
**THE EFFECT OF TRUST AND SERVICE QUALITY ON LOYALTY WITH
SATISFACTION AS A MEDIATION VARIABLE (CASE STUDY ON DEPOSIT
CUSTOMERS OF PT. BPR BKK JEPARA (PERSERODA))**

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Abstract

Customers are an essential component as one of the elements of bank credibility. Customer loyalty can be used as an indicator to see the bank's ability to meet customer needs. This study aims to analyze efforts to increase customer loyalty through trust, service quality and satisfaction. The population in this study were deposit customers at PT BPR BKK Jepara (Perseroda). The sample in this study was 100 respondents. Sampling was taken using a purposive sampling technique with the following criteria: being a customer of the operational head office, aged over 17 years and being a customer for more than 1 year. Data analysis techniques used include: respondent description, variable description, instrument test and regression analysis test, and mediation test using the Sobel test. The results of the data analysis indicate that customer trust does not affect satisfaction, service quality has a significant positive effect on satisfaction, customer trust has a significant positive effect on loyalty, service quality has a significant positive effect on loyalty, satisfaction has a significant positive effect on loyalty. The results of the mediation test indicate that satisfaction does not mediate the effect of trust on loyalty. However, satisfaction mediates the effect of service quality on loyalty.

Keywords: Trust, Service Quality, Satisfaction, Loyalty

INTRODUCTION

PT BPR BKK Jepara (Perseroda) is one of the BPR BKK operating in the Jepara area. The vision of PT BPR BKK Jepara (Perseroda) is to become a healthy, independent, efficient, and productive bank. One of its business goals is to increase bank competitiveness by improving service quality and determining the level of interest rates provided to customers. With this vision and business goals, it is hoped that PT BPR BKK Jepara (Perseroda) can continue to grow. Banking competition is also very tight, so banks must be able to manage and maintain customer loyalty. Customers who have high loyalty to the bank will faithfully invest their funds and entrust the bank to manage their finances.

Based on the field phenomenon, the number of customers and total funds in deposits are still fluctuating and have not increased significantly. The existing data for the opening for 6 months in 2025 amounted to Rp. 7,221,470,000 (97 accounts). In January, there was an increase of Rp. 358,950,000 (1 account) but in February, there was a decrease of -Rp. 698,000,000 (4 accounts). In March, there was an increase of Rp. 822,500,000 (2 accounts), then in the second trimester only in April there was a decrease of -Rp. 246,430,000 (15 accounts), but in May and June there was an increase in May of Rp. 18,000,000 (4 accounts) and in June of Rp. 733,500,000 (5 accounts). This instability requires further analysis. This also points to the ongoing phenomenon of customer trust still needing to be improved. Furthermore, considering that time deposits are term deposits, customers naturally expect excellent service quality. Customer satisfaction levels also serve as a barometer for banks in determining product development steps.

Customer trust in the bank is the main capital for customers to carry out transactions. Macintosh & Lockshin (1997) defines customer trust as one party's belief in the reliability and integrity of a partner. Customer trust in a bank fosters a sense of customer satisfaction through transactions and the benefits received. Research supports the relationship between trust and satisfaction, including: Susanto & Pandjaitan (2024), Azhari & Tjahjaningsih (2023), Akgunduz et al. (2025), Diputra & Yasa (2021), Muharam et al. (2021), Widjaja & Araufi (2020), as well as Setiawan (2016) that trust has a positive and significant effect on satisfaction. However, Ashiq & Hussain (2023) stated that trust does not affect satisfaction.

Customer trust in a bank will also build loyalty. With this trust, customers will consistently use bank products regularly and repeatedly. This opinion is supported by research conducted by Susanto & Pandjaitan (2024), (Ashiq & Hussain, 2023) Akgunduz et al. (2025), Ashiq & Hussain (2023), Dhirtya & Warmika (2022), Muharam et al. (2021), Gecit & Taskin (2020), Gultom et al. (2020), Boonlertvanich (2019), Dewi & Yasa (2019), Sari et al. (2019), Razak et al. (2018) as well as Setiawan (2016) stated that trust has a positive and significant influence on loyalty. The results of the study by Alimbel & Sutarso (2023) and Tabrani et al. (2018) indicate that trust does not affect loyalty.

In addition to the level of customer trust that must be continuously managed, the quality of bank services is also a bank's capital for retaining customers and creating a positive image in the community. Parasuraman et al. (1998) is a measure of how well a service meets consumer expectations. Good service quality will create a positive perception among customers as a form of customer satisfaction. This is supported by research conducted by Hibatullah & Tjahjaningsih (2023), Deviana & Tjahjaningsih (2022), Chaerudin &

Syafarudin (2021), Muharam et al. (2021), Gecit & Taskin (2020), Haron et al. (2020), Rusmahafi & Wulandari (2020), Boonlertvanich (2019) as well as Setiawan (2016) stated that service quality has a positive and significant effect on satisfaction. However, it should be noted that there are different research results by Ashiq & Hussain (2023) and Mahsyar & Surapati (2020) which states that service quality does not affect satisfaction.

Regarding loyalty, service quality can be a factor influencing customer loyalty. With good service quality, customers will feel valued and accepted, which will foster a lasting partnership. This is supported by research conducted by Alimbel & Sutarso (2023), Ashiq & Hussain (2023), Deviana & Tjahjaningsih (2022), Dhirtya & Warmika (2022), Muharam et al. (2021), Alam & Noor (2020), Gecit & Taskin (2020), and And Setiawan (2016) that service quality has a positive and significant effect on loyalty. However, the opinion Boonlertvanich (2019), the research results show that service quality does not affect loyalty.

Discussing loyalty, beyond trust and service quality, it's important to understand that building loyalty requires customer satisfaction. Customers who are satisfied with all the services, both information and product usage, will loyally use various products repeatedly. This is consistent with research conducted by Putra & Tjahjaningsih (2024), Susanto & Pandjaitan (2024), Hibatullah & Tjahjaningsih (2023), Akgunduz et al. (2025), Ashiq & Hussain (2023), Deviana & Tjahjaningsih (2022), Lina et al. (2006), Diputra & Yasa (2021), Muharam et al. (2021), Gecit & Taskin (2020), Gultom et al. (2020), Haron et al. (2020), Mahsyar & Surapati (2020), Boonlertvanich (2019), Indarto et al. (2022), and (Setiawan, 2016) stated that satisfaction has a positive and significant effect on loyalty. However, the research conducted by Razak et al. (2018) and Nugroho et al. (2015) shows that satisfaction does not affect loyalty.

Satisfaction can mediate the influence of trust and service quality on loyalty. With high levels of trust, customers will be satisfied based on their assumptions and perceptions, thus fostering customer loyalty. This is consistent with research conducted by Susanto & Pandjaitan (2024), Akgunduz et al. (2025), as well as Muharam et al. (2021), that trust influences loyalty through the mediation of satisfaction. Meanwhile, research conducted by Ashiq & Hussain (2023) stated that job satisfaction cannot mediate trust towards loyalty.

Good service quality will also create a positive perception for customers, whereby good service quality will make customers feel welcomed, creating satisfaction that will then encourage them to continue using the bank's services or products. Muharam et al. (2021), Gecit & Taskin (2020), as well as Boonlertvanich (2019) found that service quality had a positive and significant effect on loyalty, with satisfaction as the mediator. However, this differs from research conducted by Ashiq & Hussain (2023) as well as Deviana & Tjahjaningsih (2022) that satisfaction does not mediate service quality on loyalty.

Based on this phenomenon and the support of previous research and the existence of a research gap, it has become a study material for conducting research related to trust, service quality, and satisfaction with loyalty among customers of PT BPR BKK Jepara (Perseroda).

REVIEW OF LITERATURE

Loyalty

Putra & Tjahjaningsih (2024) define loyalty as the evaluative attitude and feelings of customers towards a product or service, service, brand, or company, which is related to the desire to make repeat purchases. Tjiptono & Chandra (2016) said that customer loyalty or customer commitment to a brand, store, or supplier is based on a very positive attitude and is reflected in consistent repeat purchases. The indicators used in this study are: repeat purchases, recommendations to others, no intention of switching, positive conversations (Tjiptono & Chandra 2016) in Hibatullah & Tjahjaningsih 2023).

Satisfaction

Nugroho et al. (2015) define customer satisfaction as a feeling that arises as a result of an assessment of the experience of using a product or service. Kotler & Keller (2009) satisfaction is person's feelings of pleasure or disappointment arising from comparing the perceived performance of a product (or result) to their expectations. Satisfaction in this study uses the service quality dimension, including satisfaction when they receive good service or according to expectations. The product or service quality dimension includes: satisfaction when their results show that the product they use is of good quality. The price dimension includes: setting a relatively low price will provide higher value to customers. The environmental dimension includes: Space that includes consumer activities when customers are active (Lupiyoadi et al., 2006).

Trust

According to Gultom et al. (2020), trust is a relationship that is formed when consumers believe in a company's ability to professionally provide quality products and services. Macintosh & Lockshin (1997) put forward the definition of customer trust as one party's belief in the reliability and integrity of the partner. The indicators used in this study are: trust in employees, trust in the services provided, trust in the absence of abuse, willingness to be insured, and trust in fulfilling all promises. Putra & Tjahjaningsih (2024).

Quality of Service

Setiawan (2016) states that consumers will try to find the best service for themselves. Kotler & Keller (2009) explain service quality as a form of consumer assessment of the service they receive compared to what they expect from the company. According to Parasuraman et al. (1998) Service quality is a measure of how well a service meets consumer expectations. The indicators used in this study are quoted from Zeithaml et al. (1990). In Fuad Masud (2004), the physical evidence dimension includes the latest equipment, attractive facilities, attractive employees, and attractive promotional service materials. The reliability dimension includes fulfilling promises well, being able to solve problems, providing services correctly the first time, providing services on time, and trying to avoid mistakes. The responsiveness dimension includes providing accurate information, providing services quickly, providing assistance to customers, and responding to customer requests. The assurance dimension includes being able to reassure customers, ensuring customers feel safe making transactions, always being friendly to customers, and employees having the knowledge to carry out their work. The empathy dimension includes providing individual attention to customers, having pleasant working hours for customers, employees providing personal attention to customers, prioritizing customer interests, and understanding customers' special needs.

Hypothesis Development

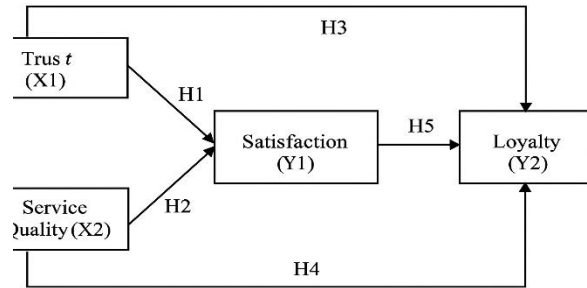


Figure 1
Framework

1. The Influence of Trust on Customer Satisfaction

Trust is considered capable of increasing a company's integrity, so customers feel proud and satisfied using the product. Research supports the relationship between trust and satisfaction, namely Susanto & Pandjaitan (2024), Azhari & Tjahjaningsih (2023), Akgunduz et al. (2025), Diputra & Yasa (2021), Muharam et al. (2021), Widjaja & Araufi (2020), as well as Setiawan (2016) that trust has a positive and significant effect on satisfaction.

H1 : Trust has a positive effect on satisfaction.

2. The Influence of Service Quality on Customer Satisfaction

Service quality can be used as a benchmark for how well consumer expectations are met and thus their needs met. This fulfillment leads to customer satisfaction because they receive quality service. This is supported by research conducted by Hibatullah & Tjahjaningsih (2023), Deviana & Tjahjaningsih (2022), Chaerudin & Syafarudin (2021), Muharam et al. (2021), Gecit & Taskin (2020), Haron et al. (2020), Rusmahafi & Wulandari (2020), Boonlertvanich (2019) as well as Setiawan (2016) stated that service quality has a positive and significant effect on satisfaction.

H2 : Service Quality has a positive effect on Satisfaction.

3. The Influence of Trust on Customer Loyalty

A positive consumer attitude towards a company can result in consistent repeat purchases. This opinion is supported by research conducted by Susanto & Pandjaitan (2024), Akgunduz et al. (2025), Ashiq & Hussain (2023), Dhirtya & Warmika (2022), Muharam et al. (2021), Gecit & Taskin (2020), Gultom et al. (2020), Boonlertvanich (2019), Dewi & Yasa (2019), Sari et al (2019), Razak et al (2018) as well as Setiawan (2016) state that trust has a positive and significant influence on loyalty.

H3 : Trust has a positive influence on Loyalty.

4. The Influence of Service Quality on Customer Loyalty

The quality of service provided will influence customer satisfaction, leading to repeat contributions as a form of loyalty. This is supported by research conducted by Alimbel & Sutarso (2023), Ashiq & Hussain (2023), Deviana & Tjahjaningsih (2022), Dhirtya & Warmika (2022), Muharam et al (2021), Alam & Noor (2020), Gecit & Taskin (2020), Setiawan (2016) that service quality has a positive and significant effect on loyalty. However, the opinion Boonlertvanich (2019) The research results show that service quality does not affect loyalty.

H4 : Service Quality has a positive effect on Loyalty.

5. The Influence of Satisfaction on Customer Loyalty

Customer satisfaction impacts the continued use of the product or service, including recommending it to other customers. This is consistent with research conducted by Putra & Tjahjaningsih (2024), Susanto & Pandjaitan (2024), Hibatullah & Tjahjaningsih (2023), Akgunduz et al. (2025), Ashiq & Hussain (2023), Deviana & Tjahjaningsih (2022), Diputra & Yasa (2021), Muharam et al. (2021), Gecit & Taskin (2020), Gultom et al. (2020), Haron et al. (2020), Mahsyar & Surapati (2020), Boonlertvanich (2019), Indarto et al. (2022), Setiawan (2016), that satisfaction has a positive and significant effect on loyalty. However, the research conducted by Razak et al. (2018) and Nugroho et al. (2015) shows that satisfaction has no effect on loyalty.

H5: Satisfaction has a positive effect on Loyalty

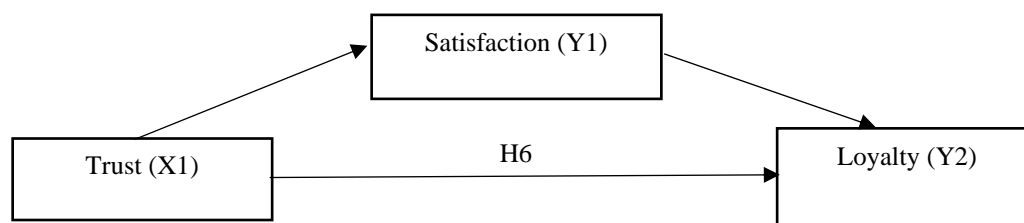


Figure 2
Mediation Test 1

6. The Influence of Trust on Loyalty with Satisfaction Mediation

Positive customer perceptions will increase their sense of pride in using products and services. This level of satisfaction will foster customer loyalty. This is consistent with research conducted by Susanto & Pandjaitan (2024), Akgunduz et al. (2025) as well as Muharam et al. (2021) that trust influences loyalty through the mediation of satisfaction. Meanwhile Ashiq & Hussain (2023) stated that job satisfaction cannot mediate trust towards loyalty.

H6: Trust has a positive and significant effect on Loyalty with Satisfaction as mediator.

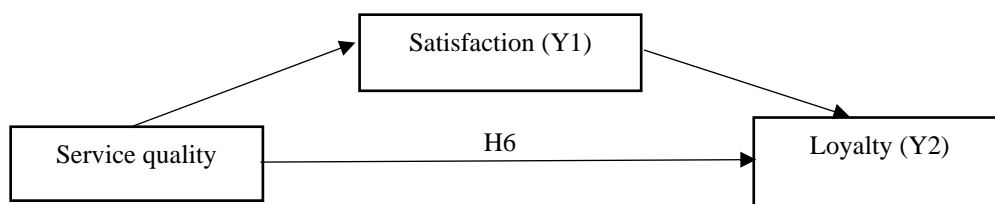


Figure 3
Mediation Test 2

7. The Influence of Service Quality on Loyalty with Satisfaction Mediation

Service that meets customer expectations will create a sense of satisfaction. In this case, customers feel they have benefited, which will lead to arguments that they will continue to use the product repeatedly. Research Muharam et al. (2021), Gecit & Taskin (2020), as well as Boonlertvanich (2019) found that service quality had a positive and significant effect on loyalty with satisfaction as the mediator. However, this differs from research conducted by Ashiq & Hussain (2023) as well as Deviana & Tjahjaningsih (2022) that satisfaction does not mediate service quality on loyalty.

H7 : Service Quality has a positive and significant effect on Loyalty with Satisfaction as mediator.

RESEARCH METHOD

This type of research is quantitative research, the type of data is primary data derived from questionnaires given to deposit customers. The population in this study were deposit customers of PT BPR BKK Jepara (Perseroda). The number of samples was determined using the Slovin formula. The sampling technique used purposive sampling with the following criteria: being a customer of the operational head office, aged over 17 years and being a customer for more than 1 year. The number of representative samples according to the criteria obtained was 100 respondents. Data testing used the SPSS version 22 test tool. Data analysis techniques used include: respondent description, variable description, validity test with KMO criteria > 0.5 and component matrix > 0.4 , reliability test with alpha cronbach criteria > 0.7 . Furthermore, the regression analysis test used the coefficient of determination test, F test with sig < 0.05 criteria and t test with sig < 0.05 criteria, for the mediation test using the sobel test with sig < 0.05 criteria.

RESULTS AND DISCUSSION

Respondent Description

Based on the results of the respondent description data processing, it can be concluded as follows: the number of respondents collected was 100, consisting of 28 men and 72 women. This indicates that women are more concerned about saving their money in the form of deposits. The majority of respondents were over 45 years old (62 respondents). This indicates that respondents with mature age have enough money to become deposit customers. The majority of respondents had a high school education (63 respondents). This indicates that the level of customer education does not affect the quality of financial literacy. The majority of respondents had been customers at PT BPR BKK Jepara (Perseroda) for 1-5 years (63 respondents). This indicates that customers have not been familiar with PT BKK Jepara (Perseroda) for long. The majority of respondents earned Rp 1,000,000.00 – Rp 5,000,000.00. This indicates that respondents were able to set aside income even though most of the customers' income was still low.

Variable Description

The description of the research variables can be explained as follows: The trust variable with 5 indicators with a mean value of 5.53 means that the average respondent's response agrees with the Trust indicators. The service quality variable with 22 indicators, from the data processing results obtained that the mean value of 5.52 means that the average respondent's response agrees with the service quality indicators. The customer satisfaction variable with 4 indicators with a mean of 5.97 means that the average respondent's response agrees with the satisfaction indicators. The loyalty variable with 4 indicators with a mean of 5.72 means that the average respondent's response agrees with the loyalty indicators.

Validity Test Results

Based on the results of the validity test, it is known that the trust variable has a KMO value of 0.815, the service quality variable has a KMO value of 0.899, the satisfaction variable has a KMO value of 0.892, the loyalty variable has a KMO value of 0.787 and all component matrix value variables in each statement item are > 0.4 so that trust, service quality, satisfaction and loyalty can be stated to meet the sample adequacy because $KMO > 0.5$ and are declared valid because the component matrix value is > 0.4 .

Reliability Test Results

Based on the reliability test, trust has a Cronbach's alpha value of 0.803, service quality variable has a Cronbach's alpha value of 0.953, customer satisfaction variable has a Cronbach's alpha value of 0.919, and loyalty variable has a Cronbach's alpha value of 0.943. Thus, all variables are declared reliable because the Cronbach's alpha value is >0.7 .

Results of Multiple Linear Regression Analysis

Table 1

Results of Multiple Linear Regression Analysis

Model	Independent Variables	Adjusted R2	Anova		Standardized Coefficients		Information
			F	Sig	Beta	Sig	
Model I: $Y=0.007X_1 + 0.805X_2$							
Model I: The influence of trust and service quality on satisfaction	Trust				0.007	0.907	Hypothesis 1 is rejected
	Quality of service	0.643	90,123	0,000	0.805	0,000	Hypothesis 2 Accepted
Model II: $Y=0.170X_1 + 0.451X_2 + 0.264Y_1$							
Model II: The influence of trust, service quality, and satisfaction on loyalty	Trust				0.170	0.018	Hypothesis 3 Accepted
	Quality of service	0.525	37,525	0,000	0.451	0,000	Hypothesis 4 Accepted
	Satisfaction				0.264	0.026	Hypothesis 5 is accepted

Source: processed data 2025

Model Test 1

Based on Table 1, it can be seen that the calculated $F = 90.123$ and the significance value is $0.000 < 0.05$, which means that trust and service quality together have a significant influence on satisfaction.

Table 1 shows that the coefficient of determination is 0.643, or 64.3%. This means that the variables of trust and service quality together contribute 64.3% to satisfaction. The remaining 35.7% is influenced by other variables not included in the study.

Model Test 2

Based on Table 1, it can be seen that the calculated $F = 37.525$ and the significance value is $0.000 < 0.05$, which means that trust, service quality, and satisfaction together have a significant influence on loyalty.

Table 1 shows that the coefficient of determination is 0.525, or 52.5%. This means that the variables Trust, Service Quality, and Satisfaction collectively contribute 52.5% to Loyalty. The remaining 47.5% is influenced by other variables not included in the study.

Hypothesis Testing

1) Testing the Influence of Trust on Satisfaction

Trust Variable has a beta coefficient value of 0.007 and a significance value of as $0.907 > 0.05$. The meaning of these results is that Trust does not have a significant effect on Satisfaction so Hypothesis 1 is rejected.

2) Testing the Influence of Service Quality on Satisfaction

The Service Quality variable has a beta coefficient value of 0.805 and a significance value of $0.000 < 0.05$. The meaning of these results is that service quality has a positive and significant influence on satisfaction, so Hypothesis 2 can be accepted.

3) Testing the Influence of Trust on Loyalty

The Trust variable has a beta coefficient value of 0.170 and a significance value of $0.018 < 0.05$. The meaning of these results is that trust has a positive and significant influence on loyalty. Therefore, hypothesis 3 can be accepted.

4) Testing the Influence of Service Quality on Loyalty

The service quality variable has a standard beta coefficient of 0.451 and a significance of as big as $0.000 < 0.05$. The significance of these results is that service quality has a positive and significant influence on loyalty. Therefore, hypothesis 4 can be accepted.

5) Testing the Influence of Satisfaction on Loyalty

The satisfaction variable has a standard beta coefficient value of 0.264 and a significance value as big as $0.026 < 0.05$. The meaning of these results is that satisfaction has a positive and significant influence on loyalty. Therefore, Hypothesis 5 can be accepted.

Mediation Test

Table 2
Mediation Test

Information	Value	se	z	Sig(two)
Mediation Effect 1	0.1179	0.0724	1.6283	0.1035
Mediation Effect 2	0.2510	0.1144	2.1935	0.0283

Table 2 shows that the indirect effect of the Trust variable (X) on the Loyalty variable (Y) through the mediation of Satisfaction (M) is 0.1179 with a significance of 0.1035. This result means that the Satisfaction variable (M) does not mediate the effect of the Trust variable (X) on the Loyalty variable (Y).

The indirect effect of the Service Quality variable (X) on the Loyalty variable (Y) through the mediation of Satisfaction (M) is 0.2510 with a significance of 0.0283. This result means that the Service Quality variable (X) has a significant positive effect on the Loyalty variable (Y) through the mediation of Satisfaction (M).

Trust does not have a significant effect on Customer Satisfaction

Based on the description of the respondents, 72 respondents were female, indicating that female respondents are more selective in managing their finances. The majority of respondents aged > 45 years indicated that they felt secure when their funds were stored in the form of deposits, but this did not reflect that they were satisfied with the deposit products provided. Based on the description of the research variables, the mean value was still low in the level of trust in employees, confidence in the services provided, and the ability to fulfill all promises. This provides a tendency to achieve less customer satisfaction.

Customer trust is a party's belief in the reliability and integrity of a partner. Meanwhile, customer satisfaction is the result of an evaluation that arises from purchasing decisions and experiences in using or consuming products or services. Trust is a value of integrity that a company provides to the public. A high level of integrity certainly increases customer confidence in using the company's products. However, this study shows that

respondents' level of trust does not affect satisfaction in using products from PT BPR BKK Jepara (Perseroda). This may be because, despite a high level of trust in PT BPR BKK Jepara (Perseroda), if customers do not receive good service, customers will still be disappointed, resulting in a decrease in their level of satisfaction. The results of this study are supported by research conducted by Ashiq & Hussain (2023), which shows that Trust has no effect on Satisfaction.

Service Quality has a positive and significant effect on Satisfaction

Based on respondents' descriptions, the majority of female respondents expect excellent service quality. This is supported by respondents' age, who are older than 45 years old, who would certainly feel more comfortable if they received appropriate service. The description of service quality variables can be reflected in the bank's up-to-date equipment, engaging facilities and staff, service promotions, assistance with problem resolution, and consistently timely service delivery. This will foster customer satisfaction in using deposit products.

Service quality is a measure of how well a service meets consumer expectations. Customer satisfaction, on the other hand, is the evaluation that results from purchasing decisions and experiences in using or consuming a product or service. Service quality can be seen both physically and non-physically. Physically, good service quality is characterized by the presence of the most up-to-date equipment, employees who are neatly dressed, clean, and attractive. Good physical facilities will make transactions comfortable for customers, which will naturally lead to customer satisfaction. Non-physically, service quality is seen from the ability of employees to provide correct service, help resolve customer problems with pleasure, and provide service quickly, so that customers feel appreciated, which leads to customer satisfaction. The results of this study are supported by research conducted by Hibatullah & Tjahjaningsih (2023), Deviana & Tjahjaningsih (2022), Chaerudin & Syafarudin (2021), Muharam et al. (2021), Gecit & Taskin (2020), Haron et al. (2020), Rusmahafi & Wulandari (2020), Boonlertvanich (2019), as well as Setiawan (2016) stated that service quality has a positive and significant effect on satisfaction.

Trust has a significant positive effect on customer loyalty

Based on the descriptions of respondents, the majority of whom are women, they are naturally selective and have arguments when choosing products and services. Respondents, mostly aged 45 and over, consistently prioritize trust when using products. Advanced age naturally comes with various considerations, one of which is trust, which ultimately impacts loyalty levels. Based on the descriptions of the research variables, it was found that respondents believed there was no abuse of authority and also trusted themselves to be insured under bank insurance products. This reflects that a high level of trust will impact respondents' intention to reuse the product and recommend it to others.

Bank customers always consider what they will use to secure their funds. Customers will naturally request accurate information regarding the attributes and benefits offered. The existence of benefits, or advantages that meet their expectations, will certainly encourage customers to commit to loyally using the product or service as a form of customer loyalty to the bank. This opinion is supported by research conducted by Susanto & Pandjaitan (2024), Akgunduz et al. (2025), Ashiq & Hussain (2023), Dhirya & Warmika (2022), Muharam et al. (2021), Gecit & Taskin (2020), Gultom & Fahmi (2020), Boonlertvanich

(2019), Dewi & Yasa (2019), Sari et al. (2019), Razak et al. (2018) as well as Setiawan (2016) states that trust has a positive and significant influence on loyalty.

Service Quality has a significant positive effect on Customer Loyalty

Based on the data collected, the majority of respondents in this study were women aged 45 and over, with a high school education, who had been bank customers for 1 to 5 years, and had a monthly income of between one and five million rupiah. This profile reflects a group of customers who are quite mature and experienced in using banking services. With a long period of service usage, they tend to have a more stable view of the quality of service provided. Descriptive results for the service quality variable indicate that most customers felt that bank employees prioritized their interests, were able to understand their needs, tried to avoid mistakes, and provided explanations before service was provided. This experience forms a realistic perception of service quality and is an important foundation for fostering loyalty.

Loyalty, in this case, is evident in the desire to continue using the bank's services, recommending it to others, and having no intention of switching to another bank. When the service received is deemed satisfactory and meets expectations, trust and attachment to the bank naturally grow. It is therefore not surprising that customers with this experience and background demonstrate a strong commitment to remaining loyal to that bank's services. The results of this study align with several previous studies, such as those conducted by Alimbel & Sutarso (2023), Ashiq & Hussain (2023), Deviana & Tjahjaningsih (2022), Dhirtya & Warmika (2022), Muharam et al. (2021), Alam and Noor (2020), Gecit and Taskin (2020), and Setiawan (2016), which show that service quality has a positive and significant influence on customer loyalty. This reinforces the hypothesis that improving service quality will have a direct impact on increasing customer loyalty, especially in groups with characteristics similar to those of the respondents in this study.

Satisfaction has a positive and significant effect on customer loyalty

In this study, most respondents had been customers for one to five years. Customers were quite familiar with the rhythm and character of PT. BPR BKK Jepara's service. Satisfaction arose when the service met expectations. Customers felt adequately served, resulting in a sense of satisfaction stemming from real experience, not just a fleeting impression. This perceived satisfaction drove the decision to use the service continuously. Satisfied customers tended to return and even recommend the bank to others. This action served as an indicator of loyalty. Customers not only received good service but also established long-term trust. Loyalty, in this context, is not simply a habit of using a service, but arises from a conscious assessment of perceived quality and its conformity to personal expectations. The results of this study corroborate previous findings from Putra and Tjahjaningsih (2024), Susanto and Pandjaitan (2024), Hibatullah and Tjahjaningsih (2023), and Akgunduz et al. (2023), Ashiq & Hussain (2023), Deviana & Tjahjaningsih (2022), Lina (2022), Diputra & Yasa (2021), Muharam et al. (2021), Gecit & Taskin (2020), Gultom et al. (2020), Haron et al. (2020), Mahsyar & Surapati (2020), Boonlertvanich (2019), Indarto et al. (2018), and Setiawan (2016) also stated that satisfaction has a positive and significant effect on customer loyalty.

Satisfaction does not mediate the Influence of Trust on Loyalty

The results of this study indicate that satisfaction does not mediate the effect of trust on loyalty. This is reinforced by the finding that customers feel dissatisfied due to price

discrepancies with the product. This proves that trust and satisfaction do not mediate the effect of trust on loyalty. Despite high customer trust (driven by a relatively long customer tenure), trust influences loyalty without satisfaction. These findings align with research conducted by Ashiq & Hussain (2023), who stated that satisfaction does not mediate the effect of trust on loyalty. They reinforce that trust can stand alone as a driver of loyalty, provided security and integrity are maintained.

Satisfaction mediates the influence of Service Quality towards Loyalty

Service quality reflects a company's efforts to meet customer needs. In the context of this research, service quality is evident in various aspects. These aspects include state-of-the-art facilities, professional staff appearance, promotional services, solutions, and timely service. When service is provided consistently and professionally, customers are satisfied. Satisfied customers tend to perceive their needs as being met, which fosters loyalty. Customers become loyal and use the product repeatedly. Research by Muharam et al. (2021), Gecit & Taskin (2020), and Boonlertvanich (2019) shows that service quality has a positive and significant effect on loyalty, with satisfaction acting as a mediator.

CONCLUSION

The results of the study show that trust does not have a significant effect on satisfaction, service quality has a significant positive effect on satisfaction, trust has a positive effect on loyalty, service quality has a significant positive effect on loyalty, satisfaction has a significant positive effect on loyalty, satisfaction does not mediate the effect of trust on loyalty but mediates the effect of service quality on loyalty.

This research has implications for banks that enhancing customer trust and providing optimal service quality will positively impact customer loyalty. This also provides a platform and analysis for banks to further improve company performance. Furthermore, the role of employees in providing a sense of security, comfort, and excellent service will impact bank profitability through customer loyalty.

Based on the results or adjusted R² value, there are still other factors that can influence customer satisfaction and loyalty. These factors are variables outside the research, such as promotions, interest rates, and benefit value.

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