competitors, especially in its own area. PT. Bank Aceh continues to improve personalization by justice, esteem and finishing touch in order to maintain customer loyalty that will generate loyal customers.

IDENTIFICATION OF THE PROBLEMS
Based on the background of the research above, the researcher has identified the problems as follows:
1. How great the effect customer delight on the brand trust of the customers of savings services of PT. Bank Aceh?
2. How great the effect customer delight on the loyalty of the customers of savings services of PT. Bank Aceh?
3. How great the effect of brand trust on the loyalty of the customers of savings services of PT. Bank Aceh?
4. How great the effect customer delight on loyalty of the customers of savings services of PT. Bank Aceh, through brand trust?

LITERATURE REVIEW

Customer Loyalty
Customer loyalty, which can also be said as sustainable positive purchasing behavior of a customer towards certain company or product, is clearly affected by brand trust.

Brand Trust
Brand trust is the expectation or a high probability that the brand will lead to positive results for consumers. Therefore, companies need to build and maintain consumer confidence in order to create consumer commitment from now to the future. (Delgaldo, 2005). According to Rasheed (2005) brand trust is the willingness to rely on a product, service, or brand based on trust nor the expectations generated from credibility, kindness, and the ability of a product

Customer Delight
According to Almeida and Nique (2005), customer delight is a highly positive disconfirmation of expectations related to a company

Framework
From many theories described above, the conceptual or theoretical framework that can be developed in this research includes some variables; Justice, Esteem and Finishing Touch, Brand trust and Loyalty, as shown in the following diagram:

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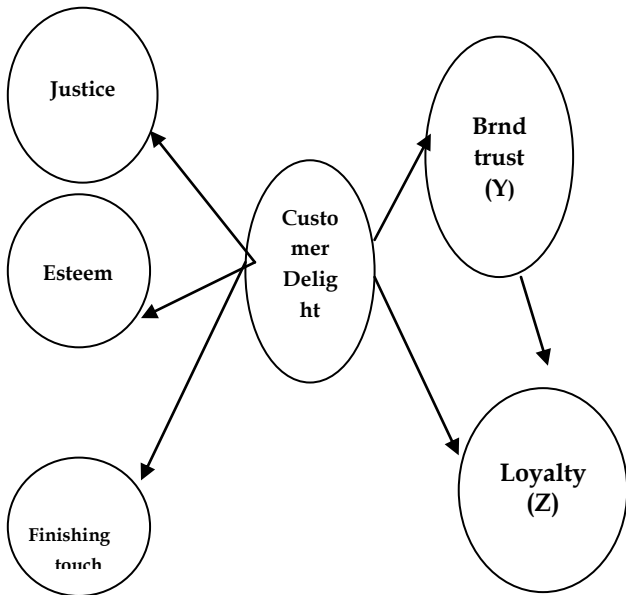
Figure 1. *Framework*

MATERIALS AND METHODS

This research was conducted in PT. Bank Aceh with the object of the research is the customers of savings services of Operation Center of PT. Bank Aceh and Branch Offices of PT. Bank Aceh of Lhokseumawe, Langsa, Tapaktuan and Meulaboh. The subjects of the research are Brand Image, Brand trust and Loyalty of the customers of PT. Bank Aceh. Pages should be numbered centrally at the bottom of the page.

Table 1. *Research sample*

No	Customers	Total	Formula	Sample
1	Operation Center Office	104.445	104.445/339.812 x 350	108
2	Lhokseumawe Branch Office	100.800	100.800/339.812 x 350	104
3	Langsa Branch Office	65.423	65.423/339.812 x 350	67
4	Tapaktuan Branch Office	35.237	35.237/339.812 x 350	36
5	Meulaboh Branch Office	33.907	33.907/339.812 x 350	35

Source: *PT. Bank Aceh (December 31st, 2016)*

RESULTS AND DISCUSSIONS

Based on Figure 1.2, can be explained that the service customer delight variables have a significant effect on brand trust ($\beta 1 = 0,79$, $p < 0,05$). then, the variable customer delight has a significant relationship to variable customer loyalty ($\beta 2 = 0,57$, $p < 0,05$), and when the relationship between customer delight and customer loyalty is mediated by a "brand trust", also showed a significant relationship ($\beta 3 = 0,19$, $p < 0,05$).

BI $=$ 0,79KP $R^2 = 0,624$
BT $=$ 0,24Kep
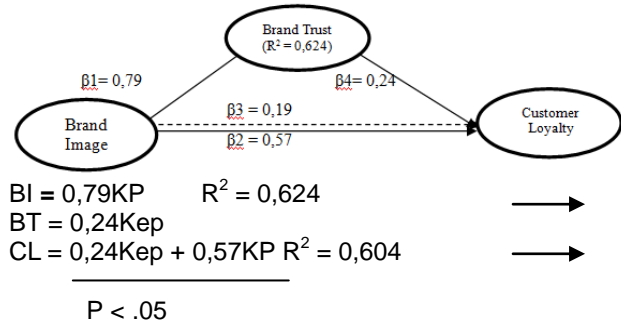CL $=$ 0,24Kep + 0,57KP $R^2 = 0,604$

P < .05

Figure 2. *Mediation Effect of Brand trust Variable Relations between the Brand Image with Customer Loyalty Savings PT. Bank Aceh*

Variable customer delight, based on SEM analysis, proved to have a positive and significant correlation with brand trust (H_1).these conditions mean that the good delight PT. Bank Aceh was influential to increasing brand trust of the customer savings PT. Bank Aceh. furthermore, when associated with a customer loyalty savings PT. Bank Aceh, the results of the analysis also shows that there is a positive and significant relationship between delight and customer loyalty savings PT. Bank Aceh (H2). This means that improving delight will bring positive impact to increase customer loyalty savings PT. Bank Aceh. Based on the above description, it can be interpreted that there is a role of customer delight variables in the model of this research at PT. Bank Aceh in terms of improving brand trust and customer loyalty savings PT. Bank Aceh.

The role of brand trust as a mediation factor

Regression analysis explains that the belief variables proved to have a positive and significant relationship with customer loyalty savings PT. Bank Aceh (H3). This condition shows that the improving brand trust will affect the increasing customer loyalty savings PT. Bank Aceh in Aceh Province. Furthermore, as already explained above that there is a positive and significant relationship between brand image and brand trust, then there is an indirect effect (indirect effect) of the relationship of customer delight with customer loyalty savings PT. Bank Aceh mediated by brand trust. From the analysis of indirect linkage evidence found that there are significant indirect partial (partially mediation) on the relationship between customer delight and customer loyalty savings PT. Bank Aceh mediated by brand trust. This means that there is the role of brand trust variables in our model in terms of increasing customer loyalty as partially mediator.The following table will present the total relationship of the independent variable on the dependent variable, so as to reflect the most dominant variable in this research model.

Tabel 2 *Total effect of the dependent variables independent variables*

Equation	(Direct Effect)	(Indirect Effect)	(Total Effect)
CD→ BT	0,790		0,790
BT → CL	0,340		0,340
CD→ CL			0,580
CD→ BT → CL	0,580	0,190	0,190
total Effect			
BI→CL			0,760

Source: *Data Analysis (2017)*

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Information:
BI = Brand Image
BT = Brand trust
CL = Customer Loyalty

According to the table above, it can be a picture that direct most dominant relationship is a relationship between the variables of customer delight and brand trust with a coefficient of 0.790, followed by a variable relationship between customer delight and customer loyalty savings PT. Bank Aceh with a coefficient of 0.580. Further, when analyzed indirect relationships in which variable brand trust act as a mediating variable, the regression coefficient values obtained in total. According to figures in the table above, it is known that the total relationship in this research model between the variables of customer delight and customer loyalty savings PT. Bank Aceh mediated by brand trust variable is equal to 0.760. Furthermore, the illustration on whether a hypothesis is accepted or rejected in this research can be seen in the following table 3 below.

Table 3. Summary of hypothesis proofing

	Hypothesis	Condition
H₁	Customer Delight has a direct, positive, and significant effect on the brand trust of the customers of savings services of PT. Bank Aceh.	√
H₂	Customer Delight has a direct, positive, and significant effect on the loyalty of the customers of savings services of PT. Bank Aceh.	√
H₃	Brand trust has a positive and significant effect on the loyalty of the customers of savings services of PT. Bank Aceh.	√
H₄	There is a positively and significantly indirect effect of the customer delight on the loyalty of the customers of savings services of PT. Bank Aceh mediated by brand trust.	√

Note: √   = *Hypothesis is accepted*
         X   = *Hypothesis is rejected*

CONCLUSIONS AND SUGGESTIONS

CONCLUSIONS
Based on the results and discussion in previous chapter, there are some conclusions as follows:
1. The customer delight established in this research model has an effect on the brand trust of the customers of savings services of PT. Bank Aceh.
2. Customer delight factor also has an effect on the loyalty of the customers of savings services of PT. Bank Aceh.
3. Brand trust factor also has an effect on the loyalty of the customers of savings services of PT. Bank Aceh.
4. Brand trust factor plays a role as a partial mediating variable in the relation between customer delight and customer loyalty of PT. Bank Aceh.

5. The indicators of customer delight which play a role in affecting the brand trust and loyalty of the customers of savings services of PT. Bank Aceh
6. The weak dimension of customer delight that cannot give any effect on brand trust and loyalty of the customers of savings services of PT. Bank Aceh is finishing touch dimensions.

SUGGESTIONS
Based on the conclusions above, there are some suggestions as follows:
1. In order to generate brand trust, PT. Bank Aceh should improve its customer delight.
2. It is expected to PT. Bank Aceh to be able to improve its customer delight in order to improve the loyalty of the customers of savings services of PT. Bank Aceh.
3. Brand trust is a factor that affects the loyalty of the customers of savings services of PT. Bank Aceh, therefore, PT. Bank Aceh should be more able to improve the brand trust.
4. Brand trust factor is the mediating variable, therefore, in order to improve the loyalty of the customers of savings services of PT. Bank Aceh, the customer delight factor should be considered and improved so that it will result in improving brand trust and will have an impact on the loyalty of the customers of savings services of PT. Bank Aceh.

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