
**THE INFLUENCE OF CORPORATE IMAGE AND CUSTOMER EXPERIENCE
ON LOYALTY, WITH SATISFACTION AS A MEDIATING VARIABLE (A
STUDY OF CREDIT CUSTOMERS AT PT. BPR BKK JATENG, SURAKARTA
BRANCH)**



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Abstract

Customer loyalty is one of the important factors in improving banking performance and sustainability. Customer loyalty can be influenced by corporate image, customer experience, and customer satisfaction. This study aims to analyze the influence of corporate image and customer experience on customer loyalty with customer satisfaction as a mediating variable at PT BPR BKK Jateng (Perseroda) Surakarta Branch Office. The study population was 1,625 credit customers with a sample of 110 respondents selected using a purposive sampling technique. Data collection was carried out using a questionnaire with a Likert scale of 1–7. Data analysis included validity tests, reliability tests, multiple linear regression, coefficient of determination tests (Adjusted R²), F tests, t tests, and Sobel tests. The results of the study show that in Model I, corporate image has a positive and significant effect on customer satisfaction ($\beta = 0.768$; sig. = 0.000) and customer experience has a positive and significant effect on customer satisfaction ($\beta = 0.162$; sig. = 0.005), with an Adjusted R² value of 0.707. In Model II, corporate image ($\beta = 0.538$; sig. = 0.000), customer experience ($\beta = 0.113$; sig. = 0.039), and customer satisfaction ($\beta = 0.312$; sig. = 0.001) have a positive and significant effect on customer loyalty with an Adjusted R² value of 0.753. The results of the Sobel test show that customer satisfaction is able to partially mediate the influence of company image on customer loyalty ($Z = 4.0139$; sig. = 0.0001) and fully mediate the influence of customer experience on customer loyalty ($Z = 4.9329$; sig. = 0.0000).

Keywords: Corporate Image, Customer Experience, Satisfaction, Loyalty

INTRODUCTION

PT BPR BKK Jateng (Perseroda) Kc Surakarta is here to help the economic movement of micro and medium enterprises. One of the products that is often in demand by customers is a savings product in the form of savings. In the current reality, it is necessary to see the level of customer loyalty, loyalty is one of the points for banks to measure targets and goals for the future period. In savings products, the level of loyalty can be measured through the number of active accounts and the nominal amount, the greater the number of accounts and nominal indicates that customers are increasingly trusting and loyal to PT BPR BKK Jateng (Perseroda) Kc Surakarta. Based on existing data, the number of active accounts on average every month has increased by 16.67%, the average nominal amount every month also only experienced the same increase, namely 16.78%. This assumes that there is still a need for improvement in customer loyalty.

One of the pillars of national economic stability is banking, including rural credit banks or better known as BPR.(Rustendi, 2019). Rural Credit Banks (BPR) are banking institutions that focus their operations on the local, small, and medium-sized segments. Despite their smaller scale compared to other conventional commercial banks, BPRs are able to compete and provide comprehensive services. PT BPR BKK Jateng (Perseroda) is one of the BPRs with integrity and a significant branch network in Central Java, reaching over 100 branches, one of which is located in Surakarta.

In the last few years, it can be said that the dynamics of the financial industry show that the trend of customer behavior is increasingly rational and selective regarding bank credibility.(Mukhra et al., 2024)This customer behavior will influence the level of customer loyalty to the bank. Customer behavior can be seen from the perspective of the bank's image and the customer's experience. Furthermore, customer satisfaction is an indicator of successful banking service delivery, both in terms of customer behavior and in demonstrating customer loyalty. It is hoped that this customer perspective will impact loyalty and improve the bank's performance.

According to a field study at PT BPR BKK Jateng (Perseroda) Kc Surakarta, it is one of the banks that can maintain its performance, which can be seen in the following table:

Table 1.1
Achievement report for the first semester of 2025 of PT BPR BKK Jateng KC
Surakarta

POST	Jan	Feb	Mar	Apr	May	June
Asset	93.86%	93.44%	93.89%	91.75%	89.89%	87.53%
Damas	97.57%	89.10%	82.66%	86.90%	85.68%	83.60%
Credit	95.83%	95.53%	95.26%	93.43%	91.39%	91.39%
Income	143.96%	132.38%	128.82%	168.96%	118.68%	132.05%
Cost	498.11%	324.68%	284.29%	353.09%	222.29%	241.57%
Profit and Loss before Tax	-578.92%	-213.56%	-174.04%	-189.75%	-111.38%	111.13%

Source: Lap.Keu PT BPR BKK Jateng, 2025

Based on the data above, it is known that there was a significant shift in the first half of 2025. While the profit and loss figures were substantial, they were well-managed, but fluctuations persisted. Therefore, collaboration between banks and customers is necessary. With customers engaging in numerous transactions, whether savings or deposits, and fulfilling their obligations, it is hoped that the bank will achieve good operational performance.

The bank's image is an element that is no less important, a positive bank image has an impact on customer perceptions regarding the bank's performance and the professionalism of its employees.(Susanti, 2023)With PT BPR BKK Jateng (Perseroda) having a positive image, it can more easily gain trust and strengthen customer loyalty. Furthermore, the goal of experience is to create a positive experience for customers. This involves understanding their needs, expectations, and what they gain from using the bank's products. A positive image and experience will increase interactions between customers and the bank, which impacts customer loyalty.

It is also necessary to understand that customer satisfaction is one of the elements to encourage the achievement of customer loyalty.(Umatin et al., 2024)Customer satisfaction plays a psychological role, derived from interactions between customers and the bank. Customer satisfaction can also be achieved through positive perceptions or image and customer experiences in using bank products. This can be achieved, especially for PT BPR BKK Jateng (Perseroda), a smaller-scale financial institution compared to other conventional commercial banks. PT BPR BKK Jateng (Perseroda) focuses on districts and small and medium-sized communities, thus offering significant potential for building relationships with customers and fostering loyalty.

Customer loyalty is the ultimate goal expected from PT BPR BKK Jateng (Perseroda), this is because loyal customers will always use the services and products of the bank.(Setiabudi et al., 2023)Customer loyalty also plays a crucial role in interbank competition. High levels of loyalty will ensure customers remain loyal and may even recommend the bank to the public. Therefore, understanding the elements and factors that can increase customer loyalty is crucial. This can also be used as a marketing strategy for PT BPR BKK Jateng (Perseroda) to improve its performance.

This is in line with several research reviews conducted byChristanto & Santoso (2022); Massora & Widyanti (2021); Pratama et al. (2021); Roziqin & Tjahjaningsih (2023); Setiawan (2024); and Zusmawati et al. (2023)A good image will influence customer satisfaction levels. It can be explained that a positive image creates the perception that a product or service is of high quality, resulting in customers feeling satisfied because of the guaranteed quality. However,Seke et al. (2023) and Zakiah & Umiyati (2023)shows different research results that company image does not influence satisfaction.

The results of research conducted byAgustiono et al. (2022); Debora & Marthadinata (2024); Le & Nguyen (2024); Mugova et al. (2025); Pratama et al. (2021); Putri & Surur (2025); Roziqin & Tjahjaningsih (2023); Saputra et al. (2023); Tjahjaningsih et al. (2021); and Zaid & Patwayati (2021)that experience influences satisfaction. This review of previous research demonstrates that positive customer experiences lead to customer satisfaction. Positive experiences indirectly indicate that the bank's products or services are beneficial and meet customer needs. However,Lubis et al. (2023) and Safitri & Widyastuti (2023)shows different research results, that experience does not influence satisfaction.

Several previous research reviews also show the influence of company image and experience on loyalty. The results of research conducted by Massora & Widyanti (2021); Pratama et al. (2021); and Setiawan (2024) shows that corporate image has a positive influence on loyalty. A positive image indicates that the company has credibility or a track record worth maintaining, as customers loyally use the bank's products or services. However, research results Alamgir et al. (2021); Christanto & Santoso (2022); Hasan & Nisa (2024); and Zakiah & Umiyati (2023) shows different results that company image does not influence loyalty.

Besides company image, experience also influences loyalty. A good experience leaves customers with a memory that the product or service provided is appropriate, thus encouraging them to continue using that product or service. This is in line with what is done by Agustiono et al. (2022); Fadilla et al. (2024); Loud & Keni (2022); Mugova et al. (2025); Saputra et al. (2023); and Zaid & Patwayati (2021). However, the results of research by Safitri & Widyastuti (2023) and Walpola & Gunawardana (2025) got different results that experience had no effect on loyalty.

Beyond company image and experience, loyalty can be built through satisfaction. A sense of satisfaction among customers creates the perception that the product or service being offered is worth retaining. This aligns with research conducted by Agustiono et al. (2022); Al-Slehat (2021); Christanto & Santoso (2022); Hasan & Nisa (2024); Massora & Widyanti (2021); Mugova et al. (2025); Phi & Huong (2023); Purnama et al. (2024); Saputra et al. (2023); Setiawan (2024); Tjahjaningsih et al. (2021); Zaid & Patwayati (2021); and Zakiah & Umiyati (2023). The results of the study show that satisfaction has a positive effect on loyalty. However, the results of the study conducted by Qomarsyah et al. (2023) and Saleh & Ariyanti (2025) shows different results that satisfaction has no effect on loyalty.

Based on the explanation above, satisfaction also plays a mediating role, where satisfaction can be derived from a company's image and experience, which in turn impacts customer loyalty. A positive image will create a positive impression and sense of satisfaction for customers, which in turn will impact the resulting loyalty. This is supported by research conducted by Hasan & Nisa (2024); Massora & Widyanti (2021); and Setiawan (2024) that satisfaction mediates the influence of corporate image on loyalty. However, the research results Zakiah & Umiyati (2023) shows that satisfaction does not mediate company image towards loyalty.

Maintaining a positive experience and providing a positive experience for customers will lead to satisfaction, which in turn will lead to loyalty, which will lead to continued use of the product or service. This is supported by research Agustiono et al. 2022 and Saputra et al. (2023) which states that customer satisfaction mediates the influence of experience on loyalty. However, the results of research conducted by Safitri & Widyastuti (2023) stated that customer satisfaction does not mediate the effect of experience on loyalty.

Based on the above background regarding the importance of company image and experience in building customer satisfaction and loyalty, as well as the support of previous research and the inconsistency of research results, the researcher is interested in testing and re-analyzing with a case study at PT BPR BKK Jateng (Perseroda).

REVIEW OF LITERATURE

Loyalty

Customer loyalty is a strong determination from customers to continue using a bank's products or services sustainably over the long term, despite certain conditions or marketing strategies from other banks that could encourage customers to switch. Griffin (2005) Customer loyalty is defined as an outcome variable influenced by both customer orientation and technology orientation. Loyalty acts as a bridge that translates customer satisfaction into improved long-term business performance for a company. In the banking context, customer loyalty describes a customer's willingness to continue using a particular bank's products and services and to resist switching easily to another bank. This means that customers continue to choose the same bank for various financial activities such as saving, making transactions, or utilizing financing facilities.

Satisfaction

According to Tjiptono (2014) Customer satisfaction is the level of emotion that arises when a customer compares the service performance received with their expectations prior to receiving the service. Satisfaction occurs when the service provided meets or exceeds customer expectations. Furthermore, customer satisfaction is also influenced by the quality of interactions provided by the company, including personal attention, courtesy, and employee attitudes in serving customers. Therefore, customer satisfaction is a comprehensive evaluation of the service experience and is a key indicator of a service company's success.

Corporate image

According to (Kotler, P., & Keller, 2016) Corporate image is the beliefs, ideas, and impressions a person has of a company. Image is formed from public perceptions that emerge through experiences, information, and interactions with the company. A positive image can increase public trust, influence purchasing behavior, and create customer loyalty. Kotler emphasizes that image is not only built by corporate communications, but also by how the public interprets the messages and experiences they receive. Therefore, companies need to consistently manage communication, service, and visual identity to build a positive image in the eyes of the public.

Customer Experience

Experience is a strategic concept in modern marketing that focuses on how customers perceive, interpret, and evaluate all their interactions with a company or brand. Unlike traditional concepts that emphasize only product and service quality, experience encompasses the emotional, sensory, cognitive, and social aspects experienced by customers throughout the consumption journey. The concept of experience emerged in response to increased competition, changes in consumer behavior, and the shift from a product-based to an experience-based economy. Pine, BJ, & Gilmore (1998) introduced the idea of the experience economy, where companies not only sell goods or services, but also create valuable and memorable experiences. Cahya & Sugiarno (2026) defines customer experience as the internal and subjective response of customers to all direct and indirect contact with service providers (banks), which includes cognitive, emotional, social and sensory dimensions.

Hypothesis Development

1. The influence of corporate image on satisfaction

This first hypothesis states that a better corporate image usually arises from consistent service experiences, good communication, and a trusted reputation. Empirical support for this hypothesis has been found in several previous studies, including by Massora & Widyanti (2021); Pratama et al. (2021); Roziqin & Tjahjaningsih (2023); Setiawan (2024); and Zusmawati et al. (2023). Based on the theoretical basis and empirical support, the following hypothesis is formulated:

H1: Corporate image has a positive effect on customer satisfaction.

2. The influence of customer experience on satisfaction

This hypothesis states that customer satisfaction is formed when the experience meets or exceeds expectations. Empirical support for this hypothesis has also been found in several previous studies, including by Agustiono et al. (2022); Debora & Marthadinata (2024); and Putri & Surur (2025). Based on the theoretical basis and empirical support, the following hypothesis is formulated:

H2: Experience has a positive effect on customer satisfaction

3. The influence of corporate image on loyalty

This hypothesis states that a positive corporate image also encourages a sense of pride in using the company's products or services, thereby increasing commitment and the likelihood of repeating those services in the future. Empirical support for this hypothesis has been found in various studies, including by Massora & Widyanti (2021); Pratama et al. (2021); and Setiawan (2024). Based on the theoretical basis and empirical support, the following hypothesis is formulated:

H3: Corporate image has a positive and significant effect on customer loyalty.

4. The influence of customer experience on loyalty

This hypothesis states that positive experiences will shape the perception that a company is capable of providing consistent value and service. When customers feel satisfied, valued, and have a pleasant experience, they are more likely to continue choosing that company in the future. Empirical support for this hypothesis has been found in various studies, including by Agustiono et al. (2022); Fadilla et al. (2024); Mugova et al. (2025); Saputra et al. (2023); and Zaid & Patwayati (2021). Based on the theoretical basis and empirical support, the following hypothesis is formulated:

H4: Experience has a positive and significant effect on customer loyalty.

5. The influence of satisfaction on loyalty

This hypothesis states that customer satisfaction is a key factor driving loyalty. Satisfied customers tend to exhibit positive behaviors, such as continuing to use the same product or service, increasing the frequency of transactions, and preferring the company over competitors. Empirical support for this hypothesis has been found in various studies, including by Agustiono et al. (2022); Mugova et al. (2025); Pratama et al. (2021); Saputra et al. (2023); and Zaid & Patwayati (2021). Based on the theoretical basis and empirical support, the following hypothesis is formulated:

H5: Customer satisfaction has a positive and significant effect on customer loyalty.

6. The influence of corporate image on loyalty with satisfaction mediation

This hypothesis states that a positive image will make customers view the company as trustworthy, professional, and able to provide better value than competitors. Empirical support for this hypothesis has been found in various studies, including by Hasan & Nisa (2024); Massora & Widyanti (2021); and Setiawan (2024). Based on the theoretical basis and empirical support, the following hypothesis is formulated:

H6: Customer satisfaction mediates company image on customer loyalty

7. The influence of customer experience on loyalty with satisfaction mediation

This hypothesis states that good experiences not only directly drive loyalty but also have a strong influence on customer satisfaction. Empirical support for this hypothesis has been found in various studies, including by Agustiono et al. (2022); and Saputra et al. (2023). Based on the theoretical basis and empirical support, the following hypothesis is formulated:

H7: Customer satisfaction mediates experience on customer loyalty

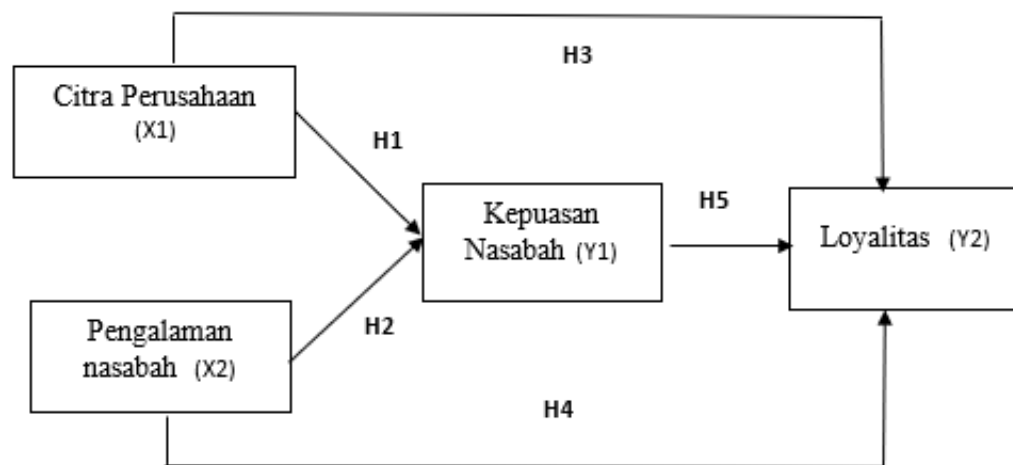


Figure 1
Framework

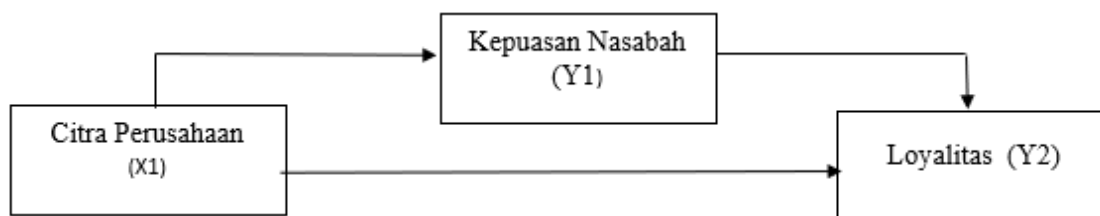
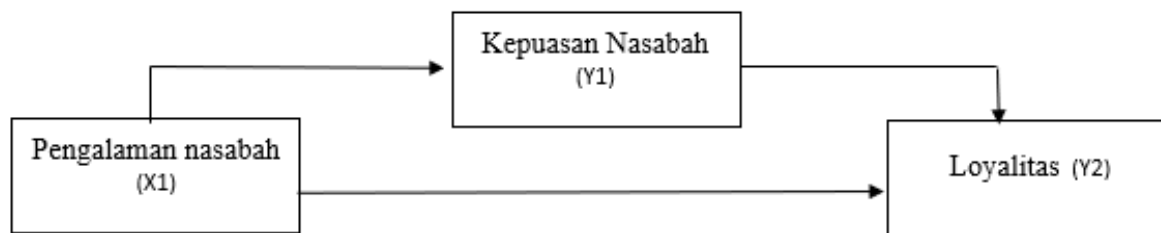


Figure 2
Mediation Test I



H7
Figure 2
Mediation Test 2

RESEARCH METHOD

This research is explanatory research, which aims to explain the causal relationship between variables through hypothesis testing. The population in this study were credit customers of PT BPR BKK Jateng (Perseroda) Surakarta Branch Office. The sample size was 110 respondents selected using purposive sampling technique with the criteria of respondents being over 17 years old, having been customers for more than 2 years, and having at least 2 accounts. Data collection was conducted using a questionnaire with a Likert scale of 1–7. Data processing was carried out using the SPSS version 22 program. Data analysis techniques included descriptive statistics on respondents and variables, validity tests with the criteria of KMO values > 0.50 and component matrix > 0.40 , reliability tests with the criteria of Cronbach's Alpha values > 0.70 , determination coefficient tests by looking at the Adjusted R^2 value, F tests with the criteria of significance values < 0.05 , t tests by looking at beta values and significance < 0.05 , and mediation tests using the Sobel test with the criteria of significance values < 0.05 .

RESULTS AND DISCUSSION

Respondent Description

Based on the results of the respondent description data processing, it can be concluded that out of 110 respondents, 57 were male and 53 were female. This indicates that the majority of credit customers of PT BPR BKK Jateng (Perseroda) Surakarta Branch Office are men who generally have a role in decision-making regarding financing needs. Based on age, the majority of respondents are aged 17–30 years, as many as 50 respondents. This condition indicates that the productive age group has a higher need for credit services to support various economic activities. Based on education level, the majority of respondents are Bachelor (S1) graduates, as many as 61 respondents. This indicates that respondents have a fairly good level of education so they better understand the benefits of banking products and services. Based on the number of accounts, the majority of respondents have 2 accounts, as many as 46 respondents, followed by respondents who have 3 accounts, as many as 33 respondents. This condition reflects that most customers have utilized more than one banking product offered by PT BPR BKK Jateng (Perseroda) Surakarta Branch Office. Based on income level, the majority of respondents have an income of IDR 5,000,000–IDR 10,000,000, as many as 46 respondents, which shows that most customers come from middle-income groups who have the ability to utilize banking credit facilities.

Variable Description

The description of the research variables can be explained as follows. The corporate image variable consisting of 17 indicators obtained an average value of 5.82, which means that respondents strongly agree with the statement given. The customer experience variable consisting of 4 indicators obtained an average value of 5.29, which means that respondents agree with the statement given. The customer satisfaction variable consisting of 4 indicators obtained an average value of 5.88, which means that respondents strongly agree with the statement given. The customer loyalty variable consisting of 3 indicators obtained an average value of 5.87, which means that respondents strongly agree with the statement given.

Validity test results

Based on the validity test results, all research instruments were declared valid. This is indicated by the Kaiser-Meyer-Olkin (KMO) value for the corporate image variable of 0.936, customer experience of 0.858, customer satisfaction of 0.849, and customer loyalty of 0.740, all of which are greater than 0.50. Furthermore, all indicators for each variable have component matrix values above 0.40, so all statement items are declared capable of measuring the variables studied and are suitable for use as research instruments.

Reliability test results

Based on the results of the reliability test, all research variables were declared reliable because they had a Cronbach's Alpha value greater than 0.70. The corporate image variable obtained a Cronbach's Alpha value of 0.970, customer experience of 0.936, customer satisfaction of 0.928, and customer loyalty of 0.883. These results indicate that all research instruments have a very good level of consistency, making them suitable for use as data collection tools in this study.

Results of Multiple Linear Regression Analysis

Table 1

Results of Multiple Linear Regression Analysis

Model	Independent Variables	Adjusted R ²	F Count	Sig. F	Beta	Sig.	Information
Model I The Influence of Corporate Image and Customer Experience on Customer Satisfaction	Corporate Image (X ₁)	0.707	132,602	0,000	0.768	0,000	H1 accepted
	Customer Experience (X ₂)				0.162	0.005	H2 accepted
Model II The Influence of Corporate Image, Customer Experience, and Customer Satisfaction on Customer Loyalty	Corporate Image (X ₁)	0.753	111,505	0,000	0.538	0,000	H3 is accepted
	Customer Experience (X ₂)				0.113	0.039	H4 accepted

Customer Experience, and Customer Satisfaction on Customer Loyalty	Customer Satisfaction (Y ₁)				0.312	0.001	H5 is accepted
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Source: processed data 2025

Model I Test

- The results of the coefficient of determination test (Adjusted R²) were 0.707, which means that the company image and customer experience variables were simultaneously able to explain variations in customer satisfaction by 70.7%, while the remaining 29.3% was explained by other variables outside the research model.
- The results of the F test obtained a calculated F value of 132.602 with a significance value of $0.000 < 0.05$, which means that the company image and customer experience variables simultaneously influence customer satisfaction so that the research model is declared feasible.
- The t-test results show that corporate image has a positive and significant effect on customer satisfaction with a beta value of 0.768 and a significance of $0.000 < 0.05$, so H1 is accepted. Furthermore, customer experience has a positive and significant effect on customer satisfaction with a beta value of 0.162 and a significance of $0.005 < 0.05$, so H2 is accepted.

Model II Test

- The results of the coefficient of determination test (Adjusted R²) were 0.753, which means that the variables of company image, customer experience, and customer satisfaction were simultaneously able to explain variations in customer loyalty by 75.3%, while the remaining 24.7% was explained by other variables outside the research model.
- The results of the F test obtained a calculated F value of 111.505 with a significance value of $0.000 < 0.05$, which means that the variables of company image, customer experience, and customer satisfaction simultaneously influence customer loyalty, so that the research model is declared feasible.
- The t-test results show that corporate image has a positive and significant effect on customer loyalty with a beta value of 0.538 and a significance of $0.000 < 0.05$, so H3 is accepted. Customer experience has a positive and significant effect on customer loyalty with a beta value of 0.113 and a significance of $0.039 < 0.05$, so H4 is accepted. Furthermore, customer satisfaction has a positive and significant effect on customer loyalty with a beta value of 0.312 and a significance of $0.001 < 0.05$, so H5 is accepted.

Mediation Test Results

Table 2
Mediation Test

Mediation Test	Value	se	LL 95% CI	UL 95% CI	Z	Sig. (two)
Mediation Effect 1 (Corporate Image → Customer Satisfaction → Customer Loyalty)	0.3146	0.0784	0.1610	0.4682	4,0139	0.0001
Mediation Effect 2 (Customer Experience → Customer Satisfaction → Customer Loyalty)	0.2571	0.0521	0.1549	0.3592	4,9329	0.0000

Source: processed data 2025

Based on the Sobel test in the first mediation test, namely the influence of corporate image on customer loyalty through customer satisfaction, the significance value of the indirect effect was obtained at $0.0001 < 0.05$. This indicates that customer satisfaction is able to mediate the influence of corporate image on customer loyalty, so H6 is accepted.

Based on the Sobel test in the second mediation test, namely the influence of customer experience on customer loyalty through customer satisfaction, the significance value of the indirect effect was obtained at $0.0000 < 0.05$. This indicates that customer satisfaction is able to mediate the influence of customer experience on customer loyalty, so H7 is accepted.

Discussion

The Influence of Corporate Image on Customer Satisfaction

The results of the study indicate that corporate image has a positive and significant effect on customer satisfaction at PT BPR BKK Jateng, Surakarta Branch Office. This finding indicates that the better the corporate image perceived by customers, the higher the level of satisfaction. In the banking industry, corporate image is not only shaped by the company's identity or reputation, but also by service consistency, employee professionalism, transaction security, and the company's ability to meet customer expectations. When a company is able to build a positive image, customers will have confidence that the company is trustworthy, resulting in satisfying interactions. The results of this study reinforce various previous studies that state that corporate image is an important factor in increasing customer satisfaction. Research by Zusmawati et al. (2023), Massora and Indah (2021), Setiawan Andre (2024), Roziqin and Tjahjaningsih (2023), Novi and Soliha (2024), Michael and Singgih (2022), and Pratama et al. (2021) prove that corporate image has a positive and significant effect on customer satisfaction. These results show that companies that have a good reputation, are able to maintain service quality, and build customer trust will find it easier to create satisfaction than companies that have a less good image.

The Influence of Customer Experience on Customer Satisfaction

The results of the study indicate that customer experience has a positive effect on customer satisfaction at PT BPR BKK Jateng, Surakarta Branch Office. This finding indicates that the experience customers gain during their interactions with the bank is one of the factors that determine their level of satisfaction. This experience is not only related to the transaction process, but also includes the ease of obtaining services, employee friendliness,

speed of service, comfortable office environment, and the bank's ability to provide solutions to customer needs and problems. A positive experience will shape a positive perception of the service received, ultimately increasing customer satisfaction. This research finding supports the research results of Debora and Suryadi (2024), Agustiono et al. (2022), Meyhusna and Miftakhus (2025), Pratama and Andhy (2023), and Maulidina and Clara (2025) which concluded that customer experience has a positive and significant effect on customer satisfaction. These research results indicate that customers who have a positive experience while using products and services will have a higher level of satisfaction than customers who have had less pleasant experiences.

The Influence of Corporate Image on Customer Loyalty

The results of the study indicate that corporate image has a positive effect on customer loyalty at PT BPR BKK Jateng, Surakarta Branch Office. This finding indicates that a positive corporate image can encourage customers to maintain relationships with the bank, reuse available products and services, and have a desire to recommend the bank to others. In the banking industry, corporate image is a crucial asset because banking services are based on trust. Therefore, the better the company's reputation and credibility in the eyes of customers, the greater the tendency for customers to remain loyal. The results of this study support research conducted by Massora and Indah (2021), Ah Fuyumi and Tjahjaningsih (2015), Setiawan Andre (2024), Novi and Soliha (2024), and Pratama et al. (2021), which concluded that corporate image has a positive and significant effect on customer loyalty. These results indicate that companies that are able to build a good reputation, provide consistent service, and maintain customer trust will more easily retain customer loyalty in the long term.

The Influence of Customer Experience on Customer Loyalty

The results of the study indicate that customer experience has a positive effect on customer loyalty at PT BPR BKK Jateng, Surakarta Branch Office. This finding indicates that positive experiences experienced by customers while using bank products and services can encourage loyalty. This experience encompasses the entire interaction process between customers and the bank, from ease of obtaining information, transaction processing, quality of employee service, to complaint resolution. A pleasant experience will create a positive impression that encourages customers to continue using bank products and services and maintain long-term relationships. The results of this study support research conducted by Kiliswa and Mugova (2025), Fadilla et al. (2024), Saputra et al. (2023), Agustiono et al. (2022), and Zaid and Patwayati (2021), which concluded that customer experience has a positive and significant effect on customer loyalty. These studies indicate that positive experiences experienced by customers can strengthen relationships with the company, thus encouraging customers to continue using the products or services offered and recommend them to others.

The Influence of Customer Satisfaction on Customer Loyalty

The results of the study indicate that customer satisfaction has a positive effect on customer loyalty at PT BPR BKK Jateng, Surakarta Branch Office. This finding indicates that the level of satisfaction experienced by customers after using bank products and services is an important factor in shaping loyalty. Satisfied customers tend to have a desire to continue using the products and services offered, maintain long-term relationships with the bank, and provide recommendations to other potential customers. Thus, satisfaction is not only an

indicator of a company's success in meeting customer expectations but also forms the basis for establishing sustainable relationships between customers and the company. This research finding supports the results of research by Agustiono et al. (2022), Kiliswa and Mugova (2025), Pratama and Andhy (2023), Saputra et al. (2023), and Zaid and Patwayati (2021), which concluded that customer satisfaction has a positive and significant effect on customer loyalty. These studies indicate that satisfied customers are more likely to reuse, maintain relationships with the company, and provide positive recommendations to others. The consistency of the results of this study further strengthens the fact that satisfaction is one of the main determinants in building customer loyalty in the service sector, including the banking industry.

The Role of Customer Satisfaction in Mediating the Influence of Corporate Image on Customer Loyalty

The results of the study indicate that customer satisfaction mediates the influence of corporate image on customer loyalty at PT BPR BKK Jateng, Surakarta Branch Office. This finding indicates that a positive corporate image not only directly builds loyalty but also enhances it through customer satisfaction. In other words, customer loyalty will be strengthened if a positive perception of the company is accompanied by a service experience that meets expectations and satisfies customers. These results support research conducted by Massora and Indah (2021), Setiawan Andre (2024), Novi and Soliha (2024), and Nisa and Hasan (2024), which concluded that customer satisfaction mediates the influence of corporate image on customer loyalty. These studies explain that customers with positive perceptions of a company will feel more satisfied when the service they receive meets their expectations. This satisfaction then becomes a factor that strengthens customer loyalty to the company.

The Role of Customer Satisfaction in Mediating the Influence of Customer Experience on Customer Loyalty

The results of the study indicate that customer satisfaction mediates the influence of customer experience on customer loyalty at PT BPR BKK Jateng, Surakarta Branch Office. This finding indicates that the experience gained by customers while using bank products and services is not sufficient to directly form loyalty. This experience must first be able to create satisfaction, which ultimately encourages customers to continue using the bank's services, maintain long-term relationships, and recommend the bank to others. Thus, customer satisfaction is the primary mechanism linking customer experience to loyalty. The results of this study support research conducted by Agustiono et al. (2022), Pratama and Andhy (2023), Saputra et al. (2023), and Maulidina and Clara (2025), which concluded that customer satisfaction mediates the influence of customer experience on customer loyalty. These studies indicate that positive experiences experienced by customers will increase satisfaction, and this satisfaction is a factor that encourages customers to remain loyal to a company's products or services.

CONCLUSION

Based on the results of data analysis and discussion regarding the influence of corporate image and customer experience on customer loyalty with customer satisfaction as a mediating variable at PT BPR BKK Jateng (Perseroda) Surakarta Branch Office, it can be

concluded that corporate image and customer experience have a positive and significant effect on customer satisfaction. In addition, corporate image, customer experience, and customer satisfaction also have a positive and significant effect on customer loyalty. These results indicate that the better the corporate image and experience felt by customers, the higher the level of customer satisfaction and loyalty towards PT BPR BKK Jateng (Perseroda) Surakarta Branch Office.

The research results also show that customer satisfaction partially mediates the influence of corporate image on customer loyalty, allowing corporate image to increase loyalty both directly and through customer satisfaction. Furthermore, customer satisfaction fully mediates the influence of customer experience on customer loyalty. These findings indicate that customer experience will have a stronger influence on loyalty if it can first create satisfaction.

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