



The Influence of *Corporate Social Responsibility (CSR)* and *Service Quality* on *Customer Loyalty* Through *Customer Satisfaction* as a **Mediation Variable** for Bank BRI Customers in Semarang City

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ABSTRACT

Customer loyalty is important for the sustainability of banks because loyal customers tend to continue using services, expand their use of products, and recommend the bank to others. This study aims to analyze the effect of Corporate Social Responsibility (CSR) and Service Quality on Customer Loyalty through Customer Satisfaction as a mediating variable among Bank BRI customers in Semarang City. This study uses a quantitative approach with an associative research type. Data were collected through questionnaires administered to Bank BRI customers in Semarang City who met the research criteria, then analyzed to test the direct and indirect effects between variables. The results show that CSR and Service Quality have a positive effect on Customer Satisfaction. CSR and Customer Satisfaction were also found to have a positive effect on Customer Loyalty, while Customer Satisfaction was able to mediate the effect of CSR and Service Quality on Customer Loyalty. However, Service Quality did not have a direct effect on Customer Loyalty. Bank BRI is advised to continue strengthening the implementation of CSR programs and consistently improving service quality in order to increase customer satisfaction, which in turn can encourage sustainable customer loyalty.

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Introduction

Customer loyalty is an important factor for the sustainability of the banking business. Satisfied customers tend to continue using the service, even recommending the bank to others, thus helping to attract new customers (Setiawan, 2017). Satisfaction arises when the service received meets or even exceeds expectations, while poor service will cause disappointment and risk of making customers move to other banks (Pradipta, 2025). Customer expectations are usually formed from previous experience, information from other people, and direct interaction. Satisfaction arises when the service received meets or even exceeds expectations, while poor service will cause disappointment and risk making customers move to other banks (Pradipta, 2025). Customer expectations are usually formed from previous experience, information from others, and direct interaction with banks.

Corporate Social Responsibility (CSR) is an important factor in shaping the reputation of a Bank. *Corporate Social Responsibility (CSR)* or corporate social responsibility is a company's commitment to implement policies, make policies, or take action for social development and environmental sustainability (Setiatin et al., 2025). *Corporate Social Responsibility (CSR)* can affect consumer loyalty due to actions *Corporate Social Responsibility (CSR)* can strengthen the company's image in the eyes of consumers, build trust, and show that the company cares about the community. PT Bank Rakyat Indonesia (Persero) Tbk is one of the largest state-owned enterprises (SOEs) in Indonesia that runs a Corporate Social Responsibility (CSR) program through "BRI Peduli" with its slogan "Proud of Indonesia" (Hereyah & P, 2019). BRI's commitment to running CSR programs can be seen from the various awards achieved, one of which is getting the "Top CSR 2024" award.

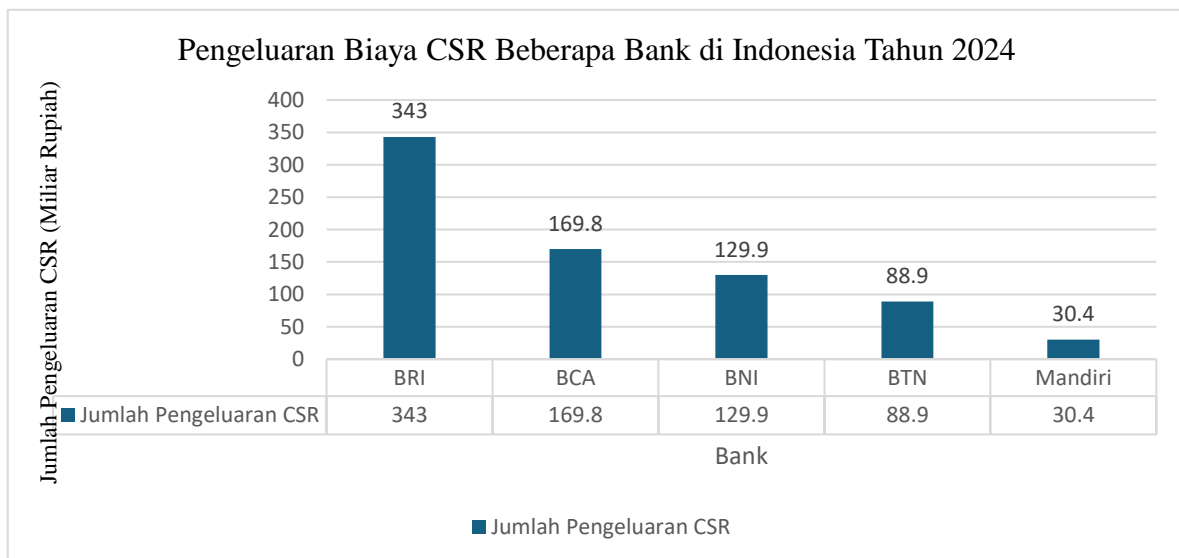


Figure 1. 2024 Sustainability Report of Bank BRI, BCA, BNI, BTN and Mandiri.

Based on the comparison chart above, BRI allocates CSR costs of IDR 343 billion which shows a commitment to broad social benefits. This shows that Bank BRI provides great and equitable social benefits for the community. Research by Ardiansyah et al., (2024) said that 86% of customers are satisfied with the transparency and social impact of CSR programs. This shows that CSR is not only seen as a form of corporate social concern,

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but also an important factor that makes consumers feel closer, trust, and loyal to the company.

Another factor that has an important effect on loyalty is the quality of service. Service quality is how consumers judge how good and consistent they are a service they receive as a whole (Fa`it et al., 2024). Based on the results of previous research (Viola et al., 2024), it can be known that the quality of service can have a direct effect on the loyalty of Bank BCA customers so that banks need to improve security, comfort, reliability, and ease of access to banking transactions. According to (Pertwi et al., 2021), more than 50% of customers were satisfied with the quality of services provided by banks with a total research result of 62.9%.

Studies conducted by (Promise & Rahayu, 2025) shows that *Corporate Social Responsibility (CSR)* has a positive and significant effect on *Customer Loyalty*. Other studies by (Amelia & Maupa, 2022) Explain *Corporate Social Responsibility (CSR)* has no effect on *Customer Loyalty*. Studies conducted by (Pasianus & Kana, 2022) show *Service Quality* have a positive and significant effect on *Customer Loyalty*. Other studies by (Purnama & Yuliaty, 2025) explains that *Service Quality* has no effect at all on *Customer Loyalty*. Studies conducted by (Yusdantara & Rahanatha, 2015) shows that CSR has a positive and significant effect on *Customer Satisfaction*. Studies conducted by (Ronasih & Widhiastuti, 2021) show *Service Quality* have a positive and significant effect on *Customer Satisfaction*. Studies conducted by (Aprilianto et al., 2022) explains that *Customer Satisfaction* have a positive and significant effect on *Customer Loyalty*. Other studies by (Arianto & Nirvana, 2021) shows that *Customer Satisfaction* has no effect on *Customer Loyalty*. Based on various previous studies, it has been shown that there are inconsistencies in the results of the opposite research. Therefore, this research was conducted to fill the gap gap from the results of previous research. The novelty of this research lies in the object of research for Bank BRI customers by combining variables *Corporate Social Responsibility (CSR)* and *Service Quality* as independent and variable *Customer Satisfaction* mediation against *Customer Loyalty* bank customers.

Literature Review

In an increasingly competitive banking industry, customer loyalty is an important factor for the company's sustainability. Loyal customers tend to make repeated transactions, give positive recommendations, and stay despite offers from competitors (Khairawati, 2020). Loyalty is not only influenced by service experience, but also by the customer's perception of the company's value and commitment. Therefore, banks need to build long-term relationships with customers through a strategy that is oriented towards satisfaction and trust.

Corporate Social Responsibility (CSR) and service quality are two main factors that affect customer attitudes and behaviors. CSR reflects a company's commitment to social and environmental responsibility that focuses not only on financial gains, but also on social and sustainability aspects (Promise & Rahayu, 2025). The implementation of CSR that is perceived positively can strengthen the image and trust of customers (Indra et al., 2024). On the other hand, good service quality, i.e. the compatibility between the expected service and the perceived service, plays an important role in creating a positive experience and increasing customer satisfaction (Anggraini & Budiarti, 2020). High customer satisfaction will encourage loyalty and strengthen the long-term relationship between customers and banks (Son, 2021).

Customer Loyalty

Customer loyalty is a state when a person continues to make repeated purchases based on consistent decisions (Hermawan, 2023). According to Griffin, loyalty has four main characteristics: making regular repurchases (*makes regular repeat purchases*), buying a product or service from the same place (*purchases across product and services lines*), recommend it to others (*refers other*), and persist despite offers from competitors (*demonstrates an immunity to the full of the competition*) (Khairawati, 2020).

Corporate Social Responsibility

Corporate Social Responsibility (CSR) has recently been increasingly discussed in the world, both in print media, electronic media and in seminars or conferences (Wahyuni & Darma, 2019). Today, CSR shows that companies no longer focus only on one aspect, namely a single bottom line, which emphasizes the company's value as reflected in its financial condition alone. The company's responsibility must also be based on the triple bottom lines, which consist of financial, social and environmental. Corporate social responsibility (CSR) is a form of corporate commitment to have a positive impact on society and the environment through various social and environmental programs (Promise & Rahayu, 2025) CSR not only plays a role as a social obligation, but also becomes an effective business strategy in strengthening the company's image and increasing customer loyalty (Indra et al., 2024).

Service Quality

Service quality is a customer's assessment of the expectations and reality of the services they receive (Anggraini & Budiarti, 2020). There are two main factors that affect the quality of service, namely expected service and perceived service (Kolonio & Soepeno, 2019). If the service is as expected, then the quality is considered good, but if it is not suitable, the quality is considered poor. The high and low quality of service depends on the ability of service providers to meet customer expectations consistently. Good service quality will increase customer satisfaction, encourage loyalty, and strengthen trust (Sasongko, 2021).

Customer Satisfaction

Customer satisfaction is the feeling of happiness or satisfaction that arises when a customer's expectations of a product or service are met or even exceed expectations. This satisfaction arises from the positive experience that customers feel when using the product, thus encouraging them to make a repeat purchase and recommend it to others (Son, 2021).

Hypothesis Development

Corporate Social Responsibility (CSR) is a form of the company's commitment to carrying out social responsibility to the community and the surrounding environment (Promise & Rahayu, 2025). The implementation of CSR that is carried out consistently and perceived positively can foster customer trust and emotional attachment to the bank, thereby contributing to increased loyalty. From a psychological perspective, when customers assess that the company is sincerely carrying out CSR, they will feel valued as part of the wider community, not just as a source of profit. This creates a sense of pride and satisfaction to be part of the Company (Hutubessy et al., 2024). Previous research conducted by Promise & Happiness (2025) also proves that CSR has a positive effect on Customer Loyalty, so the hypothesis proposed is:

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H1: CSR has a positive effect on Customer Loyalty

The quality of service has a strong relationship with customer loyalty. Customers will respond positively if the service they receive is in line with expectations, while dissatisfaction with the service is often the cause of disloyal customers (Pangesti et al., 2024). Therefore, good service quality is essential to keep customers loyal in the long run while attracting new customers (Koesharijadi et al., 2024). Previous studies by Nur Aini et al., (2022) shows that Service Quality has a positive effect on Customer Loyalty, so the proposed hypothesis is:

H2: Service Quality has a positive effect on Customer Loyalty

Corporate Social Responsibility (CSR) is a company's commitment to contribute to sustainable economic development through concern for social and environmental aspects. The implementation of CSR does not only focus on achieving the company's profits, but also on efforts to improve the quality of life of the community, employees, carry out their social responsibilities will provide a satisfactory response to consumers and strengthen relationships with stakeholders (Rochmaniah & Sinduwiatmoto, 2020).

The greater the company's contribution to CSR activities, the better its image and reputation in the eyes of consumers and the public will be (Uyun et al., 2024). Research conducted by Yusdantara & Rahanatha (2015) shows that CSR can affect Customer Satisfaction, so the proposed hypothesis is:

H3: CSR has a positive effect on Customer Satisfaction

Service quality is an important factor that affects customer satisfaction levels (Handyana et al., 2023). Good service quality can be seen from the company's ability to understand and meet customer needs through adequate facilities, neat employee appearance, friendly attitude, and reliability in providing error-free service, as well as empathy and clear information that will build trust and a positive experience for customers (Ridwan et al., 2024). The better the quality of the service provided, the higher the level of satisfaction felt by customers (Handyana et al., 2023). Previous studies by Febrianto et al., (2023) It also proves that service quality has a positive effect on customer satisfaction, so the hypotheses that can be proposed are:

H4: Service Quality has a positive effect on Customer Satisfaction

Customer satisfaction is a feeling that arises after customers assess whether the performance or results of a product they buy or use meet expectations (Mina Yustika Saputri & Jakfar Jakfar, 2023). This expectation can be formed from previous experience as well as information from others. Satisfied customers will usually be loyal, less affected by price changes, and leave positive reviews for the company (Kumalasari et al., 2025). Previous studies by Aprilianto et al., (2022) It also proves that customer satisfaction has a positive effect on loyalty, so the proposed hypothesis is:

H5: Customer Satisfaction has a Positive Effect on Customer Loyalty

Customer Satisfaction acts as a mediating variable in the relationship between CSR and Customer Loyalty, where the company's involvement in CSR activities will have a positive impact on Customer Satisfaction which ultimately encourages an increase in

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Customer Loyalty (Gezahegn et al., 2025). Research conducted by Ahmad et al., (2022) states that Customer Satisfaction significantly mediates the relationship between CSR and Customer Loyalty. This is in line with the findings Rahmawati & Kustiawan (2024) which shows that CSR has a direct or indirect impact (through Customer Satisfaction, Trust, WOM, and Company Reputation) on Customer Loyalty, so the proposed hypothesis is:

H6: Customer Satisfaction mediates the influence of CSR on Customer Loyalty

Customer satisfaction has an influence on service quality and customer loyalty (Aryani & Rosinta, 2010). Research by Keni & Sandra (2021) Proving that customer satisfaction has been proven to significantly mediate the influence of service quality on customer loyalty. This shows that when customers feel satisfied with a product, that satisfaction is influenced by the quality of service they receive, which ultimately drives increased customer loyalty (Nuryanto & Darpito, 2024), so that the proposed hypothesis is:

H7: Customer Satisfaction mediates the influence of Service Quality on Customer Loyalty

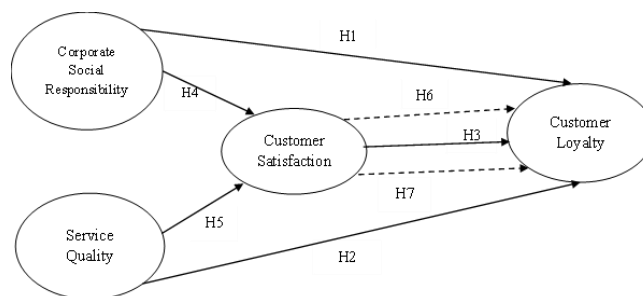


Figure 2. Theoretical Framework

Research Gap and Novelty

Studies has been conducted as mentioned in literature review within the context of how CSR and Service Quality can influence Customer Loyalty and comparing it with other banking services. Targeted research on certain bank services in this topic was still limited, indicating more in-depth look was needed.

Therefore, this research was aiming to analyze the effect of Corporate Social Responsibility (CSR) and Service Quality on Customer Loyalty through Customer Satisfaction as a mediating variable among Bank BRI customers.

Method

Research Design

This study uses a quantitative approach with an associative research type, which aims to examine the relationship and influence between variables. This study was used to test the influence of independent variables (CSR and Service Quality) on dependent variables (Customer Loyalty) with Customer Satisfaction as a mediating variable. The data used in this study are primary and secondary data sources. The primary data used in this study was obtained from questionnaires shared online through Google Form and secondary data from searches of scientific journals and websites.

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Population and Sample

The population in this study is BRI customers who are domiciled in Semarang City. The population was chosen because this study focuses on analyzing customer loyalty on the factors that affect it, namely CSR and Service Quality through Customer Satisfaction. The sampling technique used in this study is non-probability sampling with the purposive sampling method, with the following respondent criteria: 1). Domiciled in Semarang City, 2). At least 17 years old and 3). Have been a customer of Bank BRI for at least one year. The number of samples in this study was determined based on the provisions of Hair et al., which was 5–10 times the number of research indicators. With a total of 18 indicators, the number of samples in this study is 180 respondents.

Analysis

The data analysis in this study used the Partial Least Squares–Structural Equation Modeling (PLS-SEM) method which was processed with the help of SmartPLS software. The PLS-SEM method was chosen because it is able to analyze the complex relationships between latent variables, both directly and indirectly, and is suitable for use in medium sample sizes and data that do not have to be normally distributed.

The analysis stages are carried out in stages, starting from testing the measurement model (measurement model/outer model) to testing the structural model (structural model/inner model). In the measurement model, the validity and reliability of the indicators were tested through outer loading (recommended > 0.70), Cronbach's Alpha and Composite Reliability (CR) ($CR \geq 0.70$), and Average Variance Extracted (AVE) ($AVE \geq 0.50$). Meanwhile, structural models are used to test hypotheses by looking at path coefficients, R^2 , as well as f^2 and Q^2 when needed. The significance test was carried out by bootstrapping at a 95% confidence level to assess the direct or indirect influence between variables.

Results

Respondent Characteristics

The analysis of respondent characteristics aims to explain the profile of respondents whose data is obtained through a research questionnaire. The sampling technique used is *purposive sampling*, which is the selection of respondents based on certain criteria that are in accordance with the research objectives. In this study, the respondents involved were 180 people and all of them were customers of Bank BRI in Semarang City. The respondents' criteria were adjusted to the needs of the research, such as minimum age of 17 years, domiciled in Semarang City, and have become a BRI customer within the past year.

The characteristics of the respondents are presented to provide an overview of the profile of Bank BRI customers who are the object of the research. All respondents are active customers of Bank BRI in Semarang City. Based on age, many respondents were in the age range of 17-21 years as many as 59 people (88.33%) which showed that the respondents were dominated by young and productive age groups. From the old customer side, as many as 180 people have used Bank BRI services for more than one year, so that respondents have enough experience in experiencing the service quality and CSR run by BRI bank. Most respondents' domiciles are in the Gunungpati area, with a relatively smaller distribution of other areas. This characteristic shows that the

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respondents have been in accordance with the research criteria and are relevant to describe customer perception of CSR< service quality, customer satisfaction, and customer loyalty at Bank BRI.

Table 4. Reliability Results

Features	Category	Frequency	Presentase
Age	17-21 years old	159	88,33%
	22-26 years old	18	10,00%
	> 27 years old	3	1,67%
Customers	Ya	180	100%
	No	-	-
Long time customer	< 1 year	27	15,00%
	1 year	13	7,22%
	> 1 year	140	77,78%
Domicile	Banyumanik	1	0,56%
	Bawen	2	1,11%
	Boja	1	0,56%
	Bringin	4	2,22%
	Gajah Mungkur	2	1,11%
	Genuksari	1	0,56%
	Gunungpati	127	70,56%
	Jatingaleh	2	1,11%
	Kaligawe	1	0,56%
	Kalipancur	1	0,56%
	Mijen	3	1,67%
	Ngaliyan	5	2,78%
	Ngijo	1	0,56%
	Snoop Dogg	1	0,56%
	Melting	2	1,11%
	Sekaran	7	3,89%
	São Paulo	6	3,33%
	West Semarang	4	2,22%
	West Indies	5	2,78%
	Tlogosari Wetan	1	0,56%
West Ungaran	2	1,11%	
East Ungaran	1	0,56%	

Descriptive Analysis

Construct descriptive analysis was conducted to describe the tendency and distribution of respondents' responses to latent variables analyzed in the SmartPLS model. This analysis is presented through the mean value and standard deviation for each research construct. The results of the descriptive analysis of the construct are presented in Table 2.

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Table 2. Descriptive Analysis of Research Constructs

Construct	Mean	Standard Deviation
CSR	3,90	0,716
Service Quality	4,08	0,730
Customer Satisfaction	4,01	0,713
Customer Loyalty	3,75	0,014

Based on Table 2, the results of the descriptive analysis show that all research constructs have a mean value above 3.50, which indicates that respondents tend to give high assessments to the constructs of Corporate Social Responsibility, Service Quality, Customer Satisfaction, and Customer Loyalty. Konstruk Service Quality obtained the highest mean value of 4.08, which shows that the quality of service is perceived as very good by respondents. In addition, the Customer Satisfaction construct has a mean value of 4.01, which reflects the high level of respondent satisfaction with the services received. Konstruk Corporate Social Responsibility obtained a mean value of 3.90, which shows that the implementation of the company's CSR program is perceived positively by respondents. Konstruk Customer Loyalty has a mean value of 3.75, which remains in the high category and indicates a tendency of respondents to maintain relationships with the company. The relatively small standard deviation value in the entire construct shows that the respondents' answers are quite homogeneous, so the data is considered suitable for use in further analysis using the SEM-PLS model.

Measurement Model Evaluation

The evaluation of the measurement model is carried out to ensure that the indicators used in the study can measure constructs validly and reliably. The convergent validity was tested through the outer loading and Average Variance Extracted (AVE) values. The test results showed that all indicators had an outer loading value above the recommended minimum limit, so the indicator was declared valid in representing its construct. In addition, the AVE value of any construct that is above 0.50 indicates that the construct can explain most of the variance of its indicators. The reliability of the construct was tested using Composite Reliability (CR), and the results showed that the entire construct had a CR value above 0.70. Thus, the measurement model in this study was declared to meet the criteria of validity and reliability, making it suitable for structural model testing.

Table 3. Result of Measurement Model

Construct/Item	Loading	Cronbach's Alpha	Rho_A	Composite Reliability	AVE
Customer Loyalty		0,626	0,644	0,797	0,568
CL 1	0,806				
CL 2	0,705				
CL 3	0,747				
Customer Satisfaction		0,860	0,875	0,900	0,643
CS 1	0.830				
CS 2	0.893				
CS 3	0.707				

CS 4	0.761				
CS 5	0.807				
Corporate Social Responsibility		0.800	0.802	0.870	0.625
CSR1	0.810				
CSR2	0.764				
CSR3	0.810				
CSR4	0.778				
Service Quality		0.903	0.904	0.925	0.673
SQ1	0.835				
SQ2	0.786				
SQ3	0.830				
SQ4	0.846				
SQ5	0.828				
SQ6	0.797				

Table 4. Result of HTMT Test

Construct	CSR	CL	CS	SQ
CSR				
CL	0,911			
CS	0,820	0,922		
SQ	0,800	0,877	0,946	

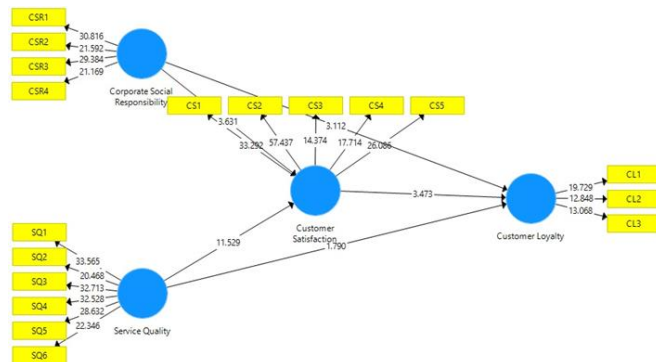


Figure 3. Outer Model

Table 5. Result of Goodness of F

Construct	AVE	R ²	Q ²
CL	0,568	0,563	0,883
CS	0,643	0,732	
CSR	0.625	-	
SQ	0.673	-	
Average Score	0.627	0.648	
AVE x R²		0.406	
GoF = $\sqrt{(AVE \times R^2)}$		0.637	

Structural Model Evaluation

Structural model evaluation was carried out to assess the strength of the relationship between variables in the study. This study uses the determination coefficient (R²) assessment to measure how much independent variables are able to explain variations in dependent variables. The value of R² is in the range of 0 to 1, so the larger the value, the stronger the model's ability to explain the dependent variable. In his interpretation, R² is about 0.75 including high, 0.50 is medium, and 0.25 is low.

This study also uses path coefficients that describe the direction and strength of the relationship between constructs. These coefficients have been standardized and are generally in the range of -1 to +1, so values close to +1 indicate a strong positive relationship, while values close to -1 indicate a strong negative relationship. Large coefficients do not mean significant, so a significance test using the bootstrapping procedure is required to obtain t-statistic and p-value. A relationship is declared significant if the t-statistic > 1.96 and the p-value < 0.05.

Table 6. Coefficient Determination

Construct	R ²	Category
CS	0,732	Medium-Strong
CL	0,563	Medium

Table 7. Result of Hypotheses Testing

Hipotesis	Hubungan	b	t-statistics	p- value	Verdict
H1	CSR → Customer Loyalty	0,300	3,112	0,002	Accepted
H2	Service Quality → Customer Loyalty	0,191	1,790	0,074	Rejected
H3	CSR → Customer Satisfaction	0,212	3,631	<0.001	Accepted
H4	Service Quality → Customer Satisfaction	0,696	11,529	<0.001	Accepted
H5	Customer Satisfaction → Customer Loyalty	0,334	3,473	<0.001	Accepted
H6	CSR → CS → Customer Loyalty	0,071	2,588	0,010	Accepted
H7	Service Quality → CS → Customer Loyalty	0,233	3,240	0,001	Accepted

Based on Table 6, the value of the determination coefficient (R^2) shows that the Customer Satisfaction (CS) variable has an R^2 value of 0.732, which is included in the medium-strong category. This means that 73.2% of the variation in customer satisfaction can be explained by independent variables used in the research model, while the remaining 26.8% is influenced by other factors outside the model. Meanwhile, the Customer Loyalty (CL) variable had an R^2 value of 0.563 which was included in the medium category, which indicates that 56.3% of the variation in customer loyalty could be explained by the variables in the model, while the remaining 43.7% were influenced by other factors that were not studied.

Based on Table 7, the results of hypothesis testing show that H1, H3, H4, H5, H6 and H7 while H2 is rejected. This means that CSR and Service Quality are proven to increase Customer Loyalty through Customer Satisfaction. Meanwhile, H2 was rejected because Service Quality does not have a direct effect on Customer Loyalty but must go through Customer Satisfaction first.

Conclusion

This study shows that *Corporate Social Responsibility* (CSR) has a positive and significant effect on *customer loyalty* and *customer satisfaction* of Bank BRI customers in Semarang City. *Service quality* has a positive and significant effect on *customer satisfaction*, but it does not have a direct effect on *customer loyalty*. Furthermore, *customer satisfaction* has a positive and significant effect on *customer loyalty* and acts as a mediating variable in the relationship between CSR and *service quality* to *customer loyalty*, so that customer satisfaction is an important factor in increasing Bank BRI customer loyalty.

Further research related to said effects on another banking services and different set of customers is needed to enrich and adds more considerable variables related to Customer Loyalty.

Authors' Declaration

This research was compiled and done entirely by the author, starting from the formulation of ideas, the preparation of methods, data processing, to the writing of results and discussions. The author is responsible for the entire content of this article and ensures that each section has been compiled objectively and in accordance with the research data. The author has also read, reviewed, and approved this research for publication.

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