
The Influence of Communication Effectiveness, Service Quality and trust on Commitment Connectedness to customers

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Abstract

The purpose of the study is to This will examine the strong influence of communication effectiveness, functional quality and technical quality on commitment to connectedness with trust as a mediating variable, the quantitative method used in this study is path analysis is used to determine the effect of communication effectiveness, technical quality, functional quality and trust on connectedness commitment. There are 4 stages of regression; The connectedness commitment, The confidence, The functional quality And The technical quality variable. The conclusions obtained from this research are The regression coefficient which shows the relationship between communication effectiveness and connectedness commitment, The effectiveness of communication does not affect trust directly, but through the perception of technical quality and functional quality, Technical quality is also known to influence commitment to connectedness through trust, quality and trust This shows that the perception of functional quality affects customer connectedness commitment more than technical quality and Service quality is a variable that affects trust, while effective communication will create a higher perception of service quality in the eyes of customers

keywords; Path analysis, service quality and trust, Commitment Connectedness to customers

I . Introduction

In the era of modern economy the service sector became a rapidly growing sector. Consuming services provided by service providers without us realizing it has become our daily activities. Accessing the internet, sending letters via e-mail, listening to lecturers' lectures, traveling using public transportation are our daily activities that without us realizing all these activities are products of service organizations.

Today's highly competitive business environment requires every service organization to continue to innovate and be sensitive to changes that occur in its environment in order to excel in competing and surviving. Consumers are a very important part of service organizations today, they are considered as corporate assets that need to be maintained and maintained. The paradigm shift from transaction-focused marketing to relationship-focused marketing led to consumers being perceived

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as partners and companies having to create long-term commitments to build those relationships through quality, service and innovation (Zeithaml and Bitner, 2000)

Relationship marketing is seen as a strategic orientation that focuses on maintaining and improving relationships with customers they have today (Zeithaml and Bitner, 2000, p.138). Some researchers have defined the meaning of relationship marketing. Berry and Parasuraman (1991, p. 133) as quoted by Morgan and Hunt (1994) states that relationship marketing concerns the following, namely attracting, building and maintaining customer relationships. Morgan and Hunt (1994) state that relationship marketing is all marketing activities aimed at creating, building and maintaining successful relational exchanges.

To create a successful relationship marketing requires commitment and trust because without the commitment of all parties involved in the relationship, relationship marketing cannot work well. Morgan and Hunt (1994) stated that relationship commitment is at the core of relationship marketing. Commitment is the variable that distinguishes transactional and relational exchanges (Cook and Emerson, 1978, p.728 as cited by Morgan and Hunt, 1994). The meaning of a transactional exchange is an exchange that occurs between sellers and buyers of commodities or performance based solely on money and has a minimal personal relationship and does not anticipate the possibility of holding an exchange in the future. Relational exchanges are cooperative and mutually adjustable between the two sides as well as sharing the profits and burdens of exchanges and planning to hold exchanges in the future (Macneil's, 1980 as cited by Garbarino and Johson, 1999).

This research will measure the strong influence of factors that affect the commitment of connectedness to the banking industry, precisely in BNI. Banking is one of the professional fields of service (Wheiler, 1987 as quoted by Thakar and Kumar, 2000). Professional service is defined as a service characterized by trust (credence characteristics) so that consumers are difficult to evaluate even though they have purchased and consumed the service (Parasuraman, 1985 as cited by Thakar and Kumar, 2000). Gummesson (1978) as quoted by Thakar and Kumar (2000) distinguishes professional service from other services based on the following criteria: service must be performed by a qualified person, be an advisor, focus on problem solving, services are a departure of duties from buyer to seller and the service stands alone independently of the supplier of services or other goods. Consumer professional service users really have to fully lean and trust the service provider because of the nature of the professional service.

This study is a replication of research conducted by Neeru Sharma and Paul G Patterson (1999) using different settings. The original setting is financial planning service which was later changed by using banking service as a setting in this study.

Sharma and Petterson (1999) examined the factors that influence connectedness commitment, namely; communication effectiveness, technical quality, functional quality and trust as mediation variables The results of Sharma and Patterson's research (1999) show several relationships between variables as follows: (1) trust is positively related to connectedness commitment, (2) Quality of service (technical and functional) is proven to have a positive relationship and have a direct effect on trust, (3) technical quality is proven to have a positive relationship and affect the commitment of connectedness directly, (4) the effectiveness of communication is proven to have a positive relationship and has a direct effect on commitment to connectedness, (5) the effectiveness of communication is proven to have a positive relationship and has a

direct effect on trust, (6) the effectiveness of communication is also proven to have a positive relationship and influence the perception of technical quality and functional.

Research purposes

With the problems that have been mentioned, the researcher concludes the research objectives as follows:

1. Measuring the direct effect of communication effectiveness on the formation of connectedness commitment and the indirect effect of communication effectiveness on the formation of connectedness commitment with trust as a mediating variable.
2. Measuring the effect of communication effectiveness on perceptions of functional quality, technical quality and trustworthiness.
3. Measuring the direct effect of technical quality on BNI customer connectedness commitment and indirect effect of technical quality on BNI customer connectedness commitment with trust as a mediating variable
4. Measuring the effect of service quality (technical and functional quality) on BNI customer connectedness commitment with trust as a mediating variable

2. Literature Review

2.1. Communication Effectiveness

Submission of messages or information from one party to another requires a process called communication.

Wells and Prensky (1996) define communication as the process of sending messages from the source of the message to the recipient of the message through the media. Communication that is carried out effectively has a very important role in the implementation of marketing strategies, through producer communication it can influence the consumer purchasing decision process. Effective communication is defined as the process of delivering meaningful and continuous information both formally and informally between companies and consumers and carried out with empathy (Morgan and Hunt, 1994).

Lovelock (2001, p.286) states several important roles of marketing communication, namely: (1) informing and educating potential customers about the organization, as well as the various products and services offered, (2) persuading target consumers that the products offered by the company can provide the best solution to meet their needs and desires compared to products offered by other companies, (3) reminding consumers and motivating consumers to consume, (4) building relationships with existing consumers.

In marketing, there are various forms of communication known as the marketing communication mix. Lovelock (2001, P.287) distinguishes communication in two categories, namely personal communication and impersonal communication. Personal communication is communication made by company representatives to individual consumers. In this communication the message is personal and the exchange of messages occurs in both directions. In impersonal communication, message delivery only occurs in one direction and messages are generally addressed to the target market, not to individual consumers. Each form of communication has a

different ability to convey messages, therefore marketers must be observant to see the type of message to be conveyed so that they can choose the most appropriate form of communication in conveying messages to consumers.

Good communication will create familiarity and closeness between producers and consumers (Sharma and Patterson, 1999). Bland (1997) as quoted by Sharma and Patterson (1999) states that emotional factors are an important factor in creating a relationship. With the emotional closeness creates a strong relationship and creates a psychological exit barrier (Bejou and Palmer, 1998 in Sharma and Patterson, 1999). Thus consumers will not end the relationship unless there is a very serious failure regarding service and communication (Sharma and Patterson, 1999).

Communication also has an important role in creating high perceived quality (Clarck, 1992, Steward, 1992 and Headley (1992) as quoted by Sharma from Patterson (1999), accurate and coordinated communication makes consumers perceive the service delivered as an excellent service. high quality (Zeithaml and Bitner, 1996, p.402).

Morgan and Hunt (1994) stated that the frequency and quality of communication will generate trust. The results of Anderson and Narus (1990) also prove that communication will have a positive effect on trust

2.2. Service Quality

Service quality is an important prerequisite for creating and maintaining satisfactory relationships with consumers (Lassar, Manolis and Winsor, 2000).

Many researchers state that consumers perceive service quality not based on one dimension only (Zeithaml and Bitner, 1996, p. 82). Zeithaml, Berry and Parasuraman argue that there are five dimensions that consumers pay attention to in assessing service quality. The five dimensions are: reliability, namely the ability to perform services correctly and reliably, responsiveness, namely the willingness to help consumers and provide services quickly and accurately, assurance, namely the knowledge and abilities of employees and the respect shown so as to create trust and confidence, assurance, namely the knowledge and abilities of employees and the respect shown so as to create trust and confidence, empathy, namely individual attention given to consumers *tangibles*. Namely the appearance of physical facilities. From these five dimensions Parasuraman, Zeithaml and Berry developed an instrument to measure service quality called SERVQUAL. SERVQUAL measures service quality by comparing consumer expectations and perceptions of service

If Parasuraman, Zeithaml and Berry use five dimensions to measure service quality, then Gronroos uses two dimensions to measure service quality. The two criteria are functional quality and technical quality. Functional quality is defined as the process of how the technical quality or core service is delivered, while technical quality is defined as the core service or what is delivered (Gronroos, 1983 in Sharma and Patterson, 1999).

This study uses two dimensions of service quality from Gronroos. Although the Technical/Functional Quality model has not been widely used as the SERVQUAL model (Sharma and Patterson, 2000), based on research by Lassar, Manolis and Winsor (2000) the Technical Functional Quality model has a better ability to explain the variations that occur in the satisfaction measurement. The inaccuracy of the SERVQUAL model may occur because there are no items in the SERVQUAL model that specifically measure the core services of the company (Lassar, Manolis and Winsor, 2000). Heskett et al (1997) as quoted by Lassar, Manolis and Winsor (2000) argue that

the SERVQUAL dimensions measure service quality in terms of service processes or functional quality.

2.3. Trust

Trust is defined as the willingness to trust the other party in an exchange (Morgan and Hunt, 1994). Morgan and Hunt (1994) state that trust plays an important role in creating high loyalty (commitment). This opinion is in accordance with the opinion of Achrol (1991) as quoted by Morgan and Hunt (1994) that trust is the main factor that affects connectedness commitment, this happens because a relationship based on trust will be of high value and the parties involved in the relationship will willing to commit to such a relationship (Morgan and Hunt, 1994).

Sharma and Patterson (1999) in the context of research on financial planning services state that trust plays an important role in financial planning services, considering that the services provided are credential and complex, so clients depend on the expertise and ability of service providers to manage their assets. Consumers who are in this position will be motivated to continue the relationship if they have confidence in the competence and ability of the service provider.

Morgan and Hunt (1994) state that communication plays a role in creating trust, but Dwyer, Schurr and Ohn (1997) as cited by Anderson and Narus (1990) assume that trust causes communication. Anderson and Narus (1990) assume that communication is a factor that causes trust and in the next period, the accumulation of trust will create better communication. In this study, trust is positioned as a mediating variable of the relationship between communication effectiveness, technical quality and functional quality on connectedness commitment.

2.4. Relationship Commitment

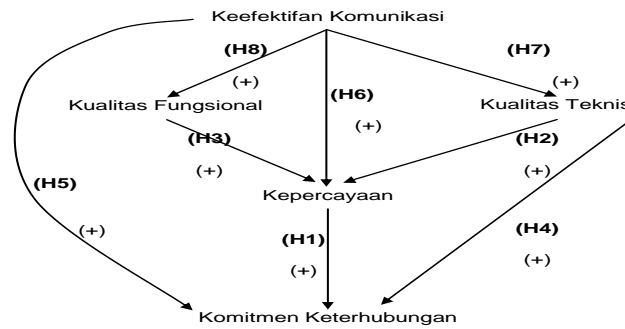
Connectedness commitment is defined as the desire to build long-term, valuable relationships (Moorman, Zaltmen, and Despande, 1992, as cited by Morgan and Hunt, 1994).

In this study, connectedness commitment is a function of communication effectiveness, perception of service quality (technical and functional) and trust.

3. Methodology

Research Model

This study will examine the strong influence of communication effectiveness, functional quality and technical quality on commitment to connectedness with trust as a mediating variable which is fully presented in the following figure.



Source : Sharma dan Patterson

Figure.1 Conceptual Model Determinants of Commitment Connectedness

Hypothesis

This study will test eight hypotheses, namely

- H1: The greater of trust, the stronger the commitment to connecting BNI customers
- H2: The higher of perception of technical quality, the greater the customer's trust in BNI
- H3: The higher of BNI customer perception of functional quality, the greater the customer's trust in BNI
- H4: The higher of perceived technical quality, the stronger the customer connectedness commitment to BNI
- H5: The higher of level of communication effectiveness, the stronger the customer connectedness commitment to BNI
- H6: The higher of level of communication effectiveness, the greater the customer's trust in BNI
- H7: The higher of level of communication effectiveness, the higher the perception of technical quality
- H8: The higher level of communication effectiveness, the higher the perceived functional quality

Population

The population is the whole of people, events or things of interest to be studied (Sekaran, 2000, p. 266). The population in this study is BNI customers who use savings services (savings, deposits, current accounts) who are domiciled in the Municipality of Bogpr. BNI Syariah customers were chosen as research objects because researchers are interested in knowing the character of BNI customers who are customers of one of the largest and oldest banks in Indonesia. Researchers are interested in knowing the effect of communication effectiveness, service quality and trust on connectedness commitments to customers who have deposits because deposit services are an important type of service for banks considering the bank's function as an intermediary institution, namely collecting funds from people who have excess funds and channeling funds to people who have excess funds. need it.

Sampling and Sampling Method

The sampling method used in this study is a non-probability sampling method. By using the non-probability sampling method, each element in the population does not have the same opportunity to be selected as a sample in the study (Sekaran, 2000, p. 277).

The technique used is purposive convenience sampling. The respondent criteria used are respondents aged 18 years and over, because understanding the questionnaire requires mature thinking. Convenience technique is a sampling technique that allows researchers to choose respondents from members of the population that are easily found by researchers. Convenience sampling technique is used with consideration of convenience, as well as cost and time factors. The number of samples in this study was 120 samples. The number of samples of 120 is in accordance with the opinion expressed by Roscoe (1975) as quoted by Sekaran (2000, p.296) namely:

1. The number of samples greater than 30 and less than 500 is sufficient in the study,
2. In multivariate research (including multiple regression analysis) the sample size must be several times larger than the number of variables in the study (preferably 10 times or greater).

Variables and Operational Definitions

In this study there are three independent variables, one mediating variable and one dependent variable

The independent variables consist of: communication effectiveness (communication effectiveness), functional quality (functional quality) and technical quality (technical quality). The mediating variable is trust and the dependent variable is relationship commitment.

Each variable is defined as follows: Communication effectiveness is defined as the process of delivering meaningful and continuous information both formally and informally between companies and consumers and carried out with empathy (Morgan and Hunt, 1994). Functional Quality is the quality of service that is judged by how the service is delivered (Gronroos, 1983 as cited by (Sharma and Patterson, 1999). Technical quality is defined as the quality of service that is judged by what is delivered by the service provider (Gronroos, 1983 as cited) by Sharma and Patterson, 1999. Trust is the willingness to trust the other party in an exchange (Morgan and Hunt, 1994) Commitment Connectedness is defined as the desire to build long-term, valuable relationships (Morgan and Hunt, 1994).

Variable Measurement

Measurement of all variables using a structured and standardized questionnaire. The variables of communication effectiveness, trust and connectedness commitment were measured using a questionnaire developed by Sharma and Patterson (2000). The functional quality and technical quality variables were measured by a questionnaire developed by Lassar, Manolis and Winsor (2000). All variables were measured by 5-point Likert scale.

Validity test

The purpose of the validity test is to find out whether a measuring instrument really measures a desired concept and does not measure other concepts (Sekaran, 2000, p.207). This study uses content validity to test the validity. Content validity ensures that the measuring instrument used is a collection of items that are appropriate for measuring a concept (Sekaran, 2000, p.207).

The validity test using the measurement concepts used by previous researchers met the criteria for content validity or content validity (Sekaran, 2000, p.201). All

measurement items used in this study have been used by other researchers, this proves that all measurement items have content validity.

Reliability Test

The reliability of a measuring instrument shows the level of a measure free from error so as to provide consistent measurements under different conditions and for each item in the instrument (Sekaran, 2000, p.204). In this study, the reliability of the instrument was tested using Cronbach's alpha.

Path Analysis

Path analysis is used to determine the effect of communication effectiveness, technical quality, functional quality and trust on connectedness commitment. There are 4 stages of regression, which are as follows:

1. The connectedness commitment variable was regressed together with the variables of trust, technical quality and communication effectiveness
2. The confidence variable was regressed with the variables of functional quality, technical quality and communication effectiveness
3. The functional quality variable was regressed with the communication effectiveness variable.
4. The technical quality variable is regressed with the communication effectiveness variable

4.Results And Analysis

Data analysis

When viewed from the transaction method, the characteristics of the 120 samples in this study are as follows: 60 samples use ATMs more often and the other 60 samples use tellers more often in conducting transactions as described in table 4.1 below.

Table 4.1 Sample Composition Based on Frequently Used Transaction Methods

Description	Amount	Prosen (%)
<i>Automatic Teler Machine</i>	60	50
<i>Teller</i>	60	50
Amount	120	100

Source: Processed data

The sample distribution of the transaction model shows that the number of samples who often make transactions through tellers is 50% of the total sample, this shows that 50% of the sample is often involved with employees in the process of consuming bank services and this sample really feels functional quality (quality is seen as in terms of how the service process is delivered) BNI.

While the other 50% of the samples use ATMs more often, however, it is certain that occasionally these samples will transact through tellers for services that cannot be served by ATM.

BNI Priority

When viewed from the priority of BNI according to customers, from 120 samples there are 97 samples who consider BNI to be the main bank and 23 other samples who consider BNI to be not the main bank. The full sample composition based on BNI's priority can be seen in the table! 4.2 follows.

Table 4.2 Sample Composition Based on BNI Priority

Description	Amount	Prosen (%)
Main Bank	97	80,80
Not Main Bank	23	19,20
Amount	120	100,00

Source: Processed Primary Data

Type of Savings Used

Based on the type of deposit used, 12 samples used BNI savings services in the form of savings and time deposits, one sample used BNI services in the form of savings, time deposits, and current accounts and 104 samples used savings services. The full sample composition is described in table 4.3. following

Table 4.3 Sample Composition Based on the Type of Savings Used

Savings Services Used	Amount	Prosen (%)
Savings	104	86,70
Savings and Deposits	12	10,00
Savings, Time Deposits and Current Accounts	1	0,80
Not known	3	2,50
Amount	120	100,00

Source: Primary data

Validity test

The validity used in the research is content validity or content validity. All items used in this study have been used and are valid in studies conducted by other researchers. This provides evidence that the measurement items used meet the criteria for content validity (Sekaran, 2000, p.207) . Thus the items used for measurement have been validated by Sharma and Patterson (1999) and Lassar, Manolis and Winsor (2000).

Reliability Test

Researchers tested the reliability of the initial instrument using a small sample of 30 samples. The thirty samples, which were the initial samples of this study, were obtained by researchers by distributing questionnaires directly to samples that were easily found by researchers. The results of the small sample reliability test are shown in table 4.4 as follows

Table 4.4 Reliability Test Results on Small Samples

Variable	Cronbach's Alpha
Commitment connectedness	0,79
Trust	0,80
Communication Effectiveness	0,80
Quality Functional	0,85
Technical Quality	0,78

Source: Primary Data Processed

The rules of thumb for testing the reliability of an instrument are as follows: the item to total correlation of each item must be greater than 0.5 and the coefficient of Cronbach's alpha coefficient. The instrument must be greater than 0.7. Meanwhile, according to Sekaran (2000, p.312) Cronbach's alpha with a value above 0.8 is considered reliable, while Cronbach's alpha with a value of about 0.7 is considered acceptable and Cronbach's alpha below 0.6 is considered unreliable.

By looking at the results of the reliability of the test on a small sample, it is evident that the instruments used in this study are considered reliable because the Cronbach's alpha value of all instruments is greater than 0.7.

In the reliability test stage on this small sample, the measurement items that have an item to focal correlation value of less than 0.5 are still included in the actual study. This is done because all the items used have been tested by previous researchers and the overall Cronbach's alpha in this small sample shows good results. Thus the measurement instrument used in this study can be considered good

After the sample was obtained as many as 120, the reliability test on the sample was carried out. The results of the reliability test in the actual research are shown in Table 4.5 below

Table 4.5 Reliability Test Results in Research

Variable	Item	Cronbach's Alpha	Item total correlation	Alpha if item is deleted
commitment connectedness	KKE1	0,78	0,63	0,72
	KKE2		0,63	0,73
	KKE3		0,47	0,77
	KKE4		0,66	0,71
	KKE5*		0,46	0,79
Trust	KP1	0,81	0,50	0,80
	KP2*		0,62	0,78
	KP3*		0,41	0,82
	KP4		0,56	0,79
	KP5		0,51	0,80
	KP6		0,63	0,78
	KP7*		0,69	0,77
Communication Effectiveness	KK1	0,73	0,51	0,68
	KK2		0,68	0,58
	KK3		0,35	0,75
	KK4		0,57	0,64
Technical Quality	KT1	0,82	0,37	0,82

Variable	Item	Cronbach's Alpha	Item total correlation	Alpha if item is deleted
	KT2	0,82	0,43	0,81
	KT3		0,60	0,79
	KT4		0,57	0,79
	KT5		0,66	0,78
	KT6		0,60	0,79
	KT7		0,49	0,81
	KT8		0,47	0,81
	KT9		0,53	0,80
	Quality Functional		KF1	0,82
KF2		0,64	0,78	
KF3		0,64	0,78	
KF4		0,60	0,79	
KF5		0,64	0,78	
KF6		0,46	0,82	

Source: Primary Data Processed

*) Reverse coded

The Cronbach's Alpha coefficient of each variable shows numbers above 0.7 and 0.8, this indicates that the reliability of the measurements in this study is considered reliable.

While the reliability test for each item shows that there are several items that have an item to total correlation coefficient of less than 0.5. These items are: KKE3, KKE5, KP3, KK3, KF6, KT1, KT2, KT7 and KT8. However, items that have an item to total correlation coefficient value of less than 0.5 are retained if removing these items will reduce the value of Cronbach's alpha coefficient (Boorum et al., 1998, Hair et al., 1998 as quoted by Purwanto, 2002) . Thus the omitted items are KKE5, KP3 and KK3. The final result of the Cronbach alpha value after the unreliable items are removed is shown in table 4.6 below:

Table 4.6 Cronbach's Alpha Final

Variabel	Cronbach's Alpha
commitment connectedness	0,79
Trust	0,82
Communication Effectiveness	0,75
Quality Functional	0,82
Technical Quality	0,82

Thus, the items that will be used for further data analysis are as follows:

Table 4.7 Items used in the subsequent data analysis process

Item	Information	Item	Information
		KT1	Used
		KT2	Used
KKE1	Used	KT3	Used
KKE2	Used	KT4	Used
KKE3	Used	KT5	Used
KKE4	Used	KT6	Used
KKE5*	Not used	KT7	Used
		KT8	Used
		KT9	Used
KP1	Used	KF1	Used
KP2*	Used	KF2	Used
KP3*	Not used	KF3	Used
KP4	Used	KF4	Used
KP5	Used	KF5	Used
KP6	Used	KF6	Used
KP7*	Used		
KK1	Used		
KK2	Used		
KK3	Not used		
KK4	Used		

Data Collection Results

The questionnaire was distributed directly by the researcher to the selected sample through three stages. In the first stage, the researcher distributed 30 questionnaires. In the second stage, the researchers distributed 83 questionnaires. From the distribution of the second stage of the questionnaire, there were six questionnaires that did not return and four that could not be used. To reach the number of samples as much as 120, the researcher distributed another 17 questionnaires. The total number of questionnaires distributed is 140

Path Analysis

Data analysis using regression analysis with path analysis. The initial stage of path analysis is compiling a series of variables based on cause and effect. Each variable is regressed with the previous variable that has an influence on that variable

Path Analysis Equation Model

Based on the path analysis method described by Wonnacott and Wonnacott (1990), four equation models were made from the research model (negligible constant), as follows.

$$\begin{aligned}
 \text{KKE} &= \beta_1 \text{ KP} + \beta_2 \text{ KT} + \beta_3 \text{ KK} \dots\dots\dots(1) \\
 \text{KP} &= \beta_4 \text{ KF} + \beta_5 \text{ KT} + \beta_6 \text{ KK} \dots\dots\dots(2) \\
 \text{KT} &= \beta_7 \text{ KK} \dots\dots\dots(3) \\
 \text{KF} &= \beta_8 \text{ KK} \dots\dots\dots(4)
 \end{aligned}$$

Information:

- KKE= commitment connectedness
- KP= Trust
- KT= Technical Quality
- KF= Functional Quality
- KK= Communication Effectiveness
- $\beta_{1, \dots, 8}$ = Regression Coefficient

Equation (1) describes the relationship between variables that directly affect connectedness commitment. Equations (2), (3), (4) explain the relationship between the variables that influence the commitment variable and other variables that previously influenced the relationship

Regression Analysis Results

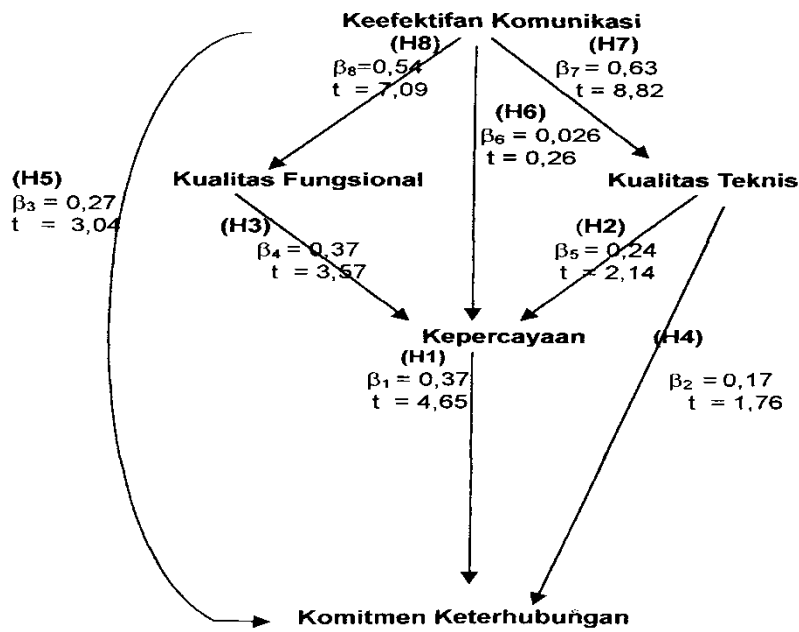
The results of the regression model based on path analysis are as follows.

Table 4.8 Regression Analysis Results

Dependent Variabel	Independent Variabel	R ²	Adj R ²	β	t	sig	F
Komitmen Keterhubungan	Kepercayaan	0,44	0,43	0,37	4,65	.000	31.401
	Kualitas Teknis			0,17	1,76	.080	
	Keefektifan Komunikasi			0,27	3,04	.003	
Kepercayaan	Keefektifan komunikasi	0,34	0,32	0,026	0,26	.792	20.463
	Kualitas Teknis			0,24	2,14	.034	
	Kualitas Fungsional			0,37	3,57	.001	
Kualitas Fungsional	Keefektifan komunikasi	0,29	0,29	0,54	7,09	.000	50,357
Kualitas Teknis	Keefektifan komunikasi	0,39	0,39	0,63	8,82	.000	77.862

Source: Primary Data Processed

Path coefficients are beta standardize coefecients which are the result of the regression analysis above. Based on the results of the regression, the path coefrcient of each variable is described in Figure 4.1 below:



Source: Sharma and Petterson (1999)

Figure 4.2 Amount of Influence Between Variables

Hypothesis testing

Hypothesis test using t test. The t statistic test shows how far the influence of one explanatory variable individually in explaining the dependent variable. T table for $\alpha = 5\%$ for two-tailed test is 1.96. Based on the comparison of t test with t table, it can be concluded as follows.

- If the t test is greater than t table, then H_0 is rejected
- If the t test is smaller than t table then H_0 is accepted
-

First Hypothesis Test

H_{01} : There is no effect of trust on BNI's customer relationship commitment

H_{a1} : The greater the trust, the stronger the customer relationship commitment to BNI

The regression results show that the t test is greater than the t table, so H_{01} is rejected and H_{a1} is accepted

Second Hypothesis Test

H_{02} : There is no influence of perception of technical quality on BNI customer trust

H_{a2} : The higher the perception of technical quality, the greater the customer's trust in BNI

The value of t test is greater than t table, then H_{02} is rejected and H_{a2} is accepted

Third Hypothesis Test

H_{03} : There is no influence of perception of technical quality with customer trust in BNI

H_{a3} : The higher the BNI customer perception of functional quality, the greater the customer's trust in BNI

The regression results show that the t test is greater than t table, then Ho3 is rejected and Ha3 is accepted

Fourth Hypothesis Test

Ho4: There is no effect of perceived technical quality on BNI's customer connectedness commitment

Ha4: The higher the perceived technical quality, the stronger the customer connectedness commitment to BNI

The regression results show that the t test is smaller than the t table, then Ho4 is accepted, and Ha4 is rejected

Fifth Hypothesis Test

Ho5: There is no effect of communication effectiveness on customer connectedness commitment to BNI

Ha5: The higher the effectiveness of communication, the stronger the customer connectedness commitment to BNI

The regression results show that the t test is greater than the t table, thus Ho5 is rejected and Ha5 is accepted

Sixth Hypothesis Test

Ho6: There is no influence between the effectiveness of communication on BNI customer trust

Ha6: The higher the level of communication effectiveness, the greater the customer's trust in BNI

The regression results show that the t test is smaller than the t table, then Ho6 is accepted, and then Ha6 is rejected

Seventh Hypothesis Test

Ho7: There is no effect of the level of effectiveness of communication on the perception of technical quality

Ha7: The higher the level of communication effectiveness, the higher the perception of technical quality

The regression results show that the t test is greater than the t table, then HQ7 is rejected and Ha7 is accepted

Eighth Hypothesis Test

Ho8: There is no effect of communication effectiveness on perceived functional quality

Ha8: The higher the level of communication effectiveness, the higher the perceived functional quality

The regression results show that the t test is greater than the t table. Ho8 is rejected and Ha8 is accepted

Discussion

The first hypothesis is accepted, trust is a very important thing for the banking industry because the bank is a credence service (customers do not have enough ability and expertise to evaluate service quality) so that consumers mainly depend on the bank's reputation. Customers will be motivated to keep in touch if they believe in the competence and ability of the bank (Sharma and Patterson, 1999).

The second hypothesis is accepted, the technical quality provided by BNI affects customer trust in BNI. This can happen because the technical quality provided by the bank will increase the bank's credibility in the eyes of customers and create trust

The third hypothesis is accepted. This is in accordance with the opinion of Zeithaml and Bitner (1996, p.287) that in service companies, employees are viewed by consumers as the service itself, the company and as marketers. Thus, employees are a general description of the company. Competent employees will be seen as a description of a competent company as well. Employees are also very influential on the creation of the company's reputation. The ability of employees to communicate their abilities will create customer trust and confidence. Thus, employees play a very important role in creating the reputation, confidence and trust of customers in the bank

The fourth hypothesis is rejected. This is not in accordance with the results of Sharma and Patterson's (1999) research, this is possible because of the differences in the samples used in the two studies. In this study, it is known that the perception of technical quality affects the commitment of connectedness through the trust variable

The fifth hypothesis is accepted. Good communication by the bank will create familiarity and closeness with customers (Sharma and Patterson, 1999). Bland (1997) as quoted by Sharma and Patterson (1999) states that emotional factors are important factors in creating a relationship. Emotional closeness creates a strong relationship and creates a psychological exit barrier (Bejou and Palmer, 1998 as cited by Sharma and Patterson, 1999).

The sixth hypothesis is rejected, although the frequency and quality of communication will produce trust (Morgan and Hunt, 1994) but in this study communication does not have a direct effect on trust. The results of this study indicate that communication affects customer trust in BNI through the technical quality and functional quality variables. The seventh and eighth hypotheses are accepted, effective, accurate and coordinated communication makes consumers perceive the service delivered as a high quality service (Zeithaml and Bitner, 1996, p.402).

Strong Influence Between Variables

The magnitude of the influence between variables is shown in Figure 4.1. In this study, it is known that the effectiveness of communication has a direct effect on commitment to connectedness. However, if communication affects connectedness commitment through the trust variable, the effect of communication effectiveness on commitment is greater. This result can be seen from the regression coefficient which measures the relationship between communication effectiveness and direct connectedness commitment ($\beta_1=0.27$) which is smaller than the regression coefficient which measures the relationship between the effectiveness of communication with commitment connectedness with trust as a moderating variable ($\beta_1 = 0.37$). This proves that trust mediates the relationship between communication effectiveness and connectedness commitment.

In this study, it is also known that the effectiveness of communication does not have a direct effect on trust which is a mediating variable, but the effectiveness of communication affects trust through variables of technical quality and functional quality. This is different from previous research conducted by Sharma and Patterson (1999). This condition can occur due to differences in the research samples used in these two studies. This study also describes the actual situation in the BNI research setting

In this study, it is also known that the effectiveness of communication has more influence on the perception of technical quality than on the perception of functional quality. This result can be seen from the regression coefficient that measures the relationship between communication effectiveness and technical quality ($\beta_7 = 0.63$) which has a greater value than the regression coefficient that measures the relationship between communication effectiveness and perceptions of functional quality ($\beta_8 = 0.54$).

Trust also mediates the relationship between technical quality and commitment to connectedness. This is shown from the regression coefficient that measures the relationship between perceived technical quality and commitment to connectedness directly ($\beta_2=0.17$) which is smaller than the regression coefficient that measures the relationship between perceived technical quality and commitment to connectedness through the trust variable ($\beta_1=0, 37$).

In this study, it is known that functional quality has a greater influence on the formation of trust ($\beta_4 = 0.37$) is greater than the regression coefficient value between technical quality and trust ($\beta_5 = 0.24$) which is a mediating variable of the relationship between service quality and connectedness commitment.

The results of this study are in accordance with the opinion of Baker and Lamb (1993) as quoted by Lassar, Manolis and Wnsor (2000), that for evaluation purposes, consumers who consume credence services tend to evaluate services based on functional dimensions because customers do not have the knowledge and expertise sufficient to evaluate the technical dimensions. Likewise, what happened to bank services, customers tended to judge bank quality based on functional quality because they did not have sufficient knowledge and expertise to evaluate the technical dimensions.

5. Conclusion And Recommendation

Conclusion and suggestion

The conclusions obtained from this research are:

1. The regression coefficient which shows the relationship between communication effectiveness and connectedness commitment ($\beta_5 = 0.27$) has a smaller value than the regression coefficient value which shows the relationship between communication effectiveness and connectedness commitment mediated by the trust variable ($\beta_5 = 0.37$). This shows that the effectiveness of communication does not effectively affect the commitment of connectedness directly
2. The effectiveness of communication does not affect trust directly, but through the perception of technical quality and functional quality. In addition, it is known that the effectiveness of communication has more influence on the formation of perceptions of technical quality than on the formation of perceptions of functional quality. This is indicated by the regression coefficient value of the relationship between communication effectiveness and technical quality which has a greater value ($\beta_5 = 0.63$) compared to the regression coefficient value of the relationship between communication effectiveness and functional quality ($\beta_5 = 0.54$).
3. Technical quality is also known to influence commitment to connectedness through trust

4. Based on the regression analysis, it is known that the value of the regression coefficient of the relationship between functional quality and trust has a greater value ($\beta_5 = 0.37$) compared to the value of the regression coefficient of the relationship between technical quality and trust ($\beta_5 = 0.24$). This shows that the perception of functional quality affects customer connectedness commitment more than technical quality because functional quality has a greater influence on trust formation, which is a mediating variable for the formation of connectedness commitment.
5. Service quality is a variable that affects trust, while effective communication will create a higher perception of service quality in the eyes of customers. Therefore, effective communication and good service quality when carried out simultaneously will create synergies and build trust and in the end will form a stronger commitment to customers to continue the relationship.

Suggestion

1. BNI's position as a state bank places BNI as a bank that is trusted by the public. However, with the increasingly fierce competition climate in the banking industry, BNI cannot be complacent in the competition. Trust as a factor, which greatly affects the customer's commitment to continue to be in touch with BNI, must be continuously built, because with customer trust, customers can continue to be motivated to keep in touch with BNI
2. Effective communication coupled with good service quality will synergize and create trust and trust will form a connectedness commitment. Therefore, improving the quality of service and communication should be carried out simultaneously to create trust and in the end will create a commitment to customer connection
3. Improvement of interpersonal and communication skills and skills of employees, considering that functional quality has a major influence on customer trust

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