

**THE EFFECT OF PRODUCT QUALITY, SERVICE QUALITY  
AND TRUST ON CUSTOMERS' SATISFACTION  
AT BANK BENGKULU BRANCH OF TAIS**

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**ABSTRACT**

*In the current era of competitive business competition, banks realize the importance of customers' satisfaction factors to maintain customer loyalty, therefore customers remain loyal to buy bank products or services. Customers will buy a product if they feel suitable, therefore the product must be tailored to the wants or needs of the customer therefore product marketing is successful. Service quality issues are also an important part and really need serious attention for every bank to survive in the business environment. Another thing that can increase customers' satisfaction is trust because trust is the key to the sustainability of a banking business in the long term. This study aims to determine the effect of product quality, service quality, trust on customers' satisfaction at Bank Bengkulu Branch of Tais both simultaneously and partially. The analysis method used is validity test, reliability test, multiple linear regression, coefficient of determination, F test and t test. The data collection method uses a questionnaire. The sample in this study amounted to 80 customers of Bank Bengkulu Branch of Tais. Product quality, service quality, trust simultaneously have a significant effect on customers' satisfaction at Bank Bengkulu Branch of Tais because the significant value is  $0.000 < 0.05$ . Product quality partially has a significant effect on customers' satisfaction at Bank Bengkulu Branch of Tais because the significant value is  $0.000 < 0.05$ . Service quality partially has no significant effect on customer's satisfaction at Bank Bengkulu Branch of Tais because the significant value is  $0.028 > 0.05$ . Trust partially has a significant effect on customers' satisfaction at at Bank Bengkulu Branch of Tais because the significant value is  $0.001 < 0.05$ .*

**Keywords:** *Product Quality, Service Quality, Trust, Customer's Satisfaction.*

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