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The Effect of Service Quality and Customer Trust on Customer Satisfaction at PT Adira Dinamika Multi Finance Tbk, Sarolangun Branch

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Abstract

Customer satisfaction is a critical concern in the multifinance industry because financing relationships depend on both service performance and customer trust throughout continuing financial interactions. This study examined the partial and simultaneous effects of service quality and customer trust on customer satisfaction at PT Adira Dinamika Multi Finance Tbk, Sarolangun Branch. A quantitative survey design was employed involving 100 customers. Data were collected using a Likert-scale questionnaire and analyzed through multiple linear regression using SPSS 27. The findings demonstrate that service quality had a positive and significant effect on customer satisfaction ($B = 0.419$, $p < 0.001$), while customer trust also had a positive and significant effect ($B = 0.196$, $p = 0.048$). Simultaneously, both variables significantly influenced customer satisfaction ($F = 47.850$, $p < 0.001$) and explained 49.7% of its variance ($R^2 = 0.497$). These results indicate that service quality and customer trust constitute complementary determinants of customer satisfaction in multifinance services. The study provides empirical evidence from a regional multifinance branch and underscores the need to combine responsive, reliable, and transparent service with deliberate trust-building measures. Trustworthiness, honesty, and fairness should therefore serve as ethical foundations for maintaining customer satisfaction and sustaining constructive financing relationships.

Keywords: Customer Satisfaction; Customer Trust; Financial Services; Multifinance Industry; Service Quality

INTRODUCTION

Indonesia's multifinance industry continues to occupy an important position in the national financial system, particularly in providing consumer, vehicle, investment, and multipurpose financing. Data from the Financial Services Authority show that financing receivables of finance companies reached IDR 530.46 trillion at the end of 2024, representing year-on-year growth of 6.82% (Otoritas Jasa Keuangan, 2025). The expansion of financing activities has also intensified competition among financial service providers, making customer experience increasingly important in sustaining business relationships. Customers assess a financial institution not only from the financing products it offers but also from the quality of interactions they experience throughout the service process. Customer satisfaction therefore becomes closely connected with the ability of a company to deliver reliable services and create value that meets customer expectations (Kotler & Keller, 2016). Evidence from service-based markets also indicates that perceived service quality contributes to satisfaction and subsequent customer retention behavior (Salamah et al., 2022).

Consumer protection data provide another perspective on the challenges faced by Indonesia's financial services industry. Between January 1 and September 22, 2025, OJK recorded 372,958 service requests through the Consumer Protection Portal Application, including 37,295 formal complaints. Finance companies accounted for 7,438 of these complaints, alongside complaints involving banking, financial technology, insurance, and other financial sectors (Keuangan, 2025a). These figures should not be interpreted as evidence that every complaint resulted from misconduct by financial institutions; rather, they show that customers continue to encounter issues requiring information, clarification, responsiveness, and problem resolution. Such concerns are particularly relevant in financial relationships because customers entrust institutions with personal information and enter contractual obligations that may continue for several years. Recent financial service research has similarly identified service reliability, security, transparency, and trust as important considerations in shaping customers' responses to financial institutions (Jafri et al., 2024; Khan et al., 2024).

PT Adira Dinamika Multi Finance Tbk represents one of the major companies operating within this competitive environment. The company recorded IDR 36.6 trillion in new financing during 2024 and managed financing receivables of approximately IDR 56.0 trillion. Sharia financing accounted for approximately 21% of its total new financing during the same period (PT Adira Dinamika Multi Finance Tbk, 2025a). The company's attention to customer service was also recognized through the 2025 Service Quality Award for both four-wheel and two-wheel financing categories. The assessment considered *Perceived Service Quality* and *Perceived Service Value*, with Adira Finance obtaining scores above the industry average (PT Adira Dinamika Multi Finance Tbk, 2025b). Corporate achievements at the national level, nevertheless, cannot automatically represent the experience of every customer at every branch. Service encounters occur locally, where customers interact directly with employees, receive explanations regarding financing terms, complete administrative procedures, make payments, and seek solutions when difficulties arise.

Preliminary observations at PT Adira Dinamika Multi Finance Tbk, Sarolangun Branch, revealed a more specific customer experience that warranted further examination. Among 30 customers included in the preliminary survey, only 30.0% rated the service quality as satisfactory, while 40.0% considered it moderately satisfactory and 30.0% expressed dissatisfaction. Customer trust showed a comparable pattern: 33.3% of respondents provided a satisfactory assessment, 43.3% were moderately satisfied, and 23.4% were dissatisfied. Customer satisfaction itself remained relatively modest, with only 26.7% reporting satisfaction, while 46.6% were moderately satisfied and 26.7% were dissatisfied. Customers particularly noted service waiting times, incomplete explanations of financing products and installment provisions, administrative processing, clarity regarding fees and penalties, and the ability of employees to provide timely solutions. These observations suggest that national-level corporate recognition may coexist with service experiences that vary across branches and individual customer interactions.

Service quality provides a relevant theoretical basis for understanding these experiences. Parasuraman et al. (1988) conceptualized service quality through the SERVQUAL framework, comprising five dimensions: *tangibles, reliability, responsiveness, assurance,* and *empathy*. These dimensions are particularly applicable to multifinance services because customers encounter physical facilities, administrative processes, employee responses, information about financial obligations, and interpersonal assistance throughout the financing relationship. Customer satisfaction develops when customers evaluate whether the performance they receive corresponds with or exceeds their expectations (Kotler & Keller, 2016). Recent Indonesian banking studies continue to demonstrate the relevance of this relationship. Marhaendra & Permatasari (2022) found that electronic service quality positively influenced customer satisfaction among BRImo users, while Tedjokusumo &

Murhadi (2023) reported that several dimensions of banking service quality, particularly reliability, responsiveness, and customer support, contributed positively to customer satisfaction. These findings indicate that service quality remains consequential even as financial services combine direct interaction with digital service channels.

Customer trust represents another important element because financing relationships involve uncertainty, financial commitments, personal data, and promises that extend beyond a single transaction. Morgan & Hunt (1994) commitment-trust theory positions trust as a central component of successful long-term relationships, particularly when one party relies on the integrity and reliability of another. Customers of finance companies need confidence that contractual information is accurate, fees and obligations are communicated transparently, personal information is protected, and commitments are fulfilled consistently. Empirical evidence in financial services supports this relational role of trust. Redda & Van Deventer (2023) showed that service quality contributes to trust and commitment in retail banking, while Jafri et al. (2024) identified trust and security as recurring determinants in financial technology and banking adoption research. The ethical meaning of trust is also consistent with the principle of *amanah* and fairness expressed in QS. An-Nisa' [4]: 58, which emphasizes the fulfillment of entrusted responsibilities and justice (Kementerian Agama Republik Indonesia, 2019). This ethical perspective is used here to strengthen the interpretation of responsible service rather than to classify all company activities as sharia financing.

Previous empirical studies in Indonesia have generally supported relationships among service quality, trust, and customer satisfaction, although most have examined banking or digital banking contexts. Fitriyah & Susana (2023) found that service quality and trust significantly influenced customer satisfaction at Bank Jatim Malang Branch. Kasturi et al. (2023) similarly reported positive and significant effects of service quality and trust on customer satisfaction at PT BPRS Dinar Ashri KC Terara. Research on digital banking also provides comparable evidence. Melinda et al. (2023) found that both e-service quality and e-trust contributed positively to e-satisfaction among mobile banking users. International evidence likewise suggests that service quality and trust can jointly shape customer satisfaction, although the strength of these relationships may differ across institutional and cultural settings (Chai et al., 2024). Collectively, these studies indicate a consistent theoretical connection while also illustrating that the nature of the service environment remains important.

Empirical findings are not entirely uniform. Firdaus et al. (2024). studying BRImo users in Malang, found that service quality affected customer satisfaction, whereas trust did not show a significant effect. More recent evidence from the multifinance sector also complicates the relationship. Nirmala et al. (2026) reported that service quality did not significantly affect customer satisfaction among repeat customers of conventional multifinance companies, while trust had a positive and significant effect on satisfaction. Such findings indicate that the effects of service quality and trust cannot simply be assumed to operate identically across financial institutions, service channels, or customer groups. Existing studies have largely concentrated on commercial banks, Islamic banks, and mobile banking services, while branch-level evidence from multifinance companies remains comparatively limited. The present study addresses this contextual and empirical gap by examining customers who experience financing services directly at PT Adira Dinamika Multi Finance Tbk, Sarolangun Branch. Its contribution lies not merely in retesting established variables, but in situating them within a local multifinance setting where preliminary evidence shows that substantial proportions of customers have not yet reported fully satisfactory assessments of service quality, trust, and overall satisfaction.

The relationship between service quality, customer trust, and customer satisfaction therefore deserves further investigation within the operational setting of a multifinance branch. The combination of continued growth in Indonesia's financing industry, consumer-service concerns, differences between corporate-level service recognition and local customer experiences, and inconsistent findings in earlier studies provides a clear basis for examining these relationships. Branch-level analysis may offer a more grounded understanding of how customers evaluate service processes and whether trust developed through repeated financial interactions translates into satisfaction. Accordingly, this study aims to analyze the effect of service quality and customer trust on customer satisfaction, both partially and simultaneously, among customers of PT Adira Dinamika Multi Finance Tbk, Sarolangun Branch.

METHODS

This study employed a quantitative approach with a survey design to examine the effects of service quality and customer trust on customer satisfaction at PT Adira Dinamika Multi Finance Tbk, Sarolangun Branch. A quantitative design was considered appropriate because the study focused on testing hypothesized relationships among measurable variables and examining both partial and simultaneous effects through statistical analysis. Sugiyono (2019) explains that quantitative research is appropriate when variables can be expressed numerically and hypotheses are tested using statistical procedures. The study was conducted at PT Adira Dinamika Multi Finance Tbk, Sarolangun Branch, Jambi Province, beginning in April 2026. The research population consisted of 3,887 active customers recorded by the company. The sample size was determined using the Slovin formula with a 10% margin of error. The calculation produced a minimum sample of 97 respondents, which was rounded to 100 respondents for the study.

Primary data were collected through a structured questionnaire distributed directly to customers and electronically through Google Forms and WhatsApp. The questionnaire used a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). Service quality was measured through five dimensions, namely tangibles, reliability, responsiveness, assurance, and empathy. Customer trust was assessed through personal data security, information transparency, and service consistency, while customer satisfaction was measured through service conformity with expectations and perceived value or cost reasonableness. The questionnaire items were adapted from previously validated instruments and adjusted to the context of multifinance services. Supporting data were obtained from company documents and relevant literature. Instrument quality was examined through validity and reliability testing before the main statistical analysis was conducted.

Data were analyzed using IBM SPSS Statistics 27. Item validity was determined by comparing the calculated correlation coefficient (r-count) with the critical correlation value (r-table), while reliability was assessed using Cronbach's alpha, with a coefficient greater than 0.60 considered acceptable according to the methodological criteria adopted in the study (Arikunto, 2019; Ghozali, 2021). Multiple linear regression was used to determine the effects of service quality and customer trust on customer satisfaction. The regression model was expressed as follows:

$$\mathbf{Y = \alpha + \beta 1X1 + \beta 2X2 + e}$$

where:

Y = Customer Satisfaction
α = Constant
β1 = Regression coefficient of Service Quality
β2 = Regression coefficient of Customer Trust
X1 = Service Quality

X2 = Customer Trust
e = Error term

Prior to hypothesis testing, classical assumption tests were conducted, including normality, multicollinearity, and heteroscedasticity tests. Partial effects were examined using the t-test, whereas the simultaneous effect of service quality and customer trust on customer satisfaction was evaluated using the F-test. All hypotheses were tested at a significance level of 0.05. The coefficient of determination (R^2) was also calculated to identify the proportion of variation in customer satisfaction that could be explained jointly by service quality and customer trust (Ghozali, 2021; Sugiyono, 2022).

RESULT

1. Respondent Characteristics

A total of 100 customers of PT Adira Dinamika Multi Finance Tbk, Sarolangun Branch, participated in the study. The respondents represented different demographic and customer profiles in terms of gender, age, occupation, educational background, and length of time as Adira Finance customers. A summary of these characteristics is presented in Table 1.

Table 1. Respondent Characteristics

Characteristic	Category	Frequency	Percentage (%)
Gender	Male	57	57.0
	Female	43	43.0
Age	< 20 years	1	1.0
	20–30 years	39	39.0
	31–40 years	40	40.0
	41–50 years	18	18.0
	> 50 years	2	2.0
Occupation	Civil servant	9	9.0
	Military/Police	5	5.0
	Farmer	49	49.0
	Private employee	18	18.0
	Entrepreneur	19	19.0
Education	Elementary school	5	5.0
	Junior high school	5	5.0

Characteristic	Category	Frequency	Percentage (%)
	Senior high school	58	58.0
	Diploma	10	10.0
	Bachelor's degree	22	22.0
Length as customer	< 1 year	18	18.0
	1–2 years	32	32.0
	3–4 years	30	30.0
	5–6 years	11	11.0
	> 6 years	9	9.0

Source: SPSS 27 output, processed data, 2026.

As shown in Table 1, male respondents accounted for 57.0% of the sample, while female respondents represented 43.0%. The respondents were predominantly within the economically productive age range. The largest age group was 31–40 years at 40.0%, closely followed by respondents aged 20–30 years at 39.0%. Taken together, respondents aged 20–40 years constituted 79.0% of the sample.

The occupational profile shows that farmers represented the largest group, accounting for 49.0% of respondents. Entrepreneurs represented 19.0%, private employees 18.0%, civil servants 9.0%, and military or police personnel 5.0%. Regarding educational attainment, most respondents had completed senior high school (58.0%), followed by bachelor's degree holders (22.0%) and diploma graduates (10.0%). The distribution based on the duration of the customer relationship indicates that 32.0% had been customers for 1–2 years and 30.0% for 3–4 years. Thus, 62.0% of respondents had maintained a relationship with Adira Finance for between one and four years.

2. Instrument Validity and Reliability

Instrument testing was conducted before the regression analysis to ensure that all questionnaire items adequately measured their respective constructs. The validity test compared the calculated item-total correlation coefficient with the critical value of 0.195 for 100 respondents. The results are summarized in Table 2.

Table 2. Validity and Reliability Test Results

Variable	Number of Items	Range of r-count	r-table	Cronbach's Alpha	Result
Service Quality (X1)	15	0.626–0.806	0.195	0.938	Valid and reliable
Customer Trust (X2)	9	0.726–0.803	0.195	0.912	Valid and reliable
Customer Satisfaction (Y)	9	0.739–0.844	0.195	0.933	Valid and reliable

Table 2 shows that all 15 items measuring service quality produced correlation coefficients ranging from 0.626 to 0.806. The nine customer trust items yielded coefficients ranging from 0.726 to 0.803, while the nine customer satisfaction items ranged from 0.739 to 0.844. All coefficients exceeded the critical value of 0.195, and all item-level significance values were below .001. Therefore, all questionnaire items were considered valid.

The reliability results also demonstrate strong internal consistency. Cronbach's alpha was 0.938 for service quality, 0.912 for customer trust, and 0.933 for customer satisfaction. Since all coefficients exceeded the minimum criterion of 0.60 adopted in this study, the three measurement scales were considered reliable and suitable for subsequent statistical analysis.

3. Classical Assumption Tests

Classical assumption tests were performed to assess the appropriateness of the regression model. These tests covered residual normality, multicollinearity, and heteroscedasticity. The results are summarized in Table 3.

Table 3. Classical Assumption Test Results

Test	Indicator	Result	Criterion	Interpretation
Normality	Kolmogorov–Smirnov Asymp. Sig.	0.200	> 0.05	Normal
Multicollinearity: Service Quality	Tolerance	0.657	> 0.10	No multicollinearity
	VIF	1.523	< 10	No multicollinearity
Multicollinearity: Customer Trust	Tolerance	0.657	> 0.10	No multicollinearity
	VIF	1.523	< 10	No multicollinearity
Heteroscedasticity: Service Quality	Sig.	0.092	> 0.05	No heteroscedasticity
Heteroscedasticity: Customer Trust	Sig.	0.614	> 0.05	No heteroscedasticity

Source: SPSS 27 output, processed data, 2026.

The One-Sample Kolmogorov–Smirnov test produced an Asymp. Sig. value of 0.200, which was greater than the 0.05 significance threshold. The SPSS output reported 96 residual observations for this test. Based on the reported significance value, the residuals satisfied the normality criterion.

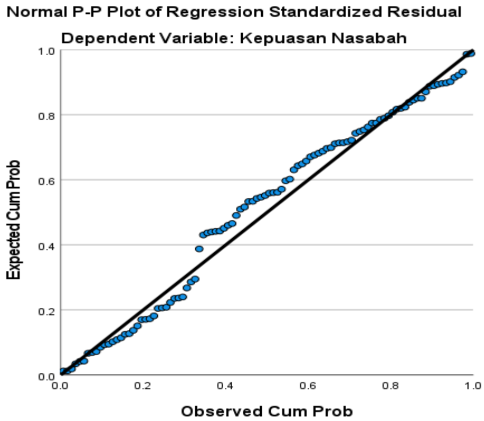

Figure 1. Normality Test Plot

The normality plot presented in Figure 1 provides visual support for the statistical normality test. The observed residual points were distributed close to the reference line rather than displaying a substantial systematic deviation. This pattern was consistent with the Kolmogorov–Smirnov result and indicated that the residual distribution did not present a serious normality problem.

The multicollinearity results in Table 3 show identical tolerance values of 0.657 for service quality and customer trust, while the VIF value for each predictor was 1.523. Since the tolerance values were greater than 0.10 and the VIF values were substantially below 10, no multicollinearity problem was identified between the independent variables. The heteroscedasticity test also produced significance values above 0.05 for service quality (p = .092) and customer trust (p = .614). These results indicate that the regression model did not show evidence of heteroscedasticity.

4. Multiple Linear Regression Analysis

Multiple linear regression was used to estimate the effects of service quality and customer trust on customer satisfaction. The regression coefficients are presented in Table 4.

Table 4. Multiple Linear Regression Results

Predictor	B	Std. Error	Standardized Beta	t	p
Constant	3.598	3.165	—	1.137	.258
Service Quality (X1)	0.419	0.064	0.585	6.585	< .001
Customer Trust (X2)	0.196	0.098	0.178	2.005	.048

Dependent variable: Customer Satisfaction.

Source: SPSS 27 output, processed data, 2026.

Based on Table 4, the multiple regression model can be expressed as follows:

$$\mathbf{Y = 3.598 + 0.419X1 + 0.196X2 + e} \quad (1)$$

where:

Y = Customer Satisfaction
X1 = Service Quality
X2 = Customer Trust
e = Error term

The constant value of 3.598 represents the estimated value of customer satisfaction when both predictor variables are held at zero. The regression coefficient for service quality was positive at 0.419. Holding customer trust constant, a one-unit increase in service quality was associated with an estimated increase of 0.419 units in customer satisfaction. Customer trust also showed a positive coefficient of 0.196, indicating that a one-unit increase in customer trust was associated with a 0.196-unit increase in customer satisfaction when service quality was held constant.

The standardized coefficient for service quality ($\beta = 0.585$) was larger than that for customer trust ($\beta = 0.178$). Within the estimated regression model, service quality therefore showed a stronger statistical association with customer satisfaction than customer trust. Both coefficients remained positive after the two independent variables were included simultaneously in the model.

5. Coefficient of Determination

The explanatory capacity of the regression model was evaluated through the coefficient of determination. The results are presented in Table 5.

Table 5. Model Summary and Coefficient of Determination

R	R Square	Adjusted R Square	Std. Error of the Estimate
0.705	0.497	0.486	5.39296

Source: SPSS 27 output, processed data, 2026.

Table 5 shows an R value of 0.705 and an R Square value of 0.497. Thus, service quality and customer trust jointly explained 49.7% of the variance in customer satisfaction. The remaining 50.3% of the variance was attributable to factors not included in the regression model. The adjusted R Square value of 0.486 indicates that, after adjustment for the number of predictors, approximately 48.6% of the variation in customer satisfaction could be explained by the two independent variables included in the study.

6. Hypothesis Testing

Partial hypothesis testing was conducted using the t-test based on the multiple regression model. As reported in Table 4, service quality produced a regression coefficient of 0.419, a t-value of 6.585, and a significance level below .001. Since $p < .05$, service quality had a positive and statistically significant effect on customer satisfaction. The first research hypothesis was therefore supported.

Customer trust produced a regression coefficient of 0.196 with a t-value of 2.005 and a significance level of .048. Since the probability value remained below the 0.05 threshold, customer trust also had a positive and statistically significant effect on customer satisfaction. The second research hypothesis was therefore supported, although its statistical contribution was smaller than that of service quality in the multiple regression model.

The simultaneous effect of service quality and customer trust was examined using the F-test. The results are presented in Table 6.

Table 6. Simultaneous F-Test Results

Source	Sum of Squares	df	Mean Square	F	p
Regression	2783.355	2	1391.678	47.850	< .001
Residual	2821.155	97	29.084	—	—
Total	5604.510	99	—	—	—

Dependent variable: Customer Satisfaction.

Predictors: Service Quality and Customer Trust.

Source: SPSS 27 output, processed data, 2026.

Table 6 indicates that the regression model produced an F-value of 47.850 with $p < .001$. The calculated F-value was also greater than the critical F-value reported in the study (47.850 > 3.09). These findings demonstrate that service quality and customer trust, when considered simultaneously, had a statistically significant effect on customer satisfaction at PT Adira Dinamika Multi Finance Tbk, Sarolangun Branch. The third research hypothesis was therefore supported.

Overall, the empirical results demonstrate that both predictors contributed positively to customer satisfaction. Service quality showed the larger standardized contribution (β =

0.585, $p < .001$), while customer trust also contributed significantly ($\beta = 0.178$, $p = .048$). Together, the two variables explained 49.7% of the observed variation in customer satisfaction, and the overall regression model was statistically significant ($F = 47.850$, $p < .001$).

DISCUSSION

1. The Effect of Service Quality on Customer Satisfaction

The findings indicate that service quality has a positive and statistically significant effect on customer satisfaction at PT Adira Dinamika Multi Finance Tbk, Sarolangun Branch. In the multiple regression model, service quality produced a regression coefficient of 0.419, a standardized coefficient of $\beta = 0.585$, and a significance level below .001. The positive coefficient suggests that improvements in the service experienced by customers are accompanied by higher levels of satisfaction. More importantly, service quality showed the stronger standardized contribution of the two predictors examined in this study. This finding is understandable in the context of branch-based financing services, where customers interact directly with employees during financing applications, document verification, installment payments, information requests, and complaint handling. Service encounters therefore constitute a substantial part of how customers evaluate their overall relationship with the company.

The result is consistent with the SERVQUAL framework proposed by Parasuraman et al. (1988), which conceptualizes service quality through tangibles, reliability, responsiveness, assurance, and empathy. These dimensions are particularly relevant to multifinance services because customers evaluate not only the outcome of a financing application but also how reliably, promptly, clearly, and respectfully the service is delivered. The preliminary observations in Sarolangun showed concerns related to waiting time, clarity of financing information, and administrative procedures. The regression result suggests that these seemingly operational aspects are closely connected with customers' overall evaluation of the company. A faster process alone may not guarantee satisfaction, but reliable procedures, responsive employees, clear explanations, and attentive treatment can collectively reduce uncertainty and make financing interactions more manageable for customers.

This finding supports Fitriyah & Susana (2023), who reported a significant positive relationship between service quality and customer satisfaction in the banking sector. It is also broadly consistent with Tedjokusumo & Murhadi (2023), who found that several service-quality dimensions, particularly reliability, responsiveness, and customer support, significantly contributed to satisfaction among Indonesian banking customers. The present study extends this pattern to a branch-level multifinance setting. The result is nevertheless different from the recent study by Nirmala et al. (2026), which found that service quality did not significantly influence customer satisfaction among repeat customers of conventional multifinance companies. This difference suggests that the role of service quality may depend on customer characteristics and the stage of the financing relationship. Repeat financing customers may already regard acceptable operational service as a basic expectation, whereas customers interacting with a local branch may remain highly sensitive to the quality of day-to-day service encounters.

2. The Effect of Customer Trust on Customer Satisfaction

Customer trust also had a positive and statistically significant effect on customer satisfaction. The multiple regression analysis produced a coefficient of 0.196, a standardized coefficient of $\beta = 0.178$, and $p = .048$. Although its standardized contribution was smaller than that of service quality, trust remained statistically meaningful after service quality was controlled in the model. This finding indicates that customer satisfaction is shaped not only by how efficiently services are delivered but also by whether customers feel confident about the company's integrity, consistency, information transparency, and ability to fulfil its commitments. Such confidence is especially relevant in financing relationships because customers enter contractual obligations involving installments, administrative fees, personal data, penalties, and financial commitments that may continue for several years.

The finding is consistent with the Commitment-Trust Theory of Relationship Marketing developed by Morgan & Hunt (1994), which places trust at the center of sustainable relational exchanges. Trust becomes particularly important when customers cannot evaluate every aspect of a transaction immediately and must depend on the institution to act consistently over time. The preliminary findings at the Sarolangun Branch showed that some customers expected clearer explanations regarding administrative charges, late-payment penalties, and contractual rights and obligations. Under these conditions, greater transparency can reduce uncertainty and strengthen customers' confidence in the financing relationship. Trust therefore operates as more than an abstract attitude; it develops through repeated experiences in which information is delivered accurately, commitments are fulfilled, and customers perceive that the company deals with them fairly.

The result supports Fitriyah & Susana (2023) and Kasturi et al. (2023), both of whom found that trust significantly contributed to customer satisfaction in financial services. Recent evidence from the multifinance sector also lends support to this finding. Nirmala et al. (2026) reported a positive and significant effect of trust on customer satisfaction among conventional multifinance customers and emphasized transparency, credibility, and security as important relational considerations. The present result, however, differs from Firdaus et al. (2024), who found that trust did not significantly affect satisfaction among mobile banking users. Such differences reinforce the importance of service context. In digital banking, users may place greater emphasis on convenience, system performance, and technological usability, whereas a branch-based financing relationship involves more direct interpersonal contact, contractual explanation, and continuing financial obligations. Trust may therefore acquire a different meaning depending on how the service relationship is structured.

3. The Simultaneous Effect of Service Quality and Customer Trust on Customer Satisfaction

The simultaneous analysis provides a broader picture of how the two predictors operate together. Service quality and customer trust jointly produced a significant effect on customer satisfaction, with $F = 47.850$ and $p < .001$. The model explained 49.7% of the variance in customer satisfaction, indicating that nearly half of the observed variation in satisfaction could be statistically accounted for by these two variables. The result demonstrates that customer satisfaction in a multifinance setting is not simply a response to technical service performance or relational confidence in isolation. Customers experience both dimensions at the same time. They expect transactions to be processed reliably and efficiently while also expecting the information, commitments, and financial arrangements presented by the company to be trustworthy.

This complementary relationship helps explain why strengthening only one dimension may be insufficient. Responsive employees may create a positive immediate service experience, but dissatisfaction may still arise if customers perceive financing terms or charges as unclear. Conversely, a company may have a strong reputation and enjoy considerable customer trust, yet that trust can be weakened when customers repeatedly experience slow responses or cumbersome administrative procedures. The combined result is consistent with Fitriyah & Susana (2023), who likewise found that service quality and trust simultaneously influenced customer satisfaction. It also corresponds with broader relationship-marketing evidence showing that service quality can contribute to trust and longer-term relational outcomes in financial services (Redda & Van Deventer, 2023). The findings therefore support an integrated understanding of satisfaction in which operational service performance and relational assurance reinforce one another.

4. Theoretical and Practical Implications

Theoretically, this study brings together two complementary perspectives. SERVQUAL explains how customers assess the functional and interpersonal quality of service delivery, while Commitment-Trust Theory explains why confidence in organizational integrity and reliability matters in an ongoing exchange relationship (Morgan & Hunt, 1994; Parasuraman et al., 1988). The findings show that both perspectives remain relevant in the multifinance context, although service quality exhibited the stronger standardized effect in the present model. This pattern suggests that customers of the Sarolangun Branch attach considerable importance to their direct service experiences while still requiring a sufficient level of trust to feel satisfied. The findings also support the broader view of satisfaction proposed by (Kotler & Keller, 2016), in which customers evaluate whether the total value received from a service relationship corresponds with their expectations.

From a managerial perspective, improving customer satisfaction requires more than increasing service speed. PT Adira Dinamika Multi Finance Tbk, Sarolangun Branch may benefit from strengthening service consistency across the entire customer journey, including clearer explanations of financing requirements, more predictable processing times, prompt responses to questions, and more effective complaint resolution. Trust can be reinforced by presenting administrative charges, penalties, payment obligations, and customer rights in straightforward language and by ensuring that information provided by different employees remains consistent. These practices are also compatible with the ethical principles of *amanah*, honesty, transparency, and fairness reflected in QS. An-Nisa' [4]: 58 (Kementerian Agama Republik Indonesia, 2019). In this study, these values are relevant as an ethical perspective on responsible customer service rather than as an assertion that all financing activities examined are sharia-based.

5. Research Limitations

Several limitations should be considered when interpreting the findings. The study was conducted at a single branch of PT Adira Dinamika Multi Finance Tbk and involved 100 respondents, which limits the extent to which the results can be generalized to customers in other branches or multifinance companies with different market characteristics. The cross-sectional survey design captures customer perceptions at one point in time and therefore cannot fully describe how satisfaction and trust develop across the duration of a financing relationship. The use of self-reported questionnaire data may also involve response bias because customers' answers depend on their personal perceptions and recent experiences. The regression model explained 49.7% of the variation in customer satisfaction, leaving 50.3% associated with factors outside the present model. Future studies could therefore incorporate variables such as perceived value, price fairness, complaint handling, corporate image, digital service quality, switching costs, or customer loyalty, and could compare multiple branches or employ longitudinal designs to obtain a more comprehensive understanding of customer satisfaction in the multifinance industry.

CONCLUSION

Based on the research findings and discussion, service quality and customer trust were found to have positive and significant effects on customer satisfaction at PT Adira Dinamika Multi Finance Tbk, Sarolangun Branch. Service quality showed the stronger contribution to customer satisfaction, indicating that customers place considerable value on reliable procedures, responsive service, clear communication, assurance, and empathetic treatment throughout the financing process. Customer trust also contributed significantly, showing that transparency of information, consistency in service delivery, protection of customer interests, and fulfillment of company commitments remain important in shaping satisfaction. Simultaneously, service quality and customer trust significantly explained customer satisfaction, with the regression model accounting for 49.7% of the variation in customer satisfaction. These findings confirm that satisfaction in a multifinance setting is shaped by both the quality of day-to-day service encounters and customers' confidence in the integrity and reliability of the financing institution.

The findings suggest that PT Adira Dinamika Multi Finance Tbk, Sarolangun Branch should continue improving service efficiency, particularly the speed and accuracy of administrative processes, responsiveness to customer concerns, and consistency of information provided by frontline employees. Customer trust can be strengthened through clearer explanations of administrative fees, financing terms, late-payment penalties, and customers' rights and obligations from the beginning of the transaction. These practices are also consistent with the values of trustworthiness, honesty, transparency, and fairness emphasized in responsible financial services. Future studies are encouraged to include additional determinants of customer satisfaction, such as perceived price fairness, digital service quality, complaint handling, promotion, or perceived value, and to extend the analysis across several branches or compare conventional and sharia financing customers to provide a broader understanding of customer satisfaction in the multifinance industry.

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