International Conference on Social Science and Humanity
Homepage : https://proceeding.antispublisher.or.id/index.php/icossh
Email : admin@antispublisher.com

e-ISSN : 3063-9611
ICOSSH, Vol. 2, No. 1, 2025
Page 502-514

Analysis of Service Quality, Trust in Customer Loyalty through Customer Satisfaction as an Intervening Variable at PT. BRI Finance

Tri Bagus Subianto
Muhammadiyah University of Jember, Indonesia

DOI : https://doi.org/10.61796/icossh.v2i1.193

Sections Info

Article history:
Submitted: January 31, 2025
Final Revised: February 28, 2025
Accepted: March 17, 2025
Published: March 30, 2025

Keywords:
Career development
Compensation
Task complexity
Employee performance

ABSTRACT

Objective: *This study aims to test and analyze the quality of service, trust has a positive and significant effect on customer loyalty at PT. BRI Finance.* ***Method:*** *The population used in this study is 160 customers of PT. BRI Finance. This study uses primary-quantitative data collected through questionnaires and then processed with the SMART-PLS Version 24 application. The analysis technique used is SEM analysis.* ***Results:*** *The results of the study show that service quality has a positive and significant effect on customer satisfaction at PT. BRI Finance. Trust has a positive and significant effect on customer satisfaction at PT. BRI Finance. Customer satisfaction has a positive and significant effect on customer loyalty at PT. BRI Finance.* ***Novelty:*** *Customer satisfaction as an intervening variable in the relationship between service quality and trust has a positive and significant effect on customer loyalty at PT. BRI Finance.*

INTRODUCTION

Customer loyalty is one of the key elements that determine the success and sustainability of a company in an era of increasingly fierce competition, especially in the financial sector. PT. BRI Finance, as one of the leading financial institutions in Indonesia, is faced with the challenge of maintaining and increasing customer loyalty amid changing market dynamics and evolving consumer expectations. Research shows that customer loyalty is not only influenced by the products or services offered, but also by a variety of other factors, such as the quality of service and the level of trust built between the company and its customers. In this context, PT. BRI Finance, which is one of the leading financial institutions in Indonesia, faces the challenge of maintaining and even increasing customer loyalty amid increasingly fierce competition and increasingly high customer demands. Previous research has shown that customer loyalty is not only influenced by the products or services offered, but also by various other factors such as the quality of service and the level of trust built between the company and its customers. High service quality is one of the most important factors in creating customer satisfaction.

According to Goh and Heng (2020), good service quality can improve customer satisfaction, which in turn contributes to long-term loyalty. Service quality includes various dimensions such as reliability, responsiveness, assurance, empathy, and physical evidence, all of which are interrelated and can affect customer perception of the services received (Hapsari et al., 2019). According to Zeithaml et al. (1990), high service quality is essential to improve customer satisfaction, which in turn contributes to long-term loyalty. Service quality includes aspects such as reliability, responsiveness, assurance, empathy, and physical evidence, all of which are interrelated and can affect customer perception of the services received. In addition, customer trust in the company also plays an important role in creating loyalty. Morgan and Hunt (1994) explained that trust is a key element in building a mutually beneficial relationship between a company and a customer, and customers who have a high level of trust in the company tend to show greater loyalty. Customer trust in the company also plays an important role in creating loyalty. According to Aydin and Ozer (2021), high trust in the company can result in a stronger and deeper relationship between the company and the customer. Customers who feel trust in PT. BRI Finance tends to show greater loyalty, which has a positive impact on the company's overall performance. On the other hand, customer satisfaction functions as an intervening variable that connects service quality and trust with customer loyalty.

Oliver (1999) emphasized that customer satisfaction is the result of customer experience in interacting with the company and the services received. Thus, customer satisfaction is considered a mediator that can strengthen the influence of service quality and trust in loyalty. Therefore, it is important to analyze how service quality and trust can affect customer loyalty through satisfaction as a mediator, especially in the context of PT. BRI Finance. Customer satisfaction is an important factor driving customer retention and loyalty. While some consumers focus their pleasure exclusively on price incentives, most customers base their satisfaction on purchase decisions based on the amount of product satisfaction required (Surya & Saragih, 2020). On the other hand, customer satisfaction functions as an intervening variable that connects service quality and trust with customer loyalty. According to Chaudhuri and Holbrook (2020), customer satisfaction is the result of customer experience in interacting with the company and the services received, and plays an important role in determining loyalty. Therefore, it is important to analyze how service quality and trust can affect customer loyalty through satisfaction as a mediator, especially in the context of PT. BRI Finance.

The purpose of this study is to analyze the influence of service quality on customer satisfaction at PT. BRI Finance, so that it can find out the extent to which the quality of the services provided can increase customer satisfaction; Analyzing the influence of trust on customer satisfaction at PT. BRI Finance, to understand how the level of customer trust can affect their satisfaction with the services received; Analyzing the influence of customer satisfaction on customer loyalty at PT. BRI Finance, in order to find out whether satisfied customers tend to be more loyal to the Company; Examining the role of customer satisfaction as an intervening variable in the relationship between service quality and trust in customer loyalty in PT. BRI Finance, so that it can provide insight into the mechanism of how these two factors interact in forming loyalty.

Quality of Service, Trust

According to (Alfajar et al., 2021) service quality is a relationship resulting from a comparison between customer expectations and the performance of the company providing services. Service quality is a very important concept in the world of business and marketing, which is defined as the assessment made by customers on how well the service they receive compared to the expectations they have had before (Zeithaml et al., 1990). In this context, Goh and Heng (2020) suggest that service quality can be divided into several dimensions that reflect various aspects of service, including reliability, which relates to the company's ability to deliver the promised service consistently; responsiveness, which shows how quickly and efficiently the company is meeting customer needs and demands; guarantees, which include customer trust and confidence in the competence and credibility of employees; empathy, which relates to the attention that the company gives to customers individually; as well as physical evidence, which includes all physical elements that demonstrate the quality of the service, such as facilities and equipment. Based on this theory, it can be assumed that high service quality is expected to increase customer satisfaction, which will ultimately contribute to customer loyalty to the company (Hapsari et al., 2019). Customer trust in a company is a key component in building a long-term, mutually beneficial relationship between a company and a customer, where Morgan and Hunt (1994) define trust as a customer's confidence in the credibility and integrity of a company in providing a product or service. Recent research shows that trust has a significant influence on customer satisfaction, where customers who feel a high level of trust in PT. BRI Finance tends to feel more satisfied with the services they receive (Aydin & Ozer, 2021). Thus, trust also plays a mediator in the relationship between service quality and customer loyalty, where customer satisfaction can be obtained from quality service and high trust (Chaudhuri & Holbrook, 2020).

Customer Satisfaction and Customer Loyalty

Customer satisfaction is the result of evaluations carried out by customers after they use a product or service, where Oliver (1999) states that customer satisfaction is an important indicator that reflects customer experience during interaction with the company. In this context, research shows that customer satisfaction not only encourages repeat purchase behavior but also contributes to higher loyalty, where customers who are satisfied with the service received are more likely to recommend the service to others and make repeat purchases (Hapsari et al., 2019). This shows that customer satisfaction has a very important role in creating profitable loyalty for the company. Customer loyalty can be defined as a customer's commitment to continue using a product or service from a particular company, which is demonstrated through repeated purchasing behavior and recommendations to others. Chaudhuri and Holbrook (2020) explain that customer loyalty consists of two main components, namely behavioral loyalty, which includes the customer's purchase action, and attitude loyalty, which reflects the customer's emotional commitment to the brand. Therefore, customer loyalty is considered very important for companies because it can increase profitability and strengthen market position, so it is one of the main indicators of a company's success in the long run.

Hypothesis Development

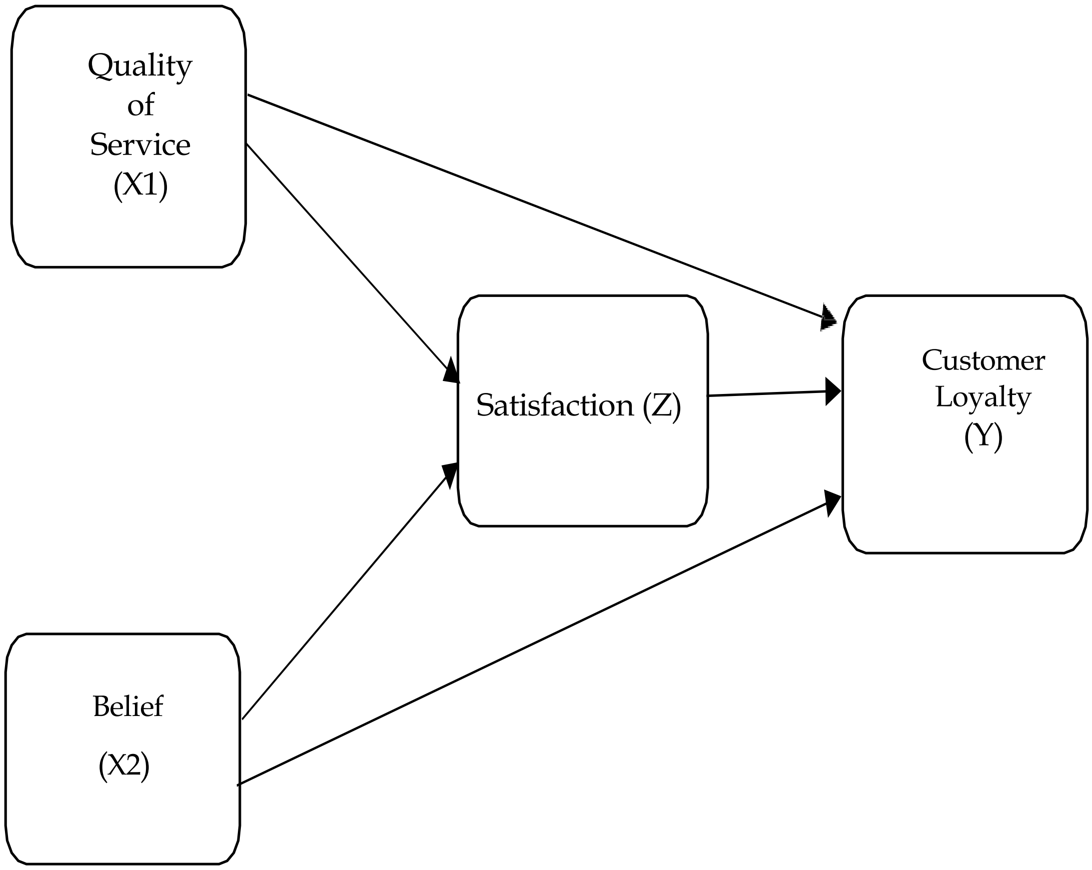

Figure 1. Conceptual framework.

Research Hypothesis

Service quality has a positive effect on customer satisfaction at PT. BRI Finance. Explanation: Referring to research that has been conducted previously, it can be assumed that good service quality is expected to increase customer satisfaction, which is one of the indicators of service success (Goh & Heng, 2020).

Trust has a positive effect on customer satisfaction at PT. BRI Finance. Explanation: Based on research that shows that customers who have high trust in the company tend to feel more satisfied with the services provided, it can be assumed that trust plays a significant role in increasing customer satisfaction (Aydin & Ozer, 2021).

Customer satisfaction has a positive effect on customer loyalty at PT. BRI Finance. Explanation: Considering that customers who are satisfied with the service received tend to show higher loyalty, both in the form of repeat purchases and recommendations to others, this hypothesis indicates a positive relationship between customer satisfaction and loyalty (Oliver, 1999).

Customer satisfaction plays an intervening variable in the relationship between service quality and trust in customer loyalty at PT. BRI Finance. Explanation: Considering that customer satisfaction has an important role in strengthening the relationship between service quality and trust and customer loyalty, this hypothesis suggests that improved service quality and trust can be expected to result in higher customer loyalty through increased satisfaction (Chaudhuri & Holbrook, 2020).

RESEARCH METHOD

Research Approach

The type of research carried out in this study is quantitative research with a descriptive approach. Quantitative research methods are research whose specifications are systematic, planned and clearly structured from the beginning to the creation of the research design (Sugiyono, 2019). The variables studied include Customer Satisfaction as a dependent variable (Z), Loyalty as a mediating variable (Y), Service Quality (X1), Trust (X2).

Research Location

The location of the research was conducted at PT. BRI Finance Jember.

Population and Sample

Population

According to Sugiyono (2019), the population includes all objects, symptoms, and events that customers take care of taxes with questionnaires. This population includes various characteristics and traits of customers who take care of taxes at the Samsat Binjai office as many as 260 taxpayers.

Sample

In this study, samples were taken from some customers of PT. BRI Finance Jember using a questionnaire and is considered representative of the population as a whole. The sample size was determined using the formula put forward by slovin:

$$n = \frac{N}{1 + (N . (0.05\ km)2)}$$

$$n = \frac{260}{1 + (260. (0,0025)}$$

$$n = \frac{100}{1,65}$$

$$n = \mathbf{160}\ \text{Customer}$$

Research Data Sources

In this study, two types of data are used: primary data and secondary data. Primary data is used to answer research questions and lead to conclusions related to those questions. Meanwhile, secondary data is used to support and complement the information obtained from primary data (Sugiyono, 2019).

Variable Measurement Scale

In this study, data collection techniques are used to obtain information in accordance with the research procedure. According to Sugiyono (2019), data collection techniques are a crucial step in research, because the main goal is to collect data. The use of measurement scales, such as the Likert scale, aids in measuring, classifying, and describing the relationships between the values accumulated in a variable. This Likert scale consists of answer choices such as very satisfied, satisfied, dissatisfied, dissatisfied, and very dissatisfied, with scores of 5, 4, 3, 2, 1 in order.

The Likert scale can be implemented in the form of questions or statements, either in multiple-choice or checktable formats. The opinion score of the respondents is calculated by summing the scores given for each answer in the questionnaire. At this stage, each answer in the questionnaire is assigned a code and score to determine and identify the frequency of respondents' tendency towards each question measured by numbers.

Table 1. Instrument scale likert.

No.	Scale	Record
1	Highly satisfied	5
2	Satisfied	4
3	Dissatisfied	3
4	Dissatisfied	2
5	Very Dissatisfied	1

Source: Processed by Researcher (2024)

Data Collection Techniques

Data collection is a crucial activity in research, because the results will affect the success of the research. Therefore, the selection of data collection techniques must be done carefully. In this study, the data collection techniques applied include:

1. Questionnaire

Questionnaire is a data collection technique that involves submitting a series of questions or statements to respondents to be answered.

2. Observation

Observation is a data collection technique carried out through direct observation of the object of study.

Data Analysis Techniques

This study uses SEM PLS (Partial Least Square) which is a structural equation model of SEM based on components or variants. SEM analysis with PLS is carried out in three main stages:

a. Analisis Outer Model

Evaluate the measurement model to predict the relationship between an indicator or parameter and a latent variable. This involves testing the validity and reliability of the indicator. In this analysis, tests were carried out on the extent to which the indicator reflected latent constructs.

b. Inner Model Analysis

Evaluation of structural models to predict causal relationships between latent variables. In this analysis, the relationships between constructs are tested to determine the extent to which the model reflects the relationships between the desired variables.

c. Hypothesis Testing

Using SEM-PLS to test the hypotheses proposed in the study. This involves statistical testing of the relationships between latent variables identified in the model.

PLS model evaluation is carried out by examining both the outer model and the inner model to ensure validity and reliability. The outer model is used to see to what extent the indicator reflects latent constructs, while the inner model tests the relationships between latent constructs. A path diagram is used to represent the relationships between variables in this study, helping to visualize the causal relationships between the latent constructs tested.

RESULTS AND DISCUSSION

Results

Table 2. Descriptive statistic results.

***Descriptive Statistics* of Service Quality Variables (X1)**							
Statement of Service Quality Variables (X1)	**N**	**Answer Frequency**					***Mean***
		STP	**TP**	**KP**	**P**	**SP**	
Indicator: Quality of Service							

***Descriptive Statistics* of Service Quality Variables (X1)**

Statement of Service Quality Variables (X1)	**N**	**Answer Frequency**					***Mean***
		STP	**TP**	**KP**	**P**	**SP**	
Indicator: Quality of Service							
In your opinion, the quality of service provided by PT. BRI Finance Jember has been satisfactory, it has been proven	160	0 0,0 %	3 4,8%	8 9,3%	109 45,7%	40 35,8%	5,375 Excellent
Satisfied with the quality of service of PT. BRI Finance Jember is very reliable	160	0 0,0 %	8 9,4%	17 16,7%	35 17,7%	100 56,7%	5,645 Good
Satisfy you with the responsiveness provided by PT. BRI Finance Jember to its consumers provides an example of good service quality	160	0 0,0 %	5 9,4%	20 16,7%	40 30,3%	95 43,7%	5,813 Good
Are you satisfied with the service guarantee provided by PT. BRI Finance Jember	160	0 0,0 %	3 9,4%	22 16,7%	50 35,3%	85 40,7%	5,543 Good

***Descriptive Statistics* of Confidence Variables (X2)**

Variable Statement *Trust* (X2)	**N**	**Answer Frequency**					***Mean***
		STP	**TP**	**KP**	**P**	**SP**	
Indicator: Trust							
Are you satisfied with the services provided by PT. BRI Finance so that it can show trust	160	1 1,1 %	8 4,2%	10 11,5%	41 32,5%	100 50,7%	5,354 Good

How do you believe that PT. BRI Finance has the ability to provide high-quality services	160	0 0,0 %	3 3,1%	17 17,7%	100 50,7%	40 31,5%	5,315 Good
In your view, is PT. BRI Finance treats customers fairly and without discrimination	160	0 0,0 %	5 5,7%	20 19,3%	75 52,5%	60 41,3%	5,432 Good
Do you believe that PT. BRI Finance has a good policy in protecting customer privacy	160	0 0,0 %	3 2,1%	17 17,7%	55 47,1%	85 54,3%	5,114 Good
How often do you feel satisfied with the services provided by PT. BRI Finance in the context of trust	160	0 0,0 %	4 2,1%	21 17,7%	60 52,1%	75 58,3%	5,435 Good

Descriptive Statistics **of *Customer Satisfaction* Variables (Z)**

Variable Statement *Customer Satisfaction* (Z)	***N***	**Answer Frequency**					***Mean***
		STP	**TP**	**KP**	**P**	**SP**	
Indicator: Customer Satisfaction							
Is the level of conformity with the to the services provided by PT. BRI Finance has been very satisfactory	160	2 2,1 %	3 3,1%	10 9,7%	65 47,9 %	75 55,3%	5,543 Good
Are the customers satisfied with the services provided by PT. BRI Finance so that customers feel like to use PT. BRI Finance	160	2 2,1 %	5 6,3%	15 15, %	63 44%	75 55,3%	5,653 Good

Descriptive Statistics **Loyalty Variable (Y)**

Loyalty Variable Statement (Y)	**N**	**Answer Frequency**					***Mean***
		STP	**TP**	**KP**	**P**	**SP**	
Indicator: Loyalty							
Are you satisfied with the services at PT. BRI Finance so	160	0	6	9	60	85	5,341

that you are loyal to visit PT. BRI Finance to take advantage of services		0,0%	4,2%	9,4 %	45,8%	54,6%	Very Good
Create product review ratings to see whether customer expectations according to their needs are met or not	160	1 1,0 %	7 7,3 %	12 11,5 %	40 34,8 %	100 56,7 %	5,437 Good

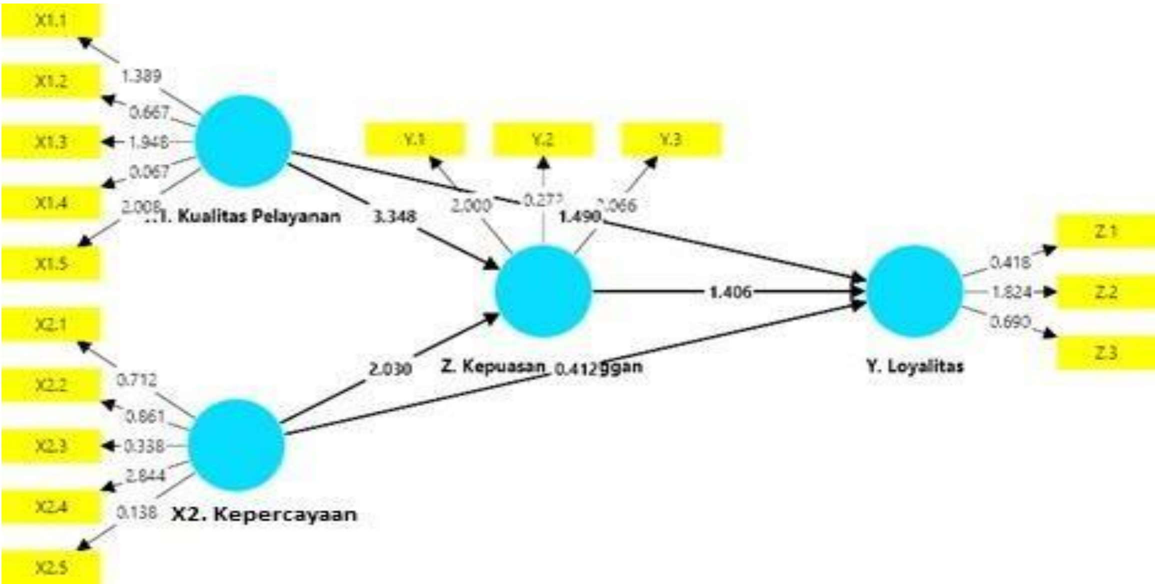

Figure 2. SmartPLS 6.0 test results.

Table 3. Value loading factor.

	Quality of Service (X1)	Trust (X2)	Customer Satisfacti o n (Z)	Loyalites (Y)
KL1	**1,389**	0,876	0,880	0,855
KL2	**0,676**	0,741	0,850	0,775
KL3	**1,948**	0,787	0,778	0,707
KL4	**0,067**	0,455	0,715	0,715
KL5	**2,008**	0,753	0,770	0,824
MS1	0,755	**0,712**	0,763	0,735
MS2	0,802	**0,861**	0,751	0,767
MS3	0,262	**0,338**	0,779	0,715
MS4	3,101	**2,844**	0,860	0,735
MS5	1,242	**0,138**	2,731	0,782
KP1	0,778	0,691	**2,000**	0,743

KP2	0,715	0,706	**0,273**	0,752
KP3	0,770	0,683	**2,066**	2,651
LY1	0,763	0,736	0,725	**0,418**
LY2	0,751	0,831	0,779	**1,824**
LY3	0,779	0,772	0,860	**0,690**

Source: Smart PLS 4.0, 2024

Research Hypothesis

Table 4. Research hypothesis results.

Statement	Original sample (O)	T Statistical (| O/STDEV |)	P Values	Hypothesis Results
H1 *service quality* has a positive and significant effect on customer satisfaction	0,543	3,320	0,001	Accepted
H2 Social Media has a positive and significant effect on customer satisfaction	0,514	3,310	0,003	Accepted
H3 *Customer satisfaction* has a positive and significant effect on loyalty.	0,550	4,756	0,003	Accepted
H4 Service Quality has a positive and significant effect on Customer Loyalty	0,432	5,674	0,001	Accepted
H5 Social Media has a positive and significant effect on customer satisfaction	0,332	4,675	0,002	Accepted
H6 *Service Quality* has a positive and significant effect on Loyalty	0,330	3,687	0,001	Accepted
H7 Trust has a positive and significant effect on Loyalty	0,332	4,876	0,001	Accepted

Source: Data Processed by Researchers, 2024

Discussion

This study aims to identify the relationship between service quality, trust, satisfaction, and customer loyalty at PT. BRI Finance. After sampling using the Slovin formula, where the sample size taken was 80 customers out of a total population of 80 customers of PT. BRI Finance Jember, data was collected through a questionnaire consisting of questions designed to measure each of the research variables. The data obtained was then analyzed using the SEM PLS (Partial Least Square) method to test the hypothesis that had been formulated. The results of the analysis showed that there was a significant positive relationship between service quality and customer satisfaction, (the first hypothesis was accepted) with a coefficient value of 0.543, T-Statistics 3.320, and P-Value 0.001 which means that an improvement in service quality will be followed by an increase in customer satisfaction. In addition, customer trust was also proven to have a positive effect on satisfaction, (the first hypothesis was accepted) with a coefficient value of 0.514, T-Statistics 3.310, and P-Value 0.003 which shows that customers who feel confident in the credibility and integrity of PT. BRI Finance tends to have a higher level of satisfaction. Furthermore, the results of the study also indicate that customer satisfaction has a positive effect on customer loyalty, (the first hypothesis is accepted) with a coefficient value of 0.550, T-Statistics 4.756, and P-Value 0.003 meaning that satisfied customers are more likely to make repeat purchases and recommend services to others. From the hypothesis analysis carried out, it was found that Service Quality had a positive and significant effect on Customer Loyalty (the first hypothesis was accepted) with a coefficient value of 0.432, T-Statistics 5.674 and P-Value 0.001. This means that the quality of service provided by PT. BRI Finance can increase customer loyalty.

The results of this study provide in-depth insight into the dynamics of the relationship between service quality, trust, satisfaction, and customer loyalty at PT. BRI Finance. First of all, the significant positive relationship between service quality and customer satisfaction emphasizes the importance of providing high-quality service. When customers feel that the service they receive meets or even exceeds their expectations, they will feel more satisfied. This is in line with the theory proposed by Goh and Heng (2020), which states that the dimensions of service quality—such as reliability, responsiveness, and empathy—are very important in creating a positive experience for customers.

Furthermore, customer trust in the company also plays a crucial role in increasing satisfaction. This discovery is in line with the view of Morgan and Hunt (1994) who stated that trust is the foundation of a strong relationship between a company and a customer. Customers who feel confident that PT. BRI Finance can be relied on to provide consistent and high-quality services, they tend to feel more satisfied. Therefore, companies need to build and maintain customer trust through transparent communication and consistent actions.

Furthermore, the results of the study show that customer satisfaction has a positive impact on loyalty. Customers who are satisfied with the services provided by PT. BRI Finance is not only less likely to make a repurchase, but also more likely to recommend the service to friends and family. This underscores the importance of creating a positive customer experience, as high loyalty can be a key driver of business growth and future profits. These findings support previous research that shows that customer satisfaction is an important indicator of loyalty (Hapsari et al., 2019).

In addition, this study also provides evidence that customer satisfaction plays an intervening variable in the relationship between service quality and trust with customer loyalty. This means that in order to achieve high loyalty, companies must first focus on improving service quality and building trust, which in turn will increase customer satisfaction. By understanding this relationship, PT. BRI Finance can design more effective strategies to improve customer experience and build sustainable loyalty.

CONCLUSION

Fundamental Finding : Based on the results of the researcher and the analysis that the author has done, it can be concluded that customers who have a high level of trust in the company tend to feel more satisfied with the services provided. Additionally, customers who feel that PT. BRI Finance is reliable and honest in its communication are more open to building long-term relationships with the company. Transparency in information and personal data protection also proved to be important in building trust. Furthermore, it was found that service quality and trust have a significant effect on customer loyalty, with customer satisfaction at PT. BRI Finance serving as a crucial mediator in this relationship. **Implication :** The findings emphasize that trust and service quality are not merely complementary elements but foundational pillars in fostering customer satisfaction and loyalty. For PT. BRI Finance and similar financial institutions, maintaining honest communication, ensuring transparency, and safeguarding customer data are not just regulatory necessities but strategic actions to strengthen customer relationships. These results imply that consistent and reliable service quality, along with trust-building efforts, could serve as a competitive advantage in the increasingly customer-centric financial services sector. **Limitation :** This study is limited in its scope to the customers of PT. BRI Finance and may not fully reflect the dynamics of trust, satisfaction, and loyalty in other financial institutions or service sectors. Additionally, the reliance on self-reported data may introduce response bias, and the cross-sectional nature of the study limits the ability to determine causality. External factors that may influence customer trust and satisfaction, such as economic conditions or individual financial experiences, were not extensively explored in this research. **Future Research :** Future research could explore the impact of digital transformation on trust and service quality, particularly as financial services increasingly move toward online platforms. Longitudinal studies could be conducted to examine how trust and customer satisfaction evolve over time and in response to changes in service strategies. Expanding the research to include different demographic groups or comparing findings across multiple companies within the financial sector could also offer broader insights into customer behavior and loyalty patterns.

REFERENCES

Alfajar, F., Mustainah, Tawil, M., & Polii, J. J. (2021). The Effect of Service Quality on Customer Satisfaction at Makassar Jeans House Palu City. Journal of Administration and Management Public Literation, 1(1), 37–50

Aydin, S., & Ozer, G. (2021). The role of trust in the relationship between service quality and customer loyalty. Journal of Retailing and Consumer Services, 58, 102280.

Chaudhuri, A., & Holbrook, M. B. (2020). The chain of effects from brand trust and brand affect to brand performance: The role of brand loyalty. Journal of Marketing, 84(1), 40-59.

Goh, Y. N., & Heng, C. S. (2020). Service Quality and Customer Satisfaction: The Role of Trust.International Journal of Quality & Service Sciences, 12(1), 27-43.

Hair, J. F., Hult, G. T. M., Ringle, C. M., & Sarstedt, M. (2017). A Primer on Partial Least Squares Structural Equation Modeling (PLS-SEM). Sage Publications.

Hapsari, R., Clemes, M. D., & Dean, D. (2019). The role of service quality and customer satisfaction on customer loyalty: A study of the Indonesian banking sector. International Journal of Bank Marketing, 37(1), 217-234.

Morgan, R. M., & Hunt, S. D. (1994). The Commitment-Trust Theory of Relationship Marketing. Journal of Marketing.

Oliver, R. L. (1999). Whence Customer Loyalty? Journal of Marketing.

Zeithaml, V. A., Parasuraman, A., & Berry, L. L. (1990). Delivering Quality Service: Balancing Customer Perceptions and Expectations. Free Press.

Tri Bagus Subianto
Muhammadiyah University of Jember, Indonesia