

THE EFFECT OF TRUST AND COMMITMENT ON CUSTOMER LOYALTY OF BPRS BOTANI BINA RAHMAH WITH CUSTOMER SATISFACTION AS A MEDIATION VARIABLE

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Submitted: 4 December 2025	Revised: 26 December 2025	Accepted: 12 January 2026
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Abstract

This research is motivated by the importance of building and maintaining customer loyalty at the Botani Bina Rahmah Sharia Rural Financing Bank (BPRS), a financial institution that plays a strategic role in strengthening the sharia-based economy and promoting financial inclusion at the micro level. The phenomenon of increasing account openings without a corresponding increase in customer retention indicates challenges in managing long-term relationships with customers. Trust and commitment are believed to be important factors in creating loyalty, but the effectiveness of both is often influenced by the level of customer satisfaction. Therefore, this study was conducted to analyze satisfaction as a mediating variable in the relationship between trust and commitment and customer loyalty. This study aims to analyze: (1) the effect of trust on customer loyalty, (2) the effect of commitment on customer loyalty, (3) the effect of trust on loyalty through customer satisfaction as a mediating variable, and (4) the effect of commitment on loyalty through customer satisfaction as a mediating variable. The research approach used is quantitative with a cross-sectional design. Data were collected by distributing Likert-scale questionnaires to 100 active customer respondents of BPRS Botani Bina Rahmah. Data analysis was carried out using Structural Equation Modeling–Partial Least Squares (SEM–PLS) with the help of SmartPLS software to test the validity and reliability of constructs and the relationships between variables in the structural model. The results of the study indicate that trust has a positive and significant effect on customer loyalty, while commitment does not have a significant direct effect on loyalty. Customer satisfaction is proven to act as a significant mediating variable in the relationship between trust and loyalty, as well as between commitment and loyalty. These findings confirm that BPRS customer loyalty is more influenced by the level of trust and satisfaction built through service quality and conformity to Sharia values. Practically, BPRS management needs to strengthen contract transparency, improve service consistency, and optimize digital channels to strengthen trust, increase satisfaction, and ultimately encourage sustainable customer loyalty.

Keywords: Competence, work experience, democratic leadership, BPR performance, SEM PLS

INTRODUCTION

Sharia Rural Banks (BPRS) play a strategic role in the national financial system, particularly in strengthening the Sharia-based economy at the micro level, expanding access to financial services, and empowering small communities and micro-entrepreneurs (OJK, 2024). As financial institutions operating based on the principles of fairness, partnership, and profit-sharing, BPRS are a primary alternative for those seeking Sharia-compliant financial services. Based on the 2024 Sharia Banking Statistics, the number of BPRS in

Indonesia reached 165 units with total assets of IDR 22.37 trillion, a 6.8 percent increase compared to the previous year. This growth demonstrates increasing public trust in Sharia-based financial institutions focused on empowering the community's economy.

However, this improvement in financial performance does not fully reflect the success in building customer loyalty. At BPRS Botani Bina Rahmah, despite an increase in account openings, the number of closed accounts has also continued to rise over the past five years. This situation indicates challenges in maintaining long-term relationships with customers and maintaining their loyalty to BPRS products and services. Accumulated data on accounts opened and closed during the 2020–2024 period can be seen in Table 1 below.

Table 1. Accumulated Data on Accounts Opened and Closed in 2020–2024

Year	2020	2021	2022	2023	2024
Number of closed accounts	2.009	2,017	2.102	2,241	3,033

Source: BPRS Botani Bina Rahmah (2024)

The data in Table 1 shows that the number of closed accounts increased consistently from 2,009 in 2020 to 3,033 in 2024, representing a 50.9 percent increase over the past five years. This increase in account closures indicates suboptimal levels of customer satisfaction and loyalty, as well as potential risks to the stability of third-party funds and the institution's reputation. In this context, building customer loyalty is a strategic factor for the sustainability of BPRS, as loyalty not only creates long-term relationships but also reduces the cost of acquiring new customers and strengthens the institution's competitive position (Oliver, 1997; Kotler & Keller, 2020).

From a relationship marketing perspective, customer loyalty is the end result of long-term interactions built through trust, commitment, and satisfaction (Morgan & Hunt, 1994). Trust reflects a customer's belief in the honesty and integrity of an institution (Mayer et al., 1995), while commitment reflects the customer's emotional attachment and desire to maintain the relationship with the bank (Allen & Meyer, 1990). However, previous studies have shown that the direct influence of trust and commitment on loyalty is inconsistent (Alrubaiee & Al-Nazer, 2010; Ahmad et al., 2020; Hapsari & Murini, 2022).

Customer satisfaction is often a mediating factor that strengthens this relationship. Satisfaction is defined as a post-service evaluation based on a comparison between expectations and perceptions of actual performance (Oliver, 1997). In the context of BPRS, satisfaction is not only functional but also spiritual because it is related to the principles of fairness, honesty, and compliance with Sharia values (Ascarya, 2021). When customers are satisfied with the service and transaction experience, their trust and commitment will increase, ultimately fostering long-term loyalty (Juliana et al., 2023; Dewi et al., 2024).

Several studies support the mediating role of satisfaction. Alhassan et al. (2022) demonstrated that satisfaction significantly mediates the relationship between trust and loyalty in Islamic banking in Ghana. Meanwhile, Dewi et al.'s (2024) study of Islamic financial institutions in Indonesia found that commitment positively influences loyalty through customer satisfaction. However, most of these studies focus on commercial banks or non-micro financial institutions, while research in the context of Islamic rural banks (BPRS) is still very limited. The characteristics of the relationship between customers and

institutions in BPRS are quite distinct, based on social closeness, religious principles, and community values (Raamdhani et al., 2024).

The research gap arises from two aspects. First, there is still inconsistency in empirical results regarding the direct effect of commitment on loyalty. Second, there is a lack of studies that consider satisfaction as a mediating variable in the context of micro Islamic financial institutions. Therefore, this study attempts to contribute by simultaneously examining the influence of trust and commitment on loyalty, as well as the role of satisfaction as a mediating variable in the BPRS environment.

Based on this background, several research questions are formulated as follows:

1. Does trust influence the loyalty of BPRS Botani Bina Rahmah customers?
2. Does commitment influence the loyalty of BPRS Botani Bina Rahmah customers?
3. Does satisfaction mediate the relationship between customer trust and loyalty?
4. Does satisfaction mediate the relationship between customer commitment and loyalty?

This study aims to: (1) analyze the influence of trust on loyalty, (2) analyze the influence of commitment on loyalty, (3) test the role of satisfaction as a mediating variable between trust and loyalty, and (4) test the role of satisfaction as a mediating variable between commitment and loyalty.

Theoretically, this research is expected to enrich the study of relationship marketing and social exchange theory (Blau, 1964) by providing empirical evidence regarding the psychological mechanisms of loyalty formation in the context of micro Islamic financial institutions. Practically, the research results are expected to provide a basis for BPRS management in formulating customer retention strategies based on service experience, such as increasing contract transparency, consistent frontline service, and optimizing secure and responsive digital Islamic channels. Through these strategies, BPRS can strengthen customer trust and satisfaction, and build sustainable loyalty amidst the increasingly dynamic competition in the Islamic banking industry.

THEORETICAL REVIEW

Customer loyalty is a central issue in financial services marketing, particularly in community-based financial institutions such as Sharia Rural Banks (BPRS). Loyalty is not only a reflection of satisfaction with services but also the result of long-term relationships built on trust and commitment. In the context of BPRS, where the interaction between the institution and customers is not only economic but also moral and spiritual, understanding the factors that shape loyalty is crucial. The emotional connection and religious values that accompany Sharia services make the loyalty formation process more complex than in conventional banks. Therefore, this study begins with the need to explain how trust and commitment can influence loyalty through the role of satisfaction as a mediating variable, supported by theories of relationship behavior and marketing.

This research is based on the Relationship Marketing Theory proposed by Morgan and Hunt (1994). This theory asserts that long-term relationships between organizations and customers are built through two main elements: trust and commitment. Both are at the heart

of creating a stable and sustainable relationship between service providers and customers. Morgan and Hunt (1994) explain that trust and commitment are key drivers in maintaining loyalty because they encourage collaborative behavior, reduce the risk of uncertainty, and increase the perception of long-term value. In the context of Islamic financial institutions, the implementation of relationship marketing has strong relevance because the relationship between banks and customers is based not only on economic benefits but also on the values of fairness, trustworthiness, and partnership, which are the core principles of Islamic banking (Ascarya, 2021). Customer loyalty at BPRS arises not only from satisfaction with services but also from a sense of trust and aligned spiritual values between customers and the institution.

In addition to Relationship Marketing Theory, this research is also supported by Social Exchange Theory developed by Blau (1964). This theory states that social relationships are formed on the basis of mutually beneficial exchanges. Individuals tend to maintain relationships if they receive benefits and fair treatment from the other party. In the context of the relationship between customers and financial institutions, this theory explains that customers will remain loyal if they perceive commensurate value from the interactions they undergo, both economic and social and spiritual. Thus, Social Exchange Theory emphasizes that loyalty is the result of a social exchange process involving trust, satisfaction, and commitment. A fair and respectful reciprocal relationship between BPRS and customers will strengthen loyalty and increase long-term retention (Oliver, 1997; Blau, 1964).

Trust

Trust is a customer's belief in the reliability, honesty, and integrity of an institution in providing services (Mayer, Davis & Schoorman, 1995). In the context of BPRS, trust is the primary foundation for building relationships because the institution operates under Sharia principles that emphasize honesty, openness, and moral responsibility. Customers with a high level of trust feel secure in the management of their funds and are confident that the institution acts in accordance with Islamic values. Previous research has shown that trust has a positive influence on loyalty (Alrubaiee & Al-Nazer, 2010; Ahmad et al., 2020; Juliana et al., 2023). Trust creates a positive perception of the institution and encourages the intention to continue transacting despite the availability of other alternatives in the market. Therefore, trust can be said to be the main foundation for fostering customer loyalty at BPRS Botani Bina Rahmah.

Commitment

Commitment is seen as a customer's desire and determination to maintain a long-term relationship with a service provider (Allen & Meyer, 1990). In the context of Islamic banking, commitment relates not only to rational attachment but also to emotional and spiritual attachment. Customers who are highly committed to a BPRS will demonstrate loyalty, support the institution's activities, and remain loyal despite more attractive offers from other banks. Morgan and Hunt (1994) explain that commitment is a form of dedication to a relationship that is considered valuable. However, several research results still show inconsistencies regarding the effect of commitment on loyalty. A study by Dewi et al. (2024) found a significant positive effect, while Tirtana and Anshori (2023) stated that commitment does not always have a direct effect without satisfaction as an intermediary factor. This

indicates that commitment will be more effective in shaping loyalty if customers are satisfied with the service and interaction experience they have.

Customer Satisfaction

Customer satisfaction is an emotional evaluation of a service experience compared to expectations (Oliver, 1997). In Islamic banking services, satisfaction has a broader dimension because it encompasses not only functional aspects such as speed, convenience, and quality of service, but also spiritual aspects such as compliance with Islamic principles and the value of fairness (Ascarya, 2021). Satisfaction is a crucial indicator that bridges the relationship between trust and loyalty, as well as between commitment and loyalty. Research by Alhassan et al. (2022) demonstrated that satisfaction significantly mediates the effect of trust on loyalty in the context of Islamic banking. Meanwhile, Dewi et al. (2024) found that commitment influences loyalty through satisfaction in Islamic financial institutions in Indonesia. Thus, satisfaction in this study is positioned as a mediating variable that explains how trust and commitment can be converted into sustainable loyalty.

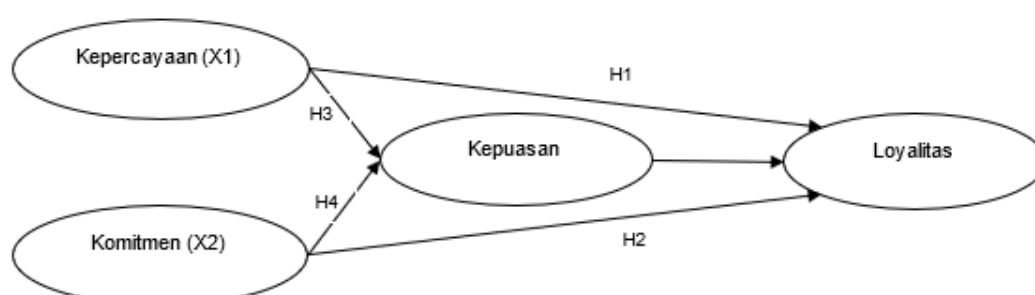
Customer Loyalty

Customer loyalty is a form of long-term commitment to continue using an institution's products and services and recommending them to others (Oliver, 1997; Kotler & Keller, 2020). In the context of BPRS (Small Banks), loyalty has strategic significance because it is directly related to the stability of third-party funds and business sustainability. Loyal customers not only contribute economically through repeat transactions but also create positive promotional value through word of mouth, which plays a significant role in attracting new customers. Therefore, increasing loyalty is one of the primary objectives of BPRS's customer relationship management strategy.

Based on the theoretical foundation and previous research results, the relationship between trust, commitment, satisfaction, and loyalty can be explained in the following conceptual model: trust and commitment have a direct influence on loyalty, as well as an indirect influence through customer satisfaction as a mediating variable. Thus, this model integrates two main mechanisms for loyalty formation—a direct influence through trust and commitment, and an indirect influence through satisfaction that strengthens the relationship between the two.

Conceptual Framework

Figure 1. Conceptual Framework



Hypothesis

1. Trust has a positive and significant influence on customer loyalty at BPRS Botani Bina Rahmah.
2. Commitment has a positive and significant effect on customer loyalty at BPRS Botani Bina Rahmah.
3. Customer satisfaction mediates the relationship between trust and customer loyalty of BPRS Botani Bina Rahmah.

RESEARCH METHOD

This study employed a quantitative explanatory approach to explain the causal relationship between trust and commitment to customer loyalty, with customer satisfaction as a mediating variable. The analysis was conducted using the Structural Equation Modeling–Partial Least Squares (SEM–PLS) method, which is considered most appropriate for examining relationships between latent variables with relatively small sample sizes and data that is not fully normally distributed (Hair et al., 2021). This approach allows researchers to simultaneously measure the direct and indirect effects between variables within a single research model. The study was conducted at BPRS Botani Bina Rahmah in Bogor City, West Java, which was purposively selected due to its relatively high asset growth and customer base, yet still facing challenges in maintaining customer loyalty.

The population in this study was 7,219 active customers of BPRS Botani Bina Rahmah. Respondents were defined as those who had been active for at least one year, providing sufficient experience in assessing service quality. The sample size was determined using the Slovin formula with a 10 percent margin of error, resulting in a sample size of 100 respondents, which meets the minimum recommendation for SEM–PLS analysis (Hair et al., 2021). The sampling technique used was probability sampling with a simple random sampling method, ensuring that all members of the population had an equal chance of being selected. Data collection was conducted through online and offline questionnaires distributed to respondents. The questionnaire was designed using a five-point Likert scale, ranging from 1 (strongly disagree) to 5 (strongly agree), with statements adapted from theories and previous research that have been tested for validity and reliability.

The research instrument consisted of four main constructs: trust, commitment, satisfaction, and customer loyalty. Trust was measured through three indicators based on Mayer et al. (1995): integrity, competence, and institutional goodwill. Commitment was measured using three main dimensions according to Allen and Meyer (1990): affective, continuance, and normative commitment. Customer satisfaction, as a mediating variable, was measured using five dimensions of service quality according to Parasuraman, Zeithaml, and Berry (1988): tangibles, reliability, responsiveness, assurance, and empathy. Meanwhile, customer loyalty was measured based on Oliver's (1997) model, which includes cognitive loyalty, affective loyalty, and conative loyalty. Before being widely distributed, the questionnaire was piloted on 20 respondents to ensure clarity of language and appropriateness of the statement context.

Data analysis was conducted using SmartPLS software version 4.0 with two main stages: outer model testing and inner model testing. Outer model testing was conducted to ensure construct validity and reliability through loading factor values ≥ 0.70 , average variance extracted (AVE) ≥ 0.50 , and composite reliability and Cronbach's Alpha values ≥ 0.70 . After the measurement model met the requirements, inner model testing was conducted to assess the relationship between latent variables through path coefficients, t-statistics, and p-values with a bootstrapping procedure of 5,000 times. The R-square value was used to assess the model's ability to explain variations in endogenous variables, namely customer satisfaction and loyalty. Mediation effect testing was conducted by assessing the significance of the indirect influence of trust and commitment on loyalty through satisfaction. Significant results indicate that satisfaction plays a mediating role in the relationship. With this approach, the study is expected to provide comprehensive empirical evidence regarding the mechanism of customer loyalty formation based on trust, commitment, and satisfaction in the context of micro Islamic banking.

RESULTS AND DISCUSSION

RESULTS

The results of the descriptive analysis show that all research variables are in the high category with an average value between 4.28 and 4.48 and a standard deviation ranging from 0.63 to 0.74, which indicates the consistency of respondents' perceptions of all indicators. The trust variable (X_1) obtained the highest average in the reliability indicator (4.47), followed by integrity (4.42) and consistency (4.31), which reflects the reliability and credibility of BPRS Botani Bina Rahmah in implementing sharia principles. The commitment variable (X_2) also shows a positive perception with an average value of 4.28–4.40, where the affective commitment indicator (4.40) is the highest, indicating the emotional attachment of customers to the institution. Furthermore, the satisfaction variable (Z) has an average of 4.29–4.48, with the service indicator (4.48) and service speed (4.44) occupying the highest positions, indicating a good level of satisfaction with service quality. Meanwhile, the loyalty variable (Y) was also high with an average value of 4.31–4.38, where the preference loyalty indicator (4.35) indicates a strong tendency for customers to continue using BPRS services. Overall, these results indicate that customer trust, commitment, satisfaction, and loyalty are at a good level, which strengthens BPRS Botani Bina Rahmah's position in building long-term relationships with its customers. A summary of the descriptive statistics results is presented in Table 4.3.

Table 2.Descriptive Statistics Results of Variables

Indicator	Mean	Std Dev	Factor loading
Trust_Reliability (X1.1)	4.47	0.69	0.892
Trust_Integrity (X1.2)	4.42	0.63	0.890
Trust_Consistency (X1.3)	4.51	0.69	0.916

Affective Commitment (X2.1)	4.40	0.68	0.888
Calculative Commitment (X2.2)	4.20	0.82	0.901
Normative Commitment (X2.3)	4.38	0.75	0.881
Service Satisfaction (Z1)	4.38	0.67	0.823
Product Satisfaction (Z2)	4.39	0.65	0.859
Transaction Satisfaction (Z3)	4.38	0.64	0.869
Service_Speed_Satisfaction (Z4)	4.44	0.65	0.849
Satisfaction_Justice (Z5)	4.38	0.67	0.918
Loyalty_Reuse (Y1)	4.31	0.65	0.900
Loyalty_Reference (Y2)	4.31	0.73	0.922
Loyalty_Preference (Y3)	4.35	0.70	0.931

Data source: Processed by researchers from primary data from research questionnaires

Testing the construct validity and reliability through outer model analysis shows that all research variables have met the instrument feasibility criteria. The Average Variance Extracted (AVE) value for each construct is above 0.50, indicating that the indicators used are able to explain more than 50 percent of the construct's variance. In addition, the Composite Reliability (CR) and Cronbach's Alpha values for all variables exceed 0.70, indicating a high level of internal consistency between indicators. Thus, all indicators used in this study can be declared valid and reliable, and are able to accurately measure the constructs of trust, commitment, satisfaction, and loyalty. A summary of the results of the construct validity and reliability tests is presented in Table 3.

Table 3. Results of the Validity and Reliability Test of the Constructs

Variables	Composite Reliability(ρ_c)	Cronbach's alpha	Information
Trust (X1)	0.927	0.882	Reliable
Customer Satisfaction (Z)	0.94	0.919	Reliable
Commitment (X2)	0.92	0.869	Reliable
Customer Loyalty (Y)	0.941	0.906	Reliable

Data source: Processed by researchers from primary data from research questionnaires

Furthermore, the results of the inner model test indicate that the variables of trust (X₁) and commitment (X₂) are able to explain the variation in customer satisfaction (Z) by 79.0%, while all independent variables in this study, namely trust, commitment, and satisfaction, are simultaneously able to explain the variation in customer loyalty (Y) by 71.8%. This value is included in the high category, which indicates that the research model

has strong predictive ability and that exogenous constructs make a significant contribution to increasing customer satisfaction and loyalty. This also indicates that trust and commitment are dominant factors in shaping satisfaction, which in turn plays an important role in driving customer loyalty at BPRS Botani Bina Rahmah. The results of the R-Square test are summarized in Table 4.

Table 4. R-Square Values of Endogenous Variables

Endogenous Variables	R-Square	Adjusted R-Square	Information
Customer Satisfaction (Z)	0.790	0.786	Tall
Customer Loyalty (Y)	0.718	0.709	Tall

Source: Data processed by researchers from SmartPLS output (2024).

The results of bootstrapping tests on the direct effect between latent variables indicate that trust (X_1) has a positive and significant effect on customer loyalty (Y) with a coefficient of 0.274, a t-statistic of 1.699, and a p-value of 0.045 (<0.05), so that hypothesis H1 is accepted. This means that the higher the customer's trust in BPRS Botani Bina Rahmah, the greater their tendency to remain loyal. Conversely, commitment (X_2) does not have a significant effect on loyalty with a coefficient of 0.097, a t-statistic of 0.731, and a p-value of 0.232 (>0.05), so that hypothesis H2 is rejected. These results indicate that customer emotional and normative commitment are not strong enough to directly increase loyalty without a satisfactory service experience. A summary of the direct path test results is shown in Table 6.

Furthermore, the indirect effect test shows that Customer Satisfaction (Z) acts as a significant mediating variable. The Trust (X_1) \rightarrow Satisfaction (Z) \rightarrow Loyalty (Y) path has a coefficient value of 0.248, a t-statistic of 2.279, and a p-value of 0.011 (<0.05), while the Commitment (X_2) \rightarrow Satisfaction (Z) \rightarrow Loyalty (Y) path shows a coefficient of 0.226, a t-statistic of 2.975, and a p-value of 0.001 (<0.05). These results indicate that hypotheses H3 and H4 are accepted, meaning customer satisfaction significantly mediates the relationship between trust and commitment to loyalty. Thus, trust and commitment can only contribute optimally to increasing customer loyalty if accompanied by a high level of satisfaction with the quality of service provided by BPRS Botani Bina Rahmah. A summary of the path test results is presented in Tables 5 and 6.

Table 5. Results of Direct Effect Testing

	Original sample (O)	Sample mean (M)	T statistics (O/STDEV)	P values
Trust (X_1) \rightarrow Customer Loyalty (Y)	0.274	0.256	1,699	0.045

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Commitment (X2) -> Customer Loyalty (Y)	0.097	0.100	0.731	0.232
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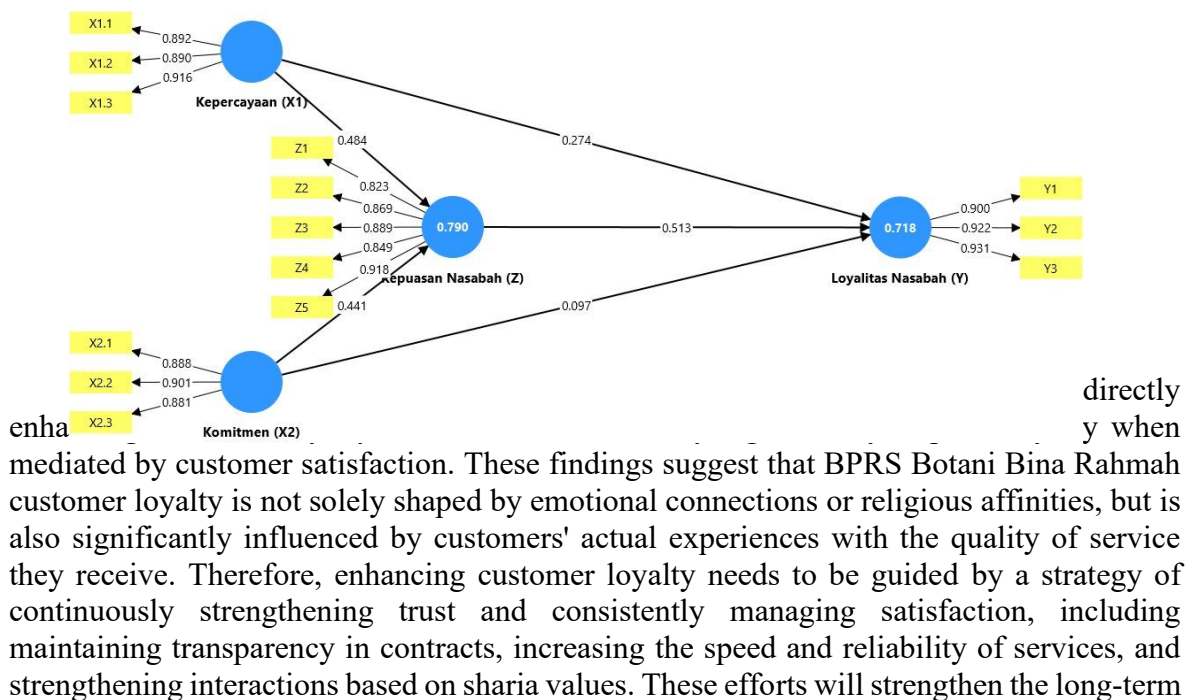
Data source: Processed by researchers from primary data from research questionnaires

Table 6. Results of Indirect Effect Testing (Mediation)

	Origin al (O)	Samp le (M)	T statistics (O/STDEV)	P values	Note:
Trust (X1) -> Customer Satisfaction (Z) -> Customer Loyalty (Y)	0.248	0.260	2,279	0.011	Significant
Commitment (X2) -> Customer Satisfaction (Z) -> Customer Loyalty (Y)	0.226	0.233	2,975	0.001	Significant

Data source: Processed by researchers from primary data from research questionnaires

Figure 2. PLS SEM Algorithm Model Output



relationship between customers and the institution, while supporting the sustainability of the BPRS's overall performance.

DISCUSSION

The results of the study indicate that trust has a positive and significant effect on customer loyalty at BPRS Botani Bina Rahmah. Trust in the context of Islamic banking encompasses not only technical competence but also the dimensions of fairness, transparency, and compliance with sharia principles. The highest loading factor values for the reliability (0.892) and consistency (0.916) indicators indicate that service stability and reliability are the primary factors shaping customer trust. This finding confirms that strong trust creates a sense of security in transactions and reduces the risk of customers switching to other institutions. These results align with research by Ahmad et al. (2020), Dewi et al. (2024), and Winasih & Hakim (2021), which emphasize that trust is a key determinant of customer loyalty, both directly and through satisfaction as an intermediary. In the context of BPRS, trust has a broader meaning because, in addition to functional aspects, it also reflects the spiritual and social values inherent in the relationship between the bank and its customers. Managerially, increasing loyalty must begin with strengthening trust through consistent service, product transparency, and improving employee competence and professionalism to maintain the institution's reputation as trustworthy and virtuous.

Furthermore, the research results show that customer commitment does not significantly influence loyalty. Although affective, normative, and calculative commitment are in the high category, their influence on loyalty is not yet significant. The affective commitment indicator has the highest average value (4.40), while calculative and normative commitment have slightly lower values (4.20 and 4.38). This suggests that customers' emotional attachment and moral responsibility to the institution do not necessarily drive loyal behavior without a satisfactory service experience. These results support the views of Kotler & Keller (2016) and Kuswandarini & Annisa (2021) that customer loyalty is formed through satisfaction that exceeds expectations, not solely due to emotional or normative commitment. In the context of community-based BPRS, customer commitment needs to be strengthened through improved service quality, ease of digital transactions, and more consistent communication of Sharia values so that potential commitment can be converted into actual loyalty.

Furthermore, this study found that customer satisfaction plays a significant role in mediating the influence of trust on loyalty. This indicates that trust alone is not enough to build loyalty without a satisfactory service experience. The highest loading factor values for the transaction satisfaction (0.869) and service reliability (0.918) indicators indicate that customers' functional and emotional experiences are crucial links that convert trust into long-term loyalty. This finding is consistent with research by Dewantari et al. (2024) and Setiawan et al. (2023), which states that satisfaction strengthens the relationship between trust and loyalty, particularly in the context of Islamic banking. In BPRS, satisfaction is not only utilitarian but also spiritual, as customers assess service not only in terms of speed and convenience, but also by the extent to which the bank upholds Islamic values of trust and fairness. Therefore, strategies to strengthen loyalty must begin with consistent management

of customer satisfaction, whether through face-to-face services, digital services, or community-based social activities.

Furthermore, the research findings also show that satisfaction significantly mediates the influence of commitment on customer loyalty. This means that customers' emotional, psychological, and normative attachment to a BPRS can only contribute to loyalty if accompanied by a satisfying service experience. Although the affective (0.888) and normative (0.881) commitment indicators are high, this commitment is latent and does not automatically result in loyalty without satisfaction. These results align with the findings of Juharsah (2024) and Oliver (1997), who emphasized that satisfaction is a catalyst that transforms commitment into long-term loyalty. In the context of BPRS, satisfaction plays a dual role—functional and spiritual—because customers will feel satisfied if the bank's services are consistent with their Sharia values. Therefore, BPRS management needs to utilize satisfaction as a strategic instrument in strengthening customer commitment by improving the quality of digital services, providing relevant Sharia products, and engaging in more personalized and humanistic interactions, so that customer loyalty can be built sustainably.

CONCLUSION

Conclusion

Based on the analysis and discussion, this study concludes that trust has a positive and significant effect on customer loyalty at BPRS Botani Bina Rahmah. This indicates that reliability, integrity, and consistency of service are the main factors that shape customer trust in the institution. In the context of Islamic banking, trust is not only based on functional aspects, but also reflects moral and spiritual values related to compliance with Islamic principles. Conversely, commitment does not have a direct effect on customer loyalty, indicating that emotional attachment and moral responsibility are not strong enough to drive loyalty without a satisfactory service experience. Furthermore, customer satisfaction is proven to significantly mediate the effect of trust and commitment on loyalty, meaning that loyalty can only be formed if customer trust and commitment are followed by a satisfactory service experience. This finding strengthens the theory of relationship marketing and social exchange, which states that long-term relationships between customers and financial institutions are built on trust and commitment that are strengthened by satisfaction. Empirically, this research model shows strong predictive ability with an R^2 satisfaction value of 0.790 and an R^2 loyalty of 0.718, confirming that trust, commitment, and satisfaction simultaneously can substantially explain customer loyalty.

Theoretically, this study contributes to the development of literature on customer behavior in the Islamic micro-banking sector. The findings indicate that loyalty is not only shaped by utilitarian factors such as service quality, but also by spiritual and moral values internalized within the Islamic banking system. In the context of community-based Islamic rural banks (BPRS), customer loyalty is not solely the result of transactional satisfaction, but also emotional attachment and religious belief in the institution's integrity. Therefore, customer trust and commitment should be viewed as relational assets that must be maintained through quality service experiences and consistent application of Islamic

principles. Customer satisfaction is a key factor bridging the relationship between psychological dimensions (trust and commitment) and behavioral loyalty, as only with a positive service experience can trust be converted into sustained loyalty.

Based on these results, several practical recommendations can be implemented by the management of BPRS Botani Bina Rahmah. First, strengthening customer trust needs to be a strategic priority through contract transparency, clear product information, and improving employee ethics and professionalism in providing trust-based services. Second, strengthening customer commitment can be achieved through long-term relationship approaches such as reward-based loyalty programs, Islamic financial education, and social and religious activities involving customers. Third, increasing customer satisfaction must be managed comprehensively by paying attention to speed, accuracy, and friendliness of service, accompanied by regular evaluations of the dimensions of responsiveness, assurance, and empathy. Furthermore, the development of Islamic digital products and services needs to be optimized to increase convenience and accessibility of services, especially for the younger generation. For further research, it is recommended to integrate variables such as digital service quality, religious values, and spiritual beliefs, and use a mixed methods approach to enrich understanding of the dynamics of trust, satisfaction, and loyalty in the context of Islamic micro banking in Indonesia.

Suggestion

This study has several limitations that require consideration for further development. The cross-sectional design allows for the measurement of relationships between variables over a single time period, thus incapable of describing long-term changes in the dynamics of customer trust, commitment, satisfaction, and loyalty. Therefore, future research is recommended to employ a longitudinal design to examine changes in variable relationships over time. Furthermore, all variables were measured using a questionnaire-based perceptual instrument, which has the potential to introduce subjective bias from respondents; therefore, a multi-rater approach involving customers, employees, and management is recommended for more objective results. This research model is also limited to four main constructs without considering external factors such as digital service quality, religious values, and institutional image, which likely influence customer loyalty. Furthermore, the characteristics of respondents, who only included active customers of BPRS Botani Bina Rahmah, may limit the generalizability of the research results. Therefore, future research is recommended to expand the research object and population, add contextual variables, and combine quantitative and qualitative methods to provide a more comprehensive understanding of customer loyalty formation in the context of micro Islamic banking.

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