



# THE ROLE OF TRUST IN MEDIATING CUSTOMER SATISFACTION AND CUSTOMER ENGAGEMENT TOWARDS LOYALTY OF BPRS AL HIJRAH THAYIBAH DEPOSITORS

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## ABSTRACT

This study aims to analyze the influence of customer satisfaction and customer Engagement on depositor loyalty through trust. The sample size in this study was 100 respondents. The analysis technique used SEM PLS. The analysis shows that customer satisfaction influences trust. Customer Engagement influences trust. Customer satisfaction influences depositor loyalty. Customer Engagement influences depositor loyalty. Trust influences depositor loyalty. Trust mediates the relationship between customer satisfaction and depositor loyalty. Trust mediates the relationship between customer Engagement and depositor loyalty.

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## 1. INTRODUCTION

Loyalty reflects a long-term relationship between a customer and a bank, characterized by a customer's commitment to continue using the bank's products or services and to recommend them to others. This loyalty not only provides the bank with income stability but also creates a sustainable competitive advantage, especially amid increasingly fierce competition in the Islamic banking industry. In the Islamic banking industry, particularly at Islamic Rural Banks (BPRS), customer loyalty is a key indicator of institutional success.

Sharia Rural Financing Banks (BPRS), such as BPRS Al Hijrah Thayibah, serve to meet the public's need for sharia-compliant financial services, particularly for those seeking to save funds in accordance with sharia principles. Competition among BPRS to attract and retain customers is increasingly fierce. Each BPRS is required not only to offer competitive products but also to provide excellent service in accordance with Sharia principles. This competition is intensifying with the presence of sharia-compliant commercial banks and sharia business units, which also target the same market segment. BPRS must build a competitive advantage to maintain its market position.

Tjiptono (2018) nancial services provided; it is more complex, as it involves emotional and psychological factors. Customer satisfaction is an important factor in building loyalty. Customer satisfaction arises when the service received meets or even exceeds customer expectations. In the context of Islamic banking, this includes ensuring that services conform to Islamic principles, such as fairness, honesty, and sustainability. Satisfied customers tend to be more trusting and more willing to continue using the bank's services, ultimately strengthening customer loyalty. Customer satisfaction reflects the extent to which customer expectations are met.

Customer satisfaction is the result of customers' evaluations of their experience with a product or service. When customers are satisfied, they tend to have a positive view of the bank, which becomes the initial basis for building loyalty. Research results, Warsito (2018), Gultom et al. (2020) and Faizah & Riptiono (2023) found that satisfaction influences loyalty. This is different from the results of research by Qomarsyah et al. (2023) who found that satisfaction did not affect loyalty.

Satisfaction alone is not enough to create deep, long-term relationships. Customer Engagement, which reflects the customer's active involvement in various activities or interactions with the bank, is another equally important factor. Customer Engagement can be created through various loyalty programs, personal communication, or responsive service. Good interactions between banks and customers not only strengthen emotional bonds but also foster a sense of ownership within the bank. High Engagement can make customers feel more connected and significantly strengthen customer loyalty. Research results by Zhafira et al. (2023) show that customer Engagement has an impact on loyalty.

However, loyalty cannot rest solely on customer satisfaction and Engagement. Trust plays a central role in strengthening the relationship between customers and financial institutions. Trust is the customer's belief that the bank has the capability, integrity, and commitment to provide quality services in accordance with Sharia principles. In Sharia banking, trust means not only believing in the product or service, but also in the ethical values upheld by the institution. Trust allows customers to feel secure in every transaction, creating a lasting relationship between customers and the bank. BPRS Al Hijrah Thayibah, as part of the Sharia banking sector, must understand how trust can mediate the relationship between customer satisfaction, customer Engagement, and loyalty to maintain competitiveness in an increasingly competitive market. Trust is the customer's belief that the bank will act in their best interests, comply with Sharia principles, and maintain the security of their data and funds. Research results Gultom et al. (2020) and Faizah & Riptiono (2023) found that trust influences loyalty.

Trust serves as a bridge connecting customer satisfaction and Engagement to loyalty. Customers who trust their banks are more likely to accept and tolerate minor shortcomings, thus maintaining a strong relationship. Trust also strengthens customer Engagement because they feel confident that the bank will recognize their contributions. In risky situations, such as economic instability, trust is a crucial asset that keeps customers loyal even amid numerous choices. A study by Chinomona & Dubihlela (2014) and Gultom et al. (2020) found that customer satisfaction influences trust levels, which, in turn, influences customer loyalty.

Trust in a BPRS has a deeper dimension, encompassing customer confidence in the implementation of Sharia values in the bank's operations. This trust is a key differentiating factor, not only supporting satisfaction and Engagement but also influencing customer loyalty.

The novelty of this study is that it places trust as a mediating variable in the simultaneous influence of customer satisfaction and customer Engagement on customer loyalty. In contrast, in previous studies, trust was more often treated as an independent variable, with trust as the dependent variable. Thus, this study not only identifies the direct influence of satisfaction and Engagement but also emphasizes how trust can be a crucial element in building sustainable customer loyalty.

Satisfaction is a crucial factor influencing customer trust in financial institutions, such as the Al Hijrah Thayibah Islamic Rural Financing Bank (BPRS). Customer satisfaction arises when their expectations for bank services, such as service speed, staff friendliness, and the reliability of Islamic products, are met or exceeded. This positive experience creates confidence that the bank will continue to maintain its service quality and Sharia-compliant commitments. Previous research has shown a close relationship between customer satisfaction and trust. Chinomona and Dubihlela (2014) found that customer satisfaction directly increases their trust in service institutions. This aligns with research by Gultom et al. (2020), which found that customer satisfaction increases trust. In the context of Islamic banking, satisfied customers tend to believe that the bank will adhere to Sharia principles and maintain integrity in managing customer funds. Customer satisfaction contributes to the formation of positive perceptions of the competence, integrity, and commitment of financial institutions, all key elements of trust (Mowen, 2011; Kotler & Keller, 2016). Thus, the following hypothesis is formulated:

H1: Customer satisfaction influences trust

Customer Engagement includes more intense interactions between customers and banks, whether through repeated use of products or services, communication with the bank, or participation in bank-provided programs. Sashi (2012) that customer Engagement is a form of interaction between customers and companies that involves customers in a deeper, more emotional experience. Research by Puspitasari et al. (2018) and Puspita et al. (2020) shows that customer Engagement has a positive influence on customer trust, meaning that the higher the customer Engagement, the greater the level of trust. This Engagement can take the form of actively using banking products such as savings and financing, as well as participating in the bank's various services or programs. Based on this description, the following hypothesis was developed:

H2: Customer Engagement has an impact on trust

In the banking sector, customer satisfaction is widely recognized as an essential factor in maintaining long-term client relationships. According to Kotler & Keller (2016), customer satisfaction occurs when customers' expectations regarding the products or services they receive are met or exceeded. The satisfaction derived from a positive experience will increase customer loyalty, making them more likely to continue using the service and to recommend the bank to others. This is also supported by research conducted by Chinomona & Dubihlela (2014), which found that customer satisfaction has a direct impact on loyalty. Furthermore, research by Gultom et al. (2020) confirmed that customer satisfaction, driven by good service and products that meet customer expectations, plays a significant role in increasing customer loyalty. Customer satisfaction stemming from positive interactions with the bank increases customers' emotional attachment, which, in turn, increases their loyalty. Based on the above explanation, the following hypothesis is proposed:

H3: Customer satisfaction influences customer loyalty

According to Sashi (2012), customer Engagement is a form of interaction that goes beyond mere transactions, encompassing customers' emotional, social, and cognitive involvement with a company. When customers feel emotionally connected and involved in the process of the service or product they choose, they tend to demonstrate higher levels of loyalty (Bowden, 2019). Research by Faizah & Riptiono (2023) found that customer Engagement influences loyalty. In the context of BPRS Al Hijrah Thayibah, customer Engagement can manifest in close interaction between customers and the bank's services, such as regular communication about products, a deeper understanding of product or service benefits, and the provision of relevant solutions. Therefore, the following hypothesis was developed:

H4: Customer Engagement has an impact on customer loyalty

Plays a crucial role in building long-term relationships between financial institutions and customers. Chinomona & Dubihlela (2014) study found that customer trust positively impacts loyalty. A similar finding was also found by Gultom et al. (2020), who stated that customer trust significantly impacts customer loyalty in the hospitality sector. Faizah & Riptiono (2023) study also found that customer trust impacts customer loyalty. In the context of BPRS Al Hijrah Thayibah, customers who feel confident that the bank is trustworthy, both in fund management and service delivery, are more likely to demonstrate high loyalty. This relates to the influence of trust on loyalty, as reflected in the sustainability of customers' relationships with the bank and their likelihood of recommending the service to others. High trust can strengthen the relationship between BPRS Al Hijrah Thayibah and its customers, thereby increasing customer loyalty to the institution. Therefore, the following hypothesis is developed:

H5: Trust influences customer loyalty

Customer satisfaction is often the initial factor driving trust, which in turn influences loyalty. Chinomona & Dubihlela (2014) and Gultom et al. (2020) found that customer satisfaction can increase trust, which, in turn, influences customer loyalty. This study also revealed that trust acts as a mediator linking customer satisfaction and loyalty. Furthermore, Faizah & Riptiono (2023) stated that customer trust influences loyalty. In the context of BPRS Al Hijrah Thayibah, trust plays a significant role in strengthening the relationship between customer satisfaction and customer loyalty. Although customers may feel satisfied with the bank's services, loyalty may not develop optimally if they lack confidence in the bank's integrity and quality of fund management. Therefore, trust is an important factor that supports transforming customer satisfaction into long-term loyalty toward the bank. Conversely, if customer trust in the bank is well-established, their satisfaction is more likely to lead to high loyalty, creating a long-term, mutually beneficial relationship. Therefore, the following hypothesis is developed:

H6: Customer Engagement influences depositor loyalty through trust.

Engagement involves active customer participation in interactions with the company, which increases their positive perceptions of the company's integrity, capability, and commitment. Research by Puspita et al. (2020) shows that customer Engagement significantly influences customer trust. Furthermore, Zhafira et al. (2023) found that customer Engagement directly increases customer loyalty. Trust serves as a mechanism that allows customers to perceive their interactions with the company as valuable and reliable, thereby strengthening their loyalty. Faizah & Riptiono (2023) add the perspective that trust influences loyalty, and customer Engagement influences loyalty. When customers feel actively involved in the relationship with the company, these interactions increase loyalty. If banks successfully encourage customer Engagement through personalized services, active communication, or loyalty programs, customer trust in the bank can increase. This trust becomes the foundation for greater loyalty, where customers not only remain loyal but are also likely to recommend the bank to others.

H7: Trust as a mediator of influence on customer Engagement and customer loyalty.

## 2. RESEARCH METHODS

### Operational Definition of Variables

Customer satisfaction is the level of satisfaction with BPRS Al Hijrah Thayibah's services, encompassing convenience, service quality, and the fulfillment of needs. Customer satisfaction indicators include: Conformity to expectations, Interest in visiting again, and Willingness to recommend.

Customer Engagement is the level of customer Engagement in active interactions with the BPRS, both emotionally and through direct participation in products and services. Customer Engagement indicators include: Connection, Interaction, Satisfaction, Retention, Commitment, Advocacy, and Engagement.

Trust is customer confidence in the integrity, competence, and good intentions of BPRS Al Hijrah Thayibah in providing services. Trust is measured using the following indicators: Benevolence (Sincerity/Sincerity), Ability, and Integrity.

Customer loyalty is a customer’s willingness to continue using BPRS services, recommend them to others, and remain loyal despite alternatives. Indicators of customer loyalty include: Making repeat purchases regularly, purchasing across product or service lines, referring to others, and demonstrating immunity to pull from competitors.

**Population, Sample and Sampling Techniques**

The study population consisted of all customers registered at BPRS Al Hijrah Thayibah, totaling 2,534 individuals. A sample is a subset of the population selected for further analysis. In this research, the sample size was determined using the Slovin formula. Based on the Slovin calculation, the minimum required number of respondents was 96. Furthermore, this study used a simple random sampling technique, which ensures that every member of the population has an equal probability of being selected into the sample.

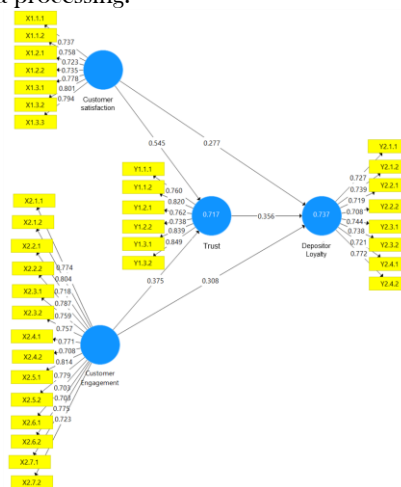
**Data Analysis Techniques**

A quantitative data analysis method was employed in this study, which includes two stages: descriptive analysis and inferential analysis, utilizing Structural Equation Modeling with SEM-PLS approach.

**3. RESULT AND ANALYSIS**

**Outer Model Evaluation**

The outer model evaluation in PLS-SEM analysis assesses the validity and reliability of the construct linking the indicators (observed variables) to the latent variables (unobserved constructs). This outer model illustrates the relationships between the latent variables and the indicators that measure them. Figure 1 shows the outer model resulting from PLS-SEM data processing.



**Figure 1.** Outer Model PLS-SEM Test Results

**Discriminant Validity Test**

The results of the discriminant validity evaluation of the cross-loadings between indicators within each construct are shown in Table 1.

**Table 1.** Cross-Loading Values of Each Variable and the Research Model Construct

Item	Customer satisfaction	Customer engagement	Trust	Depositor Loyalty
<b>Customer satisfaction</b>				
X1.1.1	0.737	0.478	0.576	0.593
X1.1.2	0.758	0.622	0.682	0.611
X1.2.1	0.723	0.509	0.521	0.526

X1.2.2	0.735	0.567	0.655	0.590
X1.3.1	0.778	0.481	0.610	0.589
X1.3.2	0.801	0.500	0.628	0.573
X1.3.3	0.794	0.466	0.577	0.626
<b>Customer engagement</b>				
X2.1.1	0.534	0.774	0.580	0.610
X2.1.2	0.475	0.804	0.532	0.624
X2.2.1	0.513	0.718	0.507	0.597
X2.2.2	0.526	0.787	0.530	0.630
X2.3.1	0.578	0.759	0.588	0.616
X2.3.2	0.557	0.757	0.646	0.595
X2.4.1	0.603	0.771	0.560	0.576
X2.4.2	0.497	0.708	0.525	0.519
X2.5.1	0.544	0.814	0.651	0.606
X2.5.2	0.541	0.779	0.596	0.622
X2.6.1	0.464	0.703	0.533	0.510
X2.6.2	0.385	0.703	0.475	0.466
X2.7.1	0.556	0.775	0.600	0.592
X2.7.2	0.396	0.723	0.457	0.469
<b>Trust</b>				
Y1.1.1	0.661	0.532	0.760	0.681
Y1.1.2	0.644	0.514	0.820	0.662
Y1.2.1	0.594	0.627	0.762	0.680
Y1.2.2	0.610	0.619	0.738	0.513
Y1.3.1	0.666	0.615	0.839	0.666
Y1.3.2	0.647	0.661	0.849	0.720
<b>Depositor Loyalty</b>				
Y2.1.1	0.553	0.605	0.596	0.727
Y2.1.2	0.554	0.564	0.581	0.739
Y2.2.1	0.547	0.588	0.649	0.719
Y2.2.2	0.574	0.490	0.570	0.708
Y2.3.1	0.542	0.515	0.543	0.744
Y2.3.2	0.542	0.605	0.605	0.738
Y2.4.1	0.597	0.468	0.582	0.721
Y2.4.2	0.625	0.625	0.610	0.772

Table 1 shows that the correlation values for customer satisfaction, customer Engagement, trust, and depositor loyalty with each indicator are higher than those with the other constructs. Thus, all latent constructs exhibit better discriminant validity because they can more accurately predict indicators in the variable block compared to indicators in other blocks.

### Reliability Test of Research Constructs

Reliability testing is used to evaluate a measuring instrument's reliability. The reliability of a questionnaire can be determined by the consistency and stability of respondents' responses over time. The outer model results, including composite reliability and Cronbach's alpha, are shown in Table 2.

**Table 2.** Composite Reliability Value of the Research Model

	Composite Reliability	Cronbach's Alpha	Results
Customer satisfaction	0.906	0.879	Reliable
Customer engagement	0.949	0.942	Reliable
Trust	0.912	0.884	Reliable
Depositor Loyalty	0.903	0.877	Reliable

Table 2 shows that the composite reliability for the research model indicates that each variable has a composite reliability and Cronbach's alpha exceeding 0.7. Thus, the model in this study meets the criteria for good reliability and can therefore be considered a reliable and trustworthy measuring instrument.

### Hypothesis Testing

Hypothesis testing in this research was carried out to examine the effects of the variables proposed in the research model. The analysis employed the SEM-PLS, which enables the assessment of both direct relationships and mediating effects among variables. Table 3 presents the results of the hypothesis testing, including the significance levels and the direction of the relationships between the variables.

**Table 3.** Hypothesis Testing

Hypothesis	Connection	Path coefficients	t- statistics	p-values	Result
H1	Customer Satisfaction → Trust	0.545	7,960	0,000	Significant
H2	Customer Engagement → Trust	0.375	5,729	0,000	Significant
H3	Customer Satisfaction → Depositor Loyalty	0.277	2,959	0.003	Significant
H4	Customer Engagement → Depositor Loyalty	0.308	3,933	0,000	Significant
H5	Trust → Depositor Loyalty	0.356	3,199	0.001	Significant
H6	Customer Satisfaction → Trust → Depositor Loyalty	0.194	2,855	0.004	Significant
H7	Customer Engagement → Trust → Depositor Loyalty	0.134	2,673	0.008	Significant

In the first hypothesis (H1), there is a significant influence of Customer Satisfaction on Trust, with a path coefficient of 0.545, a t-statistic of 7.960, and a p-value of 0.000. This indicates that higher customer satisfaction is associated with greater trust in BPRS Al Hijrah Thayibah.

The second hypothesis (H2) tests the effect of Customer Engagement on Trust. Also, it shows a significant effect, with a path coefficient of 0.375, a t-statistic of 5.729, and a p-value of 0.000. This means that emotional and interactive customer engagement helps shape depositors' trust in the institution.

Furthermore, in the third hypothesis (H3), Customer Satisfaction has a significant effect on Depositor Loyalty, with a path coefficient of 0.277, a t-statistic of 2.959, and a p-value of 0.003. These results reinforce the finding that positive customer experiences encourage depositors' commitment to continue using BPRS services.

The fourth hypothesis (H4) shows that Customer Engagement also has a significant effect on Depositor Loyalty, with a path coefficient of 0.308, a t-statistic of 3.933, and a p-value of 0.000. This indicates that customer interaction and involvement actively contribute to increasing depositor loyalty.

For the fifth hypothesis (H5), trust is proven to have a significant effect on Depositor Loyalty, with a path coefficient of 0.356, a t-statistic of 3.199, and a p-value of 0.001. This indicates that the higher the level of customer trust, the greater the depositor's loyalty to BPRS Al Hijrah Thayibah services.

In the sixth hypothesis (H6), Customer Satisfaction indirectly influences Depositor Loyalty through Trust, with a path coefficient of 0.194, a t-statistic of 2.855, and a p-value of 0.004.

The seventh hypothesis (H7) states that Customer Engagement indirectly influences Depositor Loyalty through Trust, with a path coefficient of 0.134, a t-statistic of 2.673, and a p-value of 0.008.

### Customer Satisfaction and Trust

Customer satisfaction significantly influences trust, as satisfied customers naturally develop trust in the institution. Satisfaction reflects the bank's success in meeting customer expectations, including service quality, information clarity, and product suitability to their needs. When these expectations are met, customers feel cared for and appreciated, fostering confidence that the bank is reliable and responsible in managing funds and adhering to Sharia principles.

Consistently positive transaction experiences are the primary foundation for establishing long-term trust. In this context, trust does not emerge suddenly; rather, it is built through the accumulation of pleasant, satisfying interactions. Prompt service, friendly staff, and open information make customers feel safe and comfortable. These factors strengthen customer confidence that BPRS Al Hijrah Thayibah is not only capable but also has good intentions in providing the best service in accordance with Sharia values.

Satisfaction also creates the perception that the bank possesses high competence and integrity. When customers are satisfied with the bank's performance in terms of fund management and information transparency, they develop confidence that the bank possesses professional capabilities and will not deviate from its promised

principles. In Islamic banking, trust becomes even more important because it involves moral and spiritual values, and customers want to ensure their funds are managed in accordance with Islamic law and not misused.

This finding aligns with research by Chinomona and Dubihlela (2014) and Gultom et al. (2020), which asserts that when customers are satisfied, they are more likely to trust that financial institutions will continue to provide reliable service. Such trust is not merely short-term; rather, it serves as an essential foundation for fostering customer loyalty and sustaining long-term relationships with financial institutions, particularly in Islamic banking.

Thus, customer satisfaction is not merely the ultimate goal of service, but also a crucial process in building and strengthening customer trust. Therefore, BPRS Al Hijrah Thayibah must continuously maintain and improve service quality to sustainably maintain customer trust. Trust that grows from satisfaction will become a social asset that fosters loyalty and long-term stability in the relationship between the bank and its customers.

### **Customer Engagement and Trust**

Customer engagement has a significant impact on consumer trust, meaning that the higher the level of customer engagement in interactions with the bank, the stronger the trust formed in the institution. This engagement is not only limited to repeated use of services, but also includes active communication with bank staff, participation in loyalty programs, and positive responses to various service initiatives. In the context of BPRS Al Hijrah Thayibah, actively engaged customers will better understand the bank's values, systems, and integrity, thus fostering confidence that the bank is trustworthy.

Customer engagement: Creating an emotional connection between customers and financial institutions. When customers feel involved in a personalized and interactive service experience, depositors develop a deeper sense of attachment. Sashi (2012) states that customer Engagement is an emotional process that involves customers in a mutually beneficial relationship. This emotional connection creates a sense of being valued, heard, and cared for, which forms the basis for building trust. Customers become not just service users, but also feel part of the service system itself.

Customer involvement in various bank activities also strengthens perceptions of the institution's competence and transparency. Customers who actively use bank products will have firsthand experience with the processes, benefits, and accountability of the service system. This experience provides a concrete demonstration that the bank can effectively carry out its functions in accordance with Sharia principles. This is where trust grows, as customers not only receive one-sided information but also experience firsthand evidence of the quality and integrity of the service.

Research by Puspita et al. (2020) supports these findings by demonstrating a positive relationship between customer Engagement and consumer trust. The more active and involved customers are in the banking service ecosystem, the higher their level of trust. This suggests that customer engagement not only strengthens relationships but also serves as an indirect educational tool, allowing customers to gain a deeper understanding through their own real-life experiences.

Furthermore, sustained engagement also helps mitigate uncertainty. In the financial industry, trust is built not only on reputation or promotions, but also on continuous interactions that reflect consistent service. With frequent customer engagement, they are more confident that the bank will consistently deliver on its service promises. This engagement creates predictability, which is a key foundation of trust in long-term relationships.

Thus, customer engagement plays a strategic role in building customer trust in the bank. Through the interactive, emotional, and informative experiences gained from active involvement, customers form the perception that the bank is not only capable but also trustworthy. Therefore, BPRS Al Hijrah Thayibah needs to continue developing engagement strategies that focus on the customer experience, to strengthen relationships that are not just transactional, but also relational and trust-based.

### **Customer Satisfaction and Depositor Loyalty**

Customer satisfaction influences depositor loyalty, meaning that when customers are satisfied with the services and products provided by BPRS Al Hijrah Thayibah, depositors are more likely to remain loyal and continue using the bank's services. Satisfaction arises when customer expectations are met or even exceeded, whether in terms of service quality, staff friendliness, or the reliability of the Sharia products offered. When customer experiences are consistently positive, trust and comfort are built, which serve as the foundation for loyal behavior.

In the context of Islamic banking services, loyalty is not only defined as a decision to continue using a product, but also reflects a customer's moral and emotional commitment. Customers who are satisfied with transparent and Sharia-compliant services are more likely to make BPRS their primary choice for meeting their financial needs. This aligns with Kotler and Keller's (2016) finding that customer satisfaction can drive repeat purchases and recommendations to others, two important aspects of loyalty.

Positive customer experiences in every interaction with a bank can strengthen long-term relationships. Consistent satisfaction fosters an emotional bond that competitors' offerings cannot easily replace. In this case, depositor loyalty evolves from a merely transactional relationship to a relational one. This not only benefits the bank by maintaining the stability of third-party funds but also creates opportunities for cross-selling other financial products, thanks to the trust established.

The results of this study support Chinomona and Dubihlela's (2014) findings that indicate a direct relationship between satisfaction levels and customer loyalty. Meanwhile, research by Gultom et al. (2020) confirms that good service and products that meet expectations can foster strong loyalty. Both studies demonstrate that loyalty does not exist in isolation but rather results from accumulated experiences that provide customer satisfaction.

In the context of Sharia-compliant financial institutions such as BPRS (School-Based Banks), customer loyalty is also influenced by perceptions of the bank's ethical commitment and moral principles. When customer satisfaction is achieved through fair, transparent, and Sharia-compliant services, loyalty tends to be stronger. Customers assess the bank not only for material benefits but also for a sense of comfort that aligns with their religious values.

Thus, customer satisfaction is a crucial foundation for building depositor loyalty. The higher the satisfaction, the stronger the customer's commitment to continue using the bank's services and recommending it to others. In the long term, this will positively impact the growth and sustainability of financial institutions, particularly by helping them maintain customer loyalty amid increasingly dynamic competition in the Islamic banking industry. The results of this study do not support Qomarsyah et al. (2023), who found that satisfaction does not have a direct influence on loyalty.

### **Customer Engagement and Depositor Loyalty**

Customer Engagement influences depositor loyalty, meaning that the higher the level of customer involvement in the service process and relationship with BPRS Al Hijrah Thayibah, the stronger the depositor's commitment to remain a customer of the bank. This involvement is not merely a routine transaction, but rather a relationship built through communication, experience, and emotional interaction between the customer and the bank. In this context, customers use services not only out of necessity but also because of an attachment that drives ongoing loyalty.

According to Sashi (2012), customer Engagement encompasses deeper interactions, including the emotional, social, and cognitive aspects that connect customers with a company. When customers feel heard, cared for, and provided with services tailored to their needs and values, the resulting relationship becomes more than just a business relationship. In the long term, this closeness fosters trust and a desire to continue using the service, even recommending it to others.

At BPRS Al Hijrah Thayibah, customer Engagement is evident in depositors' participation in understanding product benefits, two-way communication with bank staff, and their enthusiasm in providing feedback. These interactions not only strengthen customers' understanding of the service but also create memorable experiences. These experiences ultimately foster emotional loyalty, where customers feel a special connection with the bank that is difficult to replace with other institutions.

Research by Faizah & Riptiono (2023) further supports these findings by showing that active customer Engagement significantly increases loyalty. When customers feel their involvement is valued and responded to favorably, they feel psychologically closer to the institution. This explains why customers who are actively involved in the service process are less likely to switch to other banks, even when offered similar programs or products.

Furthermore, effective Engagement helps banks establish open, responsive communication channels. This builds trust and helps banks better understand customer needs. When customers feel their needs are understood and prioritized, loyalty naturally grows. This type of loyalty tends to persist despite changes in competitors' offerings.

Thus, customer Engagement plays a crucial role in building and maintaining depositor loyalty. Through active, positive, and meaningful interactions, banks can build strong relationships with customers. These relationships are not simply the result of momentary gratification, but rather the fruit of a continuous Engagement process, which naturally encourages customers to remain loyal to the Islamic banking services they trust.

### **Trust and Depositor Loyalty**

Trust significantly influences depositor loyalty, meaning that when customers feel confident in the integrity, competence, and commitment of BPRS Al Hijrah Thayibah, they are more likely to remain loyal to the institution. Trust built through positive experiences, consistent service, and transparency in fund management is the main foundation of a long-term relationship between customers and the bank. In this case, loyalty is not solely

based on financial benefits, but also on the belief that the bank carries out its functions responsibly and in accordance with Sharia principles.

In the context of Islamic banking services, trust has a broader dimension, encompassing not only professionalism but also moral and ethical aspects. Customers who believe that BPRS Al Hijrah Thayibah consistently uphold Islamic values in conducting its business will feel more secure and comfortable remaining part of the service system. This makes trust a crucial element in building unwavering loyalty, even when attractive offers from other institutions are available.

Research conducted by Chinomona & Dubihlela (2014) and Awanda et al. (2025) supports this argument by showing that customer trust significantly contributes to increased loyalty. A similar study by Gultom et al. (2020), although conducted in a different context, namely the hospitality sector, demonstrates that consumer trust can influence loyalty toward a service. Research by Lubis et al. (2022), and Faizah and Riptiono (2023) specifically demonstrated that customer trust significantly impacts customer loyalty in the banking context.

At BPRS Al Hijrah Thayibah, trust is reflected in customers' perceptions of the bank's ability to maintain fund security, provide clear information, and provide services in accordance with Sharia principles. Once this trust is established, customers are more likely to remain loyal and avoid switching to other financial institutions. They are even more likely to recommend the bank's services to relatives or friends, demonstrating loyalty through advocacy.

Furthermore, trust serves as a psychological bond between customers and banks. Consistently satisfying customer experiences strengthens the bank's long-term reliability. This trust is not earned instantly, but rather through repeated interactions and the fulfillment of service promises. Therefore, banks' efforts to maintain trust through open communication, prompt responses to complaints, and transparency in product management are crucial.

Thus, trust is a key factor in shaping depositor loyalty to BPRS Al Hijrah Thayibah. When customers feel confident in a financial institution's integrity and commitment, they will not only remain customers but also willingly recommend its services to others. Strong trust will foster solid loyalty, ultimately supporting the long-term growth and stability of the Islamic financial institution.

### **The Role of Trust as a Mediator of the Influence of Customer Satisfaction on Depositor Loyalty**

Trust mediates the influence of customer satisfaction on depositor loyalty, meaning that satisfaction alone is not always sufficient to drive customer loyalty if it is not accompanied by a strong sense of trust in the bank. In this case, satisfaction plays an initial role in creating a positive perception, but trust is an important bridge to long-term commitment. In other words, even though customers are satisfied with the service they receive, strong loyalty will only be formed if depositors also believe that BPRS Al Hijrah Thayibah can be trusted to carry out its functions consistently and responsibly. The results of this study align with the research of Wahyudi et al. (2021), which explains that trust mediates satisfaction and loyalty.

Previous research, such as that by Chinomona and Dubihlela (2014), supports the position that trust serves as a mediating variable between satisfaction and loyalty. The study explained that satisfied customers are more likely to trust an institution, and this trust is the primary foundation for building loyalty. A similar finding was reported by Gultom et al. (2020), who emphasized that loyalty formation is not instantaneous; it begins with a pleasant experience, followed by growing trust, and culminates in long-term commitment.

In the context of BPRS Al Hijrah Thayibah, trust is crucial, as the services offered are based on Sharia principles. Customers assess service quality not only by speed or friendliness, but also by the bank's adherence to Islamic values. When customers are satisfied but still doubt the integrity or transparency of fund management, loyalty may not necessarily develop. Conversely, if trust has taken root, the satisfaction they feel will more easily develop into strong loyalty.

Trust, as a mediator, also strengthens the emotional impact of satisfaction. Consistently positive experiences with a bank will shape the perception that it is not only capable but also worthy of long-term trust. This will encourage customers not only to continue using the same services but also to demonstrate loyalty, such as recommending the bank to others or remaining loyal despite competitors' offers. In this case, trust is the key to transforming satisfaction into real loyalty.

Research by Faizah and Riptiono (2023) also confirms that trust plays a crucial role in shaping customer loyalty. With trust, the relationship between a customer and a bank is built not only on the logic of satisfactory service but also on the belief that the bank will maintain its commitment and quality. This creates loyalty not only based on what is currently provided, but also on the expectation that the same service will be maintained in the future.

Thus, trust plays a strategic role as a mediator, strengthening the relationship between customer satisfaction and depositor loyalty. In a sharia-compliant banking environment like BPRS Al Hijrah Thayibah, where honesty and transparency are paramount, trust is a crucial element in transforming satisfaction into long-term loyalty. Therefore, banks must not only ensure customer satisfaction but also continuously build and maintain trust through consistent, ethical service based on Sharia values.

### **The Role of Trust as a Mediator of the Influence of Customer Engagement on Depositor Loyalty**

Trust mediates the influence of customer Engagement on depositor loyalty, meaning that active customer involvement in various interactions with the bank does not necessarily directly result in loyalty unless those interactions successfully build strong trust. Engagement, such as regular use of services, active communication, and participation in bank programs, will have a greater impact if customers perceive that these interactions are conducted by an institution that is competent, honest, and committed to their satisfaction. In other words, Engagement will only increase loyalty when trust has been built within the customer.

Customer engagement plays a role in building emotional closeness between customers and financial institutions. However, without trust, this closeness will not necessarily translate into loyalty. Research by Puspita et al. (2020) shows that Engagement can increase customer trust, which in turn strengthens long-term relationships between customers and banks. In this context, trust acts as a mediator, transforming Engagement into deeper commitment.

In practice, BPRS Al Hijrah Thayibah can build Engagement through a personalized approach, such as providing relevant information and being responsive to customer needs. When customers feel involved and valued, they begin to view the bank as an institution that not only serves but also cares. This is where trust begins to build, stemming from meaningful Engagement. Once trust grows, customers demonstrate greater loyalty by continuing to use services, remaining customers, or even recommending the bank to others.

This finding is further supported by Faizah & Riptiono (2023) research, which shows that trust significantly influences loyalty. Engagement without trust will only result in short-term Engagement. Conversely, Engagement that leads to trust tends to foster more stable loyalty. Customers feel safe and comfortable continuing to use banking services because they believe the bank can consistently meet their needs with integrity.

Zhafira et al. (2023) also showed that customer Engagement directly influences loyalty. However, the presence of trust as a mediating variable strengthens this relationship. Engagement that fosters trust will result in deeper loyalty, as customers not only feel involved but also confident in the bank's quality and goodwill. In such circumstances, loyalty is not just about frequency of use, but also about emotional commitment to the institution.

Thus, trust plays a crucial role in linking customer Engagement to depositor loyalty. When banks build interactions that actively and meaningfully engage customers and reinforce these experiences with transparency, integrity, and professionalism, the trust created will lay a solid foundation for long-term loyalty. This kind of loyalty is reflected not only in the use of services but also in the willingness to stay with the bank and recommend it to others.

## **4. CONCLUSION**

Based on the discussion presented previously, the following conclusion can be drawn: Trust in BPRS Al Hijrah Thayyibah increases as customer satisfaction improves. Customer Engagement influences trust, so the active involvement of customers in interactions with banks, both directly and indirectly, can increase trust in the banking institution. Customer satisfaction influences depositor loyalty, meaning satisfied customers tend to be more loyal, characterized by a desire to continue saving, use services again, and recommend to others. Customer Engagement affects depositor loyalty: the greater the customer's involvement in activities and communication with the bank, the higher the loyalty. Trust also influences depositor loyalty: a high level of trust in the bank will significantly strengthen it. Trust mediates the effect of customer satisfaction on depositor loyalty, meaning that customer satisfaction can increase depositor loyalty through increased trust. This means that trust is a crucial bridge that strengthens the relationship between satisfaction and loyalty. Trust mediates the influence of Customer Engagement on Depositor Loyalty, meaning that Customer Engagement can increase trust, and this trust is a key factor in forming depositor loyalty towards BPRS Al Hijrah Thayyibah.

The implications of this research encourage BPRS Al Hijrah Thayibah to develop an integrated strategy that combines satisfaction, Engagement, and trust to foster customer loyalty. Systematic steps to improve service quality, enhance meaningful interactions, and consistently uphold Sharia ethics and values will strengthen the bank's position in maintaining sustainable customer relationships amid increasingly dynamic competition in the Sharia financial industry.

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