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THE EFFECT OF CUSTOMER TRUST AND SATISFACTION ON CUSTOMER LOYALTY AT BPR SANTI PALA IN BADUNG

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Abstract: This study aims to examine the effect of customer trust and customer satisfaction on customer loyalty at BPR Santi Pala in Badung. Using a quantitative approach, data were collected from 96 active customers through purposive sampling. The instrument consisted of a questionnaire using a five-point Likert scale, adapted from established constructs in marketing literature. Data were analyzed using multiple linear regression, preceded by validity, reliability, and classical assumption tests. The results show that both customer trust ($\beta = 0.312$; $p < 0.01$) and customer satisfaction ($\beta = 0.456$; $p < 0.01$) have a significant positive effect on customer loyalty. The coefficient of determination (R^2) is 0.573, indicating that 57.3% of the variance in loyalty can be explained by the two variables, with the remaining influenced by other factors not included in this study. These findings support relationship marketing theory and social exchange theory, emphasizing the importance of trust and satisfaction in fostering long-term loyalty. Practically, the study suggests that rural banks should strengthen customer trust through transparent communication and complaint-handling mechanisms, while enhancing satisfaction by improving service quality and investing in digital service innovations.

Keywords: customer trust, customer satisfaction, loyalty, rural banks

INTRODUCTION

Banking is a financial institution that manages finances by receiving funds from the public and channeling them to productive businesses in the form of credit (Baabdullah et al., 2019). The element of good relations between customers and banks has a very broad meaning, both in terms of customer service, commercial value received by customers from the use of funds by the bank, and the security of funds deposited by customers in the bank, so by increasing customer loyalty, the development of the bank will be even better.

Makudza (2021) stated that the characteristics of loyal customers include making repeat purchases regularly, buying across product and service lines, showing immunity to competitors' pulls and referring to others. According to Kotler & Keller (2021), high customer loyalty is a customer who makes purchases with an increasing percentage at a particular company than at other companies. Increasing customer loyalty is a major requirement, namely customer trust (Karim & Habiba, 2020).

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Trust is not easy to create but must go through a series of long processes and struggles. Trusted banking companies in the community always have a long history related to their relationships with customers. There are many banks that are considered to have failed to maintain their existence or even go bankrupt or close down because they are unable to gain customer trust and lose out to other banks (Karim & Habiba, 2020). The results of research from (Yaseen et al., 2020), (Shafiq & Zeeshan, 2023), (Muharam et al., 2021), and (Nofrizal et al., 2023), which state that customer trust has a positive and significant effect on customer loyalty. This means that the higher the customer's trust in the company, the more it increases customer loyalty (loyalty) to the company. However, this is different from the results of research from Surapati & Abidin (2020) and Fauzi Nasution et al. (2022)where in their research it was stated that trust does not have a significant effect on loyalty.

In addition to the element of trust, customer loyalty to the bank is also influenced by the level of customer satisfaction. There are many banks that try to attract customers by improving the quality of service, giving gifts, products, interest, and utilizing technology to make transactions easier, the main goal of which is to provide the highest satisfaction to customers (Zaid & Patwayati, 2021).

Customers who trust and receive satisfactory service from the bank will be loyal to the bank concerned. According to Kotler & Kevin Lane (2017) Satisfaction is a feeling of pleasure or disappointment that arises after comparing the perception or impression of the performance or results of a product and their expectations. So, satisfaction is a function of the perception or impression of performance and expectations. If performance is below expectations, the customer is not satisfied. If performance meets expectations, the customer will be satisfied. If performance exceeds expectations, the customer will be very satisfied or happy. The key to generating customer loyalty is to provide high customer value. According to Kotler & Kevin Lane (2017) Customer satisfaction is one of the factors that influences repeat purchases.

PT. BPR Santi Pala is one of the banks engaged in the field of Financial Services Institutions/People's Credit Banks (BPR) which operates as an institution that collects and distributes funds, and provides certain services or services to customers. However, in its development, PT. BPR Santi Pala has been less able to develop compared to other companies. In increasing the level of customer loyalty or loyalty, it seems to be inversely proportional to what is expected by PT. BPR Santi Pala. Currently, the number of companies engaged in banking makes PT. BPR Santi Pala have many competitors or rivals who operate in the same field. This is what

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causes many customers of PT. BPR Santi Pala to switch to other banks which are considered to provide more benefits.

The problems that occur in the field are known that recently during the Covid-19 pandemic, the level of customer trust has begun to decline. The cause is the many cases of embezzlement of funds carried out by financial institutions, one of which is BPR, where many BPRs embezzle customer funds, corruption and even eliminate customer funds. So that customers start to be careful in saving money in the bank because they are afraid that the money will be lost and cannot be returned by the BPR. The same is true for customers of PT. BPR Santi Pala who also feel afraid and anxious if the funds they save at PT. BPR Santi Pala suddenly disappear due to bad credit or irresponsible actions of PT. BPR Santi Pala employees. So customers do not yet have high trust in the service programs offered by PT. BPR Santi Pala because they are afraid of losing, so customers only use general services such as savings, deposits and credit, especially products with minimal risk.

In addition to low customer trust, another thing that reduces the level of loyalty is customer satisfaction. It was found that the decrease in customer satisfaction stated that the service provided by PT. BPR Santi Pala employees was less agile, less fast or agile and took a long time to serve customers. Many customers had to queue for a long time if they wanted to make transactions at PT. BPR Santi Pala, this is what reduces the level of customer satisfaction which will affect customer loyalty later.

LITERATURE REVIEW

The Simultaneous Influence of Customer Trust and Satisfaction on Customer Loyalty

Increasing customer loyalty is a major requirement such as customer trust. According to R. Nur Budi Setiawan et al. (2023), Trust is the belief that someone will find what they want from an exchange partner. In addition to the element of trust, customer loyalty to the bank is also influenced by the level of customer satisfaction. According to Kotler & Keller (2021) Satisfaction is a feeling of pleasure or disappointment that arises after comparing the perception or impression of the performance or results of a product and their expectations. The results of research from (Razak et al., 2018), (Tambunan, 2018), (Ramadhany & Supriyono, 2022), and (Batin, 2019) state that customer trust and satisfaction together or simultaneously have a positive and significant effect on customer loyalty. This means that the higher the customer trust and customer satisfaction towards the company, the more it increases customer loyalty (loyalty) towards the company. Based on the theoretical statement and previous research results, the following hypothesis can be formulated.

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H1: Customer trust and satisfaction have a positive and significant effect simultaneously on customer loyalty.

The Partial Influence of Trust on Customer Loyalty

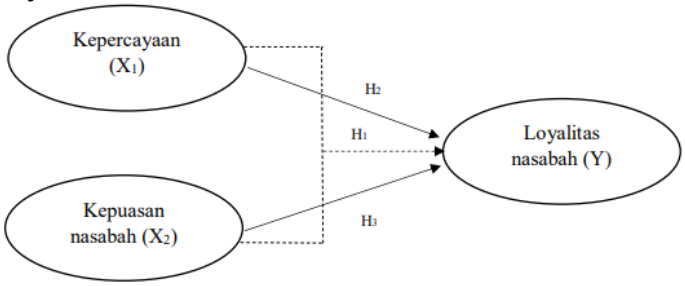
Trusted banking companies in the community always have a long history related to their relationship with customers. There are many banks that are considered to have failed to maintain their existence or even go bankrupt or close down because they are unable to gain customer trust and lose out to other banks (Ramadhany & Supriyono, 2022). The results of research from (Sari & Aprianti, 2020), (Razak et al., 2018), (Tambunan, 2018), (Ramadhany & Supriyono, 2022), and (Batin, 2019) state that customer trust has a positive and significant effect on customer loyalty. This means that the higher the customer's trust in the company, the more it will increase customer loyalty (loyalty) to the company. Based on the theoretical statement and the study of previous research results, the following hypothesis can be formulated.

H2: Trust has a positive and significant partial effect on customer loyalty.

The Influence of Customer Satisfaction Partially on Customer Loyalty

Satisfaction is a function of perception or impression of performance and expectations. According to Tjiptono (2002: 24), the creation of satisfaction can provide several benefits, including a harmonious relationship between the company and customers, providing a basis for repeat purchases and creating customer loyalty and word-of-mouth recommendations that benefit the company. Research from (Yaseen et al., 2020), (Shafiq & Zeeshan, 2023), (Muharam et al., 2021), and (Nofrizal et al., 2023) states that customer satisfaction has a positive and significant effect on customer loyalty. This means that the higher the satisfaction felt by customers towards the company, the more it increases customer loyalty (loyalty) towards the company. Based on the theoretical statement and previous research results, the following hypothesis can be formulated.

H3: Customer satisfaction has a positive and significant partial effect on customer loyalty.



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Figure 1
Conceptual Framework of Research on the Influence of Customer Trust and Satisfaction on Customer Loyalty at BPR Santi Pala

METHODS

This study employed a quantitative approach with multiple linear regression analysis. The population comprised all customers of BPR Santi Pala, Badung. Using the Slovin formula with a margin of error of 10%, a sample of 96 respondents was selected through purposive sampling, with criteria of being active customers for at least one year. Data were collected using a structured questionnaire measured on a five-point Likert scale (1 = strongly disagree, 5 = strongly agree). Indicators for trust and satisfaction were adapted from Kotler & Keller (2021) and Tjiptono (2015), while loyalty items were drawn from (Creswell & John W, 2018). Validity was assessed using Pearson correlation, reliability with Cronbach's alpha (>0.7), and data analysis included classical assumption tests (normality, multicollinearity, and heteroscedasticity). Ethical considerations were addressed by ensuring respondents' confidentiality and voluntary participation.

RESULTS AND DISCUSSION

Respondent Characteristics Results

Respondent Characteristics by Gender

It is known that there are 36 male customers (38.5%) and 59 female customers (61.5%). So, it can be seen that most of the customers who make transactions at PT. BPR Santi Pala Badung are female.

Respondent Characteristics by Age

It is known that the number of customers aged 17-25 years is 4 people (4.2%). Customers aged 26-35 years are 21 people (21.9%), customers aged 36-45 years are 40 people (41.7%) and over 45 years are 31 people (32.3%). So, most of the customers who make transactions at PT. BPR Santi Pala Badung are 36-45 years old.

Respondent Characteristics Based on Education Level

It is known that customers with high school/vocational high school education are 68 people (70.8%), customers with diploma education are 12 people (12.5%), customers with bachelor's degree education are 12 people (12.5%) and customers with master's degree education are 4 people (4.2%). So it can be concluded that most customers who shop at PT. BPR Santi Pala Badung have high school/vocational high school education.

Respondent Characteristics Based on Occupation

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It is known that customers with jobs as private employees number 18 people (18.8%), customers with jobs as self-employed number 22 people (22.9%), customers with jobs as civil servants number 4 people (4.2%), customers with jobs as housewives number 29 people (30.2%) and customers with jobs as farmers/livestock raisers number 23 people (24%). So it can be concluded that most of the customers who transact at PT. BPR Santi Pala Badung are housewives.

Results of Validity and Reliability Tests of Research Instruments

Results of Research Instrument Validity Test

Validity Test is conducted to see the accuracy and precision of the instrument as a measuring tool. The provisions of an instrument are said to be valid if it has a Pearson Product correlation coefficient (r) > 0.30 with an alpha of 0.05. The following are the results of the validity test of the research instrument with the help of the SPSS version 23 program for Windows.

Pernyataan	Koefisien Korelasi	Standar	Ket.
Kepercayaan (X_1)			
X1.1	0,796	0,30	Valid
X1.2	0,785	0,30	Valid
X1.3	0,781	0,30	Valid
X1.4	0,729	0,30	Valid
X1.5	0,760	0,30	Valid
Kepuasan nasabah (X_2)			
X2.1	0,793	0,30	Valid
X2.2	0,773	0,30	Valid
X2.3	0,727	0,30	Valid
X2.4	0,772	0,30	Valid
X2.5	0,689	0,30	Valid
X2.6	0,635	0,30	Valid
Loyalitas nasabah (Y)			
Y.1	0,820	0,30	Valid
Y.2	0,724	0,30	Valid
Y.3	0,759	0,30	Valid
Y.4	0,697	0,30	Valid

***Source**: Data processed, 2025*

Figure 2
Results of Research Instrument Validity Test

Results of Research Instrument Reliability Test

Variabel	Jumlah Instrumen	*Cronbach's Alpha*	Standar	Ket.
Kepercayaan (X_1)	5	0,827	> 0,60	Reliabel
Kepuasan nasabah (X_2)	6	0,817	> 0,60	Reliabel
Loyalitas nasabah (Y)	4	0,742	> 0,60	Reliabel

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***Source**: Data processed, 2025*

Figure 3
Instrument Reliability Test Results

Obtained the calculation of each variable Cronbach's Alpha value is greater than 0.60. This means that all instruments are reliable and the research can be continued.

Classical Assumption Test

Normality Test

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		96
Normal Parameters[a]	Mean	.0000000
	Std. Deviation	.99521998
Most Extreme Differences	Absolute	.054
	Positive	.054
	Negative	-.037
Kolmogorov-Smirnov Z		.532
Asymp. Sig. (2-tailed)		.940

a. Test distribution is Normal.

Source: Data processed, 2025

Figure 4
Normality Test Results

It can be seen that the Asymp. Sig. (2-tailed) value is 0.940. This value is greater than 0.05, which means that it can be said that the data is normally distributed.

Multicollinearity Test

Coefficients[a]

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	.330	.684		.482	.631		
Kepercayaan	.352	.060	.452	5.866	.000	.333	3.000
Kepuasan	.363	.056	.496	6.446	.000	.333	3.000

a. Dependent Variable: Loyalitas Nasabah

***Source**: Data processed, 2025*

Figure 5

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Multicollinearity Test Results

The image above shows that the Tolerance value of each variable is greater than 0.10 and the VIF value is less than 10. So it can be concluded that there is no multicollinearity between the independent variables in this study.

Heteroscedasticity Test

Coefficients[a]

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	.260	.394		.660	.511
Kepercayaan	.020	.035	.102	.573	.568
Kepuasan	.010	.032	.054	.303	.763

a. Dependent Variable: res_2

***Source**: Data processed, 2025*

Figure 6
Heteroscedasticity Test Results

The figure above shows that there are no independent variables that are statistically significant in influencing the dependent variable. This can be seen from the probability of significance above the 5% confidence level (Sig. > 0.05). So, it can be concluded that the regression model does not contain heteroscedasticity.

Multiple Linear Regression Analysis

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.330	.684		.482	.631
	Kepercayaan	.352	.060	.452	5.866	.000
	Kepuasan	.363	.056	.496	6.446	.000

a. Dependent Variable: Loyalitas Nasabah

***Source**: Data processed, 2025*

Figure 7
Multiple Linear Regression Test

Based on the values in the image above, the multiple linear regression equation will be: Y = 0.330 + 0.352 X1 + 0.363 X2.

Determination Coefficient Analysis

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So the magnitude of the variation in customer loyalty can be explained by the variation in customer trust and satisfaction by 57.3%. While the rest (100% - 57.3% = 42.7%) is explained by other causes outside the model.

Simultaneous Significance Test (F-test)

It can be explained that the F-count value of 206.601 is greater than the F-table value of 3.09, and the F count is in the H0 rejection area, therefore H0 is rejected and Ha is accepted. So it can be concluded that customer trust and satisfaction simultaneously have a positive and significant influence on customer loyalty. So the hypothesis that states "customer trust and satisfaction have a significant positive effect simultaneously on customer loyalty" can be accepted.

Partial Significance Test (t-test)

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.330	.684		.482	.631
	Kepercayaan	.352	.060	.452	5.866	.000
	Kepuasan	.363	.056	.496	6.446	.000

a. Dependent Variable: Loyalitas Nasabah

***Source**: Data processed, 2025*

Figure 8
t-test results

The Influence of Trust on Customer Loyalty can be explained that the t1-count value of 5.866 is greater than the t-table value of 1.985, and the t count is in the H0 rejection area, therefore H0 is rejected and Ha is accepted. So it can be concluded that trust partially has a positive and significant influence on customer loyalty. So the hypothesis that states "Trust has a positive and significant partial effect on customer loyalty." can be accepted.

The Influence of Customer Satisfaction on Customer Loyalty can be explained that the t2-count value of 6.446 is greater than the t-table value of 1.985 and the t count is in the H0 rejection area, therefore H0 is rejected and Ha is accepted. So it can be concluded that customer satisfaction partially has a positive and significant influence on customer loyalty. So the hypothesis that states "Customer satisfaction has a positive and significant partial effect on customer loyalty." can be accepted.

Discussion

The Influence of Customer Trust and Satisfaction on Customer Loyalty

Increasing customer loyalty requires primary requirements such as customer trust. According to Kusmayadi (2007:63) that trust is the belief that a person will find what they want in an exchange partner. In addition

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to the element of trust, customer loyalty to the bank is also influenced by the level of customer satisfaction. According to Kotler, (2003:23) Satisfaction is a feeling of pleasure or disappointment that arises after comparing the perception or impression of the performance or results of a product and their expectations. These results are in line with research conducted by Razak et al., (2018), Tambunan, (2018), Ramadhany & Supriyono, (2022), and Batin, (2019) which states that customer trust and satisfaction together or simultaneously have a positive and significant effect on customer loyalty. This means that the higher the customer trust and customer satisfaction towards the company, the more it increases customer loyalty (loyalty) towards the company.

The Influence of Trust on Customer Loyalty

Trusted banking companies in the community always have a long history related to their relationship with customers. There are many banks that are considered to have failed to maintain their existence or even go bankrupt or close down because they are unable to gain customer trust and lose out to other banks (M. Kethan & Mahabub Basha S, 2022). These results are in line with research conducted by (Yaseen et al., 2020), (Pasaribu et al., 2022), (Shafiq & Zeeshan, 2023), (Muharam et al., 2021), and (Nofrizal et al., 2023) which state that customer trust has a positive and significant effect on customer loyalty. This means that the higher the customer's trust in the company, the greater the customer's loyalty (loyalty) to the company. Thus, the hypothesis that states that trust has a positive and significant partial effect on customer loyalty is proven to be true.

The Influence of Customer Satisfaction on Customer Loyalty

According to Kotler & Keller (2021) Satisfaction is a feeling of pleasure or disappointment of a person that arises after comparing the perception or impression of the performance or results of a product and their expectations. So, satisfaction is a function of the perception or impression of performance and expectations. According to Tjiptono (2015) the creation of satisfaction can provide several benefits including a harmonious relationship between the company and customers, providing a basis for repeat purchases and creating customer loyalty and word-of-mouth recommendations that benefit the company.

These results are in line with research conducted by (Yaseen et al., 2020), (Shafiq & Zeeshan, 2023), (Muharam et al., 2021), (Nofrizal et al., 2023), and Wandoko et al. (2020) which states that customer satisfaction has a positive and significant effect on customer loyalty. This means that the higher the satisfaction felt by customers towards the company, the more it increases customer loyalty (loyalty) towards the company. Thus, the

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hypothesis that states that customer satisfaction has a positive and significant effect partially on customer loyalty is proven to be true.

CONCLUSION

This study concludes that both trust and satisfaction significantly and positively affect customer loyalty at BPR Santi Pala in Badung. The model explains 57.3% of the variance in loyalty, indicating moderate explanatory power. Theoretical Contribution: The findings strengthen the empirical evidence of relationship marketing and social exchange theories in the context of microfinance institutions, demonstrating that both emotional (trust) and evaluative (satisfaction) factors drive loyalty.

Practical Implications: Trust: Enhance transparency in communication, provide clear information on fees, and develop a responsive complaint-handling system. Satisfaction: Train frontliners to deliver excellent service, implement digital innovations such as mobile applications, and continuously monitor service quality.

SUGGESTIONS

Based on the results of the research and the conclusions that have been made, the suggestions that can be submitted related to this research are that all parties at PT. BPR Santi Pala Badung provide the latest information related to the products provided by BPR to regular customers or prospective customers, by distributing brochures at the waiting table and posting the latest information on the Instagram social media owned by PT. BPR Santi Pala Badung. Subsequent studies could incorporate mediating or moderating variables (e.g., brand image, service innovation, switching costs) and expand the sample across multiple BPRs to improve generalizability.

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