

## The Influence of Customer Commitment, Customer Trust, and Customer Attitude on Customer Loyalty Through Customer Satisfaction as a Mediator (Study at BPR Bumi Sediaguna Adiwerna, Tegal Regency)

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### ABSTRACT

Customer loyalty is essential for the sustained success of BPR Bumi Sediaguna Adiwerna, which has experienced a drop in loan customers from 2020 to 2024. This associative quantitative study seeks to investigate how commitment, trust, and attitude affect customer loyalty, using customer satisfaction as an intermediary factor. The population for this research consisted of 102 current loan customers, selected through a census sampling method. Data were gathered via both paper and online questionnaires, then examined using Partial Least Squares (PLS) analysis. The findings reveal that both commitment and attitude significantly enhance customer satisfaction and loyalty, influencing them directly and indirectly through the mediation of satisfaction. Conversely, trust does not appear to impact loyalty significantly, either directly or via satisfaction mediation. This suggests a disconnect between what is promised in operations and the actual experience. The results highlight that customer satisfaction is a crucial factor that connects psychological elements to real loyalty behaviors. It is recommended that BPR management focus on improving service quality and align credit policies to promote customer retention through effective and personalized management of relationships.

## **INTRODUCTION**

Home based businesses and small to medium-sized enterprises (MSMEs) consistently encounter difficulties, especially in obtaining funding, essential for both operational expenses and investments. To tackle this lack of capital, rural banks (BPRs) are significant players. These financial entities cater to banking requirements and are essential for low-income neighborhoods and small firms in Indonesia. (Muhadjir Avicenna et al., 2021).

Financial institutions are referred to as "Department Store Finance" since they provide a wide range of financial services including loans, deposits, and payment processing. Being a service-oriented entity, a bank's effectiveness is greatly reliant on its capacity to deliver the highest standard of service. This standard of service is the key basis for establishing customer confidence and dedication, which subsequently encourages loyalty (Sulle, 2022).

In the sector of financial services, establishing lasting connections is essential for ongoing success, with trust and commitment serving as the main pillars. Trust represents a crucial aspect, encompassing customers' confidence that the commitments and claims made by the bank will be honored, which in turn fosters a wish to preserve the relationship (Ilyas et al., 2025). This deep feeling of assurance encourages clients to keep their connections and develop strong emotional ties. At the same time, the bank's dedication, which demonstrates its commitment to offering excellent and attentive service, further enhances these connections.

The blend of Trust and Commitment will lead to customer satisfaction, which is an individual's emotional response of happiness or dissatisfaction after assessing how they view a product or service's effectiveness (Tjiptono, 2020). In the end, this mix of factors will lead to Customer Loyalty, defined as a customer's dedication to a brand or supplier, shown through extremely favorable feelings and resulting in ongoing purchases.

Customer loyalty is essential for Rural Credit Banks (BPR), which, as stated by Kasmir (2015), focus on fundamental operations such as raising funds and distributing loans. BPRs serve a key function in providing credit to Micro, Small, and Medium Enterprises (MSMEs) in local areas, thus fostering equal business chances throughout Indonesia. One BPR that significantly contributes to assisting local populations not yet served by mainstream banking in Tegal Regency is Bank BPR Bumi Sediaguna Adiwerna Tegal Regency. Given its placement in a rural setting, enhancing customer loyalty through building Trust, Commitment, and Satisfaction is a crucial aspect for the ongoing success of the BPR.

Table 1. Customer Data for Document Credit at BPR Bumi Sediaguna Adiwerna, Tegal Regency

<b>Year</b>	<b>Number of Credit Customers</b>	<b>Total</b>
2020	525 Customers	Rp. 7.100.560.223,-
2021	530 Customers	Rp. 6.088.873.658,-
2022	526 Customers	Rp. 6.529.761.896,-
2023	489 Customers	Rp. 5.070.779.581,-
2024	455 Customers	Rp. 4.166.719.338,-

*Source: Documents of Bank BPR Bumi Sediaguna Adiwerna, Tegal Regency, 2020-2024*

Table 2. Bank Document Savings Customer Data BPR Bumi Sediaguna Adiwerna, Tegal Regency

Year	Number of Savings Customers	Total
2020	3.950 Customers	Rp. 6.776.778.234,-
2021	3.728 Customers	Rp. 6.463.993.314,-
2022	3.740 Customers	Rp. 6.690.843.591,-
2023	4.290 Customers	Rp. 4.997.555.379,-
2024	4.070 Customers	Rp. 4.770.696.912,-

Source: Documents of Bank BPR Bumi Sediaguna Adiwerna, Tegal Regency, 2020-2024

According to the internal information from Bank BPR Bumi Sediaguna Adiwerna, located in Tegal Regency, the bank's performance during the last five years (2020-2024) shows a trend that needs careful consideration. In terms of credit distribution (see Table 1), there was a notable drop, with the total credit given falling from IDR 7.1 billion in 2020 to merely IDR 4.16 billion in 2024. This drop corresponds with a decrease in the number of credit customers, which went down from 525 to 455. This situation suggests possible issues with the appeal of credit products, levels of risk, or the bank's marketing approach, all of which may hinder the expansion of its productive assets.

Conversely, the role of fundraising via savings (Table 2) reveals an intriguing contradiction. Even though Bank BPR Bumi Sediaguna managed to boost the total number of savings clients significantly in 2023, the actual amount of money gathered dropped dramatically from IDR 6.77 billion (2020) to IDR 4.77 billion (2024). This situation indicates that the customers who are joining often possess lower savings totals, prompting inquiries into non-financial aspects like service quality, trustworthiness, or accessibility that might not be enough to motivate customers to deposit larger sums.

To tackle this issue, BPR Bumi Sediaguna Adiwerna in Tegal Regency must quickly implement strategic actions centered on two key areas: boosting savings and rejuvenating its MSME loan offerings. The bank needs to take advantage of the rise in client numbers in 2023 by providing savings options with attractive rewards and reevaluate its lending approach to better meet the needs of local MSMEs. This could include introducing a more adaptable microcredit system and offering business support initiatives (BPR Bumi Sediaguna, 2024).

In light of the significant drop-in loan clients and the total funds gathered, it is essential for banks to fully investigate the basic elements that influence customer connections. Regarding microbanking, which depends on emotional bonds, customer loyalty a vital measure of enduring relationship success demands an in-depth comprehension. Particularly, it is important to understand how essential factors like Commitment function in real situations.

Previous studies have revealed conflicting discussions about the elements that foster customer loyalty within the credit sector. Customer dedication is recognized as a fundamental aspect of loyalty; research conducted by Fitria & Siswanto (2022) indicated that a strong level of commitment greatly affects customers' intentions to remain loyal, aligning with what was found by (Fatiya et al., 2021). On the other hand, Safitri (2011) reported different outcomes, noting that

this is influenced by the high number of bank customers in Indonesia who typically utilize banking services only for necessary purposes. Additionally, the presence of many competing banks striving to attract customers leads individuals to engage with multiple banks for their requirements, resulting in a tendency to switch financial institutions (consumer switching behavior).

Businesses work hard to enhance their services and establish trust with the goal of ensuring customer happiness and fostering loyalty (Louisrianda et al., 2017). This is supported by the findings of Sutiyem & Fitri (2022). On the other hand, Ulfah et al. (2020) provide an alternative viewpoint, arguing that trust by itself cannot stop customers from changing brands because of strong competition or instances of security breaches. For instance, occurrences of ATM theft frequently harm customer perceptions without necessarily affecting their loyalty in the long run.

When it comes to actions, a bank's effectiveness in gathering money is tightly connected to its capability to grasp its clients' actions. Grasping how customers behave is essential for banks, especially regarding their views on the bank's offerings and the quality of service (Zainuddin, 2021). Nonetheless, the Theory of Planned Behavior (TPB) indicates that attitudes do not always serve as a reliable indicator of loyalty in the context of Indonesian banking, as subjective norms and perceived control over behavior tend to be more influential.

The uniqueness of this study comes from its combined method, which merges the factors of Customer Commitment, Customer Trust, and Customer Attitude into one analytical framework for determining customer loyalty. In contrast to earlier research, which usually analyzed these factors separately, this study presents a fresh idea by introducing Customer Satisfaction as a variable that mediates between them.

The purpose of including this mediating variable is to reveal the mental and interactive processes that contribute to loyalty, which are frequently missed in analyses that focus solely on technical features of products. This research gains empirical support from a case study conducted at Perumda BPR Bank Brebes, a financial institution that effectively addresses capital deficiencies for small businesses and household industries, specifically Bank Perkreditan Rakyat. This study aims to assess how service quality, relationship intimacy, and customer trust affect customer loyalty by way of customer satisfaction at Perumda BPR Bank Brebes.

**Framework**

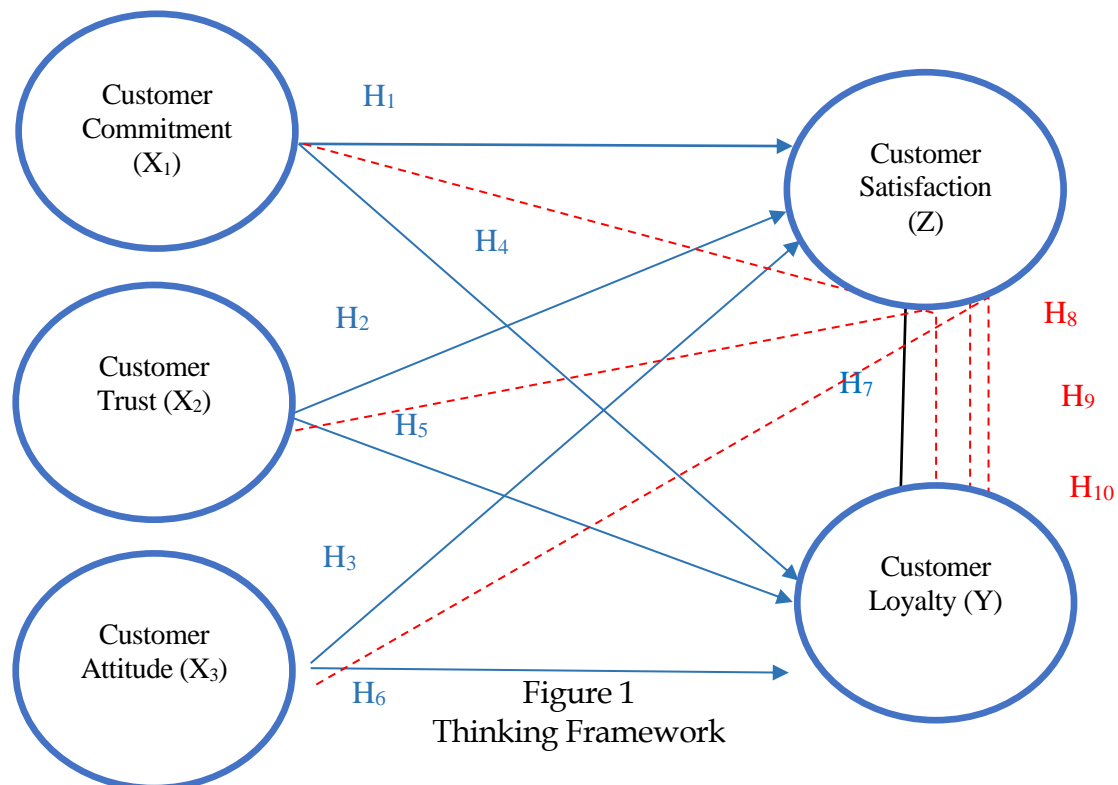


Figure 1  
Thinking Framework

**Hypothesis**

This hypothesis provides a provisional response to the research question that has been established (Sugiyono, 2017). Since it remains in an initial stage, its accuracy must be verified by gathering empirical data. The hypotheses for this study are:

- H<sub>1</sub>. Customer Commitment affects Customer Satisfaction at BPR Bumi Sediaguna Adiwerna, Tegal Regency.
- H<sub>2</sub>. Customer Trust impacts Customer Satisfaction at BPR Bumi Sediaguna Adiwerna, Tegal Regency.
- H<sub>3</sub>. Customer Attitude influences Customer Satisfaction at BPR Bumi Sediaguna Adiwerna, Tegal Regency.
- H<sub>4</sub>. Customer Commitment plays a role in Customer Loyalty at BPR Bumi Sediaguna Adiwerna, Tegal Regency.
- H<sub>5</sub>. Customer Trust contributes to Customer Loyalty at BPR Bumi Sediaguna Adiwerna, Tegal Regency.
- H<sub>6</sub>. Customer Attitude affects Customer Loyalty at BPR Bumi Sediaguna Adiwerna, Tegal Regency.
- H<sub>7</sub>. Customer Satisfaction influences Customer Loyalty at BPR Bumi Sediaguna Adiwerna, Tegal Regency.
- H<sub>8</sub>. Customer Commitment impacts Customer Loyalty via Customer Satisfaction as an intermediary at BPR Bumi Sediaguna Adiwerna, Tegal Regency.
- H<sub>9</sub>. Customer Trust affects Customer Loyalty through Customer Satisfaction as a mediator at BPR Bumi Sediaguna Adiwerna, Tegal Regency.

- H<sub>10</sub>. Customer Attitude influences Customer Loyalty with Customer Satisfaction serving as a mediator at BPR Bumi Sediaguna Adiwerna, Tegal Regency.

## **METHODOLOGY**

This kind of study employs a causal associative research approach. As stated by Sugiyono (2020), the purpose of causal associative research is to identify the connection between two or more variables. A causal connection refers to a cause-and-effect link, in which one variable (independent) affects another variable (dependent). Associative research utilizes quantitative or statistical analysis methods. Quantitative research refers to a research method that is systematic, organized, and distinctly arranged from the start until the research framework is developed.

The group involved in this research comprised all 102 active credit clients of Bank BPR Bumi Sediaguna Adiwerna, situated in Tegal Regency, at Jl. Raya Utara Adiwerna No. 5, Pesalakan, Kalimati, Adiwerna District, Tegal Regency, Central Java 52194. More precisely, the group was defined as every active client of Bank BPR Bumi Sediaguna Adiwerna, Tegal Regency, who had maintained their account for no less than one year and completed at least three transactions within the previous six months.

The method of sampling implemented in this research was Saturated Sampling (Census), which involves selecting the entire population as the sample. Thus, the sample for this research consisted of all 102 active clients of Bank BPR Bumi Sediaguna Adiwerna, Tegal Regency, who had been clients for a minimum of one year and had executed at least three transactions in the last six months.

In this research, the data was analyzed using Partial Least Squares (PLS). PLS is a Structural Equation Modeling (SEM) model that focuses on components or variance. As stated by Ghozali in 2018, PLS offers a different method that transitions from a covariance-based SEM method to one that is based on variance.

## **RESULTS AND DISCUSSION**

### *Instrument Validity Test*

Testing the Validity of the Instrument validity helps determine how well an instrument measures what it is supposed to measure and if it is in accordance with the theories or hypotheses of the study. To test validity, product-moment correlation analysis was performed, where the *r* value obtained was compared to the *r* table value at a significance level ( $\alpha$ ) of 5%. The instrument was tested on a smaller group of 30 respondents rather than the whole sample (Sugiyono, 2020:148). The findings from the validity test of the instrument are presented in Table 4.1 below:

Table 3. Instrument Validity Test Results

Statement Item Code	<i>r</i> <sub>count</sub>	<i>r</i> <sub>table</sub>	Information
Customer Commitment Variable ( <i>X</i> <sub>1</sub> )			
KS01	0,943	0,361	Valid
KS02	0,948	0,361	Valid
KS03	0,924	0,361	Valid
KS04	0,951	0,361	Valid

KS05	0,977	0,361	Valid
Customer Trust Variable ( $X_2$ )			
KC01	0,993	0,361	Valid
KC02	0,981	0,361	Valid
KC03	0,977	0,361	Valid
KC04	0,989	0,361	Valid
KC05	0,976	0,361	Valid
Customer Attitude Variable ( $X_3$ )			
SN01	0,959	0,361	Valid
SN02	0,867	0,361	Valid
SN03	0,883	0,361	Valid
SN04	0,866	0,361	Valid
SN05	0,867	0,361	Valid
Customer Satisfaction Variable ( $Z$ )			
KN01	0,589	0,361	Valid
KN02	0,507	0,361	Valid
KN03	0,774	0,361	Valid
KN04	0,740	0,361	Valid
KN05	0,747	0,361	Valid
Customer Loyalty Variable ( $Y$ )			
LN01	0,822	0,361	Valid
LN02	0,859	0,361	Valid
LN03	0,849	0,361	Valid
LN04	0,855	0,361	Valid
LN05	0,809	0,361	Valid

Source: processed primary data (2026)

According to the findings from the product moment calculations, it is evident that every statement utilized for assessing variables in this research has a correlation coefficient exceeding  $r_{table} = 0.361$  ( $r_{table}$  for  $n = 30$ ). Therefore, all indicators are valid and suitable for use as data gathering instruments.

#### *Instrument Reliability Assessment*

The responses from participants in this survey are viewed as trustworthy if every question is answered in a consistent manner, or if the answers cannot be random since each question aims to evaluate the same concept. Cronbach's Alpha serves as the reliability assessment tool. A variable is regarded as reliable if Cronbach's Alpha exceeds 0.70 (Ghozali, 2018). The findings from the reliability assessment of the five research variables can be found in Table 4 below:

Table 4. Instrument Reliability Testing Results

No.	Variable	Cronbach's alpha	Description
1.	Customer Commitment ( $X_1$ )	0,889	Reliable
2.	Customer Trust ( $X_2$ )	0,996	Reliable
3.	Customer Attitude ( $X_3$ )	0,933	Reliable
4.	Customer Satisfaction ( $Z$ )	0,703	Reliable
5.	Customer Loyalty ( $Y$ )	0,895	Reliable

Source: processed primary data (2026)

The outcomes from evaluating the reliability of the tool reveal that the Cronbach's alpha for the customer commitment variable stands at 0.889; for the customer trust variable, it is 0.996; for the customer attitude variable, it is 0.933; for the customer satisfaction variable, it is 0.703; and for the customer loyalty variable, it is 0.895. Since all variables exceed 0.70, the tool is considered reliable and suitable for gathering research data..

*Outer Model Examination*

The purpose of outer model examination in PLS analysis is to define how latent variables connect with indicators through various measurements, specifically:

a. *Convergent Validity*

Convergent validity seeks to assess how valid each connection is between an indicator and its underlying construct or latent variable. Convergent validity indicates that a group of indicators can effectively represent one latent variable or the foundational latent variable. An indicator is regarded as trustworthy if its correlation coefficient exceeds 0.500.

Figure 2. Convergent Validity Test Results

According to the image provided earlier, data was gathered concerning the convergent validity of the measurement model for every variable in the following manner:

Table 5. Convergent Validity Test Results

Item Code Statement	Outerloading	Information
Customer Commitment Variable (X <sub>1</sub> )		
CC01	0,960	Qualify
CC02	0,953	Qualify
CC03	0,958	Qualify

CC04	0,947	Qualify
CC05	0,949	Qualify
Customer Trust Variable ( $X_2$ )		
CT01	0,949	Qualify
CT02	0,953	Qualify
CT03	0,954	Qualify
CT04	0,952	Qualify
CT05	0,952	Qualify
Customer Attitude Variable ( $X_3$ )		
CA01	0,956	Qualify
CA02	0,960	Qualify
CA03	0,963	Qualify
CA04	0,949	Qualify
CA05	0,954	Qualify
Customer Satisfaction Variable ( $Z$ )		
CS01	0,951	Qualify
CS02	0,957	Qualify
CS03	0,953	Qualify
CS04	0,950	Qualify
CS05	0,946	Qualify
Customer Loyalty Variable ( $Y$ )		
CL01	0,951	Qualify
CL02	0,954	Qualify
CL03	0,950	Qualify
CL04	0,958	Qualify
CL05	0,949	Qualify

Source: processed primary data (2026)

Table 5 presented above displays the findings related to the outer loading of the variables Customer Commitment, Customer Trust, Customer Attitude, Customer Satisfaction, and Customer Loyalty. According to the data illustrated in the table above, a correlation value has been derived between the indicators and the latent variables, indicating the robustness of the indicators as a measure for the variables, with an average exceeding 0.500. Therefore, all the statements concerning the variables Customer Commitment, Customer Trust, Customer Attitude, Customer Satisfaction, and Customer Loyalty are included in the model and serve as measures for the latent variables.

#### b. Convergent Validity

Convergent validity refers to how closely related the indicators of a specific latent construct are and how well they explain the variable as a group. One way to assess convergent validity is through the Average Variance Extracted (AVE) value. This measurement reflects the level of variance or variability among the manifest variables (indicators) that the latent construct encompasses. When a latent construct contains a higher variance, the indicators are more effective at representing the construct being assessed. As stated by Ghozali (2018), a measurement model is considered to

have solid convergent validity if the AVE value is at least 0.50. This means that the latent construct can account for over half (50%) of the variance found in its indicators.

Table 6. Discriminant Validity Test Results

No.	Variable	Average Variance Extracted (AVE)	Information
1.	Customer Commitment ( $X_1$ )	0.909	Qualify
2.	Customer Trust ( $X_2$ )	0.906	Qualify
3.	Customer Attitude ( $X_3$ )	0.915	Qualify
4.	Customer Satisfaction (Z)	0.905	Qualify
5.	Customer Loyalty (Y)	0.908	Qualify

Source: processed primary data (2026)

According to Table 6, every variable shows an Average Variance Extracted (AVE) value greater than 0.50. This suggests that the model satisfies the criteria for strong Convergent Validity. Consequently, it can be determined that the indicators employed can clarify over 50% of the variance in each construct variable, thus making them appropriate for further examination.

c. Uji Composite Reliability

Composite reliability assesses the actual reliability of a construct. It is viewed as a better method for gauging the internal consistency of a construct, as it takes into account the various weights assigned to each indicator. Hair et al. (2017) mentioned that a composite reliability score should exceed 0.70, but a score of 0.60 is still acceptable for exploratory studies. Reliability pertains to how accurate and precise the measuring tool is. The composite reliability assessment in this research can be analyzed using the table below:

Table 7. Composite Reliability Test Results

No.	Variable	Composite Reliability	Information
1.	Customer Commitment ( $X_1$ )	0.975	Qualify
2.	Customer Trust ( $X_2$ )	0.974	Qualify
3.	Customer Attitude ( $X_3$ )	0.977	Qualify
4.	Customer Satisfaction (Z)	0.974	Qualify
5.	Customer Loyalty (Y)	0.975	Qualify

Source: processed primary data (2026)

According to Table 7, every construct possesses Composite Reliability scores exceeding 0.70. Therefore, it can be inferred that every aspect of the reflexive model in this research has satisfied high reliability standards. With the Composite Reliability evaluation, researchers can be more assured about the quality and dependability of the measurements utilized for the constructs. This guarantees that all aspects are trustworthy for the subsequent phase of hypothesis evaluation.

*Analisis Inner Model*

The internal model is evaluated by examining the outcomes of the path parameter coefficient estimates along with their level of significance to grasp the relationship between possible constructs.

a. Koefisien determinasi (R<sup>2</sup>)

R-square (R<sup>2</sup> can be seen as the combined variability of outside factors). The R<sup>2</sup> figure is utilized to assess how much the independent variable's changes affect the dependent variable's variation. A larger R<sup>2</sup> figure suggests a more effective forecasting model for the suggested research framework.

Table 8. R-Square Value Results

No	Information	R-square	R-Square Adjusted
1	Customer Satisfaction (Z)	0.970	0.969
2	Customer Loyalty (Y)	0.967	0.966

Source: processed primary data (2026)

According to Table 8, the findings from the analysis of the inner model reveal an R-square figure of 0.970, which suggests that the external factors in the model can clarify 97% of the changes in Customer Satisfaction. This figure is classified within the Very Strong (Substantial) range due to its closeness. This highlights that the model has an extremely high degree of accuracy in predicting customer satisfaction.

On the other hand, the Customer Loyalty factor, which has an R-square figure of 0.967, shows that the mix of Customer Commitment, Customer Trust, Customer Attitude, and Customer Satisfaction collectively accounts for 96.7% of Customer Loyalty. The leftover 3.3% is affected by elements not included in the research model.

b. Predictive Relevance (Q<sup>2</sup>)

Q-Square predictive relevance for structural models assesses how effectively the model generates observed values and its estimated parameters. The Q<sup>2</sup> figure corresponds to the coefficient of determination (R-Square) in regression analysis, indicating that a higher Q<sup>2</sup> value suggests a better model fit for the data. When the value found is 0.02 (low), 0.15 (moderate), and 0.35 (high), the findings from the Q<sup>2</sup> value computation are as follows:

$$\begin{aligned}
 Q^2 &= 1 - [(1 - R^2_1) \times (1 - R^2_2)] \\
 &= 1 - [(1 - 0,777) \times (1 - 0,623)] \\
 &= 1 - (0,223 \times 0,377) \\
 &= 1 - 0,084 \\
 &= 0,916
 \end{aligned}$$

According to the calculation presented earlier, the Q-square value recorded was 0.916. This suggests that 91.6% of the variety in the research data can be clarified by the research model. The leftover 8.4% is attributed to influences that are not included in the model. Given these findings, it can be stated that this research model shows good goodness of fit.

c. Hypothesis Testing

This research employs various standards that need to be fulfilled while evaluating the hypothesis, specifically the initial sample, t-statistics, and p-values. The value of the original sample is critical for determining the hypothesis test's direction. If the value is positive, it signifies a positive direction; if negative, it signifies a negative direction. Additionally, this study utilizes the t-statistic and p-value to show significance. The criteria

for rejecting or accepting the suggested hypothesis are a t-statistic of 1.96 and a p-value of 0.05. The outcomes of the t-statistic estimation calculations are displayed in the path coefficient results in the table below:

Figure 3. Bootstrapping Test Results

The conditions for either accepting or rejecting the hypothesis are based on whether the t\_count significance value is greater than 1.96 or if the p value is less than 0.05 at a 5% significance level ( $\alpha$  5%). If these conditions are met, the hypothesis is accepted; however, if the t\_count is less than 1.96 or the p value is greater than 0.05 at the same significance level ( $\alpha$  5%), the hypothesis is rejected. The outcomes from the calculation of the t-statistic can be found in the path coefficient results shown in the table below:

Table 9. Hypothesis Test Results

No.	Information	Original sample (OS)	tstatistics ( O/STDEV )	p-value	Decision Result
1	Customer Commitment to Customer Satisfaction	0,356	3,652	0,000	Positive Influence
2	Customer Trust in Customer Satisfaction	0,241	2,429	0.015	Positive Influence
3	Customer Attitudes towards Customer Satisfaction	0.397	4,564	0.000	Positive Influence
4	Customer Commitment to Customer Loyalty	0.191	2,041	0.041	Positive Influence
5	Customer Trust in Customer Loyalty	0,078	0,744	0.457	No effect

6	Customer Attitudes towards Customer Loyalty	0.385	3,895	0.000	Positive Influence
7	Customer Satisfaction with Customer Loyalty	0,338	3,323	0.001	Positive Influence
8	Customer Commitment to Customer Loyalty through Customer Satisfaction as a mediator	0,120	2,289	0,022	Mediating
9	Customer Trust in Customer Loyalty through Customer Satisfaction as a mediator	0,082	1,877	0,061	Not Mediating
10	Customer Attitude towards Customer Loyalty through Customer Satisfaction as a mediator	0,134	2,852	0.004	Mediating

Source: processed primary data (2026)

### 1. The Impact of Customer Commitment on Customer Satisfaction (H<sub>1</sub>).

The findings from the hypothesis testing revealed a positive original sample value of 0.356, with a t-statistic of 3.652 exceeding 1.96 and a p-value of 0.000 being less than 0.05. This suggests that Customer Commitment positively and significantly influences Customer Satisfaction, leading to the acceptance of H<sub>1</sub>. A positive value signifies that as a customer's mental commitment increases, so does their level of satisfaction with the bank's services.

According to Morgan and Hunt (1994), the theoretical takeaway from this research is that commitment plays a pivotal role in the effective execution of relationship marketing. The effectiveness of this approach heavily relies on fostering an environment in which a strong connection exists between the service provider and the customer, which is essential for sustaining the relationship over time.

From a practical standpoint, this study suggests utilizing analytical information to better comprehend the unique requirements of customers and to provide pertinent financial solutions proactively before customers signal their needs. The objective is to instill a feeling of being "valued" by the bank, which in turn enhances commitment and boosts satisfaction.

Research by Aristyanto et al. (2019) supports the idea that customer commitment has an effect on customer satisfaction, as well as studies by Ningtyas & Rachmad (2011) that assert the same relationship between customer commitment and customer satisfaction.

**2. The Impact of Customer Trust on Customer Satisfaction (H<sub>2</sub>).**

The findings showed a positive original sample value of 0.241, with a t-statistic of 2.429 surpassing 1.96 and a p-value of 0.015, which is less than 0.05. This suggests that Customer Trust positively and significantly impacts Customer Satisfaction, leading to the acceptance of H<sub>2</sub>. Customers who have confidence in the bank's dependability are generally more content with their banking experiences.

The theoretical significance of this research is that trust plays a crucial role in determining how well products are sold and how effectively banks engage with customers. Trust stems from customers believing they can rely on banks to keep their commitments (Hermawati, 2023).

The practical significance of this study involves enhancing cybersecurity measures and consistently teaching customers ways to protect themselves from fraud (like phishing or skimming). The aim is to establish a secure banking environment where customers feel at ease and satisfied, even when undertaking substantial transactions.

This study, carried out by Japlani et al. (2020), shows that customer trust affects customer satisfaction.

**3. The Impact of Customer Attitude on Customer Satisfaction (H<sub>3</sub>).**

The findings from the tests showed a favorable original sample value of 0.397, paired with a t-statistic of 4.564, which is greater than 1.96, and a p-value of 0.000, which is less than 0.05. This reveals that Customer Attitude positively and significantly impacts Customer Satisfaction, leading to the acceptance of H<sub>3</sub>. Favorable assessments from customers are an important factor in driving their satisfaction levels.

The theoretical consequence of this research is that customer attitudes reflect their perceived worth and expectations regarding bank services. While customer preferences can fluctuate, such as seeking low rates for loans and high rates for savings, these attitudes continue to be the main basis for their evaluations of banks (Kartika & Fasa, 2024).

The practical consequence of this research is to offer clear information about the state of the market and the reasons behind banks' interest rate policies through educational materials. The objective is to match customer expectations with the realities of the market to prevent any disappointment that could harm their positive attitudes.

Research by Widodo (2016) confirms that customer attitudes play a role in shaping customer satisfaction, and studies by Imhar & Kurnaesih (2022) further support the idea that customer attitudes have an influence on customer satisfaction.

**4. The Influence of Customer Commitment on Customer Loyalty (H<sub>4</sub>).**

The findings reveal an initial sample value of 0.191, with a t-statistic of 2.041 > 1.96 and a p-value of 0.041 < 0.05. As a result, H<sub>4</sub> is confirmed. Commitment has the ability to directly influence customer loyalty independently of other factors, although its effect is less prominent than when mediated by other elements.

The theoretical significance of this study indicates that swift advancements in technology and heightened market rivalry have enhanced

customers' negotiating power and ability to bargain compared to the past. This situation necessitates that businesses give significant thought to the ideas of commitment and loyalty in order to attract and keep valuable customers in an evolving market.

The practical significance of this study suggests the amalgamation of various services (such as savings, insurance, investments, and bill payments) within one highly tailored application environment. The intention is that as customers engage with more services driven by their commitment, their level of loyalty increases due to the heightened mental and functional costs associated with switching.

This is upheld by research conducted by Fatiya et al. (2021) which states that customer commitment affects customer loyalty, and by Setiawan & Ukudi (2016) which indicates that customer commitment impacts customer loyalty.

**5. The Impact of Customer Trust on Customer Loyalty (H<sub>5</sub>).**

The findings reveal an initial sample value of 0.078 along with a t-statistic of 0.744, which is less than 1.96, and a p-value of 0.457, which exceeds 0.05, leading to the rejection of H<sub>5</sub>. This indicates that trust by itself does not effectively lead to customer loyalty without the presence of true satisfaction or commitment. This lack of significance is further illustrated by common experiences faced in banking situations, especially in Rural Credit Banks (BPR). For instance, during the loan distribution process, banks assure customers that if they make their payments reliably, they will have the chance to apply for further credit in the future. However, when these customers diligently meet their obligations and later seek additional credit, the bank often denies their requests, citing various policy issues.

This discrepancy between what is promised and the actual experience suggests that customer trust is fundamentally an emotional conviction that heavily depends on the alignment between anticipated results and real outcomes (Pramana & Rastini, 2016). When operational "broken promises" occur, like in the previously mentioned case, the established trust can crumble, failing to support loyalty. Therefore, banks need to make sure that customer trust is transformed into genuine satisfaction through a consistent customer experience. Trust serves merely as a foundation, while true loyalty can only develop if the bank reliably meets its promises. This conclusion is backed by research from Tegambwage & Kasoga (2025), which states that, in the context of microfinance, trust does not directly impact loyalty unless it is entirely mediated by the perceived Value of Business Customers.

**6. The Impact of Customer Attitude on Customer Loyalty (H<sub>6</sub>).**

The findings indicated an initial sample value of 0.385, with a t-statistic of 3.895 exceeding 1.96 and a p-value of 0.000 falling below 0.05. Hence, H<sub>6</sub> is confirmed. A positive outlook from customers towards the bank has proven to be a significant element in deciding if a customer will continue their loyalty.

Theoretical implications from this research: As noted by Nurudin (2018), fostering customer loyalty can be accomplished through the execution of a proficient customer relationship management (CRM) strategy.

The practical implications of this study suggest the importance of consistently informing customers about the bank's corporate social responsibility (CSR) initiatives or ethical principles. The intention is to instill a feeling of pride among customers for being associated with the bank, transforming them into more than mere service users, but also as advocates for the brand.

Research conducted by Zainuddin (2021) reveals that customer attitude has an effect on customer loyalty. Nurwanah et al. (2024) affirm that customer attitudes play a role in influencing customer loyalty.

**7. The Influence of Customer Satisfaction on Customer Loyalty (H<sub>7</sub>).**

The findings indicated an original sample value of 0.338, with a t-statistic of 3.323, which is greater than 1.96, and a p-value of 0.001, which is less than 0.05. Hence, H<sub>7</sub> is affirmed. Customer satisfaction is essential; clients who are pleased with banking services are highly likely to remain loyal.

The theoretical consequence of this study suggests that in a competitive environment, businesses need to provide additional value to keep customer loyalty and discourage them from moving to other companies. Without significant loyalty, the long-term growth and survival of the business could be at risk (Arimbawa & Arini, 2019).

The practical outcome of this study is to create distinctive service aspects, like incorporating lifestyle payments in mobile banking apps or savings plans with complimentary insurance coverage. The aim is to give customers a compelling incentive to remain loyal since this extra value isn't available at other banks.

Assegaf's (2013) study confirms that customer satisfaction has an effect on customer loyalty.

**8. The Impact of Customer Commitment on Loyalty through Satisfaction as a Mediating Factor (H<sub>8</sub>).**

The findings from the test of indirect effects revealed an initial sample value of 0.120, with a t-statistic of 2.289 being greater than 1.96 and a p-value of 0.022 being less than 0.05. Consequently, H<sub>8</sub> is accepted. Customer Satisfaction has been shown to effectively mediate the connection between Commitment and Loyalty.

The theoretical significance of this research indicates that ensuring customer satisfaction is one method to promote loyalty. Increased customer satisfaction enhances the chances of customer loyalty, highlighting the importance for businesses to track and enhance customer satisfaction (Nirma Fitriana et al., 2024).

The practical implications of this research suggest that financial institutions should not depend exclusively on long-standing agreements or unquestioning loyalty. Management should constantly confirm that every commitment made concerning customer loyalty (such as priority services) is fulfilled with consistent and quality daily service. The objective is to transform emotional bonds (commitment) into tangible actions (loyalty) through satisfaction.

Research conducted by Sulle (2022) has demonstrated that customer commitment affects customer loyalty, and Aristyanto et al. (2019) have shown

that customer commitment impacts customer loyalty.

**9. The Influence of Customer Trust on Customer Loyalty with Customer Satisfaction as a Mediating Factor (H9).**

The results from the tests reveal an initial sample value of 0.082 alongside a t-statistic of 1.877, which is less than 1.96, and a p-value of 0.061, greater than 0.05, leading to the rejection of H9. This outcome suggests that, at the 5% significance threshold, customer satisfaction does not significantly mediate the relationship between trust and loyalty. Evidence from the field supports this conclusion, as customers frequently place considerable trust in financial institutions, like banks, due to their trusted reputation but this trust does not always convert into loyalty, even if they are content with the service received. For instance, some customers were assured by the BPR upon loan disbursement that they could apply for another loan if they maintained timely payments. However, when these responsible customers later sought to obtain another loan, the bank denied their request. This scenario of a "broken promise" illustrates that the immediate joy from the initial loan disbursement does not sufficiently connect trust to enduring loyalty if the real-life situation diverges from what customers expect.

From a theoretical angle, this research confirms that trust is essential in nurturing long-term relationships, yet satisfaction doesn't always need an intermediary to encourage loyalty. From a practical standpoint, bank management should not presume that merely enhancing satisfaction in service will naturally lead to loyalty among customers who are already trusting. Banks must formulate precise retention strategies that focus specifically on trust elements, like offering clearer assurances for asset safety or ensuring fair credit practices. Referring to the practical insights provided by Tegambwage & Kasoga (2025), those in management positions at financial institutions are urged to rethink their resource allocation; rather than concentrating only on establishing traditional trust, managers should prioritize the creation of "Business Customer Value" and enhance the "Respect" aspect in customer interactions. These two factors are crucial for fostering customer loyalty in the microfinance industry, rather than depending exclusively on satisfaction as a mediator.

**10. The Effect of Customer Attitude on Customer Loyalty with Customer Satisfaction Acting as a Mediator (H<sub>10</sub>).**

The findings showed an initial sample value of 0.134, accompanied by a t-statistic of 2.852, which exceeds 1.96, and a p-value of 0.004, which is lower than 0.05. As a result, H<sub>10</sub> is confirmed. This indicates that Customer Satisfaction serves as an important "link" that enhances the effect of Customer Attitude in fostering lasting loyalty behavior.

Theoretical insights from this research: Loyalty serves as a key measure for business rewards. Customers can be influenced by various reasons that might prompt them to choose other products or services, yet they often remain devoted to their favorite options.

Practical insights from this research: Offering small surprises or unanticipated rewards (delighting the customer) to individuals who

already hold a favorable opinion of the bank.

This is supported by a study conducted by Meiria (2021), which revealed that customer attitude affects customer loyalty. Similarly, Nurwanah et al. (2024) found that customer attitudes have an impact on customer loyalty.

## **CONCLUSION AND RECOMENDATION**

Through the examination of data and discussions from the preceding chapter regarding how Customer Commitment, Customer Trust, and Customer Attitude influence Customer Loyalty via Customer Satisfaction at PT BPR Bumi Sediaguna, we can reach the following conclusions:

1. Customer Commitment positively influences Customer Satisfaction significantly. The more intense the emotional connection and sense of belonging a customer feels towards the bank, the greater their satisfaction will be.
2. Customer Trust has a notable positive impact on Customer Satisfaction. A feeling of security and belief in the bank's reliability plays a significant role in enhancing customer satisfaction with its services.
3. Customer Attitude positively affects Customer Satisfaction significantly. Positive assessments and favorable perceptions regarding the bank's reputation are linked to higher satisfaction levels among customers.
4. Customer Commitment directly and significantly influences Customer Loyalty. This indicates that a strong commitment alone can foster customer loyalty, independent of other variables.
5. Customer Trust does not significantly influence Customer Loyalty directly. Trust by itself is insufficient to establish loyalty unless other supporting elements are present.
6. Customer Attitude positively and significantly affects Customer Loyalty. The favorable perception a customer has of the bank is crucial for fostering long-term loyalty.
7. Customer Satisfaction positively influences Customer Loyalty significantly. Satisfaction plays a vital role; customers who are pleased with banking services are more likely to be loyal.
8. Customer Satisfaction significantly mediates the relationship between Commitment and Loyalty. This indicates that the influence of commitment on loyalty is greatly enhanced when customers are first satisfied with the services provided.
9. Customer Satisfaction does not mediate the relationship between Trust and Loyalty. From a statistical perspective, satisfaction's role is not strong enough to turn trust into actual loyalty behavior in this research.
10. Customer Satisfaction mediates the impact of Attitude on Loyalty significantly. Satisfaction serves as an effective mediator that transforms customers' attitudes into actual loyalty towards the bank.

From the findings above, several recommendations can be made that should help both management and upcoming researchers:

1. For PT BPR Bumi Sediaguna
  - a) Focus on Enhancing Customer Satisfaction (Z). Since Customer

Satisfaction has been identified as an essential factor affecting Customer Loyalty ( $t = 3.323$ ) and acts as a significant mediator linking Customer Commitment and Customer Attitude, management should concentrate on Service Excellence. This goal can be tackled by hastening transaction processes and improving employee responsiveness in addressing customer issues.

- b) Improving Customer Attitude through Personal Branding. Given that Customer Attitude significantly impacts Loyalty ( $t = 3.895$ ), it is suggested that banks keep fostering a favorable reputation. Initiatives like participating in community service events or providing financial education can help enhance customers' positive perceptions of the bank.
  - c) Enhancing the Mediating Strategy: Since Commitment and Attitude require a connection that enables Satisfaction to turn into Loyalty, banks should not depend solely on emotional ties. They must ensure that every service pledge (commitment) is proven valid in real customer interactions to foster Satisfaction that results in Loyalty.
2. For Future Research
- a) It is advisable for future researchers to incorporate additional variables that could potentially exert a stronger direct influence on Loyalty, like Digital Banking Experience, Service Recovery Performance, or Perceived Value, noting that the Trust variable in this framework has not shown a significant direct impact.
  - b) It is encouraged to explore other mediating factors aside from Satisfaction, such as Customer Engagement or Corporate Image, to assess if there are other, more effective routes in enhancing customer loyalty within the rural bank (BPR) sector.
  - c) Research could be expanded to cover a wider geographic area or compare both conventional and Sharia BPR customers to find out if there are distinctions in customer behavior patterns related to Loyalty.

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