

## **The Role of *Trust* in Mediating the Influence of Service Quality and Product Innovation on Customer Loyalty (A Study at Pt BPR Sari Wira Tama)**

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**ABSTRACT:** Study aim analyze role *trust* in mediate influence quality service and innovation product to loyalty Customers ( study at PT BPR Sari Wira Tama) . Population in study This is all over customers PT BPR Sari Wira Tama and samples determined use Slovin's formula so that obtained sample as many as 193 respondents . Data collection was carried out with use questionnaires , interviews and documentation . Data analysis was carried out with use analysis path . Analysis results show that quality service influential positive and significant to loyalty customers of PT BPR Sari Wira Tama, innovation product influential positive and significant to loyalty customers of PT BPR Sari Wira Tama, quality service influential positive and significant to *trust* in PT BPR Sari Wira Tama, innovation product influential positive and significant to *trust* in PT BPR Sari Wira Tama and *trust* has an influence positive and significant to loyalty customers of PT BPR Sari Wira Tama. *Trust* is able mediate influence quality service to loyalty customers of PT BPR Sari Wira Tama and *trust* are able mediate influence innovation product to loyalty customers of PT BPR Sari Wira Tama .

**KEYWORDS:** Quality Services, Innovation Products , *Trust* and Loyalty Customer

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### **I. INTRODUCTION**

Loyalty customers play a role is crucial to a bank's long-term success. One of the determining factors in the quality of productive assets is credit collectibility, which is divided into five categories based on payment accuracy. Currently, PT. BPR Sari Wira Tama is facing challenges in credit payment accuracy. To address this, improvements in service quality and customer trust are needed, as these two factors significantly impact credit payment compliance and overall asset quality.

*Non-Performing Loan (NPL)* rate at PT BPR Sari Wira Tama in 2023 was recorded as quite high, at 10.2%, reflecting serious issues in credit risk management. This high NPL was not only caused by internal factors such as weak credit analysis and post-disbursement monitoring, but also influenced by external factors, such as economic instability, inflation, and the lingering impacts of the COVID-19 pandemic, which continues to impact the business performance of debtors, particularly the MSME segment, which is the primary target of BPRs. Furthermore, the lack of implementation of digital services such as mobile banking or internet banking at PT BPR Sari Wira Tama also poses a challenge.

In today's digital era, limited access to online financial services reduces customer convenience and flexibility in conducting transactions, and weakens banks' competitiveness against other financial institutions that are more adaptive to technology.

In an effort to address non-performing loans, PT BPR Sari Wira Tama is conducting financial education and literacy programs to improve debtors' understanding of financial management. In the rural banking sector, customer loyalty is key to business sustainability, influenced by service quality and product innovation. These two factors are crucial for building trust, maintaining loyalty, and reducing *non-performing loan (NPL)* rates, as loyal customers tend to stay, use more services, and provide more benefits. recommendation positive .

Service quality, including ease of access, accuracy, friendliness, and speed of problem resolution, significantly impacts customer satisfaction and loyalty. However, PT BPR Sari Wira Tama still faces challenges in digital access, particularly because it does not yet provide *mobile banking services* , a crucial requirement in the digital age. The absence of this service can hinder customer loyalty and potentially increase *Non-Performing Loans (NPLs)*. Research shows that service quality has a positive and significant impact on customer loyalty, both directly and through satisfaction and trust in the brand. Therefore, aligning service quality with the digital needs of modern customers is crucial.

# The Role of Trust in Mediating the Influence of Service Quality and Product Innovation on Customer Loyalty (A Study at Pt BPR Sari Wira Tama)

Previous studies have yielded mixed results. Some studies indicate that service quality has no direct impact on customer loyalty (Supriyanto *et al.*, 2021). However, research by Rahmah *et al.* (2021) found that service quality has no significant impact on customer loyalty.

While service quality is crucial in shaping customer loyalty, product innovation also plays a key role. Innovation helps meet customer needs sustainably through the development of digital products, service convenience, and new features. Research shows that product innovation is a key predictor of satisfaction, which in turn positively impacts customer loyalty, as customers are more likely to retain services that align with their perceptions.

Research shows that product innovation has a significant impact on customer loyalty. Innovation not only helps retain customers but also strengthens brand prototypes and knowledge, as found in research by Haryani *et al.* and Yi *et al.* (2022), which highlights the importance of innovation in processes, products, and environments in enhancing consumer brand attachment. Amidst intense business competition, product innovation is crucial for maintaining competitiveness and increasing customer loyalty. However, research by Dwiyantri & Soliha (2024) found that innovation does not always have a significant impact on loyalty if it does not create clear added value. This is reflected in PT BPR Sari Wira Tama, where its product innovation was not sufficiently differentiated from other banks, thus failing to build maximum customer loyalty despite continued use of the service.

Another important factor that can facilitate and strengthen customer loyalty is their level of *trust* in the BPR. *Trust* is built through positive experiences interacting with the BPR, a good reputation, transparency, and the BPR's commitment to customer interests. Customers who feel trusted and valued tend to develop stronger emotional bonds, resulting in greater retention and even promotion of the BPR. Research by (Cardoso *et al.*, 2022) highlights the importance of *trust* in consumption decisions, as well as loyalty, relationships, and satisfaction. Trust and loyalty lead to brand relationships, therefore managers must pay special attention to the factors that will be delivered to their customers to verify this triad.

Research by Susanto *et al.* (2024) states that *trust* has a positive and significant influence on customer satisfaction and loyalty. Research by Actavianus & Purmono (2023) states that service quality has an indirect influence on customer loyalty, with *trust* and customer satisfaction as mediating variables.

Research shows that trust in the digital age can be built not only through human interaction but also through technological systems such as artificial intelligence (Chen *et al.*, 2022), which contribute to customer loyalty. However, a study in the healthcare sector (Zahara, 2024) revealed that service quality can directly influence loyalty without being mediated by trust. At PT BPR Sari Wira Tama, despite consistent service delivery, complaints persisted about a lack of responsiveness and attention to customer needs, which can hinder the formation of loyalty.

While not universal, a lack of responsiveness and attention to customers can hinder the formation of trust, a crucial foundation for building loyalty in the banking industry. Based on this phenomenon and research gap, the author is interested in examining the effect of service quality and product innovation on customer loyalty, with trust as a mediating variable.

This research is expected to contribute to the development of theory in the field of banking management, particularly regarding the factors that influence customer loyalty at Bank Perekonomian Rakyat (BPR). Using service quality, product innovation, and trust as mediating variables, this study enriches the literature on how these three variables can influence customer loyalty in the small and medium-sized banking sector. Furthermore, this study also strengthens the theory of trust as a mediating factor, which explains how service quality and product innovation can shape customer loyalty through increased trust. The results of this study can serve as a reference for further research in developing marketing strategies and customer relationship management (CRM) in the financial industry, particularly in banking institutions with similar characteristics.

## II. LITERATURE REVIEW

### 2.1 Theory of Planned Behavior (TPB)

*The Theory of Planned Behavior (TPB)* is a theory often used to understand and predict individual behavior based on the psychological factors that influence it, developed by Ajzen (1991). TPB states that a person's behavior is influenced by three main factors: *attitude*, *subjective norm*, and *perceived behavioral intention*. *Perceived behavioral control*. These three factors contribute to shaping a person's intention to act, which ultimately determines the individual's actual behavior. In the context of this research, TPB can be used to explain how service quality and product innovation influence customer trust in BPR, which ultimately has implications for loyalty. customers.

### 2.2 Quality of Service

Service quality is a measure of how well a company's service meets or even exceeds customer expectations. According to Shrestha (2021), service quality plays a crucial role in creating a positive customer experience, ultimately increasing customer

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satisfaction and loyalty. According to Shrestha (2021), service quality can be measured in several ways, including customer satisfaction surveys, due diligence, hidden customer assessments, and transaction data analysis. According to Shrestha (2021), the main indicators of service quality are *reliability*, *responsiveness*, *assurance*, *empathy*, and *tangibles*.

## 2.3 Product Innovation

Product innovation is the process of creating or changing existing products to meet customer needs and desires (Mofokeng, 2023). Product innovation can be in the form of developing new products, improving existing products, or reducing existing products. According to Winarti *et al.* (2021), product innovation has several benefits, including: increasing customer satisfaction, increasing market share, and increasing profits. Indicators of product innovation according to Winarti *et al.* (2021) are as follows: product uniqueness, suitability to customer needs, ease and speed of access to use, and the technology used.

## 2.4 Trust

*Trust* is customer confidence in a company's reliability, integrity, and ability to meet customer expectations through the products and services it offers. Wardhani *et al.* (2021) state that customer trust in a brand is formed through positive experiences, perceptions of brand image, and product innovations undertaken by the company. According to Wardhani *et al.* (2021), *trust* can be influenced by several factors, including culture, personal experience, and *information* from others. According to Wardhani *et al.* (2021), *trust indicators* are as follows: *reliability*, *integrity*, *credibility*, and *security*.

## 2.5 Customer Loyalty

Customer loyalty is a customer's commitment to consistently use a company's products or services, even amidst intense competition. Customer loyalty is a key indicator of business success, as loyal customers tend to stay longer, use more products and services, and recommend them to others (Cardoso *et al.*, 2022). Factors influencing customer loyalty, according to (Zaidun *et al.*, 2020), include: These include service quality, product innovation, and customer trust. According to Kotler (2021), customer loyalty can be measured using several indicators, including: *repurchase intention*, *word of mouth recommendations*, *product/service usage frequency*, and *customer satisfaction*.

### Hypothesis Development

#### The influence of service quality on customer loyalty at PT BPR Sari Wira Tama

Quality service is The main factors that play a role in building customer loyalty in various industrial sectors, including banking, e-commerce, and digital-based services. Studies conducted by Sasongko (2023), Pradita *et al.* (2024), and Yoga *et al.* (2022) found that service quality, platform convenience, and price have a significant impact on customer satisfaction. All three studies show that customer loyalty has a direct impact on customer satisfaction.

**Hypothesis H1:** Service quality has a positive and significant effect on customer loyalty at PT BPR Sari Wira Tama.

#### The influence of product innovation on customer loyalty at PT BPR Sari Wira Tama

In an increasingly competitive business environment, product innovation has become a key strategy for maintaining and enhancing customer loyalty. Product innovation enables companies to meet evolving customer needs, create added value, and increase customer satisfaction and brand engagement (Supriatna *et al.*, 2023). Research by Supriatna *et al.* (2023) and Syariful & Lumbantobing (2023) examined the financing industry, where product innovation and service quality influenced customer loyalty, with satisfaction as a mediating variable.

**Hypothesis H2:** Product innovation has a positive and significant effect on customer loyalty at PT BPR Sari Wira Tama.

#### The influence of service quality on customer trust at PT BPR Sari Wira Tama

Service quality is a key factor in building customer trust in a brand or service platform. Research by Anggardini & Ratnasari (2022) on the e-commerce platform Shopee found that trust is a key factor influencing online customer loyalty.

**Hypothesis H3:** Service quality has a positive and significant effect on customer trust at PT BPR Sari Wira Tama

#### The influence of product innovation on customer trust at PT BPR Sari Wira Tama

In a competitive business world, product innovation is a crucial factor in enhancing a company's competitiveness. In addition to attracting new customers, innovation also plays a role in building customer trust in a brand. Customer trust is formed when product innovation meets expectations, provides added value, and enhances the customer experience in using a product or service (Imro *et al.*, 2024). Research conducted by Imro *et al.* (2024) shows that product and service innovation significantly influence customer interest in using Sharia-compliant financial services, with trust as a mediating variable.

**Hypothesis H4:** Product innovation has a positive and significant impact on customer trust at PT BPR Sari Wira Tama

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## The influence of *trust* on customer loyalty at PT BPR Sari Wira Tama

*Trust* is a fundamental factor in building customer loyalty to a brand or service. Customers who have a high level of *trust* in a brand or company are more likely to remain loyal, even when there are other alternatives available in the market (Zahara, 2024). Research conducted by Zahara (2024) found that in the context of healthcare, good service quality increases patient trust, which ultimately has a positive impact on their loyalty .

**Hypothesis H5:** *Trust* has a positive and significant influence on customer loyalty at PT BPR Sari Wira Tama .

## The Role of *Trust* in Mediating the Influence of Service Quality on Customer Loyalty at PT BPR Sari Wira Tama

Service quality has long been recognized as a key factor influencing customer loyalty. However, in various studies, *trust* also acts as a mediating variable that strengthens the relationship between service quality and customer loyalty (Chen *et al* ., 2022). A study conducted by Chen *et al* . (2022) highlighted how *trust*, influenced by service quality and the application of artificial intelligence, can increase customer engagement and loyalty in the home-sharing industry .

**Hypothesis H6:** *Trust* mediates the influence of service quality on customer loyalty at PT BPR Sari Wira Tama .

## The role of *trust* in mediating the influence of product innovation on customer loyalty

In a competitive business environment, product innovation is a key factor in maintaining customer loyalty. However, innovation alone is not enough to ensure customer loyalty; *trust is needed* as a mediating factor that strengthens the relationship between product innovation and customer loyalty (Akmalia *et al* ., 2025) . Research conducted by Akmalia *et al* . (2025) found that *trust* plays a significant role in the relationship between product innovation and customer loyalty. Hypothesis

**H7:** *Trust* mediates the influence of product innovation on customer loyalty at PT BPR Sari Wira Tama .

## III. RESEARCH METHOD

The research was conducted at the banking company PT. BPR Sari Wira Tama located in Kuta Village, North Kuta District, Badung Regency, Bali. This study covers trust, service quality, product innovation, and customer loyalty . The research population was all credit customers at PT BPR Sari Wira Tama, totaling 367 people . The sampling technique used in this study used a stratified random sampling technique with the calculation results obtained a sample in this study of 193 respondents. This study used three types of variables, namely independent variables (service quality and product innovation), mediating variables (trust), and dependent variables (customer loyalty).

The data used are quantitative data from questionnaires and qualitative data from interviews and questionnaires. Data sources consist of primary data obtained directly from questionnaires, and secondary data such as organizational structure and employee number information. Data analysis was conducted using SPSS 25.0 for Windows with the Partial Least Square Structural Equation Modeling (PLS) approach, which includes outer model analysis to test the validity and reliability of indicators, as well as inner model analysis to test the relationship between latent variables. Validity testing uses item correlation values and reliability using Cronbach's Alpha with the help of SPSS. Descriptive statistical analysis is used to describe the data through the average, maximum, minimum, and standard deviation values, which are presented in tables or graphs.

For hypothesis testing, inferential analysis with the *bootstrapping resampling method* was used . This method allows for the validity of freely distributed data (*distribution free*), does not require the assumption of normal distribution, and does not require a large sample (recommended minimum sample of 30). Evaluation of the outer model is carried out through *Convergent Validity* , *Discriminant Validity* , and reliability. The inner model is evaluated through the R-square ( $R^2$ ) and Q-square ( $Q^2$ ) values, *Goodness of Fit* (GoF) . Mediation testing uses the Variance Accounted For (VAF) method. This approach is in accordance with Hair et al. (2013) and provides an understanding of the relationship and mediating role of variables that influence customer loyalty at PT BPR Sari Wira Tama .

## IV. RESULTS

The respondents in this study were 193 employees of PT BPR Sari Wira Tama . Their characteristics were assessed based on gender, age, and education level. The goal was to understand the respondents' general backgrounds, which would then provide a comprehensive overview of the research results.

### 4.1 . Hypothesis Testing

**Table 4.1 Hypothesis Testing Results**

|                                        | Original sample (O) | T statistics | P values |
|----------------------------------------|---------------------|--------------|----------|
| Service Quality -> Customer Loyalty    | 0.283               | 3,022        | 0.003    |
| Product Innovation -> Customer Loyalty | 0.261               | 2,304        | 0.022    |

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|                                    |       |       |       |
|------------------------------------|-------|-------|-------|
| Service Quality -> <i>Trust</i>    | 0.369 | 6,423 | 0.000 |
| Product Innovation -> <i>Trust</i> | 0.514 | 8,400 | 0.000 |
| <i>Trust</i> -> Customer Loyalty   | 0.313 | 3,727 | 0.000 |

Source : processed data , 2025

Based on The results of data processing carried out using the SmartPLS 3.0 program. As shown in Figure 5.1, a table can be created regarding the relationship between variables, as shown in Table 5.16 as follows:

- Influence Quality Service To Loyalty Customers . Analysis results show The path coefficient between is 0.283 with a t-statistic coefficient of 3.022 and a significance value of  $0.003 < 0.05$  . This means that the better the service quality, the more customer loyalty will increase . Therefore, **H1 is accepted** .
- The Effect of Product Innovation on Customer Loyalty. The analysis results show a path coefficient of 0.261 with a t-statistic coefficient of 2.304 and a significance value of  $0.022 < 0.05$ , indicating that product innovation has a positive and significant effect on customer loyalty. Therefore, **H2 is accepted** .
- Influence Quality service To *Trust* . Analysis results show the path coefficient between is 0.369 with a t-statistic coefficient of 6.423 and a significance value of  $0.000 < 0.05$ , indicating that the quality of service has a positive and significant effect on *trust* . Therefore, **H3 is accepted** .
- The Influence of Product Innovation To *Trust*. The path coefficient is 0.540, *the t-statistic* is 5.848, and *the p-value* is  $0.000 < 0.05$ . The analysis results show a path coefficient of 0.514 with a t-statistic coefficient of 8.400 and a significance value of  $0.000 < 0.05$ , indicating that product innovation has a positive and significant effect on *trust* . Therefore, **H4 is accepted** .
- Influence *Trust* To Loyalty customers . Analysis results show The path coefficient between 0.313 with a t-statistic coefficient of 3.727 and a significance value of  $0.000 < 0.05$ , indicates that *trust* has a positive and significant effect on customer loyalty. Therefore, **H5 is accepted** .

**Table 4.2. Results of Indirect Influence Calculations**

|                                                        | Original sample (O) | T statistics | P values |
|--------------------------------------------------------|---------------------|--------------|----------|
| Service Quality -> <i>Trust</i> -> Customer Loyalty    | 0.116               | 3,040        | 0.003    |
| Product Innovation -> <i>Trust</i> -> Customer Loyalty | 0.161               | 3,427        | 0.001    |

Source: processed data, 2025

Based on Table 4.2, the results of testing the relationship between variables through the mediating variable of job satisfaction are as follows:

- Influence Quality Service To Customer Loyalty Through *Trust*. Analysis results show the path coefficient between 0.116 with a t-statistic coefficient of 3.040 and a significance value of  $0.003 < 0.05$ , indicates that the quality of service has a positive and significant effect on customer loyalty through *trust* . Therefore, **hypothesis H6 is accepted** .
- The Influence of Product Innovation To Customer Loyalty Through *Trust*. Analysis Results show The path coefficient between 0.161 with a t-statistic coefficient of 3.427 and a significance value of  $0.001 < 0.05$ , indicates that product innovation has a positive and significant effect on customer loyalty through *trust* . Therefore, **hypothesis H7 is accepted** .

## 4.2 DISCUSSION

### The Influence of Service Quality on Customer Loyalty of PT BPR Sari Wira Tama.

The results of the analysis show that the quality of service... *has a* positive and significant effect to loyalty customers at PT BPR Sari Wira Tama. This means that the better the service quality, the greater the customer loyalty at PT BPR Sari Wira Tama .

### The Effect of Product Innovation on Customer Loyalty at PT BPR Sari Wira Tama

The results of the analysis show that product innovation has a positive and significant effect on customer loyalty at PT BPR Sari Wira Tama. This means that the more Good product innovation will increase customer loyalty to PT BPR Sari Wira Tama .

### The Influence of Service Quality on *Trust* at PT BPR Sari Wira Tama.

The results of the analysis show that service quality has a positive and significant effect on *trust* in PT BPR Sari Wira Tama. This means that the better the service quality, the greater *the trust* in PT BPR Sari Wira Tama.



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## The Effect of Product Innovation on *Trust* at PT BPR Sari Wira Tama

The analysis results show that product innovation has a positive and significant effect on *trust* at PT BPR Sari Wira Tama. This means that the better the product innovation, the more *trust* at PT BPR Sari Wira Tama will increase .

## The Effect of *Trust* on Customer Loyalty at PT BPR Sari Wira Tama

The results of the analysis show that *trust* has a positive and significant effect on customer loyalty at PT BPR Sari Wira Tama. This means that the better *the trust* , the higher the customer loyalty at PT BPR Sari Wira Tama .

## The Influence of Service Quality Mediated by *Trust* on Customer Loyalty at PT BPR Sari Wira Tama.

The results of the analysis show that service quality has a positive and significant effect on customer loyalty through *trust* . This means that the better the service quality, the higher the customer loyalty at PT BPR Sari Wira Tama . This study shows that *trust* can partially mediate the effect of service quality on customer loyalty .

## The Effect of Product Innovation Mediated by *Trust* on Customer Loyalty at PT BPR Sari Wira Tama

The results of the analysis show that product innovation has a positive and significant effect on customer loyalty through *trust* . This means that the better the product innovation, the more customer loyalty at PT BPR Sari Wira Tama will increase with the presence of *trust* . This study shows that *trust* is able to mediate part of the effect of product innovation on customer loyalty .

## V. CONCLUSION

Based on the results of research conducted at PT BPR Sari Wira Tama , the following conclusions can be drawn :

1. Quality of service has a positive and significant effect on customer loyalty at PT BPR Sari Wira Tama . This means that the better the service quality , the better customer loyalty at PT BPR Sari Wira Tama.
2. Product innovation has a positive and significant effect on customer loyalty at PT BPR Sari Wira Tama . This means that the better the product innovation, the better the customer loyalty. then customer loyalty to PT BPR Sari Wira Tama will be even better.
3. Quality of service has a positive and significant effect on teacher *trust* in PT BPR Sari Wira Tama . This means that the better the service quality , the better *the trust* in PT BPR Sari Wira Tama .
4. Product innovation has a positive and significant effect on teacher *trust* in PT BPR Sari Wira Tama . This means that the better the product innovation, the better the teacher trust in PT BPR Sari Wira Tama. then *trust* in PT BPR Sari Wira Tama will improve.
5. *Trust* has a positive and significant effect on customer loyalty at PT BPR Sari Wira Tama . This means that the better *the trust*, the better the customer loyalty. then customer loyalty to PT BPR Sari Wira Tama will be even better.
6. Service quality has a positive and significant impact on customer loyalty at PT BPR Sari Wira Tama through *trust* . This means that the better the service quality , the better customer loyalty at PT BPR Sari Wira Tama. with existence *trust* .
7. Product innovation influential positive and significant impact on customer loyalty at PT BPR Sari Wira Tama through *trust* . This means that the better the product innovation , the better customer loyalty at PT BPR Sari Wira Tama will be with the existence of *trust* .

Based on the discussion and conclusions that have been put forward previously, the suggestions from this research are:

1. In the service quality variable, the lowest average was in the statement that PT BPR Sari Wira Tama provides personal attention to my needs as a customer, amounting to 3.37 in the fairly good category. PT BPR Sari Wira Tama is expected to provide personal attention to customer needs.
2. In the product innovation variable, the lowest average score was 3.36 for the statement that the products offered by PT BPR Sari Wira Tama have different features that are not available in other banks, in the fairly good category. PT BPR Sari Wira Tama is expected to improve the features of the products offered.
3. In the *trust variable* , the lowest average was in the statement that PT BPR Sari Wira Tama cares about my interests and needs as a customer, amounting to 3.38 in the fairly good category. PT BPR Sari Wira Tama is expected to care about the interests and needs of customers .
4. For further research, it is hoped that other variables that have the potential to influence customer loyalty will be added, such as *word of mouth*, service quality and *customer experience*.

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