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Mediation Satisfaction: The Role of Service Quality and Trust to Increasing Customer Loyalty in Bank Indutries

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ABSTRACT: Competition in the banking sector is currently increasing. The banking industry is required to continuously improve services so that it has an impact on customer satisfaction and loyalty. The purpose of this study is to address the inconsistency of results by analyzing the influence of service quality and trust on customer satisfaction and loyalty at PT. BRI Finance Jember. The measuring instrument is a questionnaire with a population of 186 customers of PT. BRI Finance Jember who also served as the research sample. Structural Equation Modeling (SEM) with the help of the WarpPLS application is used in this study to test the hypothesis. Finally, the results of the study show that service quality has an impact on satisfaction. Trust has an impact on satisfaction and loyalty. Service quality has an impact on loyalty. Trust has an impact on loyalty. Satisfaction has an impact on loyalty. In addition, customer satisfaction acts as an intervening variable that strengthens the influence of service quality and trust on customer loyalty. These findings emphasize the importance of improving service quality and building trust as the main strategy in maintaining and increasing customer loyalty of PT. BRI Finance Jember. This research provides practical contributions to applied marketing management and designing service management policies to enhance customer satisfaction and loyalty in financial institutions in Southeast Asia.

Keywords: Service Quality, Trust, Satisfaction, Loyalty, Bank.

INTRODUCTION

Cooperatives, as well as conventional and Islamic banks, play a vital role in supporting national development in Indonesia. Nearly all banks, both conventional and Islamic, continue to innovate to improve the quality of their services and products, both through digital approaches and by offering more profitable products (Sukma et al., 2024a). However, cooperatives still demonstrate a lack of innovation in product and service development for their members, which impacts the sustainability and viability of cooperative businesses (Amiruddin et al., 2023a). Customer loyalty is a crucial concept that must be a primary focus in the banking industry, especially amidst increasingly intense competition (Suntari & Sri Wahyuni, 2023). Fierce competition between banks and non-bank financial institutions demands that companies retain existing customers, making loyalty a key "defense" to prevent banks from losing their customer base amid rapidly changing market dynamics (Sukma et al., 2024b).

According to (Efendi & Kholunnafiah, 2023) customer loyalty can be defined as customer loyalty reflected in repeated use of a company's products or services and a commitment to continue choosing that company despite offers from competitors. The primary factor influencing customer loyalty is the quality of service provided by the company (Dirnaeni et al., 2021). Service quality can be defined as the overall characteristics of a service perceived by customers, encompassing dimensions such as reliability, responsiveness, assurance, empathy, and tangibles, which serve as standards for assessing service quality (Yoan Litha Pormes, 2025). According to (Sofya et al., 2022a) quality service not only increases customer satisfaction but also strengthens their trust in the company.

Besides service quality, customer trust is also a crucial aspect in building long-term relationships between a company and its customers. Trust is formed when a company consistently provides satisfactory service and fulfills its promises to customers (Suryani & Koranti, 2022). This trust is the primary foundation that makes customers feel confident and comfortable in conducting transactions and committed to the company.

Research shows that the higher the level of customer trust, the greater the loyalty formed (Susanto, 2021). Trust also strengthens customer satisfaction, which in turn significantly increases loyalty. In other words, trust not only makes customers feel safe and secure, but also serves as a key driver for them to remain loyal to a company's products or services and recommend them to others. Therefore, building and maintaining customer trust is a crucial strategy for sustainably increasing customer loyalty (Siswadhi et al., 2022). In line with research conducted by (Annisa & Munas Dwiyanto, 2021), (Lorensia & Ningrum, 2023) dan (Sofya et al., 2022b). Research results show that service quality and trust play a crucial role in increasing customer satisfaction and loyalty. High levels of trust strengthen the influence of service quality on loyalty, so satisfied customers are more loyal and more likely to make repeat purchases. In short, good service and trust will build customer satisfaction and increase their loyalty continuously.

Customer satisfaction is a psychological condition that arises from customers' evaluation of their experience using a company's products or services (Qomariah, 2016). In this context, customer satisfaction acts as an intervening variable linking service quality and trust with customer loyalty. This means that service quality and trust will impact customer loyalty by increasing customer satisfaction (Andri & Suryanto, 2023). Various studies support the important role of customer satisfaction as a mediator in this relationship. High customer satisfaction creates a strong emotional bond and commitment to the company, making customers more likely to make repeat purchases and exhibit other loyal behaviors, such as recommending products or services to others (Darmawan & Ekawati, 2020; Dolarslan, 2019). Without satisfaction, loyalty is difficult to form because customers do not feel they are getting value or an experience that meets their expectations (Rachmawati, 2019). Therefore, companies need to focus on efforts to improve service quality and build trust to create satisfaction which ultimately strengthens customer loyalty in a sustainable manner (Margaretha & Sunaryo, 2021).

According to (Dewi, 2022) Customer trust is the belief or confidence customers have that a company will consistently meet their expectations, especially in terms of product quality and service. Customer trust is closely linked to customer loyalty. Trust is formed when a company consistently provides satisfactory service and fulfills its promises to customers, so that customers feel confident and comfortable in conducting transactions and are committed to the company (Lorensia & Ningrum, 2023). Research shows that the higher the level of customer trust in a product or service, the higher the level of customer loyalty.

The research gap regarding the influence of service quality and trust on customer loyalty through satisfaction as an intervening variable shows mixed and inconsistent results. Several studies, as reviewed by (Riyanti et al., 2022), found a significant influence of service quality and trust on customer loyalty, both directly and indirectly. However, other research shows that service quality and trust do not have a significant direct effect on loyalty, but rather only through customer satisfaction as a mediator (Annisa & Munas Dwiyanto, 2021). Research by (Juliana & Keni, 2020a) also found that trust does not directly influence loyalty, but rather through mediation by other variables such as commitment and intimacy. Furthermore, there are inconsistent research results regarding the influence of service quality on loyalty, such as those found by (Saputra & Wala, 2024a) which showed a positive effect, while (Lantang & Keni, 2022) found a negative influence. In theory, good service quality will give a good impression so that it can increase customer loyalty.This confirms the need for further research considering satisfaction as a mediator, particularly in the context of PT. BRI Finance Jember or similar financing industries, to clarify the relationship between variables empirically and contextually.

PT. BRI Finance Jember is required to not only attract new customers but also maintain the loyalty of existing customers. Therefore, PT. BRI Finance Jember needs to understand and manage factors that influence customer loyalty, such as service quality and customer trust, in order to increase customer satisfaction and retain customers effectively. The following data shows the number of customers at PT. BRI Finance Jember in Table 1.

Table 1. Number of Customers of PT. BRI Finance Jember Regency

No	Year	Sum
1	2022	264
2	2023	243
3	2024	294
4	2025	286

Source: Data from PT. BRI Finance Jember (2025)

Based on data on the number of customers of PT. BRI Finance Jember over the past four years, it can be seen that the number of customers has fluctuated with an increasing trend from 264 customers in 2022 to 294 customers in 2024, then slightly decreasing to 286 customers in 2025. Strong customer loyalty will encourage customers to continue choosing PT. BRI Finance services despite intense competition in the market. Therefore, the company needs to focus on strategies that can strengthen long-term relationships with customers, such as building trust, providing a consistent service experience, and meeting customer expectations and needs on an ongoing basis. Thus, increasing customer loyalty will contribute significantly to the growth and sustainability of PT. BRI Finance Jember's business.

Based on the gaps in previous research and the phenomenon of the problem of decreasing customer numbers every year, this study aims to analyze in depth the influence of service quality and trust on customer loyalty at PT. BRI Finance Jember by considering the role of customer satisfaction as an intervening variable. By understanding the relationship between these variables, companies can formulate more effective service strategies and build strong trust, thereby increasing customer loyalty sustainably. This research is important because there are problems at PT. BRI Finance Jember and also inconsistencies in research results. Therefore, this study seeks to provide a solution by making customer satisfaction an intervening factor in the influence of service quality and trust on customer loyalty, which is a novelty of this research.

METHOD

This research is a quantitative research and uses an associative approach. The population in this study are customers of PT. BRI Finance Jember Regency. Based on the research, the author took 100% of the population in the research object, namely, customers of PT. BRI Finance Jember Regency registered in 2025, which amounted to 186. Sampling in this study used a census sampling method with a saturated sampling technique which can be interpreted as all samples being objects in this study. Data was collected for 3 months starting from April 2025 to June 2025. The service quality variable indicators consist of 5, namely: tangibles, responsiveness, empathy, assurance, reliability (Parasuraman, 1998). Trust indicators include: integrity, willingness to depend, brand reliability, reputation, technology orientation (Efendi & Kholunnafiah, 2023). Customer satisfaction indicators include: product performance, repeat purchases, recommendations, expectations met, needs met (Kotler, 2016). Indicators of customer loyalty include: repeat purchases, cross-product purchases, recommendations, resistance to competitor appeal (Alim et al., 2025). In this study, to test the hypothesis, the study used Structural Equation Modeling (SEM) with the WarptPLS statistical tool. The analysis in this study used inner and outer model analysis. Respondent statistics in this study are presented in Table 2 below.

Table 2. Descriptive Statistics of Respondents

Criteria		**Frequency (people)**	**Percentage (%)**
Gender	Man	103	55,4%
	Woman	83	44,6%
	Total	**186**	**100%**
Ages	> 50 years	12	6,5%
	20-30 years	60	32,3%
	30-40 Years	77	41,4%
	40-50 Years	37	19,9%
	Total	**186**	**100%**
Work	Laborer/Casual Worker	13	7,0%
	Housewife	11	5,9%
	Private sector employee	43	23,1%
	Government employees	16	8,6%
	Student	9	4,8%
	Retired	13	7,0%
	Farmers/Fishermen	25	13,4%
	Businessman	56	30,1%
	Total	**186**	**100%**

RESULTS AND DISCUSSION

Validity Test

The cut-off value is greater than 0.70, and the average variance extracted must be greater than 0.50. Meanwhile, the convergent validity and discriminant validity tests will use a comparison of the root of the AVE with the correlation between variables (Ghozali, 2018). Table 2 will present the results of the combined loadings and cross-loadings values.

Table 3. Results on Combined Load and Cross Load

	X1 (Service Quality)	**X2 (Trust)**	**Z (Satisfaction)**	**Y (Loyality)**
Indicator X1.1	(0.940)	-0.022	-0.028	0.023
Indicator X1.2	(0.938)	-0.011	-0.013	0.050
Indicator X1.3	(0.839)	0.029	0.000	-0.089
Indicator X1.4	(0.716)	-0.101	0.049	-0.042
Indicator X1.5	(0.862)	0.093	0.003	0.041
Indicator X2.1	-0.027	(0.737)	-0.176	-0.058
Indicator X2.2	-0.021	(0.882)	0.041	-0.031

	X1 (Service Quality)	X2 (Trust)	Z (Satisfaction)	Y (Loyality)
Indicator X2.3	0.037	(0.884)	0.095	-0.068
Indicator X2.4	-0.028	(0.791)	0.056	0.049
Indicator X2.5	0.039	(0.718)	-0.048	0.128
Indicator Z.1	0.045	0.042	(0.900)	-0.086
Indicator Z.2	0.062	0.013	(0.814)	-0.069
Indicator Z.3	-0.068	-0.008	(0.936)	0.060
Indicator Z4	-0.061	-0.034	(0.920)	0.011
Indicator Z5	0.034	-0.011	(0.840)	0.080
Indicator Y.1	-0.052	-0.047	0.060	(0.802)
Indicator Y.2	0.042	0.025	-0.028	(0.889)
Indicator Y.3	0.088	-0.004	-0.059	(0.855)
Indicator Y.4	-0.082	0.022	0.031	(0.866)

Source: Data processed by researchers 2025.

The results of the WarpPLS 8.0 calculation in Table 3 above show that cross-loading values above 0.70 are considered high, indicating that these factors significantly influence the related variables and meet the convergent validity criteria well.

Reliability Test

Reliability testing was conducted to ensure that the research instrument used could provide consistent conceptual measurements without bias (Sugiyono, 2016). The results of WarpPLS 8.0 data processing are as follows:

Table 4. Reliability Test

Variable	Value of CRC	Value of CAC
X1	0.935	0.912
X2	0.902	0.862
Z	0.947	0.929
Y	0.915	0.875

Source: Data processed by researchers 2025.

The composite reliability coefficient and Cronbach's alpha coefficients in this study were found to be greater than 0.7. Therefore, the research results presented in Table 4 meet the current reliability test requirements.

Calculation of the Direct Influence Path Coefficient

Table 5. Value of the Direct Influence Path Coefficient

Hypothesis	*Path coefficients*	*P values*	Information
X1 → Z	0.119	0.009	Support
X2 → Z	0.126	<0.001	Support
X1 → Y	0.141	<0.001	Support
X2 → Y	0.289	0.004	Support
Z → Y	0.157	<0.001	Support

Calculation of Indirect Influence Path

Table 6. Indirect Influence Path Coefficient Values

Hypothesis	Indirect and total effects	P values for sums of of indirect effects	Information
X1(Service Quality)→ Y (Loyality) → Z (satisfaction)	0,445	0,007	Support
X2 (Trust) → Y (Loyality) → Z (Satisfaction)	0,448	0,007	Support

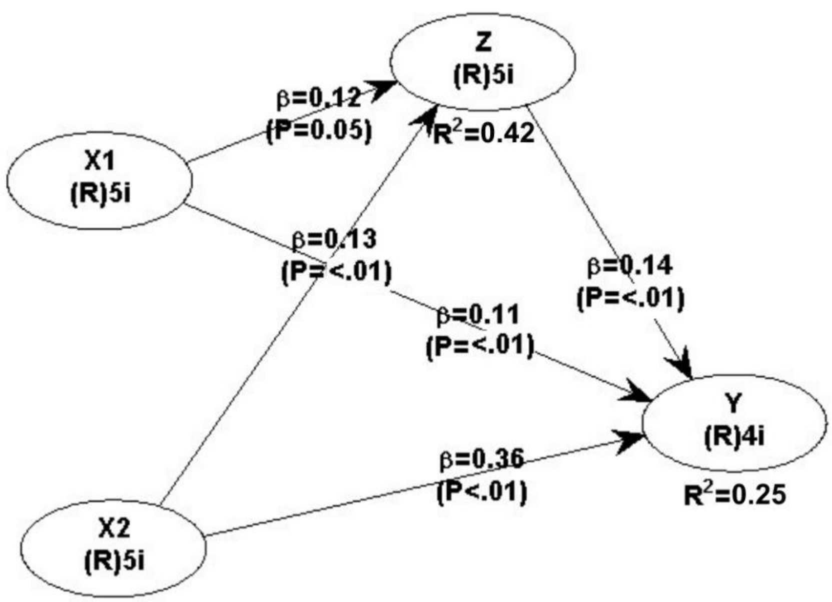

Figure 1. Path Analysis Hypothesis Results

The Impact of Service Quality on Customer Loyalty

Service quality is a crucial aspect in the service industry, including in the financing sector, which greatly influences customer satisfaction and loyalty (Hakam & Hidayati, 2022). Therefore, companies like PT. BRI Finance Jember need to understand and manage various dimensions of service quality in order to maintain and increase customer loyalty amidst increasingly fierce competition (Mujiyana et al., 2023).

The company's reliability in providing services on time and consistently according to promises fosters customer confidence that their financing needs can be met professionally (Abdul Kadir & Roostika, 2024). In addition, the speed and responsiveness of officers in responding to customer needs and complaints increases satisfaction which has an impact on loyalty (Hendrawan et al., 2021). This finding is in line with previous research in the banking sector (Gultom et al., 2021), (Wadud & Layaman, 2023) and (Istighfarnissa et al., 2022), (Wiryantari et al., 2024), (Rorong et al., 2023), (Dimyati & Subagio, 2016), (Nursaid et al., 2020), (Nursaid et al., 2024), (Dangaiso et al., 2022), (Borishade et al., 2021), (Salehuddin et al., 2024) This indicates that the five dimensions of service quality achieve high levels of customer satisfaction and contribute significantly to customer loyalty. Therefore, PT. BRI Finance Jember needs to continuously optimize service quality across these indicators to maintain and sustainably improve customer loyalty. However, research that does not support this finding suggests that service quality has no impact on customer loyalty (Soliha et al., 2019), (Qomariah, 2012), (Qomariah et al., 2021), (Fahmi et al., 2020).

The Influence of Trust on Customer Loyalty

Trust is one of the key factors in building long-term relationships between companies and customers (Halim Dinata et al., 2022). In the financial services industry, such as financing, customer trust is a very important aspect because it is directly related to the customer's decision to use and maintain the company's services (Bilal & Achmad, 2023). Research has found that the integrity of PT. BRI Finance Jember, reflected in the consistency between the company's promises and its concrete actions in providing financing services, has a strong positive influence on customer loyalty. Honesty and consistent application of business ethics create a sense of confidence and trust in customers, making them more likely to use the company's services (Abdul Kadir & Roostika, 2024). Consistent service quality ensures customers believe that every interaction with the company will deliver the promised benefits, significantly boosting their loyalty (Kesuma et al., 2021). Customer trust in this technology increases convenience and speeds up transactions (Rahmawaty et al., 2021), which is a significant added value in increasing customer satisfaction and loyalty.

These findings align with previous research (Actavianus & Purmono, 2023), (Juliana & Keni, 2020b) and (Purwanto & Hapsari, 2021) which emphasized that trust is a crucial factor in building customer loyalty across various service sectors, including the financial industry. Previous studies have consistently demonstrated that a company's integrity, reliability, and reputation contribute to increased customer trust, ultimately strengthening their loyalty to the company (Rohani, 2022).

The Influence of Service Quality on Customer Satisfaction

Service quality is one of the main factors determining customer satisfaction levels in the financial services industry, including at PT. BRI Finance Jember. Quality service not only meets customer needs functionally but also creates positive experiences that strengthen the relationship between customers and the company (Arum et al., 2023). Therefore, a thorough understanding of the dimensions of service quality is crucial for sustainably improving customer satisfaction.

The results of the study show that responsiveness is an important factor where the speed and alertness of officers in responding to customer needs, questions and complaints makes customers feel cared for and appreciated (Chrisdwiandra, 2021). Clear and convincing information from employees provides customers with peace of mind and confidence that their financing process is being handled professionally and reliably, which increases their satisfaction. Tangibles such as representative facilities, professional employee appearance, and a comfortable and clean office environment also strengthen customers' positive perceptions of service quality. The use of modern technology, including digital applications and reliable information systems, also enhances customer comfort and trust during interactions with the company (Saputra & Wala, 2024b). Similar research conducted in the banking sector, particularly at BRI Syariah (Lesmana et al., 2021), corroborates these findings. Customer satisfaction is achieved when the perceived service meets or even exceeds their expectations, which in turn fosters customer loyalty and trust in the company. Other research also supports the impact of service quality on satisfaction (Võ, 2021), (Ariska et al., 2020), (Purnomo et al., 2023), (Qomariah et al., 2022), (Setiawan et al., 2019), (Qomariah & Lestari, 2020), (Fahrurrozi et al., 2020), (Qomariah et al., 2020), (Sanosra et al., 2022), (Nikmah et al., 2022), (Ambarwati et al., 2022), (Sutrisno et al., 2017), (Anam et al., 2024), (Swatyas et al., 2022), (Qomariah et al., 2023), (Atmanegara et al., 2019), (Qomariah & Ambarwati, 2022).

Overall, good and consistent service quality at PT. BRI Finance Jember is a key factor in creating customer satisfaction. Therefore, the company needs to continuously develop and maintain service quality across all dimensions to meet customer expectations and strengthen long-term relationships with them. Continuous efforts to improve service quality will not only increase satisfaction but also strengthen customer loyalty, ultimately supporting the company's success and competitiveness in the financing market.

The Influence of Trust on Customer Satisfaction

Customer trust is a key factor influencing customer satisfaction levels in the financial services industry, including at PT. BRI Finance Jember. In an increasingly competitive environment, building and maintaining customer trust is key to a company's success in creating long-term, mutually beneficial relationships (Aditya, 2021). This trust not only impacts customer satisfaction but also strengthens loyalty and enhances the company's reputation in the eyes of the public. This trust is built through several key indicators: integrity, willingness to rely, brand reliability, reputation, and technology orientation.

Willingness to Depend (WTO) indicates that customers' sense of security and trust in entrusting the company with their financing needs increases their satisfaction. Customers who perceive the company as consistently reliable and professional tend to be more satisfied with the service they receive. The company's reputation as a trusted and quality financing institution strengthens positive perceptions of customers and the public. A track record of providing satisfactory service and reliable products is a factor that increases customer trust and satisfaction. Finally, Technology Orientation, which includes the use of digital applications and reliable information systems, provides convenience and security in the financing process. Customer trust in this technology increases their comfort and satisfaction in using PT. BRI Finance Jember's services.

This research aligns with previous studies (Amiruddin et al., 2023b), (Annisa & Munas Dwiyanto, 2021) and (Sukma et al., 2024b), which show that service quality and trust are key factors influencing customer satisfaction. Trust indicators such as integrity, reliability, and reputation have been shown to significantly increase customer satisfaction.

The Influence of Satisfaction on Customer Loyalty

This loyalty is crucial for maintaining business sustainability, increasing revenue, and strengthening a company's position in a competitive marketplace (Septia et al., 2023a). This customer satisfaction is built through several key indicators that collectively strengthen long-term relationships between customers and the company, thereby increasing customer loyalty sustainably.

This helps the company maintain its customer base while increasing revenue sustainably because loyal customers are more likely to choose services they already trust (Kuswanto, 2011). This word-of-mouth recommendation is crucial for enhancing the company's reputation and attracting new customers. Fulfilling expectations also plays a significant role, with PT. BRI Finance Jember ensuring that the financing products and services it offers meet or even exceed customer expectations. These expectations include a fast application process, cost transparency, easy access, and friendly service (Tamba, 2021). Products and services that effectively address these needs leave customers satisfied and more likely to maintain a long-term relationship with the company (Melinda et al., 2023), (Yesitadewi & Widodo, 2024), (Mubarok et al., 2023), (Supriyanto et al., 2021).

This research aligns with previous research (Septia et al., 2023b) which also examined customer satisfaction and loyalty. This similarity in results reinforces the validity of the finding that comprehensive product and service quality management is crucial for maintaining and sustainably enhancing customer loyalty (Rizkiawan et al., 2022).

The Influence of Service Quality on Loyalty Through Satisfaction

Quality service not only meets customer needs functionally but also creates a positive experience that strengthens the relationship between the customer and the company. Therefore, a thorough understanding of the aspects of service quality and how they impact customer satisfaction and loyalty is crucial to a company's success and competitiveness (Siagian et al., 2021). The following explanation will outline the results of research related to the influence of service quality on customer satisfaction and loyalty at PT. BRI Finance Jember based on various main indicators.

Service reliability ensures that the company can consistently fulfill its promises and customer needs, while responsiveness reflects the speed and alertness of officers in responding to customer requests and complaints (Olivia Citra Octaviani et al., 2021). Assurance in the form of employee competence and courtesy provides a sense of security and trust to customers. Empathy demonstrates personal attention, making customers feel valued, and physical evidence, including facilities and a professional appearance, reinforces the perception of service quality (Lantang & Keni, 2022). When customers experience good service quality across all these aspects, their satisfaction levels increase significantly.

This research aligns with findings from previous studies, such as those by (Masadah et al., 2020), (Rifki et al., 2024) and (April et al., 2023), which also confirmed that service quality significantly influences customer satisfaction and loyalty. Research by (Octavia, 2021) shows that improving service quality directly increases customer satisfaction, which in turn positively impacts customer loyalty.

The Influence of Trust on Loyalty Through Satisfaction

Customer trust is a key factor influencing the relationship between customers and companies, particularly in the financial services industry, such as PT. BRI Finance Jember. Strong trust not only creates a sense of security and confidence in the company's ability to meet their financial needs but also serves as a key foundation for building customer satisfaction (Susilawati & Adi, 2022). High customer satisfaction, in turn, plays a crucial role in fostering customer loyalty, which is essential for companies to maintain and expand market share amidst increasingly fierce competition (Ramadhany & Supriyono, 2022b).

When customers feel confident that PT. BRI Finance Jember is able to meet their financial needs in a professional, transparent manner, and in accordance with promises given, their satisfaction level increases significantly (Sari & Lestariningsih, 2021). This satisfaction is not merely a feeling of happiness or contentment, but rather the result of positive experiences customers experience while using the company's services, ranging from the ease of the financing application process, clarity of information, to friendly and responsive service. High customer satisfaction then serves as a link that strengthens the relationship between trust and customer loyalty (Hakam & Hidayati, 2022).

This finding is in line with the results of previous research (Istighfarnissa et al., 2022), (Qomariah et al., 2023) and (Fauziyah et al., 2023) which emphasizes that trust is the primary foundation for building customer satisfaction, which in turn drives sustainable loyalty.

CONCLUSION

Based on the results of the research the following conclusions can be drawn: Service quality has a significant effect on customer loyalty at PT. BRI Finance Jember, indicating that improving service quality will directly encourage customer loyalty. Trust also has a significant effect on customer loyalty at PT. BRI Finance Jember, meaning that the higher the level of customer trust in the company, the greater their tendency to remain loyal. The quality of service provided by PT. BRI Finance Jember has resulted in customer satisfaction. This is due to the provision of specialized services that can achieve customer satisfaction. Trust also impacts customer satisfaction at PT. BRI Finance Jember. This is due to the company's integrity, reliability, and reputation, which are consistently maintained, thus maintaining customer trust and satisfaction. Customer satisfaction at PT. BRI Finance Jember has a significant effect on loyalty. Service quality also significantly affects customer loyalty at PT. BRI Finance Jember through satisfaction as an intervening variable. Trust significantly influences customer loyalty at PT. BRI Finance Jember through satisfaction as an intervening variable.

This paper provides clear and actionable recommendations for financial services managers, particularly regarding service delivery and trust-building strategies in a competitive environment. The company also needs to maintain integrity and transparency in the financing process and build a good reputation through clear communication and honest service to strengthen customer trust. Fulfilling customer expectations such as ease of application, transparency of costs, and friendly service is very important to increase satisfaction, which is the link between service quality and loyalty. Developing a loyalty program can strengthen long-term relationships with loyal customers. Furthermore, utilizing reliable and user-friendly digital technology and conducting regular evaluations through satisfaction surveys will improve ease of service access and information transparency, thereby strengthening customer satisfaction, trust, and loyalty sustainably, while simultaneously enhancing company competitiveness in the financing industry. Further research is recommended to develop more diverse variables such as customer intimacy, corporate social responsibility (CSR), corporate image, product innovation, and digital transformation, as well as fintech in increasing customer loyalty in the financial sector. Furthermore, a multi-method approach combining quantitative and qualitative methods is recommended to obtain an in-depth understanding of customer behavior and perceptions regarding service quality, trust, and satisfaction. Expanding the sample size by involving customers from various branches and segments, such as corporate and individual customers, is also important to test the consistency of research results across contexts. Given the rapid development of technology, a focus on digitalization and financial technology (fintech) is highly relevant to exploring the impact of digital transformation on customer satisfaction and loyalty, particularly in the digital services of PT. BRI Finance Jember.

The current research focuses on marketing management and has contributed to the field of marketing management. The practical implications of this research are that service quality impacts customer satisfaction and loyalty. Trust impacts customer satisfaction and loyalty, and customer satisfaction impacts customer loyalty. Therefore, it is necessary to improve service quality and trust to enhance customer satisfaction and loyalty in the future.

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