

BUILDING PNM MEKAR SYARIAH CUSTOMER LOYALTY BY IMPROVING SERVICE QUALITY, TRUST, AND SATISFACTION

Thesa Irda Putri^{1*}, Elex Sarmigi², Muhammad Aunurrochim Mas'ad Saleh³

^{1,2}Institut Agama Islam Negeri Kerinci

³Universiti Sains Islam Malaysia

¹thesairdaputri@gmail.com, ²ellexsarmigi@gmail.com, ³aunn25@usim.edu.my

Abstract

This study aims to analyze the effect of service quality and trust on customer loyalty, with satisfaction as an intervening variable, at PT PNM Mekaar Syariah Branch in Kerinci. This research adopts a quantitative approach, utilizing a causal method, where primary data are collected through an online questionnaire using Google Forms. The population in this study consists of customers of PT PNM Mekaar Syariah, Kerinci branch, with a sample of 85 respondents selected using a convenience sampling technique. Data analysis is performed using Structural Equation Modeling (SEM) based on Partial Least Squares (PLS) with the help of SmartPLS 3.2.9. The results indicate that service quality has no significant effect on either customer loyalty or satisfaction. In contrast, trust has a positive and significant impact on both customer loyalty and satisfaction. Additionally, trust can mediate the relationship between service quality, customer satisfaction, and loyalty. However, satisfaction does not mediate the relationship between trust and service quality, nor does it mediate the relationship between service quality and customer loyalty. These findings emphasize that trust is the key factor in building customer loyalty at PT PNM Mekaar Syariah. At the same time, service quality and satisfaction have not shown a significant direct effect on loyalty.

Keywords: Service quality, trust, customer satisfaction, loyalty, SEM-PLS, Islamic Microfinance, PNM Mekaar

Received: May 10nd, 2025; Revised: June 18th, 2025; Accepted: June 28nd, 2025

^{1,2}Institut Agama Islam Negeri Kerinci and Jl. Kapten Muradi, Sungai Liuk, Kecamatan Pesisir Bukit, Kota Sungai Penuh, Jambi

³Universiti Sains Islam Malaysia and Bandar Baru Nilai, 71800, Nilai, Negeri Sembilan, Malaysia

E-mail: ¹thesairdaputri@gmail.com, ²ellexsarmigi@gmail.com, ³aunn25@usim.edu.my

Introduction

In this modern era, competition in the banking industry is increasingly fierce. This cannot be separated from the increase in activity and conditions of products offered by financial institutions. Thus, this situation increases quality competition, considering that the product is one of the most critical factors in customer satisfaction. Customer satisfaction is a solid foundation for maintaining strong customer relationships and expanding market share. Therefore, programs that focus on customer expectations are needed to strengthen the company's position in the market (Fatihudin dan Firmansyah, 2019:210) (Sudirman, Darmiati, and Rahman, 2022)

The ability to perfectly meet consumer expectations creates satisfaction, strengthens trust, and increases loyalty. To enhance customer loyalty, companies are expected to develop programs that encompass all aspects of their business services. The quality offered to consumers becomes a benchmark that fosters optimal customer trust. According to Wijaya, (2018), Continuous commitment to service quality is a substantial advantage for building trust. Strength is also necessary to increase competitiveness when a company has benefits that are difficult for competitors to imitate (Anisa, Hermuningsih, and Maulida, 2021) . Trust and satisfaction can influence customer loyalty (Satryawati, 2018).

According to Sapada, (2021) Service Quality is a symbol of service perfection based on customer expectations. The better the service quality, the higher the customer satisfaction. Perfection of service quality can be optimized by applying Islamic values (Dewi and Swara, 2022). According to Sharia, work is worship. A high spirit of worship encourages people to work hard. Thus, the application of Sharia principles in business management is one of the most essential points that helps shape product value and customer perception. The ability to deliver perfect service quality can be a significant advantage in terms of customer satisfaction, and this effort is also highly effective in increasing customer loyalty. Customer loyalty is a deep commitment to making a purchase (Kalsum, 2016) in (Sudirman et al., 2022).

In general, financial institutions can be categorized into two primary forms: banks and non-banks. The primary difference between the two institutions lies in their methods of collecting funds. In collecting funds it is clearly explained that banks can collect funds from the public either directly or indirectly, while non-bank institutions can only collect funds from the public indirectly (Dewi and Swara, 2022).

In the current era, the Indonesian economy is generally in a difficult situation, where farmers often fail to harvest due to flooding. This situation exacerbates the economic downturn over time. To overcome this economic situation, financial institutions, including both banks and non-banks, are among the key players in helping address the difficulties faced by society (Wiwoho, 2020).

To start a business activity, an entrepreneur can make it happen by providing initial capital, either personal or group funds, so that business activities can be carried out from this initial capital. On the other hand, if in dealing with capital problems, an entrepreneur does not have it, one way to go is to how to find business capital loans. There are many ways that can be used to borrow business capital, one of which is by borrowing from neighbors, family, or other parties who have it with an agreement to help, cooperate, or share profits (Sevina, Suryani, and Humaemah, 2022). Apart from those within the community itself, there are currently many financial institutions that offer cooperation in the form of providing capital loans, both individually and as a group. These institutions provide loans, debts, alms, grants, or zakat, which, in their implementation, have been regulated by Islamic law. On the other hand, informally, one of the financial institutions that effectively channels business capital is also provided, namely National Civil Capital, PNM, PNM Mekaar, and PNM Mekaar Syariah.

PNM Mekaar Syariah is one of the PTs that has an office branch in the Kerinci Regency and has a sub-branch in Baru Debai Village, Kumun Debai District, Sungai Penuh City, is one of the PTs that operates in the field of group-based empowerment services by Islamic law based on fatwas and a statement of conformity with Sharia and the National Sharia Council of the Indonesian Ulema Council, which is aimed at underprivileged women who do ultra-micro businesses (Liputan 6, 2022), through improving financial management to realize family aspirations and prosperity, financing business capital without interruption, getting used to the culture of saving and increasing entrepreneurial competence and business development (Sevina et al., 2022).

Since its founding, in 2015 PNM Mekaar Syariah has experienced quite rapid development so that in 2018 it succeeded in distributing loan assistance to more than 4 million customers. In accordance with its function and aim, namely fostering a prosperous family economy which provides special services for underprivileged women who are ultra-micro business actors, both those who want to start a business and those who want to develop a business (Liputan 6, 2022).

If you examine its development over time, PNM Mekaar Syariah is in high demand among underprivileged communities, particularly businesspeople who want to start or expand their businesses. PNM Mekaar Syariah branch in Debai Village, Kumun Debai District, Sungai Full City was establishhed with the aim of being a strategic solution for the government to improve community welfare and economic equality through developing access to capital and capacity building programs for micro businesses (Sevina et al., 2022). So that PNM Mekaar Syariah can reach the Kerinci district and the city of Full River.

In mid-2018 PNM Mekar Syariah began to be known and developed among the community in Kayu Aro Ambai village, Tanah Cokok sub-district, Kerinci regency. The community, especially mothers, feel that this is a new thing that is of concern to many people because anything new will be easily recognized and recognized by the public. The adaptation process between PNM Mekaar Syariah and the community, especially housewives, is very easy because the expressions given or offered can be absorbed thoroughly and are easy to understand. Concision and clarity in speaking in various expressions greatly influence the comprehension of those who hear it, whereas convoluted expressions that are unclear and less accurate will cause the comprehension of those who hear them to be slow. Speaking in general can be interpreted as conveying intentions (ideas, ideas, feelings) to other people through spoken language so that other people can understand the meaning (Utami and Malang, 2019).

Starting with a discussion of various forms of business institutions in Indonesia which operate in the field of providing financial services which can provide loans or business capital so that customers can become entrepreneurs independently. A lot of free time is wasted and not utilized. Different from the principles of managing time, time management skills are how we use time to prioritize and achieve life goals and create prosperity (Syelviani, 2020). If we fill our time well, we will feel the benefits.

PNM Mekaar Syariah, one of the institutions operating in the financial sector, is the only financial institution established by the Government through Indonesian Government Regulation No. 38/99 dated 29 May 1999 which was confirmed through the Decree of the Minister of Finance of the Republic of Indonesia No. 487/KMK-017/1999 dated 13 October 1999 as a BUMN which has a special task in empowering small, medium and cooperative micro-enterprises (UMKMK) as well as implementing Sharia principles in accordance with Islamic teachings (Aprilia and Anjeng Esri edhi Maharani, 2022).

Apart from that, PNM Mekaar Syariah utilizes a shared responsibility group system which aims to close the gap in financing channels so that customers can develop their business skills to advance the welfare of their families. The shared responsibility system means that if in one group there is a member whose credit is bad for installments, then it becomes the responsibility of the other group members (Sevina et al., 2022).

Based on the results of observations on December 10 2023, 10 members of the group that had been formed had to submit original and photocopies of KTPs and family cards. After selecting the chairman of PNM Mekaar Syariah, he continues the survey activities to the customers' homes. If the survey results show that the group meets the requirements to be given a loan, then within a few days, the loan funds can be disbursed.

Based on the results of an interview with Ernawati on December 11 2023, it was revealed that before the disbursement of PNM Mekaar Syariah explained to customers, among other things: 1. First stage loan in the amount of Rp. 3,000,000. 2. From capital of Rp. 3,000,000 is set aside for customer savings of 5% (Rp. 150,000), these savings will be returned when the installments have been paid in full. 3. Installment of Rp. 75,000 per week within 1 year 2 months (50 weeks). 4. 2% credit interest discount per month (Rp. 60,000). 5. The total loan amount received by the customer is IDR. 2,850,000. 6. PNM Mekaar Syariah uses a shared responsibility group system. If a member does not make a deposit then it is the responsibility of all group members to cover it.

After all this is explained, the group members make a promise or oath as a bond so that all members can carry it out carefully.

PNM Mekaar Syariah, a branch in Debai Village, Kumun Debai District, Sungai Full City always tries to improve the quality of its customers' trust so that they feel satisfied with the services provided, but here and there there are still complaints from customers, such as: there are complaints regarding the loan amount not being as promised. , interest payments that are too high, there is a repayment system.

Oriented from this, customers begin to feel a discrepancy between their desired expectations and the reality they face, which causes the sense of optimism to disappear and be replaced by a sense of pessimism. As stated by Riadi, Kamase and Mapparenta (2021) where customer satisfaction is the customer's response after use to the perceived difference between previous expectations and actual product performance. Another definition of satisfaction is a person's feeling of happiness or disappointment that arises from comparing the efficiency or results of a product with his or her expectations. As an implementation of all this, customers feel that the quality of existing services is not optimal, ultimately making customers dissatisfied and losing loyalty to PNM Mekaar Syariah, which causes many customers to stop and give up using credit offered by other companies or banks.

Based on the description above, this research wants to know the extent of the quality of service and trust provided so that customers become loyal and satisfied in using PNM Mekaar Syariah like other financial institutions. In this way, customer loyalty to PNM Mekaar Syariah remains an idol in the hearts of customers.

Methods

This study is a causal research, which aims to examine the influence among variables. The research approach used is quantitative, where the data consist of numerical values. The primary data source

is collected directly from the research subjects or objects using a questionnaire as the data collection tool.

The population of this study consists of customers of PT PNM Mekaar Syariah, Kerinci branch, whose exact number is unknown. The sample in this study is a portion of the customers, amounting to 31 respondents, determined based on the formula proposed by Hair (2015), which states that the minimum sample size for Structural Equation Modeling (SEM) analysis can be calculated by multiplying the number of indicators by 5 to 10. Therefore, the minimum sample size for this study is 85 respondents (5×17). However, only 31 respondents completed the questionnaire, and thus this number was used as the sample. The sampling technique employed is convenience sampling, which is a method where samples are taken based on chance encounters with customers of PT PNM Mekaar Syariah. The sample criteria include customers who have taken loans from PT PNM Mekaar Syariah and reside in Kayu Aro Ambai village.

For data analysis, Structural Equation Modeling (SEM) was used with the assistance of the SmartPLS application. According to Ghazali (2002) as cited in Risnandar (2022), the recommended minimum sample size for SEM using PLS is between 30 and 100 samples. The advantage of using SEM-PLS is that it does not require normally distributed data, and the PLS calculation results remain robust even if there are non-normal data or missing values. Additionally, SEM-PLS can be used to confirm theories and describe relationships among variables. Considering these advantages and the sample size used in this study, SEM with the Partial Least Square (PLS) method was chosen as the analytical tool.

Result and Discussion

Result

Construct Validity and Reliability

The purpose of this test is to ensure that the validity and reliability of the questions contained in the questionnaire used as a research instrument can be ascertained in measuring research variables.

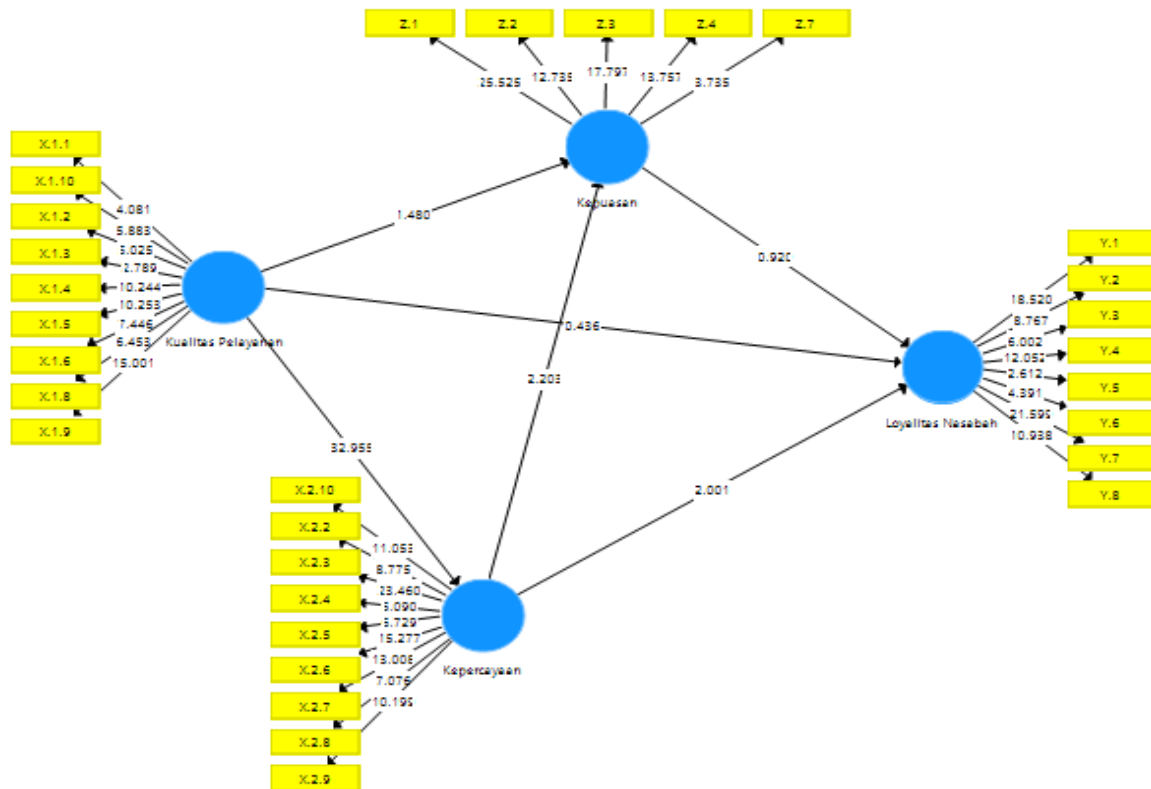


Figure 1. Example of a figure caption

Initially, the research instrument used to measure customer loyalty consisted of 8 questions, all questions met validation and reliability requirements. Likewise with the satisfaction variable, of the 7 questions asked, only 5 questions passed the research instrument test. Meanwhile, for the service quality variable, only 9 out of the 10 questions tested were declared valid and reliable. Meanwhile, for the trust variable, of the 10 questions tested, only 9 questions met the validation and reliability assumptions.

Table 1. Construct Validity and Reability

	Cronbach's Alpha	rho_A	Composite Reliability	Avarage Variance Extraxted (AVE)	Information
Trust	0.968	0.969	0.973	0.799	Valid & Reliable
Satisfaction	0.942	0.948	0.957	0.816	Valid & Realiable
Service Quality	0.949	0.951	0.957	0.713	Valid & Realiable
Customer Loyalty	0.937	0.946	0.948	0.697	Valid & Realiable

Source: Data processed by SMART PLS 3.2.9, 2024

From table 1 above, it can be seen that the Cronbach's Alpha value for each of the variables above is 0.9, then the Average Variance Extracted (AVE) value above is 0.5, so that all the questions in this research are declared valid and reliable.

Evaluation of Structural Model

R Square

Table 2. Coefficient Determinant

	Cronbach's Alpha	rho_A
Trust	0.930	0.928
Satisfaction	0.938	0.933
Customer Loyalty	0.930	0.922

Source: Data processed by SMART PLS 3.2.9, 2024

Table 2 above provides information that the influence of customer loyalty, satisfaction and service quality on trust is 92.8%. Meanwhile, the influence of customer loyalty, service quality and trust on satisfaction is 93.3%. Meanwhile, the impact of satisfaction, service quality and trust on customer loyalty is only 92.2%.

T-Statistics (Bootstrapping)

The t statistics test is carried out to test the research hypothesis, namely to see whether the exogenous variable (X) has a significant influence on the endogenous variable (Y).

Direct Effect

Table 3. Direct Effect

	Original Sample (O)	T Statistics (O/STDEV)	P Values	Information
Service Quality -> Customer Loyalty	0.121	0.436	0.663	H ₁ Rejected
Trust -> Customer Loyalty	0.633	2.001	0.046	H ₂ Accepted
Service Quality-> Satisfaction	0.402	1.480	0.140	H ₃ Rejected
Trust -> Satisfaction	0.574	2.203	0.028	H ₄ Accepted
Satisfaction -> Customer Loyalty	0.219	0.920	0.358	H ₅ Rejected
Service Quality -> Trust	0.965	32.955	0.000	H ₆ Accepted

Source: Data processed by SMART PLS 3.2.9, 2024

The Influence of Service Quality on Customer Loyalty

Table 3 above shows that trust is a variable that can predict changes in customer loyalty, this is proven by the t-statistics value of 2.001 > 1.96 and the P-Value value which is greater than Alpha

($0.046 < 0.05$). So H2 is accepted, which means that every time there is a change in trust, there will be a change in customer loyalty.

The Influence of Trust on Customer Loyalty

Table 3 above shows that trust is a variable that can predict changes in customer loyalty, this is proven by the t-statistics value of $2.001 > 1.96$ and the P-Value value which is greater than Alpha ($0.046 < 0.05$). So H2 is accepted, which means that every time there is a change in trust, there will be a change in customer loyalty.

The Influence of Service Quality on Satisfaction

Based on table 3 above, it provides information that service quality is not a variable that can predict changes in satisfaction. This is proven by the t-statistics value of $1.480 < 1.96$ and the P-Value value which is greater than alpha ($0.140 > 0.05$). So H3 is rejected, which means that service quality has no effect on satisfaction.

The Effect of Trust on Satisfaction

From table 3 above, based on the data, it is known that H4 obtained a t-statistics value of $2.203 > 1.96$ and a P-Value value of $0.028 < 0.05$. These results indicate that trust has a positive effect on satisfaction and is acceptable. Thus, it can be concluded that good trust can significantly increase satisfaction.

The Influence of Satisfaction on Customer Loyalty

From the results of data analysis in table 3 above, it can be concluded that the satisfaction variable has no significant effect on the customer loyalty variable, with a t-statistics value of $0.920 > 1.96$ and a P-Value of $0.358 < 0.05$. So H5 is rejected where the level of customer satisfaction does not match expectations, which causes there to be no significant relationship with customer loyalty.

The Influence of Service Quality on Trust

Table 3 above shows that the service quality variable directly has a positive and significant effect on trust, with a t-statistics value of $32.955 > 1.96$ and a P-Value of $0.000 < 0.05$. So H6 is accepted, where PT PNM Mekaar Syariah succeeded in winning customers' trust through its ability to provide.

Indirect Effect

Tabel 4. Indirect Effect

	Original Sample (O)	T Statistics (O/STDEV)	P Values	Information
Service Quality -> trust -> Satisfaction	0.554	2.243	0.025	H ₇ Accepted
Service Quality-> Trust -> Customer Loyalty	0.611	2.004	0.046	H ₈ Accepted
Trust -> Satisfaction -> Customer Loyalty	0.126	0.699	0.485	H ₉ Rejected
Service Quality -> Satisfaction -> Customer Loyalty	0.088	0.770	0.442	H ₁₀ Rejected

Source: Data processed by SMART PLS 3.2.9, 2024

The influence of service quality on satisfaction mediated by trust

Based on table 4 above, it can be seen that the t-statistic value is $2,243 > 1.96$ and the P-Value is $0.025 < 0.05$. then H₇ is accepted, meaning that the existence of the trust variable is able to mediate the relationship between service quality and satisfaction. So it can be concluded that the trust given by PT PNM Mekaar Syariah to customers can mediate the relationship between service quality and satisfaction.

The Influence of Service Quality on Customer Loyalty as mediated by Trust

The results of hypothesis testing show that H₈ is accepted, because the t-statistic value obtained is 2.004 which is greater than 1.96, with a P-Value value of 0.046 which is smaller than 0.05. Therefore, it can be concluded that the management ability of PT PNM Mekaar Syariah in providing quality services has succeeded in building customer loyalty so that customers tend to continue borrowing from PT PNM Mekaar Syariah.

The Influence of Trust on Customer Loyalty as mediated by Satisfaction

The statistical results show that the t-statistic value of 0.699 is smaller than 1.96 with a P-Value value of 0.485, which is far above 0.05. So H₉ is rejected, meaning that satisfaction cannot mediate the relationship between trust and customer loyalty.

The Influence of Service Quality on Customer Loyalty as mediated by Satisfaction

From table 4 above, it can also be seen that the t-statistic value is $0.770 < 1.68$ and the p-value is $0.442 < 0.05$. So H₁₀ is rejected, meaning that satisfaction is not a variable that is able to mediate the relationship between service quality and customer loyalty.

Discussion

Based on the results of testing hypothesis 1, it is known that service quality does not have a significant effect on customer loyalty. This means that the quality of service that occurs at PT PNM Mekaar Syariah is not able to create customer loyalty. This supports previous research conducted by Rahmah *et al.* (2021) which states directly that there is no significant influence on customer loyalty. The research also supports the results of other research conducted Maulida and Pradana (2022) who also found that service quality is not a factor that can influence customer loyalty. However, the results of this study contradict the results of research conducted by Tumbel, Wenas and Lintong (2022) who found that service quality has a positive and significant effect on customer loyalty.

PT PNM Mekaar Syariah is a microfinance institution focused on ultra-micro business financing, especially for underprivileged women. In this context, the customers generally come from lower to middle economic segments, where the focus is on business sustainability and access to capital as top priorities. Therefore, customer loyalty is likely to be more influenced by ease of access to financing, an unsecured loan system, and the direct economic benefits received, rather than service quality aspects such as friendliness, service speed, or comfort (Sari & Rahman, 2021). Furthermore, religiosity and alignment with Islamic principles also play an important role for customers when choosing and remaining loyal to Islamic financial institutions. Some customers may demonstrate loyalty not solely because of the service provided but due to shared values, trust in the Islamic system, and the expectation of blessings from business financing that is in accordance with Islamic law (Rohmah & Fauziah, 2021; Fitriani, 2020).

Meanwhile, in the results of testing hypothesis 2, trust was stated to have a significant effect on customer loyalty. This means that every time there is a change in trust, there will be a change in the customer's loyalty. The results of this research are in line with the results of previous research conducted by Supertini, Telagawati and Yulianthini (2020) which shows that customer trust has a positive and significant effect on customer loyalty. Which is also supported by the results of other research conducted by Dewi and Swara (2022) that customer trust has a positive and significant effect on customer loyalty. However, the results of this study are inversely proportional to the results of research conducted by Lutfiani and Musfiroh (2022) that trust hurts customer loyalty, meaning that trust does not have a significant effect on customer loyalty.

However, the results of testing Hypothesis 3 indicate that service quality does not have a significant effect on customer satisfaction. This means that service quality is not a variable that can predict changes in satisfaction. This finding aligns with previous research conducted by Thawil (2023),

who stated that service quality has not been able to demonstrate a significant relationship with satisfaction. This finding is further supported by a study by Napitupulu and Lukiyana (2019), which found that service quality has no significant effect on satisfaction, with the direction of the effect being negative. In contrast, this study contradicts the findings of Normasari et al. (2018), who revealed that service quality significantly influences customer satisfaction. PT PNM Mekaar Syariah serves a segment of the lower-income population, many of whom have not yet been reached by formal financial institutions (unbanked).

In such conditions, the main priority for customers is not comfort in service, but rather quick and easy access to financing that complies with Islamic principles. In Islamic financial institutions, spiritual values and trust in the institution play an important role in shaping customer satisfaction (Fathoni & Maulana, 2021). Therefore, even though the service may not be optimal from a technical standpoint, as long as customers believe that the institution operates honestly and by Islamic principles, they remain satisfied (Hasanah, 2020). Customer characteristics also serve as an important contextual factor. Customers of PT PNM Mekaar Syariah generally come from low educational and economic backgrounds, with a primary focus on business sustainability. They prioritize the direct benefits of the program rather than an ideal service experience. In this regard, even though the service may be quick and easy but not technically perfect, it is still considered satisfactory as long as it contributes to their business (Siregar, 2022).

Furthermore, in testing hypothesis 4 it was found that trust had a positive effect on satisfaction and was acceptable. This means that good trust can significantly increase satisfaction. The results of this study are also in line with research Putra, Supriyatin and Sakti (2021) which suggests that trust has a positive and significant effect on customer satisfaction. The results of this research align with those of a previous study Annisa and Dwiyanto (2021) which found that trust has a positive and significant influence on satisfaction. But the results in this study contradict the results of research conducted by Sudaryana (2020) There is a positive and insignificant influence on trust on customer satisfaction.

Meanwhile, in testing hypothesis 5, it was found that the satisfaction variable had no significant effect on the customer loyalty variable. This means that the level of customer satisfaction does not match customer expectations, resulting in no significant relationship with customer loyalty. The results of this research are in accordance with previous research conducted by Sari and Lestariningsih (2021) in which customer satisfaction did not have a significant effect in a positive direction on customer loyalty.

The results of this research are also supported by a study Ida Sukmawati (2018) stating that there is no significant effect of customer satisfaction on customer loyalty. However, the results in this

research are inversely proportional to the results of research conducted Octavia (2019), namely that customer satisfaction influences customer loyalty. Customer loyalty to Islamic financial institutions is often more influenced by alignment with Islamic principles, trust, and the limited availability of alternative institutions in the area. Additionally, for micro customers, loyalty is more driven by ease of access to financing and service flexibility rather than service satisfaction alone. Therefore, although the satisfaction level may be relatively good, it is not strong enough to significantly foster loyalty without reinforcing aspects such as religiosity, contract transparency, and trust in the application of Islamic principles.

However, in testing hypothesis 6, it is known that the service quality variable has a direct and positive, and significant effect on trust. This means that PT PNM Mekaar Syariah has succeeded in winning customers' trust through its ability to provide quality service. The results of this research align with previous conducted by Pramana and Rastini (2019), which argue that service quality variables have a positive and significant effect on trust.

Based on the results of testing Hypothesis 7, it is evident that the trust variable mediates the relationship between service quality and satisfaction. This means that the trust given by PT PNM Mekaar Syariah to customers can mediate the relationship between service quality and satisfaction. The results of this research are in line with the results of previous research conducted by (Pratiwi and Suparna (2018) which stated that the role of trust positively mediates the influence of service quality on satisfaction.

Meanwhile, the results of hypothesis 8 show that the existence of the trust variable is able to mediate the relationship between service quality and customer loyalty. This supports previous research conducted by Sudirman, Darmiati and Rahman (2022) that service quality has a significant effect on customer loyalty through trust. What is also supported by the results of other research conducted by Pramana and Rastini (2019) is that there is a positive influence on the service quality variable on the customer loyalty variable through trust.

However, the results of Hypothesis 9 show that the existence of the satisfaction variable is unable to mediate the relationship between trust and customer loyalty. The results of this research align with those of previous studies, which argue that trust has an indirect influence on customer loyalty through satisfaction, although this effect is not significant. However, the results in this research are inversely proportional to the results of research conducted Firdaus *et al.* (2023) , which states that trust has a positive and significant effect on customer loyalty through satisfaction.

Furthermore, the results of Hypothesis 10 show that the existence of the satisfaction variable is unable to mediate the relationship between service quality and customer loyalty. The results of this

research are also in line with previous research conducted Irnandha and Utama (2020) regarding service quality having no effect on customer loyalty, which is mediated by satisfaction. This research also supports the results of other research conducted Aprileny, Rochim and Emarawati (2022), the indirect influence of service quality on customer loyalty through satisfaction is not significant. However, the results of this research contradict those of a previous study, which found Firdaus *et al.* (2023) that service quality has a positive and significant effect on customer loyalty through satisfaction.

Conclusion

Based on the research findings, it was discovered that service quality and satisfaction do not have a significant effect on customer loyalty at PT PNM Mekaar Syariah, Kerinci Branch. This means that although the service provided is good, it does not necessarily lead to customer loyalty. In contrast, trust has a positive and significant effect on customer loyalty, indicating that the higher the trust of customers, the higher their loyalty will be. Additionally, service quality does not have a direct effect on satisfaction; however, it does have a significant impact on trust. Trust, in turn, has a significant effect on satisfaction. Regarding mediation, trust mediates the relationship between service quality and both satisfaction and customer loyalty, whereas satisfaction does not mediate the effect of trust or service quality on customer loyalty.

These findings suggest that to enhance loyalty, PT PNM Mekaar Syariah should focus more on strengthening customer trust through transparency, clear procedures, and a commitment to excellent service. Service quality should still be maintained, but enhancing trust becomes the key factor in building long-term relationships with customers.

References

- Anisa, N., Hermuningsih, S., & Maulida, A. (2021). Pengaruh Ukuran Perusahaan, Leverage, Kebijakan Dividen dan Profitabilitas terhadap Nilai Perusahaan. *Reslaj : Religion Education Social Laa Roiba Journal*, 4(2), 321–335. <https://doi.org/10.47467/reslaj.v4i2.707>
- Annisa, & Dwiyanto, B. M. (2021). Analisis pengaruh kualitas layanan dan kepercayaan terhadap loyalitas pelanggan dengan kepuasan pelanggan sebagai variabel mediator (studi pada pengguna jasa PT. Pos Indonesia di Semarang). *Diponegoro Journal of Management*, 10(3), 1–12. <http://ejournal-s1.undip.ac.id/index.php/dbr>
- Aprileny, I., Rochim, A., & Emarawati, J. A. (2022). Pengaruh Kualitas Pelayanan, Harga Dan Kepercayaan Terhadap Loyalitas Pelanggan Melalui Kepuasan Pelanggan. *Jurnal STEI Ekonomi*, 31(02), 60–77. <https://doi.org/10.36406/jemi.v31i02.545>

Thesa Irda Putri, Elex Sarmigi, Muhammad Aunurrochim Mas'ad

Building PNM Mekar Syariah Customer Loyalty by Improving Service Quality, Trustm and Satisfaction

- Aprilia, S., & Anjeng Esri edhi Maharani, 2023. (2022). *Analisis Perjanjian Kredit Syariah Dikaitkan Dengan Mekanisme Penyelesaian Sengketa di PNM Mekaar Syariah*. 6(Riadi 2010), 94–108.
- Asan, L., Massie, J. D. D., Tumbuan, W. J. F. A., Jasa, P. K., Dan, K., Nasabah, K., & Tumbuan, W. J. F. A. (2022). TERHADAP LOYALITAS NASABAH BANK BRI DI KOTA MANADO THE EFFECT OF SERVICE QUALITY , CUSTOMER TRUST AND SATISFACTION ON CUSTOMER LOYALTY OF BRI BANK IN MANADO CITY Jurnal EMBA Vol . 10 No . 3 Juli 2022 , Hal . 617-627. *Jurnal EMBA*, 10(3), 617–627.
- Dewi, N. M. H., & Swara, N. N. A. A. V. (2022). “Pengaruh Kualitas Pelayanan dan Kepercayaan terhadap Loyalitas Nasabah dengan Kepuasan Sebagai Variabel Intervening.” *Widya Amrita : Jurnal Manajemen, Kewirausahaan Dan Pariwisata*, 2(2), 412–425. [http://repository.untag-sby.ac.id/id/eprint/15267%0Ahttp://repository.untag-sby.ac.id/15267/3/BAB II.pdf](http://repository.untag-sby.ac.id/id/eprint/15267%0Ahttp://repository.untag-sby.ac.id/15267/3/BAB%20II.pdf)
- Firdaus, R., Herlambang, T., Qomariah, N., & Jember, U. M. (2023). *LOYALITAS DENGAN KEPUASAN NASABAH SEBAGAI*. 5(1), 418–432.
- Ida Sukmawati, J. D. . M. (2018). *KEPERCAYAAN PELANGGAN TERHADAP LOYALITAS PELANGGAN PADA PT AIR MANADO THE EFFECTS OF SERVICE QUALITY MEDIATED BY CUSTOMER SATISFACTION AND TRUST TOWARD CUSTOMER LOYALTY IN PT AIR MANADO sejak tahun 2007 telah berganti pemegang saham dan berubah nama menja*. 3(3), 729–742.
- Irnanadha, A., & Utama, A. (2020). Pengaruh Kualitas Layanan Terhadap Loyalitas Pelanggan Yang Dimediasi Oleh Kepuasan Pelanggan Jasa Pengiriman Jalur Darat (Studi Kasus Kepuasan Pelanggan JNE Cabang Hijrah Sagan Yogyakarta). *Jurnal Manajemen Bisnis Indonesia (JMBI)*, 5(6), 660–669.
- Kasinem. (2020). Pengaruh Kepercayaan dan Kualitas Pelayanan Terhadap Kepuasan Konsumen Pada Hotel Bukit Serelo Lahat. *Jurnal Media Wahana Ekonomika*, 17(4), 329. <https://doi.org/10.31851/jmwe.v17i4.5096>
- Lutfiani, A. N., & Musfiroh, M. F. S. (2022). Pengaruh Kepercayaan Dan Pelayanan Terhadap Loyalitas Nasabah. *Jamasy: Jurnal Akuntansi, Manajemen & Perbankan Syariah*, 2(3), 64–74.
- Maulida, H., & Pradana, M. (2022). The Impact of E-Service Quality on E-Customer Loyalty through E-Customer Satisfaction as Intervening Variable (Case of LinkAja App in Indonesia). *International Journal of Halal System and Sustainability (InJHSS)*, 2(1), 2808–9154. <https://doi.org/10.33096/injhss.v2i1.214>
- Muslim, Taufik, edi rahmat, & Lutfir. (2020). *Mempertahankan Loyalitas Nasabah Melalui Kepuasan Dan Kepercayaan Nasabah (Studi Empirik Nasabah Tabungan Produk Tamasa BPR Serang)*. 135–139.
- Napitupulu, E., & Lukiyana. (2019). Pengaruh Kualitas Pelayanan dan Kepercayaan Merek Terhadap Loyalitas Konsumen Dengan Kepuasan Konsumen Sebagai Variabel Intervening Pada PT Taksi Blue Bird Group Jakarta. *Jurnal Online Internasional & Nasional*, 5(2), 71.
- Närvänen, E., Kuusela, H., Paavola, H., & Sirola, N. (2020). A meaning-based framework for <http://jurnal.uinsyahada.ac.id/index.php/attijaroh>

- customer loyalty. *International Journal of Retail and Distribution Management*, 48(8), 825–843. <https://doi.org/10.1108/IJRDM-05-2019-0153>
- Normasari, S., Kumadji, S., & Kusumawati, A. (2018). Pengaruh Kualitas Pelayanan Terhadap Kepuasan Pelanggan, Citra Perusahaan Dan Loyalitas Pelanggan. *Jurnal Administrasi Bisnis (JAB)*, 6(2), 1–9.
- Octavia, R. (2019). Pengaruh Kualitas Pelayanan Dan Kepuasan Nasabah Terhadap Loyalitas Nasabah Pt. Bank Index Lampung. *Jurnal Manajemen Pemasaran*, 13(1), 35–39. <https://doi.org/10.9744/pemasaran.13.1.35-39>
- Pramana, I., & Rastini, N. (2019). Pengaruh Kualitas Pelayanan Terhadap Kepercayaan Nasabah Dan Loyalitas Nasabah Bank Mandiri Cabang Veteran Denpasar Bali. *E-Jurnal Manajemen Universitas Udayana*, 5(1), 706–733.
- Pratiwi, K. wida, & Suparna, G. (2018). *Kepercayaan, Kepuasan, Salon Berpengaruh*. 7(9), 4947–4970.
- Putra, F., Supriyatin, & Sakti, I. (2021). Pengaruh Kepercayaan, Kualitas Pelayanan, dan Citra terhadap Kepuasan Pelanggan (Studi. *Jurnal Manajemen STEI*, 4(1), 1–23.
- Putri, N. D. P. D., Novitasari, D., Yuwono, T., & Asbari, M. (2021). Pengaruh Kualitas Produk Dan Kualitas Pelayanan Terhadap Kepuasan Pelanggan. *Journal Of Communication Education*, 15(1), 1267–1283. <https://doi.org/10.58217/joce-ip.v15i1.226>
- Rahmah, N., Kara, M. H., Bakry, M., & Muin, R. (2021). Effect of Service Quality on Customer Loyalty with Customer Satisfaction as an intervening variable in Shariah Hotel (Study at Pesonna Hotel in Makassar, South Sulawesi). *International Journal of Multicultural and Multireligious Understanding*, 8(4), 224. <https://doi.org/10.18415/ijmmu.v8i4.2479>
- Sahatma, A., & Suprpto, B. (2012). Pengaruh Kualitas Pelayanan, Kepercayaan Pelanggan dan Kepuasan Pelanggan Terhadap Perilaku Konsumen. *Serviens in Lumine Veritatis*, 1–15.
- Sanistasya, P. A. (2020). Pengaruh Kualitas Pelayanan Terhadap Kepuasan Nasabah dan Loyalitas Nasabah Tabungan Britama Pada PT. Bank Rakyat Indonesia (Persero) Tbk Cabang Samarinda. *Jurnal Administrasi Bisnis Fisipol Unmul*, 8(3), 199. <https://doi.org/10.54144/jadbis.v8i3.3800>
- Sapada, M. I. A. (2021). Pengaruh Kualitas Pelayanan Terhadap Kepuasan Konsumen Pada Magic Cell Oppo Store Parepare. *Jurnal Ilmiah Manajemen & Kewirausahaan*, 8(1), 10–19.
- Sari, A. C. M., & Lestariningsih, M. (2021). Pengaruh Promosi Dan Kepercayaan Konsumen Terhadap Loyalitas konsumen Melalui Kepuasan Pelanggan Aplikasi Shopee (STUDI PADA MAHASISWA STIESIA SURABAYA). *Jurnal Ilmu Dan Riset Manajemen, Volume 10*(5), 1–17.
- Sasa sunarsa. (2022). Tinjauan hukum islam dalam praktik pinjaman uang (penelitian di PT Permodalan Nasional Madani (PNM) mekar syariah cabang singajaya kabupaten Garut Jawa Barat). *Al-Afkar, Journal for Islamic Studies*, 5(3), 219.
- Sevina, A. N., Suryani, S., & Humaemah, R. (2022). Minat Masyarakat Memilih Pembiayaan Di Pnm Mekar Syariah Cabang Kronjo Kabupaten Tangerang Menurut Perspektif Ekonomi

- Islam. *Wahana Islamika: Jurnal Studi Keislaman*, 8(2), 243–252. <https://doi.org/10.61136/abx21330>
- Sudaryana, Y. (2020). Pengaruh Kualitas Pelayanan, Kepercayaan Dan Harga Terhadap Kepuasan Konsumen Pada Kantor Pos Indonesia (Persero) Kota Tangerang. *Journal of Management Review*, 4(1), 447–455.
- Sudirman, S., Darmiati, D., & Rahman, A. (2022). Pengaruh Kualitas Layanan dan Kepuasan Terhadap Loyalitas Nasabah Melalui Kepercayaan Sebagai Variabel Intervening. *Akuntabel: Jurnal Akuntansi Dan Keuangan*, 19(3), 640–650. <https://doi.org/10.29264/jakt.v19i3.11805>
- Supertini, N. P. S., Telagawati, N. L. W. S., & Yulianthini, N. N. (2020). Pengaruh kepercayaan dan kepuasan pelanggan terhadap loyalitas pelanggan pada Pusaka Kebaya di Singaraja. *Prospek: Jurnal Manajemen Dan Bisnis*, 2(1), 61. <https://doi.org/10.23887/pjmb.v2i1.26201>
- Sylviani, M. (2020). PENTINGNYA MANAJEMEN WAKTU DAKAM MENCAPAI EFEKTIFITAS BAGI MAHASISWA (Studi Kasus Mahasiswa Program Studi Manajemen Unisi). *Sustainability (Switzerland)*, 14(2), 1–4. <http://www.unpcdc.org/media/15782/sustainableprocurementpractice.pdf%0Ahttps://europa.eu/capacity4dev/unep/document/briefing-note-sustainable-public-procurement%0Ahttp://www.hpw.qld.gov.au/SiteCollectionDocuments/ProcurementGuideIntegratingSustainability>
- Thawil, M. I. dan S. M. (2023). Pengaruh Penetapan Harga, Kualitas Produk, Dan Kualitas Pelayanan Terhadap Kepuasan Pelanggan. *Score: Jurnal Lentera Manajemen Pemasaran*, 1(01), 30–37. <https://doi.org/10.59422/lmp.v1i01.73>
- Tumbel, Z., Wenas, R. S., & Lintong, D. C. A. (2022). Pengaruh Kualitas Layanan dan Kepercayaan Internet Banking Terhadap Loyalitas dengan Kepuasan Nasabah sebagai Variabel Intervening pada BRI Unit Tomohon Selatan. *Jurnal EMBA*, 10(4), 40–49.
- Utami, S., & Malang, U. W. (2019). Pengaruh kemampuan berbicara siswa melalui pendekatan komunikatif dengan metode simulasi pada pembelajaran bahasa indonesia. *Likhitaprajna*, 18, 58–66.
- Wijaya, A. (2018). Pengaruh Kualitas Produk, Kualitas Layanan, Persepsi Harga, Dan Asosiasi Merek Terhadap Kepuasan Dan Loyalitas Pelanggan. *Jurnal Bisnis Terapan*, 2(01), 1–16. <https://doi.org/10.24123/jbt.v2i01.1082>
- Wijaya, C., S, A., & Hasanah, W. (2018). Pelanggan dan Kepuasan. *Jurnal Dharmawangsa*, 16–25.
- Wiwoho, J. (2020). Distribusi Keadilan Bagi Masyarakat. *Mmb*, 43(1), 87–97.