

# The Effect of Customer Relationship Management, Customer Experience, and Servicescape on Customer Loyalty through Trust at BPR Khrisna Darma Adipala.

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## ABSTRACT

Intensifying competition in the banking industry, particularly among Rural Banks (BPR), requires stronger customer relationships, better service experiences, and supportive physical environments to foster loyalty. At BPR Khrisna Darma Adipala, growth in active customers has not been fully matched by product sales targets, highlighting the need to examine loyalty drivers. This study analyzes the effects of Customer Relationship Management (CRM), Customer Experience, and Servicescape on Customer Loyalty, both directly and indirectly through Trust. Using a quantitative associative design and SEM-PLS with SmartPLS 3.0, data were collected from 370 respondents selected through proportionate stratified random sampling from 4,992 customers. The results show that CRM, Customer Experience, and Servicescape significantly affect both Trust and Customer Loyalty, while Trust also significantly influences Customer Loyalty. Trust therefore mediates the relationships among the study variables. These findings suggest that improving service quality, customer experience, and the bank's physical environment can strengthen customer trust and loyalty.

## ABSTRAK

Persaingan yang semakin ketat dalam industri perbankan, khususnya pada Bank Perkreditan Rakyat (BPR), menuntut penguatan hubungan dengan nasabah, peningkatan pengalaman layanan, serta lingkungan fisik yang mendukung untuk mendorong loyalitas. Pada BPR Khrisna Darma Adipala, pertumbuhan jumlah nasabah aktif belum sepenuhnya diikuti oleh pencapaian target penjualan produk, sehingga diperlukan kajian mengenai faktor-faktor yang memengaruhi loyalitas nasabah. Penelitian ini menganalisis pengaruh Customer Relationship Management (CRM), Customer Experience, dan Servicescape terhadap Customer Loyalty, baik secara langsung maupun tidak langsung melalui Trust. Penelitian menggunakan desain kuantitatif asosiatif dan SEM-PLS dengan SmartPLS 3.0, melibatkan 370 responden yang dipilih melalui teknik proportionate stratified random sampling dari 4.992 nasabah. Hasil penelitian menunjukkan bahwa CRM, Customer Experience, dan Servicescape berpengaruh signifikan terhadap Trust dan Customer Loyalty, sementara Trust juga berpengaruh signifikan terhadap Customer Loyalty. Dengan demikian, Trust memediasi hubungan antarvariabel penelitian. Temuan ini menunjukkan bahwa peningkatan kualitas layanan, pengalaman nasabah, dan lingkungan fisik bank dapat memperkuat kepercayaan dan loyalitas nasabah.



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## 1. INTRODUCTION

Banking institutions play a crucial role as financial intermediaries, collecting public funds and channeling them back into credit and other financial services, thus supporting economic growth. The rapid development of the banking industry in Indonesia, particularly the competition between commercial banks, rural banks (BPR), digital banks, fintech, and non-bank financial institutions, requires every bank to continuously innovate in its services and marketing strategies. BPR Khrisna Darma Adipala, a BPR operating in Badung Regency, Bali, is also facing increasingly fierce competition, particularly in the microcredit segment, which has long been a key strength of BPRs. Therefore, an appropriate strategy is needed through improving service quality, customer relationship management, transaction experience, and a comfortable service

environment to maintain customer trust and loyalty, while also attracting new markets to achieve product sales targets.

BPR Khrisna Darma Adipala offers three main financial products: savings, deposits, and credit. Savings products consist of seven types, while deposits are available with maturities ranging from one month to more than 24 months, as well as credit options that include working capital, investment, and consumer loans. Customer loyalty is reflected in a commitment to continue using the products and making repeat transactions, including recommending the services to others. This is evident in the number of active customers, which continues to increase from 3,955 in 2022 to 4,782 in 2023, and again to 4,992 in 2024.

Although the number of active customers has increased annually, product sales targets have not been fully achieved. In the 2022–2024 period, sales of credit and savings products remained below target, despite showing a year-over-year upward trend. Deposit products performed better, even exceeding the target by 113% in 2023, but this declined again to 88% in 2024. This indicates that customer growth has not been fully proportional to sales targets, necessitating a more effective strategy to increase customer product utilization.

The phenomenon at BPR Khrisna Darma Adipala shows that although the number of active customers continues to increase in the 2022–2024 period, the bank's internal targets have not yet been achieved, indicating problems with customer loyalty and engagement with products and services. Interviews with 25 customers revealed that some customers experienced good service, a close relationship with officers, positive transaction experiences, and a comfortable office environment. However, several complaints still arose, such as communication only during billing, a lack of personal approach, delays in information, limited digital facilities, cramped waiting rooms, and uncomfortable interior design. This condition indicates that customer loyalty is likely influenced by the quality of Customer Relationship Management (CRM), Customer Experience, and Servicescape. In line with the opinion of Harahap and Lestari (2025), CRM is a strategy for building long-term relationships through superior service. Meanwhile, according to Oscar and Terra (2021), CRM plays a crucial role in maintaining customer loyalty and attracting new customers to support company growth.

There is a research gap in previous studies regarding the influence of Customer Relationship Management (CRM), Customer Experience (CX), and Servicescape on customer loyalty. Several studies have shown a positive effect on loyalty, as stated by Oscar and Terra (2021), Kuswandarini and Annisa (2021), Pratama et al. (2021), Salsabilla et al. (2024), and Harahap and Lestari (2025). However, Mu'arotun and Soliha (2022) showed a different result, stating that CRM had no effect on loyalty. A similar finding was found for the CX variable, where Lantang and Keni (2021), Lady and Selvia (2021), Fadilla et al. (2024), Agustiono et al. (2022), and Khoirunissa (2023) found a positive effect on loyalty, while Marwa and Astini (2023) showed an insignificant result.

Regarding the Servicescape variable, most studies, such as Sakinda et al. (2020), Lesmana (2021), Saputra (2023), Fatonah et al. (2021), and Ngali (2024), indicate a positive influence on customer loyalty, while Fitrianiingsih (2021) found different results. Servicescape is considered important because it encompasses the physical condition of the service, both interior and exterior, which influences customer comfort, satisfaction, and decision to repurchase. Therefore, the differences in previous research results indicate the need for further testing of the relationship between CRM, CX, and Servicescape on customer loyalty at BPR Khrisna Darma Adipala.

## **2. LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT**

Based on these differences in results, this study added trust as a mediating variable to provide a clearer explanation of the direct and indirect influences between variables. Trust is considered a primary foundation in building customer loyalty, as stated by Ulfah et al. (2020) and Zhang et al. (2021). Empirical findings from Hutubessy et al. (2024), Hermawati (2023), Ardhanari and Viphindratin (2022), Huda and Azar (2021), and Syamsudin and Fadly (2021) also show that trust has a positive effect on loyalty. Furthermore, research by Sari and Darmaningsih (2021), Aziz et al. (2025), Lantang and Keni (2021), Azmi and Patrikha, and Sucahyo and Solovida (2022) demonstrates that CRM, CX, and Servicescape positively influence trust, thus the use of trust as a mediating variable is deemed relevant and appropriate.

The novelty of this study lies in its focus on the Rural Bank (BPR) sector, particularly BPR Khrisna Darma Adipala, which operates in an increasingly competitive financial environment characterized by the rapid growth of digital banks, fintech companies, and non-bank financial institutions. Unlike previous studies that predominantly examined commercial banks, hotels, retail businesses, or other service industries, this research investigates how Customer Relationship Management (CRM), Customer Experience (CX), and Servicescape influence customer loyalty within a rural banking institution that relies heavily on personalized relationships and community-based services. Furthermore, the inclusion of trust as a mediating variable provides a more comprehensive understanding of customer behavior in the BPR industry, where trust remains a critical factor in maintaining long-term relationships amid the expansion of technology-driven financial services. Therefore, this study contributes both theoretically and practically by extending the customer loyalty literature to the rural banking sector and providing insights for BPRs seeking to strengthen their competitiveness in the era of digital financial transformation.

The purpose of this study is to determine and analyze the influence of Customer Relationship Management, Customer Experience, and Servicescape on customer loyalty, both directly and through trust as a mediating variable, and to test the influence of each variable on trust and the influence of trust on customer loyalty at BPR Khrisna Darma Adipala.

## **3. RESEARCH METHOD**

### **3.1. Research Design**

This study uses a quantitative associative method to analyze the influence of Customer Relationship Management, Customer Experience, and Servicescape on customer loyalty with trust as a mediating variable at BPR Khrisna Darma Adipala. This research was conducted at BPR Khrisna Darma Adipala, Darmasaba, Badung, Bali, during operational hours from 08.00–16.00 WITA to analyze the influence of CRM, Customer Experience, and Servicescape on customer loyalty with trust as a mediating variable. The scope of this research focuses on analyzing the influence of Customer Relationship Management, Customer Experience, and Servicescape on customer loyalty through trust in BPR Khrisna Darma Adipala.

### **3.2. Population and Sample**

The population of this study was 4,992 customers of BPR Khrisna Darma Adipala, with a sample of 370 respondents determined using the Slovin formula and proportionate stratified random sampling technique, consisting of 317 savings customers, 28 credit customers, and 25 deposit customers. The research instrument was tested on 30 respondents using SPSS version 25 and was declared valid and reliable because all items had a correlation value above 0.3 and a Cronbach's Alpha value greater than 0.60.

### 3.3. Identification of Research Indicators and Variables

The research variables consist of exogenous variables, namely Customer Relationship Management (X1), Customer Experience (X2), and Servicescape (X3), as well as endogenous variables, namely Customer Loyalty (Y1) and Trust (Y2). The operational definition of this research includes indicators of CRM, Customer Experience, Servicescape, Loyalty, and Trust which are measured through aspects of service relationships, customer experience, physical environmental conditions, loyal behavior, and the level of customer confidence in the competence and integrity of BPR. This study uses quantitative and qualitative data sourced from primary data through respondent questionnaires and secondary data in the form of relevant tables, diagrams, books and journals. Data collection was carried out through interviews, questionnaires, documentation, and observation, with the research instrument being a structured questionnaire using a Likert scale of 1–5. The data analysis technique in this study uses descriptive and inferential analysis with the SEM-PLS method (SmartPLS 3.0) to test the outer model, inner model, hypothesis, coefficient of determination, goodness of fit, and the mediating role of trust variables.

## 4. RESULTS AND DISCUSSION

### 4.1. Results

The Convergent validity test for each construct indicator was calculated using PLS (Partial Least Square). Referring to the statement stated by Ghozali (2014), it explains that an indicator can be declared valid if its value is higher than 0.7, while for this loading factor value between 0.50 and 0.60 is declared sufficient.

**Table 1.** Outer Loadings

| Indikator | Customer Relationship Management | Customer Experience | Servicescape | Loyalty | Trust |
|-----------|----------------------------------|---------------------|--------------|---------|-------|
| CRM.1     | 0.895                            |                     |              |         |       |
| CRM.2     | 0.831                            |                     |              |         |       |
| CRM.3     | 0.840                            |                     |              |         |       |
| CRM.4     | 0.859                            |                     |              |         |       |
| CRM.5     | 0.887                            |                     |              |         |       |
| CRM.6     | 0.837                            |                     |              |         |       |
| CRM.7     | 0.849                            |                     |              |         |       |
| CRM.8     | 0.868                            |                     |              |         |       |
| CX.1      |                                  | 0.913               |              |         |       |
| CX.2      |                                  | 0.892               |              |         |       |
| CX.3      |                                  | 0.907               |              |         |       |
| CX.4      |                                  | 0.897               |              |         |       |
| CX.5      |                                  | 0.927               |              |         |       |
| SC.1      |                                  |                     | 0.962        |         |       |
| SC.2      |                                  |                     | 0.907        |         |       |
| SC.3      |                                  |                     | 0.965        |         |       |
| SC.4      |                                  |                     | 0.914        |         |       |
| SC.5      |                                  |                     | 0.965        |         |       |
| K.1       |                                  |                     |              |         | 0.876 |
| K.2       |                                  |                     |              |         | 0.909 |
| K.3       |                                  |                     |              |         | 0.889 |
| K.4       |                                  |                     |              |         | 0.862 |
| L.1       |                                  |                     |              | 0.935   |       |
| L.2       |                                  |                     |              | 0.918   |       |

|     |       |
|-----|-------|
| L.3 | 0.910 |
| L.4 | 0.916 |
| L.5 | 0.923 |

Source: Data Processed, 2026

Based on the data presented in the table above, it is known that all indicators in each research variable, namely CRM, CX, Servicescape, Trust, and Loyalty, have outer loading values greater than 0.70. This result indicates that each indicator is able to represent the latent variable strongly, so that all indicators in this study are declared valid as measuring tools for reflective constructs. Thus, there are no indicators that need to be eliminated because all have met the convergent validity criteria based on the outer loading value. Furthermore, convergent validity testing is also carried out by looking at the Average Variance Extracted (AVE) value. According to Ghozali and Latan (2015), a construct is said to have good convergent validity if the AVE value is greater than 0.50, which indicates that the construct is able to explain more than 50 percent of the variance of its indicators. Therefore, further testing will be carried out by referring to the AVE value presented in the following table:

**Table 2.** AVE (Average Variance Extraction)

| Variabel                         | Average Variance Extracted (AVE) |
|----------------------------------|----------------------------------|
| Customer Relationship Management | 0.737                            |
| Customer Experience              | 0.823                            |
| Servicescape                     | 0.889                            |
| Loyalty                          | 0.847                            |
| Trust                            | 0.782                            |

Source: Data Processed, 2026

The table above shows AVE values above 0.5 for all constructs in the research model. Therefore, it can be concluded that the variables used in the study are valid.

### ***Discriminant Validity***

The discriminant validity of a model is considered good if each loading value of each indicator of a latent variable has the largest loading value compared to other loading values for other latent variables. The results of the discriminant validity test are as follows:

**Table 3.** Cross Loading Values

| Indikator | Customer Relationship Management | Customer Experience | Servicescape | Loyalty | Trust |
|-----------|----------------------------------|---------------------|--------------|---------|-------|
| CRM.1     | 0.895                            | 0.707               | 0.496        | 0.581   | 0.750 |
| CRM.2     | 0.831                            | 0.658               | 0.441        | 0.523   | 0.709 |
| CRM.3     | 0.840                            | 0.685               | 0.419        | 0.553   | 0.671 |
| CRM.4     | 0.859                            | 0.771               | 0.447        | 0.470   | 0.705 |
| CRM.5     | 0.887                            | 0.694               | 0.484        | 0.573   | 0.735 |
| CRM.6     | 0.837                            | 0.669               | 0.452        | 0.531   | 0.723 |
| CRM.7     | 0.849                            | 0.698               | 0.432        | 0.562   | 0.680 |
| CRM.8     | 0.868                            | 0.782               | 0.459        | 0.480   | 0.721 |
| CX.1      | 0.717                            | 0.913               | 0.456        | 0.598   | 0.697 |
| CX.2      | 0.766                            | 0.892               | 0.470        | 0.548   | 0.754 |
| CX.3      | 0.766                            | 0.907               | 0.400        | 0.493   | 0.711 |
| CX.4      | 0.767                            | 0.897               | 0.391        | 0.544   | 0.675 |

|      |       |       |       |       |       |
|------|-------|-------|-------|-------|-------|
| CX.5 | 0.710 | 0.927 | 0.458 | 0.556 | 0.674 |
| SC.1 | 0.498 | 0.478 | 0.962 | 0.461 | 0.597 |
| SC.2 | 0.493 | 0.396 | 0.907 | 0.369 | 0.594 |
| SC.3 | 0.500 | 0.484 | 0.965 | 0.448 | 0.603 |
| SC.4 | 0.508 | 0.419 | 0.914 | 0.369 | 0.617 |
| SC.5 | 0.497 | 0.484 | 0.965 | 0.448 | 0.603 |
| K.1  | 0.734 | 0.681 | 0.516 | 0.543 | 0.876 |
| K.2  | 0.779 | 0.723 | 0.608 | 0.581 | 0.909 |
| K.3  | 0.727 | 0.664 | 0.584 | 0.519 | 0.889 |
| K.4  | 0.694 | 0.670 | 0.548 | 0.575 | 0.862 |
| L.1  | 0.551 | 0.555 | 0.374 | 0.935 | 0.578 |
| L.2  | 0.571 | 0.542 | 0.403 | 0.918 | 0.586 |
| L.3  | 0.585 | 0.507 | 0.358 | 0.910 | 0.576 |
| L.4  | 0.587 | 0.597 | 0.467 | 0.916 | 0.584 |
| L.5  | 0.573 | 0.579 | 0.445 | 0.923 | 0.565 |

Source: Data Processed, 2026

The table above shows that each indicator has a cross-loading greater than 0.7 compared to the cross-loading values of the other latent variables. Therefore, it can be concluded that the indicators for each construct are valid. The following presents the results based on the HTMT method.

**Table 4.** Discriminant Reliability Test Result

| Variabel      | CRM   | CX    | Serviceescape | Loyalty | Trust |
|---------------|-------|-------|---------------|---------|-------|
| CRM           |       | 0.705 |               |         |       |
| CX            |       |       |               |         |       |
| Serviceescape | 0.552 | 0.500 |               |         |       |
| Loyalty       | 0.653 | 0.635 |               | 0.461   | 0.682 |
| Trust         | 0.650 | 0.835 |               |         | 0.674 |

Source: Data Processed, 2026

The Heterotrait-Monotrait values in the table above show that the value of each construct is no more than 0.9, which means that each construct is declared valid in discriminant validity.

### Reliability Test

Reliability testing is conducted to prove the accuracy, consistency, and precision of the instrument in measuring the construct (Ghozali and Latan, 2015). Reliability testing in PLS can be conducted using the composite reliability method, Cronbach's Alpha, and the Rule of Thumb must have a value greater than 0.7.

**Table 5.** Composite Reliability Results

| Variabel                         | Cronbach's Alpha | Composite Reliability (rho_a) | Composite Reliability (rho_c) |
|----------------------------------|------------------|-------------------------------|-------------------------------|
| Customer Relationship Management | 0.949            | 0.950                         | 0.957                         |
| Customer Experience              | 0.946            | 0.947                         | 0.959                         |
| Serviceescape                    | 0.969            | 0.970                         | 0.976                         |
| Loyalty                          | 0.955            | 0.955                         | 0.965                         |
| Trust                            | 0.907            | 0.908                         | 0.935                         |

The Composite Reliability table above shows that the Composite Reliability value for all constructs is above 0.7, indicating that all constructs in the estimated model meet the discriminant validity criteria. Based on the Composite Reliability value in Table 5.12 above, it can be concluded that all variables used in this study are reliable. The recommended value for Cronbach's Alpha is above 0.7 (Hartono J.M., 2011), and in Table 5.12, the Cronbach's Alpha value above shows that the Cronbach's Alpha value for all constructs is above 0.7. Based on the Cronbach's Alpha value above, it can be concluded that all variables used in this study are reliable.

#### **Structural Model Testing (Inner Model)**

The structural model or inner model is evaluated by looking at the percentage of explained variance, namely by looking at the R<sup>2</sup> for the dependent latent construct using the Stone-Geisser Q-square test measures and also looking at the structural path coefficients. The stability of the estimates is tested with the t-statistic through a bootstrapping procedure.

**Table 6.** R Square Value

| Variabel | R-Square | Adjusted R-Square |
|----------|----------|-------------------|
| Loyalty  | 0.443    | 0.437             |
| Trust    | 0.764    | 0.763             |

Source: Data Processed, 2026

Based on the results of the R-square test, the research model has a strong ability to explain the Trust variable of 76.4% and a moderate/sufficient ability to explain the Loyalty variable of 44.3%, while the remainder is influenced by other factors outside the research model.

#### **4.2. Hypothesis Testing**

A hypothesis is a tentative answer to a research problem statement, where the research problem statement is stated in the form of a question. Therefore, a hypothesis can also be stated as a theoretical answer to the research problem statement (Sugiyono, 2017). The following table presents the results of the direct and indirect influence tests:

**Table 7.** Path Coefficient (mean, STDEV, T-Values, p values)

| Influence     | Connection                                 | Original Sample (O) | Sample mean (M) | Standard Deviation (STEDV) | T statistics ( O/STDEV ) | P Value |
|---------------|--------------------------------------------|---------------------|-----------------|----------------------------|--------------------------|---------|
|               | Customer Relationship Management → Loyalty | 0.209               | 0.215           | 0.060                      | 3.460                    | 0.001   |
|               | Customer Experience → Loyalty              | 0.205               | 0.207           | 0.061                      | 3.350                    | 0.001   |
|               | Servicescape → Loyalty                     | 0.081               | 0.081           | 0.037                      | 2.188                    | 0.029   |
|               | Customer Relationship Management → Trust   | 0.490               | 0.490           | 0.042                      | 11.790                   | 0.000   |
|               | Customer Experience → Trust                | 0.245               | 0.242           | 0.047                      | 5.161                    | 0.000   |
| Direct Effect | Servicescape → Trust                       | 0.262               | 0.263           | 0.023                      | 11.323                   | 0.000   |
|               | Trust → Loyalty                            | 0.244               | 0.238           | 0.087                      | 2.808                    | 0.005   |

Source: Data Processed, 2026

The results of testing each hypothesis based on the results of t-statistics and path coefficients in the table above are explained as follows:

- a. H1: Customer Relationship Management has a positive and significant effect on Loyalty, therefore H1 is accepted.
- b. H2: Customer Experience has a positive and significant effect on Loyalty, therefore H2 is accepted.
- c. H3: Servicescape has a positive and significant effect on Loyalty, therefore H3 is accepted.
- d. H4: Customer Relationship Management has a positive and significant effect on Trust, therefore H4 is accepted.
- e. H5: Customer Experience has a positive and significant effect on Trust, therefore H5 is accepted.
- f. H6: Servicescape has a positive and significant effect on Trust, therefore H6 is accepted.
- g. H7: Trust has a positive and significant effect on Loyalty, therefore H7 is accepted.

#### ***VIF Prediction Test***

**Table 8.** VIF Prediction Test

|      | VIF   |
|------|-------|
| X1.1 | 1.579 |
| X1.2 | 1.456 |
| X1.3 | 1.446 |
| X1.4 | 1.094 |
| X1.5 | 1.552 |
| X1.6 | 2.485 |
| X1.7 | 1.468 |
| X1.8 | 1.144 |
| X2.1 | 2.947 |
| X2.2 | 3.630 |
| X2.3 | 4.063 |
| X2.4 | 3.534 |
| X2.5 | 1.117 |
| X3.1 | 2.751 |
| X3.2 | 1.785 |
| X3.3 | 4.461 |
| X3.4 | 1.321 |
| X3.5 | 1.608 |
| Y1.1 | 2.807 |
| Y1.2 | 3.346 |
| Y1.3 | 2.884 |
| Y1.4 | 2.454 |
| Y2.1 | 1.265 |
| Y2.2 | 1.808 |
| Y2.3 | 2.961 |
| Y2.4 | 2.495 |
| Y2.5 | 2.703 |

*Source: Data Processed, 2026*

Based on the VIF test results, all research indicators have VIF values ranging from 1.094 to 4.461. The lowest VIF value was found in indicator X1.4, with a value of 1.094, while the highest VIF value was found in indicator X3.3, with a value of 4.461. All of these values are below the maximum threshold of 5, indicating that there are no multicollinearity issues in the research model.

These results indicate that each indicator is able to explain the measured construct without excessive overlap of information with other indicators. Therefore, the research model satisfies the collinearity assumption and is considered suitable for proceeding to the structural model testing stage.

### *F Square*

**Table 9.** F Square

|                                            | f-square |
|--------------------------------------------|----------|
| Customer Experience → Trust                | 0.081    |
| Customer Experience → Loyalty              | 0.022    |
| Customer Relationship Management → Trust   | 0.305    |
| Customer Relationship Management → Loyalty | 0.018    |
| Trust → Loyalty                            | 0.025    |
| Servicescape → Trust                       | 0.208    |
| Servicescape → Loyalty                     | 0.007    |

Source: Data Processed, 2026

The f-square ( $f^2$ ) value is used to measure the magnitude of the effect of exogenous variables on endogenous variables in the structural model. According to Cohen, as cited in Hair et al. (2022), an  $f^2$  value of 0.02 indicates a small effect, 0.15 indicates a medium effect, and 0.35 indicates a large effect.

Based on the test results, the effect of Customer Experience on Trust has an  $f^2$  value of 0.081, which falls into the small effect category. Meanwhile, the effect of Customer Relationship Management on Trust has an  $f^2$  value of 0.305, which is classified as a medium effect and represents the strongest effect in the research model. Furthermore, the effect of Servicescape on Trust has an  $f^2$  value of 0.208, which is also categorized as a medium effect.

For the Loyalty variable, the effect of Customer Experience has an  $f^2$  value of 0.022, indicating a small effect. The effect of Customer Relationship Management on Loyalty is 0.018, and the effect of Servicescape on Loyalty is 0.007, both of which indicate very small effects. In addition, the effect of Trust on Loyalty has an  $f^2$  value of 0.025, which is also classified as a small effect.

Overall, the  $f^2$  test results indicate that Customer Relationship Management is the variable that contributes the most to the formation of Trust, followed by Servicescape. Meanwhile, all variables influencing Loyalty exhibit relatively small effect sizes.

### *R<sup>2</sup> Value*

**Table 10.** R2 Value

|         | R-square | R-square adjusted |
|---------|----------|-------------------|
| Trust   | 0.764    | 0.763             |
| Loyalty | 0.443    | 0.437             |

Source: Data Processed, 2026

The coefficient of determination (R-square) is used to measure the ability of independent variables to explain dependent variables. According to Chin, as cited in Latan and Ghozali (2022), an R<sup>2</sup> value of 0.67 is categorized as strong, 0.33 as moderate, and 0.19 as weak.

The test results indicate that the Trust variable has an R<sup>2</sup> value of 0.764 and an Adjusted R<sup>2</sup> value of 0.763. This means that 76.4% of the variance in Trust can be explained by Customer Experience, Customer Relationship Management, and Servicescape. Meanwhile, the remaining 23.6% is explained by other factors outside the research model. Based on Chin's criteria, this value falls into the strong category.

Furthermore, the Loyalty variable has an R<sup>2</sup> value of 0.443 and an Adjusted R<sup>2</sup> value of 0.437. These results indicate that 44.3% of the variance in Loyalty can be explained by Customer Experience, Customer Relationship Management, Servicescape, and Trust, while the remaining 55.7% is influenced by other variables not included in the research model. This value falls into the moderate category.

Therefore, the research model demonstrates a strong ability to explain the Trust variable and a moderate ability to explain the Loyalty variable.

### Q Square

The Q-Square (Q<sup>2</sup>) value is used to assess the predictive relevance of the model for the observed data. The Q<sup>2</sup> value is calculated using the following formula:

$$Q^2 = 1 - (1 - R^2_1)(1 - R^2_2)$$

$$Q^2 = 1 - (1 - 0,764)(1 - 0,443)$$

$$Q^2 = 1 - (0,236 \times 0,557)$$

$$Q^2 = 1 - 0,131$$

$$Q^2 = 0,869$$

The calculation results show a Q<sup>2</sup> value of 0.869, or 86.9%. This value indicates that the model has excellent predictive capability, as it is able to explain 86.9% of the research data, while the remaining 13.1% is explained by other factors outside the research model.

Referring to the criteria proposed by Latan and Ghozali (2022), a Q<sup>2</sup> value well above 0.35 indicates that the research model has very strong predictive relevance. Therefore, the developed model demonstrates a strong ability to predict the relationships among the variables examined in the study.

### Model Fit

**Table 11.** Model Fit

|            | Saturated model | Estimated model |
|------------|-----------------|-----------------|
| SRMR       | 0.057           | 0.057           |
| d_ULS      | 1.218           | 1.218           |
| d_G        | n/a             | n/a             |
| Chi-square | infinite        | infinite        |
| NFI        | n/a             | n/a             |

Source: Data Processed, 2026

Model fit is used to evaluate the degree of correspondence between the proposed model and the empirical data. One of the most commonly used measures in PLS-SEM is the Standardized Root Mean Square Residual (SRMR). According to Hair et al. (2022), an SRMR value below 0.08 indicates a good model fit.

The test results show that the SRMR value for both the Saturated Model and the Estimated Model is 0.057. This value is below the maximum threshold of 0.08, indicating that the research model demonstrates a good fit with the empirical data.

In addition, the d\_ULS value for both the Saturated Model and the Estimated Model is 1.218. This value is used as a measure of model discrepancy and is generally evaluated together with the bootstrapping results. Meanwhile, the values of d\_G, NFI, and Chi-Square are not available (n/a or infinite) and therefore cannot be used as a basis for model evaluation.

Based on the SRMR value, which meets the model fit criterion, it can be concluded that the research model has a good goodness of fit and is suitable for testing the relationships among the variables in the study.

### 4.3. Discussion

#### *The Influence of Customer Relationship Management on Loyalty*

The first hypothesis tests whether Customer Relationship Management influences Loyalty. Table 5.14 shows that the original sample value is 0.209 with a T-statistic of 3.460, which is greater than 1.960. Therefore, it can be concluded that Customer Relationship Management has a positive and significant effect on Loyalty. This means that H1 is accepted.

The results indicate that Customer Relationship Management (CRM) has a positive and significant effect on Loyalty ( $\beta = 0.209$ ;  $p = 0.001$ ). Among the three antecedent variables of Loyalty, CRM has the largest direct effect, slightly higher than Customer Experience ( $\beta = 0.205$ ) and considerably higher than Servicescape ( $\beta = 0.081$ ). This finding implies that customer loyalty at BPR Khrisna Darma Adipala is primarily driven by relationship-based interactions rather than solely by physical facilities or service encounters. As a rural bank operating in a highly competitive environment with digital banks and fintech institutions, maintaining close communication, providing personalized services, and building long-term relationships with customers are strategic priorities for strengthening loyalty. Therefore, investments in relationship-building programs are likely to genera

In the context of Customer Relationship Management (CRM), Commitment Trust Theory emphasizes that a company's efforts to manage customer relationships through customer data management, personalized services, effective communication, and value-added services aim to build customer trust and emotional commitment to the company. When customers perceive that a company consistently understands their needs, provides reliable service, and maintains integrity in every interaction, their level of trust will increase.

This research aligns with Commitment-Trust Theory, which states that the trust formed then drives customer commitment to maintain a long-term relationship with the company, which is ultimately reflected in customer loyalty. This loyalty is demonstrated not only through repeat purchasing behavior (behavioral loyalty) but also through a positive attitude in the form of customer willingness to recommend the company's products or services to others (attitudinal loyalty).

This finding aligns with previous research conducted by Oscar & Terra (2021), Kuswandarini & Annisa (2021), Pratama et al. (2021), Salsabilla et al. (2024), and Harahap & Lestari (2025), which stated that Customer Relationship Management has a positive and significant effect on customer loyalty.

#### *The Influence of Customer Experience on Loyalty*

The second hypothesis tests whether Customer Experience influences Loyalty. Table 5.14 shows that the original sample value is 0.205 with a T-statistic of 3.350, which is greater than 1.960. Thus, Customer Experience has a positive and significant effect on Loyalty. This means that H2 is accepted.

Customer Experience has a positive and significant effect on Loyalty ( $\beta = 0.205$ ;  $p = 0.001$ ). The coefficient value is very close to that of CRM, indicating that customer experience is also a major determinant of loyalty. This result suggests that customers evaluate not only the products offered by the bank but also the quality of their interactions throughout the service process. Positive experiences related to service speed, ease of transactions, responsiveness of employees, and convenience of banking procedures encourage customers to continue using the bank's products. In practical terms, improving service quality and reducing customer effort during transactions can substantially increase customer retention and repeat usage.

According to Morgan and Hunt (1994), through Commitment-Trust Theory, trust and commitment are the main determinants in building and maintaining long-term relationships between organizations and customers. This theory emphasizes that customer loyalty will be formed when trust and commitment develop strongly, because these two elements act as fundamental mechanisms that encourage customers to maintain relationships and demonstrate loyal behavior towards service providers.

In the context of customer experience in the banking industry, every customer touchpoint, from ease of access to digital services, quality of interactions with staff, speed of problem resolution, to product personalization, cumulatively shapes customer perceptions and evaluations of the bank. When customers consistently experience positive experiences that meet or even exceed expectations, trust in the bank is built and strengthened.

This research aligns with Commitment-Trust Theory, which states that trust built through positive experiences further fosters emotional and psychological commitment among customers to maintain a long-term relationship with the bank. This commitment is reflected in customers' continued use of the bank's products and services, even when faced with various competitive offers from competitors. Customers with a high level of commitment also tend to be more tolerant of minor errors and more open to using additional products from the same bank.

The relationship between trust and commitment, strengthened by a positive customer experience, ultimately leads to customer loyalty. This loyalty is reflected not only in behavioral loyalty, such as transaction frequency, product usage, and long-term retention, but also in attitudinal loyalty, demonstrated through customers' willingness to recommend the bank to others, provide positive reviews, and act as brand advocates.

This finding aligns with research conducted by Lantang & Keni (2021), Lady & Selvia (2021), Agustiono et al. (2022), Khoirunissa (2023), and Fadilla et al. (2024), which states that customer experience has a positive effect on customer loyalty.

### *The Influence of Servicescape on Loyalty*

The third hypothesis tests whether Servicescape influences Loyalty. Table 5.14 shows that the original sample value is 0.081 with a T-statistic of 2.188, which is greater than 1.960. Therefore, it can be concluded that Servicescape has a positive and significant effect on Loyalty. This means that H3 is accepted.

Servicescape has a positive and significant effect on Loyalty ( $\beta = 0.081$ ;  $p = 0.029$ ). However, compared with CRM and Customer Experience, Servicescape has the smallest direct effect on Loyalty. This finding indicates that although customers appreciate a comfortable physical

environment, their loyalty decisions are influenced more strongly by relational and experiential factors. For BPR Khrisna Darma Adipala, improving office facilities, waiting areas, and branch aesthetics remains important, but such improvements alone may not be sufficient to substantially increase loyalty without being accompanied by better relationship management and customer experiences.

According to Morgan and Hunt (1994) through Commitment-Trust Theory, the quality of long-term relationships between companies and customers is largely determined by two main elements: trust and commitment. Customers tend to exhibit loyal behavior when they have a high level of trust in the company and an emotional commitment to maintaining the relationship with the service provider. In the context of Servicescape in the banking industry, this theory emphasizes that the physical environment and service atmosphere, including interior design, room layout, lighting, air temperature, cleanliness, technology used, and other aesthetic elements, play a crucial role in shaping customers' perceptions and evaluations of the bank's quality, professionalism, and credibility. When customers interact with a bank's physical facilities that are well-designed, comfortable, and reflect professionalism, positive perceptions are formed that directly contribute to increased customer trust.

This research aligns with Commitment-Trust Theory, which states that trust formed through a consistent and high-quality Servicescape creates a sense of security and customer confidence in the bank's stability, operational professionalism, and attention to detail in providing services. This condition then encourages the formation of an emotional commitment from customers to maintain a long-term relationship with the bank. Customers who feel comfortable and trust the physical environment of the bank tend to be more loyal, less likely to switch to other financial institutions, and willing to continue using the products and services offered.

This finding aligns with research conducted by Sakinda et al. (2020), Lesmana (2021), Fatonah et al. (2021), Saputra (2023), and Ngali (2024), which found that servicescape has a positive and significant impact on customer loyalty.

#### ***The Influence of Customer Relationship Management on Trust***

The fourth hypothesis tests whether Customer Relationship Management influences Trust. Table 5.14 shows that the original sample value is 0.490 with a T-statistic of 11.790, which is greater than 1.960. Thus, Customer Relationship Management has a positive and significant effect on Trust. This means that H4 is accepted.

The Commitment-Trust Theory proposed by Morgan and Hunt (1994) explains that trust is a fundamental element in building and maintaining successful marketing relationships. Trust is defined as one party's belief in the reliability and integrity of another party in establishing a long-term relationship.

In the context of Customer Relationship Management (CRM), this theory asserts that effective CRM implementation through accurate customer data management, personalized service, responsive communication, and consistent value-added delivery plays a crucial role in building and strengthening customer trust in banks. When customers perceive that banks understand their individual needs, maintain the confidentiality of personal information, and provide timely and relevant solutions, their perception of the bank's reliability and integrity will increase.

This research aligns with Commitment-Trust Theory, which states that trust formed through consistent CRM implementation becomes a valuable relational asset for banks.

Customers with high levels of trust tend to view banks as reliable, transparent, and customer-focused partners. This reduces perceived risk, increases a sense of security, and encourages customers' willingness to establish long-term relationships, share information openly, and utilize additional products and services offered by the bank.

This finding aligns with research conducted by Roisah et al. (2020), Khairunisa (2022), and Putri et al. (2024), which found that Customer Relationship Management has a positive and significant impact on customer trust.

#### *The Influence of Customer Experience on Trust*

The fifth hypothesis tests whether Customer Experience influences Trust. Table 5.14 shows that the original sample value is 0.245 with a T-statistic of 5.161, which is greater than 1.960. Therefore, it can be concluded that Customer Experience has a positive and significant effect on Trust. This means that H5 is accepted.

The Commitment-Trust Theory, developed by Morgan and Hunt (1994), states that trust is a key element in building effective and sustainable marketing relationships. Trust is formed when customers believe a company is honest, consistent, and capable of fulfilling its service promises. In the context of Customer Experience in the banking industry, this theory emphasizes that all customer experiences, from the ease of use of mobile banking applications, the speed of service at branch offices, the quality of interactions with customer service, to the effectiveness of problem resolution, cumulatively shape customer perceptions of the bank's reliability and integrity. When customers consistently experience positive experiences that meet or exceed expectations at every touchpoint, their confidence in the bank's capabilities, professionalism, and credibility will be strengthened.

This research aligns with Commitment-Trust Theory, which states that trust formed through consistent and high-quality customer experience forms the foundation of a strong relationship between customers and banks. Customers who trust that banks can provide a satisfying service experience, guarantee transaction security, and demonstrate transparency throughout the service process tend to have lower risk perceptions. This increases customers' sense of security, comfort, and willingness to establish long-term financial relationships with banks.

This finding is supported by research conducted by Putri et al. (2025) and Febrian et al. (2021), which stated that customer experience has a positive and significant impact on customer trust.

#### *The Influence of Servicescape on Trust*

The sixth hypothesis tests whether Servicescape influences Trust. The original sample value is 0.262 with a T-statistic of 11.323, which is greater than 1.960. Thus, Servicescape has a positive and significant effect on Trust. This means that H6 is accepted.

Servicescape has a positive and significant effect on Trust ( $\beta = 0.262$ ;  $p = 0.000$ ). Interestingly, the effect of Servicescape on Trust is stronger than its direct effect on Loyalty. This finding indicates that physical facilities mainly function as a trust-building mechanism rather than as a direct driver of loyalty. A clean, comfortable, secure, and professional banking environment enhances perceptions of credibility and reliability, which subsequently strengthens customer trust in the bank.

The Commitment-Trust Theory proposed by Morgan and Hunt (1994) explains that trust is a key element in building successful and sustainable marketing relationships. Trust is defined

as one party's belief in the reliability and integrity of another party in establishing a long-term relationship. In the context of the Servicescape in the banking industry, this theory emphasizes that the physical environment and service atmosphere, including interior design, room layout, lighting, cleanliness, comfort, available technology, and other aesthetic elements, play a crucial role in shaping customer perceptions of a bank's credibility, professionalism, and integrity. When customers interact with a well-designed, modern, secure, and well-maintained bank branch or physical facility, they develop confidence that the bank has reliable operational capabilities and can be trusted to manage their financial needs.

This research aligns with Commitment-Trust Theory, which states that trust formed through a consistent and high-quality servicescape creates a sense of security and customer confidence in the bank's stability and professionalism. A comfortable and safe physical environment helps reduce customers' perceptions of risk and uncertainty, thereby increasing confidence in the bank's ability to safeguard financial assets and provide transparent and reliable services. Therefore, the more positive customer perceptions of a bank's servicescape, the higher the level of trust they develop.

This finding aligns with research conducted by Farida et al. (2025), Ramlah et al. (2023), and Winanda (2023), which found that servicescape has a positive and significant impact on customer trust.

### *The Influence of Trust on Loyalty*

The seventh hypothesis tests whether trust influences loyalty. The original sample value was 0.244, with a T-statistic of 2.808, which is greater than 1.960. Therefore, it can be concluded that trust has a positive and significant effect on loyalty. This means that H7 is accepted.

Trust has a positive and significant effect on Loyalty ( $\beta = 0.244$ ;  $p = 0.005$ ). The coefficient shows that trust is an important determinant of customer loyalty and plays a strategic role as a mediating variable. Customers who trust the bank are more likely to continue using its products, maintain long-term relationships, and recommend the bank to others. In the context of increasing competition from digital banks and fintech providers, customer trust becomes a valuable competitive advantage that cannot be easily replicated by competitors. Therefore, managerial efforts aimed at enhancing trust are expected to generate long-term benefits in terms of customer retention and loyalty.

Commitment-Trust Theory asserts that the success of a long-term marketing relationship is largely determined by two key variables: trust and commitment. Trust serves as the primary foundation that enables the creation of a stable, cooperative, and mutually beneficial relationship between a company and its customers.

In the context of the relationship between banks and customers, this theory explains that trust formed through consistent service, transaction transparency, data security, and operational integrity will encourage customers to maintain long-term relationships with banks. When customers have strong confidence in a bank's reliability and integrity, they will develop deeper psychological and emotional attachments, thereby reducing the tendency to switch to another bank even when faced with various competitive alternatives.

This research is in line with the Commitment - Trust Theory which states that strong trust is then the main driver of customer loyalty. This loyalty is reflected not only in behavioral aspects (behavioral loyalty), such as continued use of bank products and services, increased transaction frequency, cross-product purchases (cross-buying), and long-term retention, but also in attitudinal loyalty, which is manifested through customer willingness to recommend the

bank to others, provide positive word-of-mouth, defend the bank's reputation, and act as a brand advocate.

This finding aligns with research conducted by Hutubessy et al. (2024), Hermawati (2023), Ardhanari & Viphindratin (2022), Huda & Azar (2021), and Syamsudin & Fadly (2021), which showed that trust has a positive and significant effect on customer loyalty.

## 5. CONCLUSIONS

Based on the research results, it can be concluded that Customer Relationship Management (CRM), Customer Experience, and Servicescape each have a significant influence on customer loyalty, so that the better the relationship management, service experience, and physical environment of the bank, the higher the level of customer loyalty. In addition, these three variables also have a significant influence on customer trust, which shows that the quality of interactions, service consistency, and a professional service atmosphere can strengthen customer confidence in the integrity and reliability of the bank. Furthermore, trust has also been proven to have a significant influence on loyalty, so it can be emphasized that customers who have a high level of trust in the bank tend to show stronger loyalty.

Suggestions that can be given based on the results of this study are that BPR Khrisna Darma Adipala continues to improve the quality of Customer Relationship Management, Customer Experience, Servicescape, and customer trust through the development of an integrated communication system, the use of easy-to-use digital technology, improving the quality of staff interactions, and maintaining clean, comfortable, and professional facilities. Banks also need to strengthen empathy and responsiveness in assisting customers when facing problems, including providing fast, personalized solutions and clear service information to increase customer trust and loyalty. In addition, for further research it is recommended to add other variables such as service innovation, bank reputation, and digital engagement, as well as expanding the number of samples, research areas, and research methods to obtain a deeper understanding of the factors that influence customer loyalty.

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