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The Effect of Service Quality and Trust on Customer Loyalty Through Customer Satisfaction as an Intervening Variable

Andre Setiawan[1] | Meitiana[2] | Vivy Kristinae[3] | John Budiman Bancin[4]
[1,2,3,4]Department of Management, Faculty of Economics and Business, University of Palangka Raya
Corresponding : dreandresetiawan@gmail.com

Abstract

Objective – The number of banks in Indonesia has increased competition in the banking sector. Customer loyalty is a sign that a bank has won the competition. Customer loyalty is influenced by service quality, customer trust and satisfaction. The problem of leakage and sales of customer data is a phenomenon of this research, besides that there is still a gap in the results of previous research on the variables used in this study, making researchers interested in conducting research again using these variables.
Design/Methodology/Approach – The method used in this study is a quantitative method with primary data. The data collection technique in this study involves distributing questionnaires to PT Bank Kalteng customers through Google Forms. The data analysis tool used in this study is Structural Equation Modeling (SEM) using SmartPLS version 4.1.0.
Findings – The results of this study show that service quality and trust have a positive and significant influence on customer satisfaction. Service quality, trust, and customer satisfaction have a positive and significant influence on customer loyalty. Service quality and trust indirectly affect customer loyalty positively through customer satisfaction as an intervening variable.
Implications – This study exhibit that customer satisfaction has a greater impact than trust and service quality. Therefore, it is important for PT Bank Kalteng to maintain or improve customer satisfaction by continuing to maintain good service quality and maintaining customer trust.

Keywords: Service Quality, Trust, Customer Satisfaction, Customer Loyalty

INTRODUCTION

In the current era of the digital economy, competition in the banking sector is getting tighter. A total of 105 banks operated in Indonesia, both regional development banks, government-owned banks, and private banks (Abdi, 2024). To navigate this competitive

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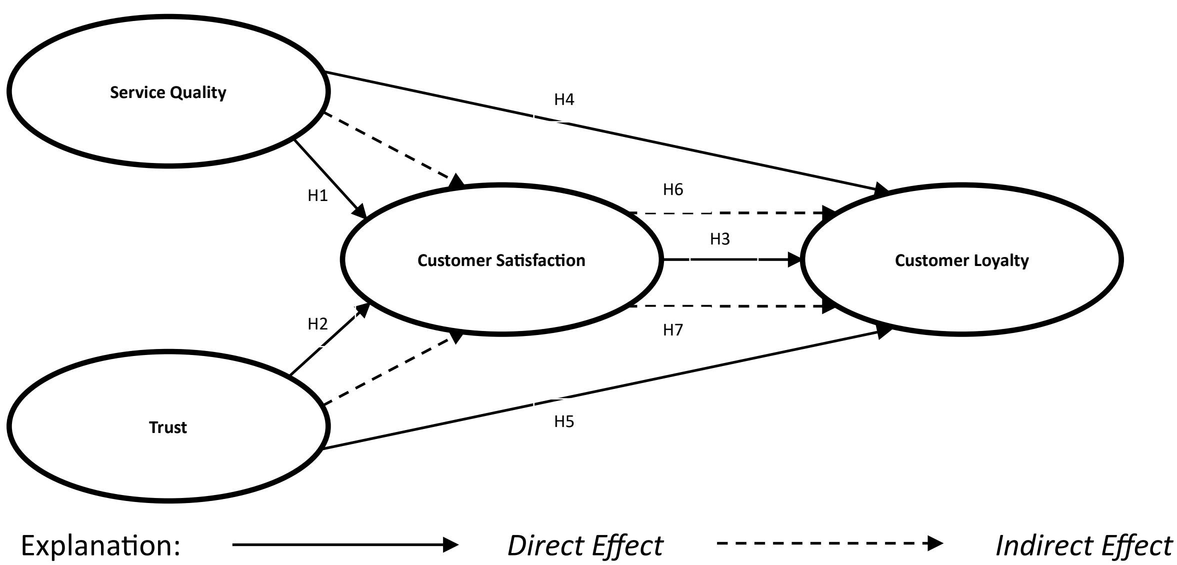
landscape, banks continue to strive to increase customer loyalty as an indicator of success in providing optimal services. This strategy allows banks to compete in acquiring new customers while retaining existing customers (Pranoto & Mawardi, 2021).

Customer loyalty is influenced by the quality of service and the level of customer satisfaction. Several studies have shown that service quality has a positive effect on customer loyalty (Monica & Marlius, 2023; Risal, 2019). However, other studies did not find a significant relationship between these variables (Arianto & Nirwana, 2021; Kasinem, 2021). In addition, customer loyalty can be increased through trust, as evidenced in (Syarifuddin, 2021). However, findings regarding the impact of trust on customer loyalty are still inconsistent (Lutfiani & Musfiroh, 2022). Furthermore, customer satisfaction serves as a mediating variable in the relationship between service quality and trust in influencing customer loyalty (Hidayatullah et al., 2022; Lailiyah, 2020).

PT Bank Kalteng is a regional development bank in Central Kalimantan Province which was established in 1961. The bank continues to strive to increase customer loyalty through improving service quality, trust, and customer satisfaction. However, in December 2023, PT Bank Kalteng's reputation was tarnished due to reports of customer data leaks on the dark web, as revealed by the Chairman of the Indonesian Programmers Association of Central Kalimantan Province. This phenomenon, coupled with the inconsistency of the findings of previous studies, prompted this study to re-analyze the influence of service quality and trust on customer loyalty, with customer satisfaction as an intervening variable in PT Bank Kalteng.

This research aims to provide strategic insights and recommendations for PT Bank Kalteng in increasing customer loyalty through service quality, trust, and customer satisfaction. In addition, this research is expected to contribute to the field of management science, especially marketing management, by enriching the literature on the influence of service quality and trust on customer loyalty.

Conceptual Framework



Fiqure 1. Concept Framework

Based on fiqure 1, conceptual framework is a model that illustrates how the main variables in a study relate to one another. As well as the intervening variable that mediate the relationship between the independent and dependent variables, this framework explains the connections between the independent variables (those that influence) and the dependent variables (those that are influenced). In order to ensure that the direction and focus of the analysis align with the study objectives, the conceptual framework is helpful in helping researchers formulate hypotheses.

Research Hypothesis

A hypothesis is a tentative assumption whose validity needs to be confirmed by means of scientific methods. The study hypotheses that follow are predicated on the conceptual framework's description:

H1: Service quality has a positive and significant effect on customer satisfaction.
H2: Trust has a positive and significant effect on customer satisfaction.
H3: Customer satisfaction has a positive and significant effect on customer loyalty.
H4: Service quality has a positive and significant effect on customer loyalty.
H5: Trust has a positive and significant effect on customer loyalty.
H6: Service quality indirectly affects customer loyalty through customer satisfaction as an intervening variable.
H7: Trust indirectly affects customer loyalty through customer satisfaction as an intervening variable.

METHODS

This study used a quantitative methodology and was carried out at PT. Bank Kalimantan Tengah on street RTA Milono No. 12 in Langkai Village, Pahandut District, Palangka Raya City, Central Kalimantan Province, Indonesia. Google Forms were used to distribute questionnaires online in order to collect data. Because the researcher established the criteria for sample selection, the sampling strategy in this study employed the purposive sampling method. Customers of PT. Bank Kalteng who are at least 17 years old and have completed at least two transactions meet the sample criteria.

The Cochran formula was then used to determine the sample size because the population size was still unknown. After the calculation, 96.04 samples were obtained, so the total sample used in this study was 100 samples (rounded). The Cochran formula is used to determine the number of samples as follows (Sugiyono, 2019):

$$n = \frac{z^2pq}{e^2} = \frac{(1.96)^2(0.5)(0.5)}{(0.10)^2} = 96{,}04$$

Explanation:

n : size of the sample
z : level of confidence is 95%, which is 1.96
p : the probability of being correct, is 50 percent, which is 0.5
q : the probability of being incorrect, is 50 percent, which is 0.5
e : sampling error of 10 percent, which is 0.1

Data Analysis Method

Descriptive Analysis

Descriptive analysis is used to analyze data that has been obtained from respondents so as to provide information from respondent characteristics such as gender, year of birth, education, occupation and income. Then the data is also analyzed to determine each indicator and latent variable. Furthermore, to analyze the category of indicators or statement items, it is necessary to determine the length of the indicator interval with the following formula (Bancin et al., 2024):

$$\text{Interval length} = \frac{\text{Highest score} - \text{Lowest score}}{\text{Many intervals}}$$

$$\text{Interval length} = \frac{5-1}{5} = 0{,}8$$

Table 1. Indicator Categories

Interval Score	Category
1,00 – 1,80	Very low
1,81 – 2,60	Low
2,61 – 3,40	Moderate
3,41 – 4,20	High
4,21 – 5,00	Very high

Source: Bancin et al., (2024).

Based on table 1, the intervals of indicator categories in this study consist of five types, namely very low, low, moderate, high and very high. The aim is to find out how good the indicator is in this study. The interval length of each type is calculated to be 0.8 using the formula above. Next, the following formula can be applied to identify the latent variable categories (Bancin et al., 2024):

$$\text{Interval length} = \frac{\text{Total score of respondent's answer}}{\text{Total score of ideal answer}}\ x\ 100$$

Stipulation:

Low percentage : (1/5) x 100% = 20%

High percentage : (5/5) x 100% = 100%

Distance : 100% - 20% = 80%

Many intervals : 5

Interval length : 80% / 5 = 16%

Table 2. Variable Category

Persentase	Category
20% ≥ % Score ≤ 36%	Very low
36% ≥ % Score ≤ 52%	Low
52% ≥ % Score ≤ 68%	Moderate
68% ≥ % Score ≤ 84%	High
84% ≥ % Score ≤ 100%	Very high

Source: Bancin et al., (2024).

Based on table 2, the variables in this study can be categorized as very low, low, moderate, high and very high. The aim is to find out how good the variables in this study are. The interval length of each type is calculated to be 16 percent with the above formula.

Structural Equation Modeling – Partial Least Square (SEM-PLS)

The Measurement Model Analysis (Outer Model)

Outer models are usually referred to as measurement models because they display the relationship between indicator variables (actual and observed measurements) and theoretical constructs. The*outer model* displays the relationship between theoretical latent constructs and indicator variables (rectangles). *The outer model* provides measures to assess the quality of all constructs in terms of their reliability and validity, as well as providing estimates of the relationship between model constructs, thus enabling hypothesis testing (Hair & Alamer, 2022).

In the measurement model analysis, convergent validity test, discriminant validity test and reliability test are carried out.

Structural Model Analysis (Inner Model)

The inner model aims to predict the effect of exogenous variables on endogenous variables and to test the research hypothesis. This can be done by using the coefficient of determination (R-Square) test, evaluating the part coefficient value and statistical value or significance in the direct effect path model and indirect effect path.

RESULTS AND DISCUSSION

Results

Service Quality

Based on the evaluation of service quality indicators, the category values for each questionnaire item are as follows: (1) Bank Kalteng provides the same service to all of its customers, obtaining a score of 4.26. Furthermore, the questionnaire item (SQ1) is categorized as excellent; (2) Employees of Bank Kalteng are quick and responsive in serving customers, scoring 4.21. Furthermore, the questionnaire item (SQ2) is categorized as excellent; (3) Bank Kalteng ensures the security of its customers in various transactions, scoring 4.20. Furthermore, the questionnaire item (SQ3) is categorized as good; (4) Employees of Bank Kalteng first explain the benefits of all products obtained for new customers, scoring 4.53. Furthermore, the questionnaire item (SQ4) is categorized as excellent; and (5) Bank Kalteng has employees and staff who are neatly dressed, scoring 4.36. Furthermore, the questionnaire item (SQ5) is categorized as excellent. This indicates that respondents of PT. Bank Kalteng provides positive ratings for the quality of service provided. Additionally, based on the descriptive analysis results of the service quality variable, it obtained a percentage of 86.24 percent, which can be categorized as excellent.

Trust

Based on the evaluation of the trust indicator, the category values for each questionnaire item are as follows: (1) Customers rarely experience problems when using products/services from PT Bank Kalteng obtained a score of 4.17. Furthermore, the questionnaire item (T1) is categorized as good; (2) PT Bank Kalteng provides honest and transparent information to its customers obtained a score of 4.16. Furthermore, the questionnaire item (T2) is categorized as good; (3) Customers believe that the security of personal and transaction information at PT. Bank Kalteng obtained a value of 4.17. Furthermore, the questionnaire item (T3) is categorized as good; and (4) Customers believe that PT Bank Kalteng has good enough knowledge and expertise to provide the best service to get a value of 4.44. Furthermore, the questionnaire item (T4) is categorized as very good. This shows that the respondents of PT Bank Kalteng gave a high value to the trust given. Furthermore, the trust variable produces a good percentage of 84.70 percent based on the results of descriptive analysis.

Customer Satisfaction

The category values for each question on the questionnaire are as follows, which are determined by evaluating the customer satisfaction variable indicators: (1) With a 3.98 rating, customers are pleased with how kind Bank Kalteng staff members are when providing service. In addition, the questionnaire item (CS1) has been classified as good; (2) With a 3.83 rating, customers are pleased with Bank Kalteng's speed of service. Additionally, the item (CS2) on the questionnaire is rated as good; and (3) Bank Kalteng's waiting room amenities receive a satisfaction rating of 3.99 from patrons. In addition, the questionnaire item (CS3) has been classified as good. This suggests that PT. Bank Kalteng respondents gave favorable scores for customer satisfaction. Additionally, the customer satisfaction variable received a percentage of 78.67 percent, which is good, according to the descriptive analysis results.

Customer Loyalty

The category values for each question on the questionnaire are as follows, which are determined by evaluating the loyalty variable indicators: (1) I have a 4.40 score and frequently use Bank Kalteng for transactions. Moreover, the CL1 questionnaire item is rated as outstanding; (2) I received multiple savings account types from Bank Kalteng, with a 3.77 score. In addition, the CL2 questionnaire item is rated as good; (3) With a score of 4.06, I freely advise my friends and relatives to open accounts with Bank Kalteng. Additionally, the item (CL3) on the questionnaire is rated as good; and (4) With a score of 4.08, I find Bank Kalteng's products to be more appealing than those of other banks. Moreover, the item (CL4) on the questionnaire is rated as good. This suggests that PT. Bank Kalteng respondents gave favorable scores for client loyalty. Furthermore, the customer loyalty variable's percentage of 81.55 percent, which is good, was acquired from the descriptive analysis results.

Measurement Model Analysis (Outer Model)

The main goal of this model is to evaluate each construct's interpretation for validity and reliability. Convergent validity, discriminant validity, and composite reliability tests are used to measure models. The following outcomes were obtained from the measurement model that was run using tabulated questionnaire data:

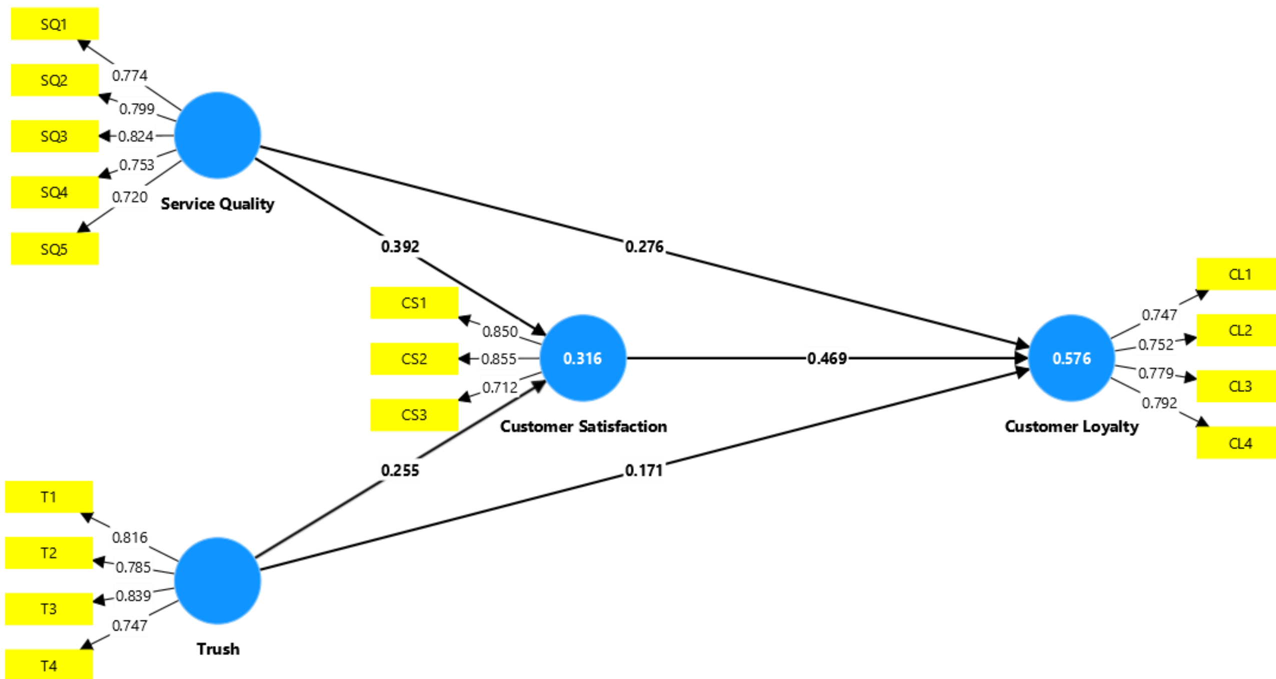


Figure 2. Results of the PLS Algorithm

Based on figure 2, the results of the PLS algorithm show the values of outers loading, path coefficients, and coefficient of determination. These values are used to test convergent validity, discriminant validity and reliability. These values are later used in the outer model analysis below:

Convergent Validity Test

A strong correlation between manifest variables or indicators and the latent variables they reflect is required for convergent validity (Hair et al, 2021). The factor loading and average variance extracted (AVE) values from the algorithm calculation output are assessed to conduct convergent validity tests. As a general rule for convergent validity testing, factor loading should be > 0.7 and AVE > 0.5.

The factor loading values for all indicators were greater than 0.7, as can be seen from the algorithm calculations shown in Figure 2 using Partial Least Squares (PLS) software and Structural Equation Modeling (SEM) data analysis tools. Furthermore, it is clear from the analysis of the average variance extracted (AVE) value that all latent variables show values greater than 0.5. The latent variables of service quality, trust, customer satisfaction and customer loyalty have AVE values of 0.600, 0.636, 0.654, and 0.589, respectively. Thus, the convergent validity test meets the requirements and can proceed to the next stage of testing.

Discriminant Validity Test

Discriminant validity cited by (Hair et al., 2021) is the extent to which a construct does not correlate with other measures that are different from it. Discriminant validity can be assessed by applying the cross loadings method and the Fornell-Lacker criterion. The discriminant validity test has met the assumption if the cross loading value of a latent variable is higher than that of other latent variables. Meanwhile, in the Fornell-Lacker criterion method, the assumption is met if the root AVE value of each latent variable is greater than its correlation to other latent variables. The following table displays the cross loading and Fornell-Lacker criterion values for the research discriminant validity test:

Table 3. Cross Loadings

Indicator	Latent Variabel			
	Service Quality	Trust	Cutomer Satisfaction	Customer Loyalty
SQ1	**0.774**	0.311	0.441	0.442
SQ2	**0.799**	0.410	0.381	0.559
SQ3	**0.824**	0.320	0.402	0.439
SQ4	**0.753**	0.512	0.399	0.523
SQ5	**0.720**	0.295	0.373	0.325
T1	0.288	**0.816**	0.366	0.466
T2	0.394	**0.785**	0.359	0.443
T3	0.381	**0.839**	0.359	0.353
T4	0.499	**0.747**	0.332	0.359
CS1	0.430	0.297	**0.850**	0.697
CS2	0.405	0.363	**0.855**	0.513
CS3	0.414	0.439	**0.712**	0.426
CL1	0.417	0.460	0.408	**0.747**
CL2	0.304	0.382	0.434	**0.752**
CL3	0.556	0.378	0.431	**0.779**
CL4	0.524	0.373	0.748	**0.792**

Based on table 3, the relationship between indicators and latent variables in this study using the cross loadings analysis approach. Based on the table, it is known that each variable has a higher cross loading value than other variables. This indicates that the assumption has been met by the cross loading discriminant validity test.

Table 4. Fornell-Lacker Criterion

Latent Variables	Trust	Customer Satisfaction	Service Quality	Customer Loyalty
Trust	0.797			
Customer Satisfaction	0.445	0.808		
Service Quality	0.484	0.515	0.775	
Costumer Loyalty	0.514	0.688	0.601	0.768

Based on table 4, the relationship between indicators and latent variables in this study using the AVE value analysis approach. Based on the table, it is known that each root AVE value of each latent variable is greater than its correlation value with other latent variables. This means that the discriminant validity test using the Fornell-Lacker criterion method has met the assumption.

Reliability Test

According to (Sekaran & Bougie, 2016), the purpose of the reliability test is to evaluate the consistency of the indicators used to measure a construct. Cronbach's Alpha and Composite Reliability can be used to conduct this test. Indicators are considered reliable if the Composite Reliability and Cronbach's Alpha values for each latent variable are more than 0.7 (Hair et al., 2021). The following table displays the Composite Reliability and Cronbach's Alpha values from this study:

Table 5. Composite Reliability and Cronbach's Alpha

Latent Variabel	Composite Reliability	Cronbach's Alpha
Service Quality	0.875	0.809
Trust	0.849	0.732
Customer Satisfaction	0.882	0.834
Customer Loyalty	0.852	0.772

Based on table 5, the consistency of the indicators used to measure a construct based on the Cronbach's Alpha and Composite Reliability values. Based on this table, it is known that each latent variable has a Composite Reliability and Cronbach's Alpha value exceeding the cutoff point of 0.7. Thus, it can be concluded that the indicators used in this study measure the right latent variables consistently and reliably.

Structural Model (Inner Model)

Coefficient of Determination (R-Square) Test

The coefficient of determination or R-Square, can be used to estimate how exogenous variables will affect or contribute to the endogenous variables in a model. The closer the R-Square value is to 1, the greater the dependent variation explained by the dependent variable. The following table shows the R-Square values for this study:

Table 6. *R-Square* (R^2)

Latent Variabel	*R-Square*
Customer Satisfaction	0,316
Customer Loyalty	0,576

Based on table 6, indicates that the customer satisfaction R-Square value is 0.316. This shows that the combination of trust and service quality accounts for 31.6 percent of the variation in customer satisfaction, with other variables beyond the purview of this model accounting for the remaining 68.4 percent of the difference. Furthermore, 0.576 is the R-Square value for client loyalty. This suggests that PT. Bank Kalteng's service quality and trust account for 57.6% of the variance in customer loyalty, with other factors not included in this study accounting for 42.4 percent of the difference.

Hypothesis Test

In this study, hypothesis testing consists of direct effects and indirect effects. For direct effects, the hypothesis is tested by looking at the original sample value, t-statistic and p-value. If the original sample> 0, t-statistic > 1,64 and p-value < 0.05 the hypothesis for direct influence can be concluded to have a positive and significant effect. As for the indirect effect, the hypothesis is tested by looking at the p-value. If the p-value <0.05 then the variable under study is mediated. Furthermore, to determine the type of mediation using the procedure developed by Zhao et al. (2010) as follows:

a. Indirect Only Mediation (Full Mediation)
   If a x b (indirect effect) is significant while c (direct effect) is not significant.
b. Direct Only Nonmediation (No Mediation)
   If a x b (indirect effect) is not significant while c (direct effect) is significant.
c. No Effect Nonmediation (No Mediation)
   If a x b and c (direct and indirect effects) are not significant.

d. Complementary Mediation or Competitive Mediation (Partial Mediation):
   1. If a x b and c (direct and indirect effects) are significant and positive then the type of complementary mediation.
   2. If a x b and c (direct and indirect effects) are significant and negative then it is a competitive mediation type.

Table 7. Results of Hypothesis Test

No	Structural Model	Original Sample	T Statistic	P Value
	Direct Effects			
1	Service Quality -> Customer Satisfaction	0,392	3,871	0,000
2	Trust -> Customer Satisfaction	0,255	2,434	0,008
3	Customer Satisfaction -> Customer Loyalty	0,469	4,545	0,000
4	Service Quality -> Customer Loyalty	0,276	2,955	0,002
5	Trust -> Customer Loyalty	0,171	2,034	0,022
	Indirect Effects			
6	Service Quality -> Customer Satisfaction -> Customer Loyalty	0,184	2,738	0,004
7	Trust -> Customer Satisfaction -> Customer Loyalty	0,120	2,372	0,010

Based on table 7, the results of the bootstrapping calculation in table 10, the first hypothesis (H1), second hypothesis (H2), third hypothesis (H3), fourth hypothesis (H4), and fifth hypothesis (H5) are accepted which states that there is a positive and significant influence between service quality on customer satisfaction, trust on customer satisfaction, service quality on customer loyalty, trust on customer loyalty and customer satisfaction on customer loyalty. Then for the sixth hypothesis (H6) and the seventh hypothesis (H7) is rejected which states that there is an indirect influence between service quality on customer loyalty through customer satisfaction as an intervening variable and there is an indirect influence between trust on customer loyalty through customer satisfaction as an intervening variable.

Discussion

The Effect of Service Quality on Customer Satisfaction

In this study, service quality on customer satisfaction has a positive and significant effect. This is evidenced by the results of the analysis which shows the original sample value of 0.392, t-statistic 3.871, and p-value 0.000. Therefore the first hypothesis (H1) in this study which states that service quality has a positive and significant effect on customer satisfaction at PT. Bank Kalteng can be accepted. These results are in line with previous research conducted by Monica & Marlius, (2023) which also states that service quality has a positive and significant effect on customer satisfaction.

Based on these results, it can be interpreted that every time the effect of service quality increases, customer satisfaction of PT. Bank Kalteng will also increase by 0.392. This increase is greater than the effect of trust on customer satisfaction. This means that the better the service quality of PT. Bank Kalteng will make more customers satisfied, compared to the increase in the trust on customer satisfaction.

The Effect of Trust on Customer Satisfaction

In this study, the trust on customer satisfaction has a positive and significant effect. This is evidenced by the results of the analysis which shows the original sample value of 0.255, t-statistic 2.434, and p-value 0.000. Therefore the second hypothesis (H2) in this study which states that trust has a positive and significant effect on customer satisfaction at PT Bank Kalteng can be accepted. These results are in line with previous research conducted by Syarifuddin, (2021) which also states that trust has a positive and significant effect on customer satisfaction.

Based on these results, it can be interpreted that every time the influence of the trust increases, the customer satisfaction of PT Bank Kalteng will also increase by 0.225. This increase, although smaller than the effect of service quality on customer satisfaction. But it will still affect customer satisfaction.

The Effect of Customer Satisfaction on Customer Loyalty

In this study, customer satisfaction on customer loyalty has a positive and significant effect. This is evidenced by the results of the analysis which shows the original sample value of 0.469, t-statistic 4.545, and p-value 0.000. Therefore the third hypothesis (H3) in this study which states that customer satisfaction has a positive and significant effect on customer loyalty at PT Bank Kalteng can be accepted. These results are in line with previous research conducted by Magdalena, (2018) which also states that customer satisfaction has a positive and significant effect on customer loyalty.

Based on these results, it can be interpreted that every time the effect of customer satisfaction increases, the customer loyalty of PT Bank Kalteng will also increase by 0.469. This increase is greater than the effect of service quality and trust.

The Effect of Service Quality on Customer Loyalty

In this study, service quality on customer loyalty has a positive and significant effect. Evidenced by the results of the analysis which shows the original sample value of 0.276, t-statistic 2.955, and p-value 0.002. Therefore the third hypothesis (H4) in this study which states that customer satisfaction has a positive and significant effect on customer loyalty at PT Bank Kalteng can be accepted. These results are in line with previous research conducted by Risal, (2019) which also states that service quality has a positive and significant effect on customer loyalty.

Based on these results, it can be interpreted that every increase in the effect of service quality, the loyalty of PT Bank Kalteng customers will also increase by 0.276. This increase is greater than the effect of trust.

The Effect of Trust on Customer Loyalty

In this study, the trust of customer loyalty has a positive and significant effect. Evidenced by the results of the analysis which shows the original sample value of 0.171, t-statistic 2.034, and p-value 0.022. Therefore, the fifth hypothesis (H5) in this study which states that trust has a positive and significant effect on customer loyalty at PT Bank Kalteng can be accepted. These results are in line with previous research conducted by Siadari & Lutfi, (2021) which also states that trust has a positive and significant effect on customer loyalty.

Based on these results, it can be interpreted that every increase in the influence of the trust, the customer loyalty of PT Bank Kalteng will also increase by 0.171. This increase, although smaller than the effect of the influence of customer satisfaction and service quality. But it will still affect customer loyalty.

The Effect of Service Quality on Customer Loyalty through Customer Satisfaction as an Intervening Variable

In this study, customer satisfaction is able to mediate service quality on customer loyalty. This is evidenced by the results of the analysis which shows a t-statistic value of 2.738, and a p-value of 0.004. Then, the results of the direct effect are also significant, so the sixth hypothesis (H6) in this study which states that service quality has an indirect effect on customer loyalty through customer satisfaction as an intervening variable, is rejected. Based on these results, customer satisfaction in this study is of the direct only nonmediation type (no mediation). These results are in line with previous research conducted by Arianto & Nirwana, (2021) which also states that customer satisfaction is able to mediate service quality on customer loyalty.

The Effect of Trust on Customer Loyalty through Customer Satisfaction as an Intervening Variable

In this study, customer satisfaction is able to mediate trust on customer loyalty. This is evidenced by the results of the analysis which shows a t-statistic value of 2.372, and a p-value of 0.010. Then, the results of the direct effect are also significant, so the seventh hypothesis (H7) in this study which states that trust has an indirect effect on customer loyalty through customer satisfaction as an intervening variable, is rejected. Based on these results, customer satisfaction in this study is of the direct only nonmediation type (no mediation). These results are in line with previous research conducted by Yuliarrani et al., (2024) which also states that customer satisfaction is able to mediate trust on customer loyalty.

CONCLUSION

Based on the results of this study, it can be concluded that the direct effect of service quality and trust has a positive and significant effect on customer satisfaction of PT Bank Kalteng. In addition, customer satisfaction, service quality and trust also have a positive and significant effect on customer loyalty. Furthermore, for the indirect effect customer satisfaction is able to become an intervening variable for service quality and trust on customer loyalty at PT Bank Kalteng. The results of this study also show that in the direct influence of service quality more affects customer satisfaction than trust. Therefore, PT Bank Kalteng is expected to focus more on the quality of their services to increase customer satisfaction. Then for customer loyalty, this study shows that customer satisfaction has a greater effect than service quality and trust. Therefore, it is important for PT Bank Kalteng to continue to increase customer satisfaction by focusing on improving the quality of its services. The population in this study is still unknown with certainty, therefore for future researchers it is hoped that they can find out the population of PT. Bank Kalteng so that the determination of the number of samples can truly represent the population.

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