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Analysis of Customer Loyalty Based on Trust and Service Quality, with Customer Satisfaction as an Intervening Variable

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ABSTRACT

The purpose of this study is to examine the contribution of trust and service quality to customer loyalty, with customer satisfaction serving as an intervening variable. This research was conducted among customers of the Sambeng–Lamongan Unit and employed a quantitative research approach. The sample consisted of 100 customers, selected using a purposive sampling technique. Data were collected through a questionnaire, and the measurement scale used was a Likert scale. The data analysis method applied in this study was Structural Equation Modeling (SEM) using the SmartPLS 4 software. The results indicate that trust has a positive effect on customer satisfaction and customer loyalty, service quality has a positive effect on customer satisfaction and customer loyalty, and customer satisfaction has a positive effect on customer loyalty. Furthermore, the results of the indirect effect analysis reveal that trust contributes to customer loyalty through customer satisfaction, and service quality contributes to customer loyalty through customer satisfaction

INTRODUCTION

Mekaar is one of the programs run by PT PNM, aimed at providing access to working capital loans to productive mothers from underprivileged groups in a group-based manner. Essentially, PNM Mekaar clients have knowledge and skills in running businesses, but limited access to working capital financing prevents these skills from being optimally

utilized. As a company that provides financing to micro and ultra-micro business actors, including through the Mekaar program, PT PNM faces competition not only from banks but also from non-bank financial institutions engaged in micro and ultra-micro financing.

Table 1. Market Share of PNM Mekaar Customers Compared to Competitors
Year 2024

Juni June	November November	Juni June	Desember December	Oktober October	Juli (2023) July (2023)	Juni (2023) June (2023)
MBK	KOMIDA	BTPN Syariah	PNM	Bina Artha Ventura	AMARTHA	AMAAN
1.445.497	893.967	3.900.000	14.398.997	327.588	1.700.000	500.000
6%	4%	17%	62%	1%	7%	2%

dalam rupiah
 stated in customers

Based on data from the 2024 Annual Report, the competitor with the largest market share is BTPN Syariah (17%), followed by Amartaha (7%) and MBK (6%), while PNM leads with a market share of 62%. By the end of November 2025, PNM had services in 3,977 unit offices spread across Indonesia. Therefore, maintaining PNM customer loyalty is an important aspect to pay attention to. Customer loyalty in a Mekaar Unit Office can be seen from the Rejoin Rate at that Unit. The rejoin rate is a percentage figure that indicates the level of rejoining for customers who are potentially due for repayment in the current month (with an outstanding balance of 10% of the total ceiling).

In a competitive market, a business must maintain long-term relationships with customers by enhancing customer loyalty (Ledikwe et al., 2019). Loyalty is the commitment held by customers to

consistently purchase preferred products or services in the future despite situational influences and marketing efforts from competitors that could potentially cause a change in behavior (Atulkar, 2020). PNM Mekaar clients who demonstrate loyalty can resist competitors' marketing efforts to attract customers.

The satisfaction felt by customers is a factor that can lead to loyalty. Sahin et al. (2011) explained that satisfaction is an affective response to a purchasing situation derived from previous experiences. Satisfaction has been found to lead to long-term relationships involving customers and the company. The satisfaction felt by PNM Mekaar customers can lead to a greater likelihood of applying for ongoing financing at PT PNM. Meanwhile, dissatisfaction leads to negative attitudes, where customers may apply for capital loans at other companies that are competitors.

Table 2. Customer Satisfaction Survey 2022-2024

Uraian Description	2024	2023	2022
PNM Mekaar	83,22%	83,51%	82,44%
UlaMM	86,24%	83,50%	80,89%*

Based on the 2024 survey, 83.22% of PNM Mekaar customers stated that they are very satisfied with PNM's products and services, although this satisfaction level has decreased compared to the 2023 satisfaction rate of 83.51%. Meanwhile, the 2024 ULaMM customer satisfaction survey showed that 86.24% of customers stated they are very satisfied with the company's products and services, an increase compared to 2023 when 83.50% of customers said they were very satisfied.

The satisfaction and dissatisfaction felt by customers regarding PNM Mekaar financing are influenced by trust factors. A high level of trust in the company can create satisfaction, so customers will not use financing services from competitors. According to Zaid (2020), trust is one of the major components that help to better relationships and boost businesses. In a competitive business environment, a company must really build trust by sticking to commitments from what they say to how accurately it has been shared and when all promises are meant for the customer. This is because it can be difficult to stimulate the desire for customers to reuse a company's services, when they have no trust in that company.

The satisfaction experienced by PNM Mekaar customers can also be formed when customers receive quality service. Service quality is an important factor in supporting the sustainability of a company in an increasingly competitive financial services industry. Shaladdin et al. (2018) where service quality has a positive effect on improving customer satisfaction, the higher the quality of services received by customers, it will be followed by higher customer satisfaction. If the service quality is not taken into consideration according to this viewpoint, consumers because of PNM Mekaar will migrate to other similar industries or companies that can give a higher service. acceptable.

Previous research results indicate that there are still inconsistencies in the influence of trust, service quality, and satisfaction on loyalty. The studies by Lie et al. (2019) and Sitorus & Yustisia (2018) show that trust has a significant effect on loyalty. Different results were found in the study by Fachmi et al.

(2020), which stated that loyalty is not influenced by trust.

The influence of service quality on customer loyalty is supported by the Research findings from Devi & Yasa (2021), Nyan et al. (2020), and Elizar et al. (2020) support the idea that service quality influences customer loyalty; however, other studies indicate that service quality has no discernible impact on customer loyalty (Supriyanto et al., 2021). Additionally, there is a lack of study on how trust affects customer happiness. According to some earlier research, customer satisfaction is significantly impacted by trust (Uzir et al., 2021; Fachmi et al., 2020; Surapati et al., 2020). Meanwhile, other studies show the opposite result, that trust does not have a significant effect on customer satisfaction (Sudaryana, 2020).

The impact of service quality on customer satisfaction is significantly supported by previous research from Supriyanto et al. (2021), Uzir et al. (2021), and Nyan et al. (2020). On the other hand, differing results were found in the study by Lie et al. (2019), which stated that service quality does not have a significant effect on satisfaction. Gaps in research results also occur in the influence of satisfaction on loyalty because the studies by Supriyanto et al. (2021), Devi & Yasa (2021), and Fachmi et al. (2020) yielded insignificant results, whereas the study conducted by Nyan et al. (2020) also found insignificant results.

Based on phenomena related to the competition faced by PT PNM and the declining satisfaction levels of Mekaar customers, it becomes important for this study to analyze customer loyalty in terms of trust and service quality, with customer satisfaction as an intervening variable.

METHODOLOGY

The research design used to analyze the influence of trust and service quality on customer loyalty, with satisfaction as an intervening variable, is quantitative. The type of quantitative research used is causal research. The population in this study consists of customers at the Sambeng-Lamongan Unit as of October 2025, totaling 3,962 customers.

Based on the Slovin formula above, the sample size obtained is 100 respondents. The sampling technique used in this study is purposive sampling. The measurement of the trust variable is based on the indicators of integrity, benevolence, and ability (Alhazmi, 2019). The measurement of the service quality variable is based on the indicators of tangibles, reliability, responsiveness, assurance, and empathy (Uzir et al., 2021). The measurement of customer satisfaction variables is based on the indicators of transaction-specific satisfaction and cumulative satisfaction (Kant & Jaiswal, 2017). The measurement of customer loyalty variables is based on the indicators of attitudinal loyalty and behavioral

loyalty (Almomani, 2019). The method used to collect data is a questionnaire. The data in this study are analyzed using Structural Equation Modeling (SEM).

RESULT

Respondent Identity

The respondents in this study are PNM Mekaar customers at the Sambeng-Lamongan Unit, numbering 100 respondents. The respondents' profiles in this study will be described based on age, level of education, and marital status.

Table 1. Respondent Identity

Characteristics	Number	Percentage (%)
Age:		
a. > 49 years old	6	6%
b. 40-49 years old	28	28%
c. 30-39 years old	54	54%
d. 20-29 years old	12	12%
Last Education:		
a. Bachelor's Degree	14	14%
b. Diploma	7	7%
c. High School	67	67%
d. Junior High School	12	12%
Marital status:		
a. Married	89	89%
b. Single	11	11%

Table 1 shows that the PNM Mekaar clients of the Sambeng-Lamongan Unit who were research respondents are mostly in the age range of 30-39 years, with a total of 54 respondents. In terms of the highest level of education, the majority of PNM Mekaar clients of the Sambeng-Lamongan Unit who were research respondents have completed high school, totaling 67 respondents. The study results

also indicate that most respondents in this research are married, with a total of 89 respondents.

Convergent Validity

Convergent validity testing is conducted to examine whether indicators arranged within a certain construct are related to other indicators within the same construct. The test is based on the outer loading value of each indicator and the AVE value produced by the research variables.

Table 2. Outer Loading Values

Variabel	Number of Items	Minimum Value	Maximum Value
Trust	6 item	0,739	0,820
Service quality	10 item	0,769	0,833
Kepuasan nasabah	4 item	0,830	0,882
Customer loyalty	5 item	0,742	0,830

The results in Table 3 provide information on the research variables, which consist of trust, service quality, customer satisfaction, and customer loyalty, producing an AVE of more than 0.5. Therefore, it can be concluded that all the research variables are valid based on the convergent validity test.

Reliability Testing

Reliability testing in this study was conducted by evaluating internal consistency reliability, which can be seen from the values of Cronbach's alpha and Composite Reliability. The values of Cronbach's Alpha and Composite Reliability range between 0 and 1. The requirement for conducting reliability testing is that the values of Cronbach's alpha and composite reliability must be greater than 0.7.

Table 4. Reliability Test Results

Research Variables	<i>Composite Reliability</i>	<i>Cronbach's Alpha</i>
Trust	0,905	0,874
Service quality	0,945	0,936
Customer satisfaction	0,919	0,883
Customer loyalty	0,891	0,849

Table 4 provides information on the composite reliability and Cronbach's alpha values for the variables of trust, service quality, customer satisfaction, and customer loyalty, all of which are greater than 0.7, thus meeting the reliability test criteria based on composite reliability and Cronbach's alpha.

R Square

The R-squared value indicates the ability of one variable to explain another variable. The R Square value ranges from 0 to 1, with the categories being substantial (0.75), moderate (0.5), and considered weak (0.25). Based on the data processing results conducted using SEM-PLS, the R-squared values are shown in the following Table 5.

Table 5. R Square Values

	<i>R Square</i>
Customer satisfaction	0,538
Customer loyalty	0,617

Table 5 shows that the R Square value for customer satisfaction is 0.538, which can be interpreted as customer satisfaction being explained by trust and service quality by 53.8%, while the remaining 46.2% is explained by other variables not studied. An R Square value of 0.538 indicates that the contribution of trust and service quality to customer satisfaction is considered moderate.

Customer loyalty's R Square value is 0.617, meaning that trust, service quality, and customer happiness account for 61.7% of the explanation, with other variables not examined accounting for the remaining 38.3%. The moderate contribution of trust, service quality, and customer happiness to customer loyalty is indicated by a R Square value of 0.617.

Hypothesis Testing

Hypothesis testing in this study consists of two types, namely hypothesis testing for direct

contribution and indirect contribution using satisfaction as a mediating variable.

Table 6. Hypothesis Test of Direct Effects

Hypothesis	Path Coefficient	<i>T Statistics</i>	<i>P values</i>	Result
Trust -> Customer loyalty	0,203	2,527	0,012	H1 accepted
Service quality -> Customer loyalty	0,341	3,435	0,001	H2 accepted
Trust -> Customer satisfaction	0,192	2,442	0,015	H3 accepted
Service quality -> Customer satisfaction	0,629	8,670	0,000	H4 accepted
Satisfaction -> Customer loyalty	0,379	3,767	0,000	H5 accepted

H5 Accepted

Table 6 shows that the contribution of trust to customer loyalty has a positive path coefficient of 0.203, meaning that trust has a positive contribution to customer loyalty. The resulting T Statistic value is $2.527 > 1.96$ and significant at $0.012 < 0.05$, so trust contributes significantly to customer loyalty at PNM Mekaar Sambeng-Lamongan Unit. This indicates that the hypothesis test result for H1 is accepted.

The contribution of service quality to customer loyalty has a positive path coefficient of 0.341, meaning that service quality has a positive contribution to customer loyalty. The resulting T Statistic value is $3.435 > 1.96$ and significant at $0.001 < 0.05$, so service quality contributes significantly to customer loyalty at PNM Mekaar Sambeng-Lamongan Unit. This indicates that the hypothesis test result for H2 is accepted.

The contribution of trust to customer satisfaction has a positive path coefficient of 0.192, meaning that trust has a positive contribution to customer satisfaction. The resulting T Statistics value is $2.442 > 1.96$ and significant at $0.015 < 0.05$, indicating that trust significantly contributes to customer satisfaction at PNM Mekaar Unit

Sambeng-Lamongan. This shows that the hypothesis test result for H3 is accepted.

The contribution of service quality to customer satisfaction has a positive path coefficient of 0.629, meaning that service quality has a positive contribution to customer satisfaction. The resulting T Statistics value is $8.670 > 1.96$ and significant at $0.000 < 0.05$, indicating that service quality significantly contributes to customer satisfaction at PNM Mekaar Unit Sambeng-Lamongan. This shows that the hypothesis test result for H4 is accepted.

The contribution of satisfaction to customer loyalty has a positive path coefficient of 0.379, which means that satisfaction has a positive contribution to customer loyalty. The T Statistics value obtained is $3.767 > 1.96$ and significant at $0.000 < 0.05$, thus customer satisfaction contributes significantly to the loyalty of PNM Mekaar customers at the Sambeng-Lamongan Unit. This indicates that the hypothesis test result for H5 is accepted.

Next, the results of the hypothesis test for indirect contributions using customer satisfaction as a mediating variable are shown in the following Table 7

Table 7. Hypothesis Test of Indirect Effects

Hypothesis	Path Coefficient	<i>T Statistics</i>	<i>P values</i>	Result
Trust -> Satisfaction -> Customer loyalty	0,073	2,089	0,037	H6 diterima
Service quality -> Satisfaction -> Customer loyalty	0,238	3,489	0,000	H7 diterima

The contribution of trust to loyalty through customer satisfaction has a positive path coefficient of 0.073, as Table 7 demonstrates, indicating that trust has a positive impact on loyalty through customer satisfaction. The resulting T Statistics value is $2.089 > 1.65$ and significant at $0.037 < 0.05$, indicating that trust has a major role on customer happiness and loyalty. This suggests that the findings of the hypothesis test for H6 are acceptable.

The contribution of trust to loyalty through customer satisfaction has a positive path coefficient of 0.073, as Table 7 demonstrates, indicating that trust has a positive impact on loyalty through customer satisfaction. The resulting T Statistics value is $2.089 > 1.65$ and significant at $0.037 < 0.05$, indicating that trust has a major role on customer happiness and loyalty. This suggests that the findings of the hypothesis test for H6 are acceptable.

DISCUSSION

The Contribution of Trust to Customer

Loyalty Research results show that trust contributes positively and significantly to customer loyalty at PNM Mekaar Sambeng-Lamongan Unit. This indicates that the higher the customer's trust in PNM Mekaar Sambeng-Lamongan Unit, the higher the customer loyalty. The research proves that trust is a key factor in any long-term relationship. Trust creates mutually respectful exchange relationships, and therefore can foster higher levels of customer loyalty (Kaur & Soch, 2018). Therefore, when Mekaar customers have trust in the company, it means that customers are also likely to develop loyalty in using the financing services offered by PNM Mekaar Sambeng-Lamongan Unit. This study supports previous research which shows that trust contributes significantly to customer loyalty (Tanisah & Maftuhah, 2015; Lie et al., 2019; Sitorus & Yustisia, 2018).

The Contribution of Service Quality to Customer Loyalty

The research results show that service quality contributes positively and significantly to customer loyalty at PNM Mekaar Sambeng-Lamongan Unit. This indicates that the better the service quality

provided by PNM Mekaar Sambeng-Lamongan Unit to customers, the higher the customer loyalty. The findings of this study prove that customer loyalty can increase when PNM Mekaar Sambeng-Lamongan Unit provides good service to customers. The formation of customer loyalty is beneficial for the company as it can maintain long-term relationships between PNM Mekaar Sambeng-Lamongan Unit and its customers. These research results are supported by Ashraf et al. (2018), who stated that the higher the service quality, the higher the customer loyalty, thus increasing their willingness to repurchase or reuse the company's services.

The Contribution of Trust to Customer Satisfaction

The results of the study show that trust contributes positively and significantly to the customer satisfaction of PNM Mekaar Sambeng-Lamongan Unit. This indicates that the higher the customers' trust in PNM Mekaar Sambeng-Lamongan Unit, the higher their satisfaction. In the midst of fierce competition with competitors and efforts to expand market share, PNM Mekaar Sambeng-Lamongan Unit needs to gain customers' trust. Customer trust in the company will increase the level of satisfaction (Basak, 2021). This study's results support previous research by Fachmi et al. (2020), which found that trust has a positive and significant effect on customer satisfaction.

The Contribution of Service Quality to Customer Satisfaction

The results of the study indicate that service quality has a positive and significant contribution to the satisfaction of PNM Mekaar customers at the Sambeng-Lamongan Unit. This shows that the level of satisfaction experienced by Mekaar customers is determined by the quality of service provided by the PNM Mekaar Sambeng-Lamongan Unit. Customer satisfaction and dissatisfaction can arise in the minds of customers when comparing the performance of the service received with what is expected (Nguyen et al., 2021). If the quality of service received by customers exceeds their expectations, their satisfaction will be higher. The results of this study align with previous research by Supriyanto et al.

(2021), Uzir et al. (2021), and Nyan et al. (2020), which show that service quality has a positive and significant effect on satisfaction.

The Contribution of Customer Satisfaction to Customer Loyalty

The results of the study indicate that customer satisfaction has a positive and significant contribution to the loyalty of PNM Mekaar Sambeng-Lamongan Unit customers. Thus, if the satisfaction felt by customers increases, customer loyalty will also increase. Therefore, it can be said that satisfaction is a determinant of customers' loyalty to a company's products or services. Satisfaction is a form of emotional response resulting from consumption experiences. The response given by customers can lead to the formation of attitudes manifested in the loyalty construct (Kaur & Soch, 2018). Customers who have loyalty will continue to use the services of the same company. This study supports previous research by Kaur & Soch (2018) and Devi & Yasa (2021), which also demonstrated that satisfaction has a significant effect on loyalty.

The Contribution of Trust to Loyalty with Customer Satisfaction as an Intervening Variable

The research results indicate that trust has a positive and significant contribution to customer loyalty at PNM Mekaar Sambeng-Lamongan Unit through satisfaction. Thus, an increase in trust can enhance customer satisfaction, which in turn impacts the increase in customer loyalty. When customers have trust in PNM Mekaar Sambeng-Lamongan Unit, it means that they also experience satisfaction while using the financial services provided by the company and tend to develop loyalty in using these financial services. Customers who trust the integrity, benevolence, and competence of PNM Mekaar Sambeng-Lamongan Unit in providing a sense of security and meeting their financing needs can improve satisfaction, which subsequently affects loyalty. As explained by Fachmi et al. (2020) in their study, the higher the trust, the higher the satisfaction. Customers who trust the company have a strong belief in the company, which will ultimately lead them to maintain their relationship with the company, thereby fostering loyalty.

The Contribution of Service Quality to Loyalty with Customer Satisfaction as an Intervening Variable

The results of the study indicate that service quality positively and significantly contributes to the loyalty of customers at PNM Mekaar Sambeng-Lamongan Unit. This means that if customers perceive the service quality provided by PNM Mekaar Sambeng-Lamongan Unit to be better, it can lead to satisfaction in the customers, thereby increasing customer loyalty. Customers who perceive the service quality of PNM Mekaar Sambeng-Lamongan Unit as high, seen from physical service, accuracy, responsive service, assurance, and empathy towards customers, can result in customer satisfaction. As explained by Ashraf et al. (2018), service quality is an effort to fulfill needs and desires to achieve consumer satisfaction. Customers who feel satisfied with the financing services of PNM Mekaar Sambeng-Lamongan Unit will develop loyalty, resulting in a desire to use the company's financing services again.

CONCLUSION AND RECOMMENDATION

The conclusion obtained in this study is that trust and service quality have a direct effect on customer satisfaction and loyalty. Meanwhile, the results of the hypothesis test on indirect effects show that trust and service quality affect loyalty through customer satisfaction. The recommendations put forward in this study are in accordance with the research findings:

1. The company's ability to offer mutually beneficial proposals to customers needs to be improved. An effort that PNM Mekaar Sambeng-Lamongan Unit can make is to provide an advanced financing program without collateral for a certain ceiling as a form of appreciation for PNM Mekaar customers who have a good or disciplined payment history.
2. Employee politeness towards customers needs to be a focus for the company. An effort that PNM Mekaar Sambeng-Lamongan Unit can make is to enhance Mekaar employees' behavioral competence through education and training so

that employees are more polite, friendly, and focused on building a sense of family between customers and employees.

3. Overall satisfaction with financing services at PNM Mekaar Sambeng-Lamongan Unit needs to be improved. Efforts that can be made by PNM Mekaar Sambeng-Lamongan Unit should not only focus on increasing the number of customers or financing but also pay attention to providing guidance to PNM customers using a sustainable method based on a certain approach, such as business types within the same area or different business types within the same area.
4. Future researchers are advised to further develop the research by adding other variables that could affect customer satisfaction and loyalty. In addition, it is recommended to conduct research on other PNM Mekaar branch units as well.

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