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The Influence of Service Quality and Trust on Customer Loyalty with Customer Satisfaction as a Mediator
(Case Study at Mandiri Link UD Naimah, Mandailing Natal Regency, North Sumatra)

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Abstract: Agent-based financial services have become an important strategy to expand financial inclusion in rural areas, including Mandailing Natal Regency, North Sumatra. This study aims to analyze the effect of service quality and trust on customer loyalty with customer satisfaction as a mediating variable at Mandiri Link Agent UD. Naimah. This research employs a quantitative approach with a census sampling technique involving 127 active customers. Data were collected using a closed-ended Likert scale questionnaire and analyzed through descriptive statistics and hypothesis testing. The results show that service quality, trust, and customer satisfaction have a positive and significant effect on customer loyalty. The average service quality score is 32.74 (TCR 84.67%), trust is 24.54 (TCR 82.6%), and customer satisfaction is 20.76 (TCR 82.6%), while customer loyalty averages 19.50 (TCR 76%). Other findings indicate that customer satisfaction mediates the relationship between trust and customer loyalty. In conclusion, continuous improvement of service quality and strengthening customer trust are necessary to enhance customer satisfaction and loyalty. The practical implication of this study is expected to provide input for Mandiri Link Agent UD. Naimah's management in formulating service strategies that emphasize reliability, speed, security, and transaction convenience to maintain customer loyalty amid increasingly tight digital competition.

Keywords: Agent Banking; Customer Loyalty; Customer Satisfaction; Financial Inclusion; Trust

1. Introduction

Agent-based financial services have become an important solution in expanding banking access to communities in rural areas. Mandiri Link agents, as one form of implementation of the Laku Pandai program, offer convenience for the community to conduct various financial transactions, including transfers, payments, and cash withdrawals, without having to visit a bank branch. As of May 2024, there were 1.36 million Laku Pandai agents spread across Indonesia, making it one of the main pillars in promoting national financial inclusion (OJK, 2024). Mandailing Natal Regency, North Sumatra, is one of the areas showing significant growth in the adoption of agent-based financial services. Given its geographical conditions dominated by mountainous areas and the significant distances between regions, services like the Mandiri Link UD Naimah Agent are crucial for bringing banking access closer to local communities.

Based on initial observations, many users only use agent services temporarily and tend to switch to other service providers, such as e-wallets and fintech, which are becoming increasingly popular. This phenomenon is not only caused by competition, but is also closely related to service quality, user trust in agents, and satisfaction after using the service. Previous research indicates that good service quality can enhance user satisfaction, which in turn fosters loyalty. In the context of Mandailing Natal, this phenomenon is further exacerbated by the low level of financial literacy among the population, which, although it increased to 51.69% in 2022, still indicates a need for further education (SNLIK, 2022).

In addition, transaction data shows that although Agen Mandiri Link has facilitated millions of transactions, user loyalty growth has not been proportional to transaction volume growth. The number of Agen Mandiri Link UD. Naimah customers fluctuated throughout 2024. In January, there were 116 customers, which increased to 125 customers in February (8.80%) and peaked in April with 139 customers (21.93%). However, the number of customers saw a significant decline in March (114 customers, down 8.80%) and November (115 customers, down -15.44%). Changes in the number of customers were relatively stable in other months, with an increase in July (133 customers, up 3.91%) and a decrease in August (131 customers, down -1.50%). In December, the number of customers increased again to 127 customers (10.48%), indicating a recovery trend. These fluctuations may be influenced by various factors, such as service quality, trust levels, and customer satisfaction with the services provided.

To reveal the phenomenon of loyalty among Agen Mandiri Link UD. Naimah customers, a preliminary survey was conducted on customer loyalty at Agen Mandiri Link UD. Naimah. This study was conducted on 30 customers. The results of the preliminary customer loyalty survey for Agen Mandiri Link UD. Naimah for the 2024 period showed an average score of 3.23 with a response rate (TCR) of 64.6%, which falls into the low category. This gap indicates that while the services provided have helped customers in their transactions, there remains uncertainty in recommending the agent and in their commitment to continue using the services in the future. Therefore, strategic efforts are needed to improve service quality, strengthen customer trust, and enhance satisfaction to achieve a more optimal level of customer loyalty aligned with the company's targets.

Based on research by Albani and Hafasnuddin (2022), service quality variables have a positive effect on customer loyalty, which in this case refers to customers who have a deep commitment to repurchasing or supporting their preferred products or services in the future, despite the influence of situations and marketing efforts that could potentially cause customers to switch, according to Kotler and Keller (2016). Furthermore, Parasuraman et al. (1991) define customer loyalty as a response closely related to a pledge or promise, reflected in continued purchases from the same service provider based on dedication and pragmatic constraints.

Service quality is the totality of features and characteristics of a product and service that depend on the ability to meet both explicit and implicit needs. The results of a study by Daffa Wibisono et al. (2024) show that the influence of service quality on loyalty is positive experiences provided to customers through efficient and user-friendly services, such as ease of payment and quick access, which can improve customer perceptions of Shopee's service quality. Furthermore, the study found that service quality has a positive and significant impact on customer loyalty at Lila Tour and Travel. This means that the better the service quality provided by Lila Tour and Travel, the higher the customer loyalty. The results of Albani and Hafasnuddin's (2022) study show that the quality of JNE's service in Banda Aceh is good, meaning that service quality has a positive effect on customer loyalty in Banda Aceh. Based on the results of previous studies, the first hypothesis in this study is that service quality has a positive effect on customer loyalty at Agen Mandiri Link UD. Naimah.

The object of this study is the target of research to obtain answers or solutions to the problems that arise. This study uses probability sampling techniques with the saturated sampling method. This technique was chosen because all members of the population who meet the research criteria are used as samples. The advantage of this method is that it provides more accurate research results and represents the population as a whole. By using the Saturated Sample method, the research can reduce the risk of bias, enhance data reliability, and generate stronger conclusions regarding the factors influencing customer loyalty. Therefore, this method was chosen to ensure the research achieves more optimal and reliable results.

Based on the above description, this study aims to prove and analyze the influence of service quality, trust, and customer satisfaction on customer loyalty at Agen Mandiri Link UD. Naimah. In addition, this study also aims to determine the influence of service quality and trust on customer satisfaction, as well as to analyze the role of customer satisfaction as a mediating variable in the relationship between service quality and trust with customer loyalty.

Based on the previous descriptions, empirical research will be conducted with the title "The Effect of Service Quality and Trust on Customer Loyalty with Customer Satisfaction as a Mediating Variable" (Case Study at Mandiri Link UD Naimah Agency, Mandailing Natal Regency, North Sumatra).

2. Literature Review

2.1. Customer Loyalty

Customer loyalty is defined as a customer's commitment to consistently purchase or using products and services from a particular company. This loyalty is created when customers feel satisfied with the value they receive from the product or service, which includes quality, price, and overall experience. Customer loyalty is also influenced by the emotional connection and trust built between customers and the brand. Companies often strive to enhance customer loyalty through special programs, such as discounts, rewards, or superior customer service, with the aim of improving customer retention and reducing the cost of acquiring new customers (Kotler & Keller, 2016).

According to Tjiptono (2016), customer loyalty is consumer loyalty to a product or service, demonstrated through repeated purchasing behavior and consistent preference for a particular brand despite offers from competitors. This loyalty is often influenced by service quality, consumer experience, and the emotional connection built between the brand and the customer. Loyalty can also be defined based on purchasing behavior. Loyal consumers are those who regularly make repeat purchases of products or services, purchase across product or service lines, refer others, and demonstrate resistance to the pull of other companies (Evandinnartha et al., 2021).

From several definitions of customer loyalty put forward by experts, it can be concluded that customer loyalty is defined as consumer loyalty to the products or services used, making repeat purchases, and recommending the products or services to others.

According to Sudarsono (2020), there are three things that can show the tendencies of loyal consumers, including: 1) Consumers with high loyalty levels will tend to stick with and trust their choices. 2) Consumers with high loyalty levels will tend to feel more risk when making purchases. 3) Consumers with high loyalty levels will tend to be loyal to stores or companies. Customer loyalty is the customer's commitment to using a particular service continuously even though other alternatives are available (Kassim & Abdullah, 2010).

This loyalty is important for businesses because loyal customers not only continue to use services but can also help attract new customers through their recommendations. To measure customer loyalty, there are several indicators that have been identified in previous studies. The first indicator is repeat purchase (loyalty in using the agent's services again), which means that customers will make repeated purchases. The second indicator is Retention (Resistance to Negative Influences on the Agent). This refers to a customer's ability to remain loyal to a product or service despite being exposed to negative information, criticism, issues, or temptations from competitors (Sutame & Nuvriasari, 2023). The third indicator is Referrals (Tendency to Recommend the Agent to Others). Satisfied customers typically share their positive experiences with others, such as friends or family, and recommend the service.

Based on the above research, this study uses three main indicators to measure customer loyalty at Agen Mandiri Link UD. Naimah, namely repeat purchase, retention, and referrals. These three indicators were chosen because they have been proven to influence customer loyalty in various previous studies.

2.2. Customer Satisfaction

Customer satisfaction is a feeling of pleasure or disappointment that arises from comparing one's impression of a product's performance (results) with one's expectations. Satisfied customers will purchase other products sold by the company and become effective marketers through word of mouth with positive impressions. Meanwhile, according to Chiguvi & Guruwo (2017), customer satisfaction is the result felt by buyers from the company's performance that meets their expectations.

Customer satisfaction is the result of an assessment of a product or service that fulfills customer desires. Once customers are satisfied, they will feel happy and their expectations will be met (Vigaretha & Handayani, 2018). Meanwhile, according to Kotler and Keller (2016), customer satisfaction is the feeling of happiness or disappointment that a person feels after comparing expected performance with actual performance. If performance meets or exceeds expectations, customers will feel satisfied or very satisfied. Conversely, if performance falls below expectations, customers will feel dissatisfied.

Several definitions from experts and authors in the above article can be summarized as follows: customer satisfaction can be defined as the customer's experience with a product or

service is the form of feelings of pleasure or disappointment with the perceived and expected quality. Customer satisfaction is closely related to the creation of customer value. When customer satisfaction is achieved, it leads to positive word-of-mouth recommendations that benefit the company, thereby increasing customers' desire to purchase or use the company's services (Sari et al., 2020). Customers who are satisfied with the service tend to be more loyal and continue to use the company's products or services.

2.3. Quality of Service

According to Kotler and Keller (2016), service quality is a company's ability to meet or exceed customer expectations. This quality encompasses various aspects, such as reliability, responsiveness, assurance, empathy, and the physical evidence of the service provided. Meanwhile, according to Parasuraman et al (1991), service quality can be defined as customers' assessment of how well the service they receive compares to their expectations. Service quality is the gap between consumers' perceptions of the services offered by a company and their expectations of those services (Nguyen et al., 2018). Service quality is the level of service that meets customer expectations (Tantono and Sudyasjayanti, 2021). Service quality is measured overall by customers, so a service is considered high quality if it consistently meets expectations. According to Syahfitri and Kusnanto (2022), in providing excellent service, service quality is an important component that must be considered. From several definitions by experts and previous studies, it can be concluded that service quality is an important factor in customer satisfaction and customer loyalty that can meet customer expectations.

Good service quality will increase customer satisfaction levels. Satisfied customers also assess the quality of service provided, determining whether it meets their expectations or not (Parasuraman et al., 1991). The service quality provided to customers must be significantly better than expected to prevent customer disappointment. Service quality is one of the main factors influencing customer satisfaction and loyalty, especially in the financial services industry such as Mandiri Link. Customers who receive high-quality service tend to feel more satisfied and are more likely to continue using the service in the long term. The SERVQUAL model developed by Parasuraman, Zeithaml, and Berry (1988) serves as the basis for measuring service quality with five main dimensions, namely reliability, responsiveness, assurance, empathy, and tangibles.

According to Sualang (2020), reliability is an important indicator in measuring service quality because customers want accurate services that are in line with what has been promised. Furthermore, responsiveness refers to the alertness of service providers in responding to customer requests and complaints. The next indicator is assurance, which relates to the level of customer trust in the services provided. Empathy is also an important factor in building good relationships between customers and service providers. Finally, tangibles reflect the visual aspects of the service, such as facilities, equipment, and the appearance of agents, which shape customers' perceptions of professionalism and comfort when using the service (Putra et al., 2021).

2.4. Trust

According to Kotler and Keller (2016), trust is the customer's belief in the ability, reliability, and integrity of a brand, company, or individual to consistently meet expectations. Trust is built through consistent positive experiences and honest communication. According to Murtiningsih and Wahyudi (2021), in the modern marketing era, where customers have extensive access to information, trust has become an important strategic asset for building and maintaining relationships with customers.

Trust is increasingly important in the digital age, where customers can access information more easily, including reviews and testimonials from other customers (Kotler & Keller, 2016). In digital marketing, corporate transparency and integrity greatly influence how customers perceive a brand. According to Aini (2020), the higher the customer trust, the more likely they are to remain loyal. Some key indicators for measuring customer trust are: Sincerity/Benevolence In financial services such as Mandiri Link Agents, sincerity or benevolence means that agents are perceived as caring, genuinely helpful, and not solely money-oriented. Customers feel they are being served with good intentions, not just because it is the agent's job. Ability refers to the technical and professional competence of the service provider (in this case, the agent), which includes knowledge, skills, and expertise in providing

services well, quickly, and accurately. Integrity reflects the honesty and transparency of the agent in providing services.

By paying attention to these indicators, financial service agents can improve the quality of their services to maintain and increase the number of loyal customers. Sincerity/genuineness (Benevolence), ability (Ability), and integrity (Integrity) can be effective strategies in building long-term relationships with customers.

3. Research Method

This type of research is hypothesis testing research. Hypothesis testing is used to explain the nature of a specific relationship or to determine differences between groups of independence (independence) of two or more factors in a situation (Rachman et al., 2024). These variables can be obtained based on data and facts available in the field. This research uses a quantitative approach that aims to explain the relationship between the variables being studied.

The data required in this study is primary data in the form of responses from respondents. Primary data is data obtained directly without intermediaries to find solutions or problems being studied. Primary data is obtained by distributing questionnaires to respondents. In this study, data was obtained by distributing questionnaires to customers of Agen Mandiri Link UD. Naimah. The measurement scale used in this research questionnaire is the Likert scale, which is a closed-ended measurement where respondents are given answer options with the following criteria: 1 (Strongly Disagree), 2 (Disagree), 3 (Neutral), 4 (Agree), and 5 (Strongly Agree).

The data in this study were analyzed using descriptive statistical analysis methods. The analysis was designed to characterize each research variable with data presented in frequency distribution tables and to calculate the Respondent Achievement Level (RAL). According to Hair et al. (2021), R square (R^2) is useful for determining the magnitude of the influence of exogenous variables on endogenous variables, expressed as a percentage (%). According to Hair et al. (2021), Q square is a metric used in PLS-SEM (Partial Least Square Structural Equation Modeling) analysis to evaluate the predictive ability of the model.

4. Results And Discussion

The analysis results begin with the response rate, followed by the respondent profile, measurement model assessment, descriptive analysis, R square, Q square, and structural model assessment. The response rate is the rate of respondents' responses to the questionnaire distributed to Mandiri Link UD customers who made repeat transactions (2 times). The response rate in this study is as follows:

Table 1. *Respon Rate*

Description	Total
Questionnaires distributed	127
Questionnaires not returned	-
Questionnaires returned	127
Questionnaires not fully completed	-
Questionnaires fully completed and analyzed	127
Response rate (127/127) 100%	**100%**

Based on the table above, it can be seen that the number of questionnaires distributed was 127 customers, of which 127 questionnaires were returned and completed. Thus, the number of questionnaires ready for analysis was 127 customers, resulting in a response rate of 100%.

Table 2. Respondent Profile

Demographic	Category	Number of People	Percentage (%)
Gender	Male	49	38.6
	Female	78	61.4
	Total	**127**	**100.0**
Age	21 – 31 years	44	34.6
	32 – 42 years	36	28.3
	43 – 53 years	34	26.8
	> 53 years	13	10.2
	Total	**127**	**100.0**
Education	Elementary School	3	2.4
	Junior High School	7	5.5
	Senior High School	64	50.4
	Diploma	9	7.1
	Bachelor's Degree (S1)	44	34.6
	Master's Degree (S2)	-	-
	Total	**127**	**100.0**
Occupation	Civil Servant (PNS)	14	11.0
	Military / Police	1	0.8
	Private Employee	47	37.0
	Housewife	22	17.3
	Farmer	34	26.8
	Trader	2	1.6
	Others	7	5.5
	Total	**127**	**100.0**
Monthly Income	2,000,000 – 5,000,000 IDR	75	59.1
	5,000,001 – 8,000,000 IDR	39	28.3
	8,000,001 – 11,000,000 IDR	16	12.6
	Total	**127**	**100.0**
Customer Duration	1 – 2 years	40	31.5
	2.1 – 3 years	40	31.5
	> 3 years	47	37.0
	Total	**127**	**100.0**

Based on Table 4.2, the majority of respondents were female, totaling 78 people (61.4%), while males accounted for 49 people (38.6%). By age, the largest group of respondents were aged 21–31 years (34.6%), followed by 32–42 years (28.3%), 43–53 years (26.8%), and over 53 years (10.2%). In terms of highest level of education, the majority were high school graduates (50.4%), followed by university graduates (34.6%), diploma holders (7.1%), junior high school graduates (5.5%), and elementary school graduates (2.4%). Based on occupation, the majority are private sector employees (37%), farmers (26.8%), housewives (17.3%), civil servants (11%), merchants (1.6%), and other occupations (5.5%). In terms of monthly income, the majority earn between Rp2,000,000 and Rp5,000,000 (59.1%), followed by Rp5,000,000 to Rp8,000,000 (28.3%), and Rp8,000,000–Rp11,000,000 (12.6%). Based on the length of time as a customer, the majority of respondents have been customers for more than 3 years (37%), followed by 1–2 years (31.5%), and 2–3 years (31.5%).

Customer loyalty variables in this study were measured using five question indicators, as described below.

Table 3. *Descriptive Statistics*

Item	N	Minimum	Maximum	Mean	Std. Deviation
LOY.1	127	1	5	3.82	0.995
LOY.2	127	3	5	3.99	0.802
LOY.3	127	1	5	3.65	0.979
LOY.4	127	1	5	3.95	0.907
LOY.5	127	3	5	4.09	0.864
Customer Loyalty	127	12	25	19.50	2.933
Valid N (listwise)	127				

Based on Table 4.8   analysis results, the customer loyalty variable shows an average value of 19.50 out of a maximum score of 25, with a standard deviation of 2.933. This indicates that most respondents have a positive and consistent perception of loyalty, with the majority willing to make repeat purchases and recommend the service. The highest average indicator value is found in LOY.5 (4.09) and the lowest in LOY.3 (3.65).

Customer satisfaction variables are measured through five question indicators, as described below.

Table 4. *Descriptive Statistics*

Item	N	Minimum	Maximum	Mean	Std. Deviation
KP.1	127	1	5	4.22	0.835
KP.2	127	1	5	3.94	0.871
KP.3	127	2	5	4.11	0.779
KP.4	127	1	5	4.20	0.797
KP.5	127	2	5	4.30	0.749
Customer Satisfaction	127	9	25	20.76	3.051
Valid N (listwise)	127				

Based on Table 4, the results of the descriptive analysis of customer satisfaction variables show that the overall average score is 20.76 with a standard deviation of 3.051 from a maximum score of 25. This indicates that customers are satisfied with the service they receive. The indicator with the highest value is KP.5 (4.30), indicating that customers feel their needs have been met, while the indicator with the lowest value is KP.2 (3.94), although it still shows a positive trend. The service quality variables in this study used eight questions, as described below.

Table 5. *Descriptive Statistics*

Item	N	Minimum	Maximum	Mean	Std. Deviation
KL.1	127	1	5	3.10	1.373
KL.2	127	3	5	4.38	0.678
KL.3	127	2	5	4.28	0.755
KL.4	127	1	5	4.14	0.804
KL.5	127	2	5	4.02	0.797
KL.6	127	2	5	4.19	0.784
KL.7	127	2	5	4.28	0.720
KL.8	127	1	5	4.35	0.730
Service Quality	127	22	40	32.74	4.213
Valid N (listwise)	127				

Based on Table 5, the results of the service quality variable analysis have an average of 32.74 out of a maximum total score of 40, with a standard deviation of 4.213. This indicates that respondents rate the quality of service provided as good. The highest average is found in indicator KL.10 (4.38), which emphasizes service reliability, while the lowest value is found in KL.1 (3.10), indicating that there is still room for improvement in that aspect. The confidence variable was measured using six questions, as described below.

Table 6. *Descriptive Statistics*

Item	N	Minimum	Maximum	Mean	Std. Deviation
KEP.1	127	2	5	4.15	0.855
KEP.2	127	1	5	4.05	0.825
KEP.3	127	2	5	4.21	0.783
KEP.4	127	1	5	4.13	0.903
KEP.5	127	3	5	3.93	0.768
KEP.6	127	3	5	4.06	0.824
Trust	127	13	30	24.54	3.197
Valid N (listwise)	127				

Based on Table 6, the results of the analysis of the trust variable show an average of 24.54 out of a maximum total score of 30, with a standard deviation of 3.197. This value indicates that the respondents' level of trust in the service or provider is quite high and stable. The highest average indicator is found in KEP.3 (4.21) and the lowest in KEP.5 (3.93), which generally still indicates that respondents tend to have confidence in the reliability and integrity of service providers.

The results of the study indicate that service quality, trust, and customer satisfaction have a positive and significant effect on customer loyalty at Agen Mandiri Link UD. Naimah. Service quality is rated as good with an average score of 4.22 and a TCR of 84.67%, while trust and customer satisfaction each have an average score of 4.13 and a TCR of 82.6%. Customer loyalty itself is in the fairly high category with an average score of 3.80 and a TCR of 76%.

The first hypothesis test (H1) shows that service quality has a significant effect on customer loyalty with a path coefficient of 0.220, T-statistic of 2.429, and P-value of 0.016. This finding is supported by research by Andalusi (2021), Soraya Khairiyah et al. (2020), Riyadi and Erdiansyah (2023), and Gunananda et al. (2024), all of which indicate that service quality contributes to loyalty. The second hypothesis (H2) proves that trust also has a positive and significant effect on loyalty with a coefficient of 0.346, a T-statistic of 2.914, and a P-value of 0.004. This reinforces the findings of Riyadi and Erdiansyah (2023), Suryakusuma et al. (2024), and Andalusi (2021), who emphasize the role of trust in maintaining customer loyalty. The third hypothesis (H3) shows that customer satisfaction has a significant effect on loyalty with a coefficient of 0.313, a T-statistic of 2.807, and a P-value of 0.005, consistent with Tamonsang (2022), Hibatullah and Tjahjaningsih (2023), and Ana (2025), who affirm the role of satisfaction as a determinant of loyalty. Furthermore, the fourth hypothesis (H4) shows that service quality significantly influences customer satisfaction with a coefficient of 0.252, a T-statistic of 2.589, and a P-value of 0.010, supporting the findings of Bagus Arya Wijaya et al. (2024) and Ana (2025), who highlight the importance of service quality in enhancing satisfaction.

Finally, the fifth hypothesis (H5) shows that trust also has a significant effect on customer satisfaction with a coefficient of 0.600, a T-statistic of 5.877, and a P-value of 0.000. These results align with Rivaldi and Saiful Amri (2023) and Surip (2023), who emphasize trust as a crucial element in building long-term satisfaction and loyalty. Overall, these findings strengthen the empirical evidence that service quality and trust are important foundations for enhancing customer satisfaction and loyalty, thereby serving as a basis for sustainable strategies for Agen Mandiri Link UD. Naimah in building long-term relationships with its customers.

The results of this study found that the implementation of customer satisfaction at Agen Mandiri Link UD. Naimah was classified as satisfied. This can be proven by the average score of the customer satisfaction variable, which was 4.13 with a TCR of 82.6%. Furthermore, for the trust variable, the results of the study found that the implementation of customer trust was classified as high. Furthermore, the results of testing the seventh hypothesis (H7) regarding customer satisfaction mediating the relationship between trust and customer loyalty found an

original sample of 0.188 (positive sign), T statistics of 2.530 (greater than 1.96), and P values of 0.012 (greater than 0.05). Thus, it can be concluded that customer satisfaction mediates the relationship between trust and customer loyalty, so hypothesis seven (H7) is accepted.

5. Conclusion

Based on the results of the research conducted, it can be concluded that service quality, trust, and customer satisfaction have a positive and significant effect on customer loyalty at Agen Mandiri Link UD. Naimah. Service quality has also been proven to have a positive and significant effect on customer satisfaction, as has trust, which has a significant effect on customer satisfaction. This study also found that customer satisfaction does not mediate the relationship between service quality and customer loyalty, but satisfaction has been proven to mediate the relationship between trust and customer loyalty. These findings have practical implications for the management of Agen Mandiri Link UD. Naimah to continue improving customer loyalty, which is currently still in the fairly high category. Improvements can be focused on enhancing elements with the lowest respondent achievement rate (TCR), such as transaction security to ensure customers feel safe, increasing empathy and response speed when customers face challenges, consistency between the information provided and the services received, and strengthening affective loyalty through loyalty programs, more personalized service, and a more enjoyable service experience. These efforts are expected to encourage customers to remain loyal even though similar services are available in their vicinity.

This study has several limitations, including only examining three main variables, namely service quality, trust, and customer satisfaction, so that other variables that could potentially influence loyalty, such as promotional mix or demographic factors, have not been included. Therefore, it is hoped that future research can be expanded in scope to obtain more specific and satisfactory results than before.

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