THE ROLE OF TRUST AND ATTITUDE IN MEDIATING THE EFFECT OF SERVICES QUALITY ON PERCEIVED BENEFIT OF BANK CUSTOMERS

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Abstract

Competition in the banking business has made new banks appear and compete to attract funds and channel them to the community. Various ways are done by a banking company to be able to compete, one of which is through promotion and providing quality services. PT. Bank Central Asia (BCA), Tbk., Denpasar Main Branch Office, as one of the largest private banks in Denpasar, conducts a continuous improvement process in providing the best service for customers and debtors. The initial research illustrates that the perception of the debtor is indeed true, that BCA is a bank that is able to provide excellent service to its customers or debtors. The purpose of the study is to explain: (1) the influence of service quality on customer trust, the attitude of the debtor, and perceived benefits of the debtor; (2) the influence of customer trust on the attitude of the debtor and perceived benefits of the debtor; (3) the influence of the debtor's attitude on the perceived benefit of the debtor; (4) the role of customer trust in mediating the effect of service quality on the perceived benefits of the debtor; and (5) the role of the debtor's attitude in mediating the effect of service quality on the perceived benefit of the debtor, at PT. BCA Tbk., Denpasar Main Branch Office. This study is an associative study with a confirmatory research approach. Units of analysis are the debtor of PT. BCA Tbk., Denpasar Main Branch Office Denpasar. Data was collected using questionnaires, and analyzed by SEM. Based on empirical findings, recommendations are made.

Keywords: Services quality, trust, attitude, perceived benefit, bank costumers

INTRODUCTION

The rapid development of banking business competition has made new banks emerge and compete to attract funds and channel them to the public. Credit is the bank's most dominant activity in all bank operational activities. In fact, most of the bank's assets come from credit. Likewise the case with bank income comes from credit interest income. Individual customers or business entities that obtain one or more fund supply facilities are called debtors.

In the situation of banking competition, banks need a hard effort to get prospective customers and maintain existing ones. Various ways are done by a banking company to be able to compete, one of which is promoting products and services through various media. But promoting it is not enough to be able to ensure the success of the business and can compete to get customers. The success of the business is also determined by the company's ability to provide quality services. One of the qualities of service is reflected in the perceived benefits which further influence the decision to take credit at a bank.

PT. Bank Central Asia (BCA), Tbk., Denpasar Main Branch Office, as one of the largest private banks in Denpasar, conducts a continuous improvement process in providing the best service for customers and debtors. The development of the number of debtors is an important thing to note because the customer/debtor is the most important asset that must be owned by a banking service. The most credit disbursed by PT. BCA Tbk., Denpasar Main Branch Office, is a working capital loan.

In addition to perceived benefits, another factor that needs to be considered in providing banking services is the quality of service. Service quality has been the focus of many studies since the beginning of conceptualization, because a positive level of service quality will create competitive advantage for an organization (Clemes et al., 2013; Ladhari, 2008).

The main basis of the banking business is trust, both in terms of raising funds and channeling funds (credit). In the banking context, trust is the perception of the customer on the reliability and integrity of a bank in providing services offered to customers in relation to banking transaction activities. Explanation regarding customer attitudes is important to match with customer trust because of the customer's trust they will have a strong attitude in realizing purchase intentions. So that it can be concluded that attitude is the basis of a person in behaving or taking action.

The preliminary research can illustrate that the debtor's perception has been true, that BCA is a bank that is able to provide good service to its customers or debtors. Trust, attitude and perceived benefits felt by the debtor are also very high. However, there are still debtors who give bad statements for service quality variables, namely on the indicator of the convenience of the banking hall area, the alertness of BCA employees in helping customers, BCA employees

on time during the transaction process, BCA employees provide solutions to customer needs, and BCA employees provide attention to customers. Based on this description the author is interested in passing through research and is expected through the process of research conducted on debtors of PT. BCA Tbk., Denpasar Main Branch Office, the results can be useful for managing the growth of PT. BCA Tbk., Denpasar Main Branch Office.

The purpose of the study is to explain: (1) the influence of service quality on customer trust, the attitude of the debtor, and perceived benefits of the debtor; (2) the influence of customer trust on the attitude of the debtor and perceived benefits of the debtor; (3) the influence of the debtor's attitude on the perceived benefit of the debtor; (4) the role of customer trust in mediating the effect of service quality on the perceived benefits of the debtor; and (5) the role of the debtor's attitude in mediating the effect of service quality on the perceived benefit of the debtor, at PT. BCA Tbk., DenpasarMain Branch Office.

LITERATURE REVIEW

Services of Quality

According to Zeithaml and Bitner (2002), service quality is the expected level of excellence and control of the level of excellence to meet customer desires. Thus there are two main factors that influence the quality of service services, namely: expected service and perceived service.

The indicator of service quality in this study refers to Choudury (2014), Moghavvemi et al. (2018), and Mukerjee (2018) that are adapted to the conditions of the research conducted are: (1) physical facilities; (2) responsiveness; (3) service timings; (4) ability to understand; (5) courteousness.

Attitude

Attitudes are a consequence of positive or negative feelings towards the system and form the desire to use information systems (Davis, 1989 and Karjaluoto et al. 2012). In the context of banking services, customer attitudes vary in terms of perceptions about service delivery, service portfolio, complexity or ease of use, relative advantages or benefits, risks involved, security and privacy, personalization and visual appeal. In short, the definition of attitude is an overall evaluation by people of a concept.

Attitude measurement indicators refer to Chau and Lai (2003), Mazhar (2014), and Mansour (2016), namely: (1) positive attitude towards banking products; (2) the desire to use banking products; (3) the benefits of using banking products; (4) a pleasant experience using banking products.

Trust

Trust is the basis for building and maintaining long-term relationships (Semuel, 2012). Trust is shaped by customer experience and this experience provides customers with many opportunities to evaluate the ability, virtue and integrity of the company (Choi and La, 2013). The indicator of trust in this study refers to Choi and La (2013), Dahlstrom (2014), and Yu et al. (2015) adapted to the conditions of the research conducted are: (1) dependability; (2) honest; (3) competence; (4) likeable.

Perceived Benefit

The customer's perception of banking products that can fulfill their needs is also the starting point of interest in using the products offered, one of the perceptions that most influences is the perception of benefits or usefulness if the customer uses related products (Jogiyanto, 2007). Perceived benefits are beliefs about positive outcomes related to behavior in response to tangible or perceived benefits (Chandon et al., 2000).

Indicators of perceived benefits in this study refer to Venkatesh and Davis (2000), Mansour (2016), and Wang and Farquhar (2018) which are adjusted to the conditions of the research conducted: (1) the use of banking products can improve performance; (2) the use of banking products can increase the level of productivity; (3) the use of banking products makes work more effective; (4) the use of useful banking products.

Conceptual Framework

Based on the literature review, a research conceptual framework can be drawn up as shown in Figure 1.
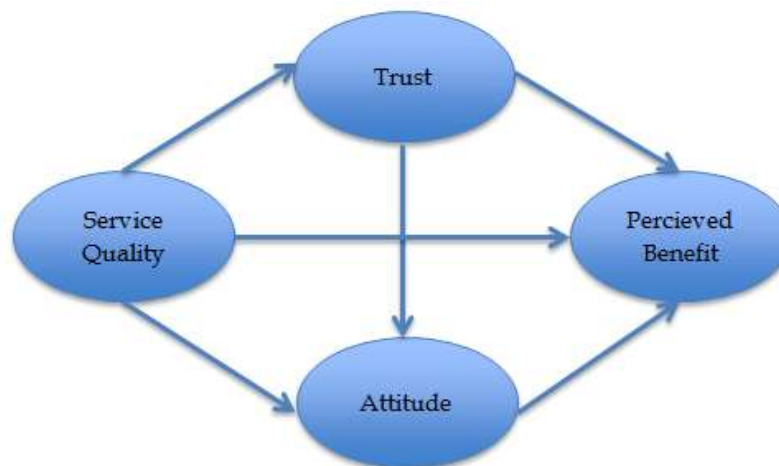

Figure 1: Conceptual Framework

RESEARCH METHODOLOGY

The study operationalizes the research variables where definitions of each variable can be explained as Table 1.

Table 1: Variable, Dimension, and Research of Indicator

Type of Variable	Variable	Indicator	References
Exogenous	Service quality	- Physical facilities - Responsiveness - Service timing - Ability to understand - Courteousness	Choudury (2014), Moghavvemi et al. (2018), and Mukerjee (2018)
Endogenous	Attitude	- The attitude of acceptance of banking products - The desire to use banking products - Benefits of using banking products - Enjoyable experience using banking products	Chau and Lai (2003), Mazhar (2014), and Mansour (2016)
	Trust	- Dependability - Honest - Competence - Likeable	Choi and La (2013), Dahlstrom (2014), and Yu et al. (2015)
	Perceived Benefit	- Performance improvement - Increased productivity - Increased performance effectiveness - Useful system or product	Venkatesh and Davis (2000), Mansour (2016), and Wang and Farquhar (2018)

As the research conceptual framework, the hypotheses of this study are:

H1: Service quality has a significant positive effect on trust.

H2: Service quality has a significant positive effect on attitudes.

H3: Service quality has a significant positive effect on the perceived benefit.

H4: Trust has a significant positive effect on attitudes.

H5: Trust has a significant positive effect on the perceived benefit.

H6: The effect of attitudes has a significant positive effect on the perceived benefit.

H7: The role of customer trust mediates the effect of service quality on the perceived benefit.

H8: The role of trust mediates the effect of perceived benefits.

The population in this study is the debtor of PT. BCA Tbk., Denpasar Main Branch Office, in 2018 totaling 785 people. Consideration of the number of samples is based on Hair et al., (2014) which states that the sample size for the Partial Least Square (PLS) method ranges from 30-100 samples. Sampling uses the rules of the number of indicators multiplied by 5-10

(Ferdinand, 2002) so that the number of samples used in this study is 17 indicators multiplied by the number 7 obtained by the number of samples as many as 119 people. The sampling technique used in this study is proportionate stratified random sampling, which is a sampling technique where the population is divided into strata sub-populations. The intended strata is the debtor strata based on the category of credit amount, namely: (1) small business debtor (credit limit until IDR 1,000,000,000); (2) debtors of SMEs (credit limit between IDR 1,000,000,001 - IDR15,000,000,000); and (3) commercial debtors (credit ceiling of IDR 15,000,000,000 - IDR 250,000,000,000).

The research instrument used for data collection in the form of a questionnaire that uses a Likert scale (5 points), and has been tested for validity and reliability. In this case, the assumption is that the Likert scale produces measurements of variables on the interval scale (Rahyuda, 2017). The collected data was analyzed by descriptive analysis techniques and analysis of SEM (Structural Equation Model) with AMOS software.

RESULTS

Results of Confirmatory Factor Analysis

Confirmatory factor analysis was used to test the unidimensionality of the dimensions which explained the latent variables of a model. According to Ferdinand (2006: 24) a significant indicator defines latent variables if it has a lamda coefficient (λ) $\geq$ 0.5 and a critical value (C.R.) $\geq$ 2.00 and a probability value <0.05. Table 2 shows the results of confirmatory factor analysis.

Table 2: Confirmatory Factor Analysis

	Std.Estimate	Estimate	S.E.	C.R.	P
Variable: Quality of Services (X1)					
X1.1 <--- Quality_of_Services	0.855	1.000			
X1.2 <--- Quality_of_Services	0.901	1.072	0.080	13.365	***
X1.3 <--- Quality_of_Services	0.898	1.237	0.093	13.284	***
X1.4 <--- Quality_of_Services	0.894	1.068	0.081	13.190	***
X1.5 <--- Quality_of_Services	0.802	1.065	0.098	10.889	***
Variable: Trust (Y1)					
Y1.1 <--- Trust	0.927	1.000			
Y1.2 <--- Trust	0.952	1.087	0.056	19.371	***
Y1.3 <--- Trust	0.860	0.991	0.068	14.551	***
Y1.4 <--- Trust	0.861	0.931	0.064	14.614	***

	Std.Estimate	Estimate	S.E.	C.R.	P
Variable: Attitude (Y2)					
Y2.1 <--- Attitude	0.508	1.000			
Y2.2 <--- Attitude	0.523	1.300	0.310	4.199	***
Y2.3 <--- Attitude	0.988	3.153	0.546	5.771	***
Y2.4 <--- Attitude	0.982	3.150	0.545	5.776	***
Variable: Perceived Benefit					
Y3.1 <--- Perceived_benefit	0.776	1.000			
Y3.2 <--- Perceived_benefit	0.890	1.218	0.118	10.301	***
Y3.3 <--- Perceived_benefit	0.850	1.162	0.118	9.828	***
Y3.4 <--- Perceived_benefit	0.815	1.106	0.118	9.351	***

Based on the results of confirmatory factor analysis on the indicators of service quality, trust, attitude, and perceived benefit variables, it is known that Standardized Regression Weight (λ) for all indicators of the variable is greater than 0.5 and the C.R. coefficient. greater than 2.00 and the probability value of the four indicators is less than 0.05 (***). Thus it can be said from the CFA, that all indicators are strong to define each latent variable. So that all indicators on each latent variable can be included in further analysis.

Results of Full Structural Equation Model Analysis

The results of full SEM model analysis with AMOS are as shown in Figure 2.
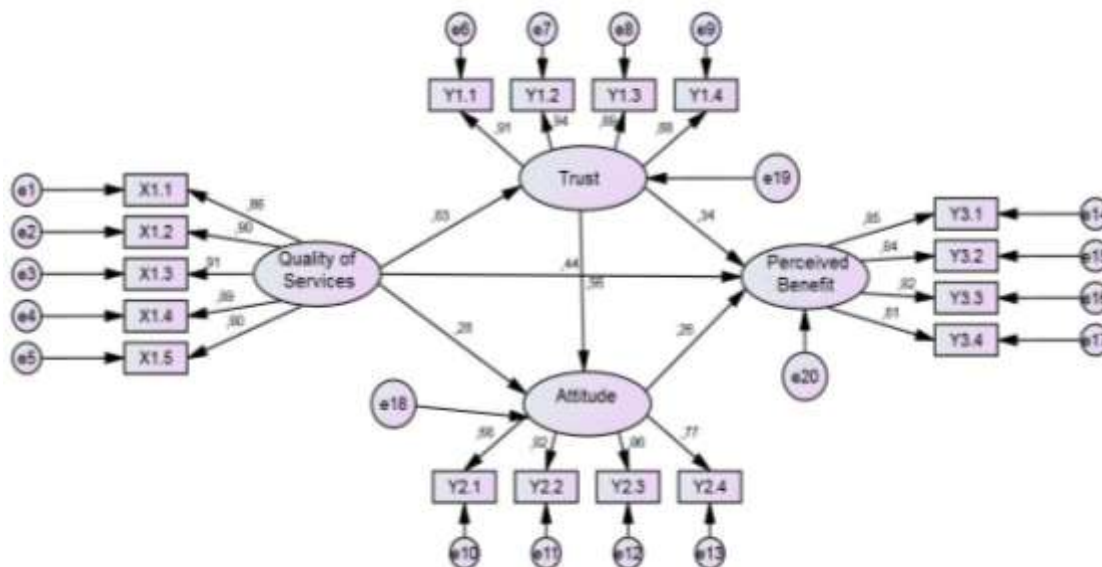

Figure 2: Result of Full Structural Model Testing

Theoretical model on the research conceptual framework, said to be fit if supported by empirical data testing results of the goodness of fit model. In essence, the goodness of fit is to find out whether the hypothesis model is supported by empirical data. The test results are presented in Table 3. Table 3 shows that the default value of the model is eight measuring instruments (chi square, probability, RMSEA, GFI, AGFI, CMIN / DF, TLI, CFI, TLI and CFI all of which meet good criteria. Therefore the model suitable and feasible to use, so that interpretation can be carried out for further discussion.

Table 3: Goodness of Fit Indexes Model

Goodness of Fit Indices	Cut-Off Value	Results	Model Evaluation
Chi Square	Diharapkan kecil	253,706	Good
Probability	≥0,05	0,068	Good
RMSEA	≤0,08	0,020	Good
GFI	≥0,90	0,924	Good
AGFI	≥0,90	0,922	Good
CMIN/DF	≤2,0	1,530	Good
TLI	≥0,95	0,962	Good
CFI	≥0,95	0,976	Good

The causality test aims to determine the causality relationship between exogenous constructs and endogenous constructs in a study. The results of the causality test show that the value of the critical ratio (CR) is not equal to zero (all greater than two), and at a value of $p<0.05$ so that it can be stated that there is a real relationship between exogenous and endogenous variables. Furthermore, it is necessary to do a statistical test on the relationship between variables which will later be used as a basis for answering the research hypothesis that has been proposed. Statistical test results of processing with the Structural Equation Model (SEM) were carried out through probability (P) and critical ratio (CR) values of each relationship between variables.

Table 4: Estimation of Regression Weights of Structural Model Equation (Direct Effect)

			Std. Estimate	Estimate	S.E.	C.R.	P
Trust	<---	Services_of_Quality	0.829	0.829	0.086	9.466	***
Attitude	<---	Services_of_Quality	0.277	0.277	0.133	2.015	0.044
Attitude	<---	Trust	0.562	0.562	0.139	3.954	***

			Std. Estimate	Estimate	S.E.	C.R.	P
Perceived_Benefit	<---	Trust	0.338	0.338	0.101	3.273	0.001
Perceived_Benefit	<---	Attitude	0.258	0.258	0.090	2.859	0.004
Perceived_Benefit	<---	Services_of_Quality	0.439	0.439	0.094	4.532	***

Whereas regarding the role of trust and attitude in mediating the relationship of service quality with perceived benefits, z-statistics and p-values are presented as Table 5.

Table 5: Z-statistics and p-values at Mediation Relations

Construct	Z Statistics	P Values
Quality of Services->Trust ->Perceived Benefit	5,88	0,00
Quality of Services ->Attitude ->Perceived Benefit	4,86	0,00

Results of Hypothesis Testing

Testing the hypothesis about the role of trust and the attitude of reducing the relationship of service quality with benefit benefits is done by observing the value of the critical ratio (C.R) which is identical to the t-test in the regression and probability (p) estimation results of Regression Weights structural equation models. If the value is C.R. greater than 2.00 or p less than 0.05 then Ho is rejected and Hi is accepted. Based on the estimated output of Regression Weights in Table 4 and the z-statistics and p-values in Table 5, the research hypothesis testing can be done as follows.

Hypothesis 1: Service quality has a positive and significant effect on trust. The results of data analysis show that service quality has a positive and significant effect on trust, as indicated by the magnitude of Regression Weights 0.829, Critical Ratio 9.466, and Probability 0.00.

Hypothesis 2: Service quality has a positive and significant effect on attitudes. The results of data analysis indicate that service quality has a positive and significant effect on attitudes, as indicated by the magnitude of Weights Regression 0.268, Critical Ratio 2.015, and Probability of 0.044.

Hypothesis 3: Service quality has a positive and significant effect on the perceived benefit. The results of data analysis show that service quality has a positive and significant effect on the perceived benefit, as indicated by the magnitude of Regression Weights 0.439, Critical Ratio 3.532, and Probability 0.00.

Hypothesis 4: Trust has a positive and significant effect on attitudes. The results of data analysis show that trust has a positive and significant effect on attitudes, as indicated by the magnitude of Regression Weights 0.562, Critical Ratio 3.954, and Probability 0.000.

Hypothesis 5: Trust has a positive and significant effect on the perceived benefit. The results of data analysis show that trust has a positive and significant effect on the perceived benefit, as indicated by the magnitude of Weights Regression 0.338, Critical Ratio 3.273, and Probability 0.001.

Hypothesis 6: Attitudes have a positive and significant effect on the perceived benefit. The results of data analysis show that attitudes have a positive and significant effect on the perceived benefit, as indicated by the magnitude of Regression Weights 0.258, Critical Ratio 2.859, and Probability 0.004.

Hypothesis 7: The role of customer trust determines the effect of service quality on the perceived benefit. The results of data analysis show that trust can mediate the effect of quality on the perceived benefit, as indicated by the magnitude of the value of $Z = 5.88$ and Probability 0,000.

Hypothesis 8: The role of attitudes mediates the effect of service quality on the perceived benefit. The results of data analysis show that trust can mediate the effect of attitudes on the perceived benefit, as indicated by the magnitude of the value of $Z = 4.86$ and Probability of 0.00.

Mediation Effect Testing

The mediating effect shows the relationship between independent and dependent variables through mediating variables. According to Hair et al. (2013: 224) if the VAF value is above 80%, then it shows the role of trust and attitude variables as full mediation. The VAF value for testing mediation effects can be calculated in Table 6.

Table 6: Mediation Effect Test

Mediating Variable: Trust	Value
Indirect Effect	0,293
Total Effect	(0,361+0,293)=0,654
VAF	0,448 (44,8%)
Mediating Variable: Attitude	Value
Indirect Effect	0,464
Total Effect	(0,464+0,190)=0,654
VAF	0,709 (70,9%)

The calculation of VAF where trust as the mediator of the relationship between service quality and the perceived benefit obtained a value of 0.448 or 44.78%. Likewise, the calculation of VAF where the attitude as mediator of the relationship between service quality and the perceived benefit obtained a value of 0.709 or 70.9%. Because the value of VAF in both mediation relationships ranges from 20% - 80%, mediation is partial mediation.

DISCUSSION

The Effect of Service Quality on Customer Trust, Debtor Attitudes, and Perceived Debtor Benefits

The results showed that service quality had a positive and significant effect on trust. The results of the study indicate that the better the quality of services provided by PT. BCA Tbk., Denpasar Main Branch Office, the higher the trust of the debtor PT. BCA Tbk., Denpasar Main Branch Office. The results of this study are consistent with the research put forward by Pramana and Rastini (2016) which states that service quality has a positive and significant influence on customer trust at Mandiri Bank, Branch Veteran Denpasar Bali. The results of this study are also consistent with the empirical studies proposed by Jun et al. (2017) which states that service quality and food quality play an important role in increasing customer trust in a restaurant.

The results showed that service quality had a positive and significant effect on attitudes. The results of the study indicate that the better the quality of services provided by PT. BCA Tbk.,Denpasar Main Branch Office, the more positive the attitude of the debtor PT. BCA Tbk., Denpasar Main Branch Office. The results of this study are consistent with the research of Ayo et al. (2015) stated that the quality of electronic services (e-service quality) affects attitudes towards the use of e-banking. Customers have a favorable attitude towards e-banking services effectively and efficiently that supports the achievement of their goals. Mansour (2016) also states that service quality has a positive effect on consumer attitudes towards electronic banking services, namely ATM and Mobile Banking.

The results showed that service quality had a positive and significant effect on the perceived benefit. This shows the better quality of service provided by PT. BCA Tbk., Denpasar Main Branch Office, the higher perceived benefits felt by debtors of PT. BCA Tbk., Denpasar Main Branch Office. The results of this study in accordance with Edward (2011) study found that the quality of service has a positive and significant effect on the perceived benefit, in cellular service customers in India. Hapsari et al. (2017) states that service quality has a direct and positive effect on perceived value), study on five-star Indonesian airline customers. A number of studies (Bloemer et al., 1998; Hu et al., 2009; Tam, 2004) also state that service quality drives the value perceived by customers if the quality of their services received exceeds their

expectations. The better the quality of service, the higher the value and benefits that customers feel (Tam, 2004).

The Effect of Customers' Trust in Debtor Attitudes and Debtor Perceived Benefits

The results showed that trust had a positive and significant effect on attitudes. This shows the higher trust of debtor customers of PT. BCA Tbk., Denpasar Main Branch Office, the more positive the attitude of the debtor PT. BCA Tbk., Denpasar Main Branch Office. The trust given by customers, on products and services is one of the important factors in attracting customers and at the same time influencing long-term relationships. The results of this study are in accordance with Chawla and Joshi (2017) study which states that trust has a positive effect on user attitudes towards adoption of mobile banking in India. Similar results are also shown by. The study by Lien (2014) also mentions that trust has a positive and significant influence on the attitude of WeChat users in China.

The results showed that trust has a positive and significant effect on the perceived benefit. This shows the higher trust of the debtor PT. BCA Tbk., Denpasar Main Branch Office, the higher perceived benefits felt by debtors of PT. BCA Tbk., Denpasar Main Branch Office. The results of this study are in accordance with the research conducted by Gao (2015) which states that initial trust has a positive and significant effect on perceived benefits for users of m-payment services in Australia. Gao (2015) defines the perceived benefit as the user's belief about the extent to which the customer will be better than the m-payment service. In various aspects, trust has been found to have a positive impact on perceived benefits. For example, in the aspect of the person-to-person relationship, trust can increase individual productivity and profitability (Liu et al., 2013). Likewise in the aspect of person-to-organization, trust can reduce the overall operating costs of the organization. Specifically, initial trust provides assurance that users will get positive results in the future (Gefen et al., 2003). In other words, trust allows users to believe that service providers have the ability and good intentions to provide useful services and users will receive the expected benefits. Several studies have found perceived benefits have a positive effect on the intention to use a new system or technology (Kim et al., 2008; Liu et al., 2012).

The Effect of Debtor Attitudes on and perceived Debtor Benefits

The results showed that attitudes have a positive and significant effect on the perceived benefit. This shows the more positive attitude of the debtor PT. BCA Tbk., Denpasar Main Branch Office, the higher perceived benefits felt by debtors of PT. BCA Tbk., Denpasar Main Branch Office. The results of this study are consistent with the research conducted by Albasir et al.

(2018) which states that customer attitudes have a positive influence on the perception of the benefits of using Islamic banking products. Individual attitudes towards an object affect the overall pattern of responses to an object. It is important to understand the attitudes of individuals who influence the intention to adopt banking services, one of which can be seen from the perceived benefit or perceived benefits. The results of this study are also in accordance with the research of Shiraz (2016) which uses attitude variables that are associated with the overall acceptance of new ideas and willingness to take risks in the application of Customer Relationship Management at Melli Bank branches in Khuzestan-Iran. The results of the analysis show that in general the attitude has a positive effect on perceived benefits which then affects the implementation of an effective customer relationship management system.

The Role of Customer Trust in Mediating the Effect of Service Quality on Perceived Benefit of the Debtor

The results showed that customer trust can mediate the effect of service quality on the perceived benefit. The VAF calculation results show that trust as the mediator of the relationship between service quality and the perceived benefit is 0.448 or 44.78 percent and shows that trust is a partial mediator. Research conducted by Pramana and Rastini (2016) found that service quality has a positive and significant influence on customer trust. The higher the quality of service provided, the higher the trust received by consumers in a company. Yang (2015) determined that trust in shopping services via the web has a positive effect on perceived benefits of mobile shopping services.

Hapsariet al. (2017) in its research on the perception of Indonesian airline passengers stated that service quality has a direct and positive influence on perceived value. The research conducted by Gao (2015) states that initial trust has a positive and significant effect on perceived benefits for users of m-payment services in Australia.

The Role of Debtor Attitudes in Mediating the Effect of Service Quality on Perceived Benefit of the Debtor

The results showed that attitudes can mediate the effect of service quality on the perceived benefit. The calculation of VAF shows the attitude as mediator of the relationship between service quality and perceived benefit obtained value of 0.709 or 70.9% and shows that attitude is a partial mediator.

Attitudes toward behavior refer to the extent to which behavioral performance is valued positively or negatively. A number of studies (Bloemer et al., 1998; Tam, 2004, Hu et al., 2009) state that service quality drives the value perceived by customers if the quality of their services

received exceeds their expectations. The better the quality of service, the higher the value and benefits perceived by customers (Tam, 2004). Edward (2011) states that service quality has a positive and significant effect on perceived benefits, on cellular service customers in India. et al. (2016) states that service quality has a direct and positive influence on perceived value, studies on five-star Indonesian airline customers.

CONCLUSION

The results of the study show that: (1) service quality has a positive and significant effect on customer trust, the attitude of the debtor, and perceived benefits of the debtor; (2) customer trust has a positive and significant effect on the attitude of the debtor and perceived benefits of the debtor; (3) the attitude of the debtor has a positive and significant effect on the perceived benefits of the debtor; (4) customer trust partially mediates the effect of service quality on the perceived benefit of the debtor; and (5) the attitude of the debtor partially mediates the effect of service quality on the perceived benefit of the debtor, at PT. BCA Tbk., Denpasar Main Branch Office.

Based on the results of the study it can be suggested that management needs to give more attention to the timeliness during the transaction process to re-evaluate the performance of employees. Important training or seminars to be carried out so that employees are able to provide excellent service so as to foster customer satisfaction which will have an impact on customer trust. Employees also need to give attention and human touch within reasonable limits to customers, so that customers feel that they are prioritized or cared for properly. Further studies are suggested to examine the role of trust and attitudes to mediate the relationship of service quality with perceived benefits in different populations and contexts, supported by the latest theories and issues.

This study has two limitations, such as only done on the debtor of PT. BCA Tbk., Denpasar Main Branch Office, so it cannot be generalized to other BCA branch offices. In addition, this study is also limited to only using five indicators for service quality that are tailored to the focus of service quality delivery at PT. BCA Tbk., Denpasar Main Branch Office.

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