

# The Influence of Service Quality and Customer Relationship Marketing on Customer Loyalty Using Trust as a Mediation Variable in the Village Credit Institution (LPD) of Customary Village

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## ABSTRACT

This study aims to determine the effect of service quality and customer relationship marketing on customer loyalty with trust as a mediating variable. This research was conducted at the Kerobokan Customary Village LPD. The population in this study were all customers of the Kerobokan Customary Village LPD with a total of 26,768 people. The sample is determined using the slovin formula with a total sample of 100 samples. Collecting data in this study using questionnaires with data analysis techniques is SEM-PLS. The results of this study indicate that 1. E-service quality has a positive effect on customer loyalty. 2. Customer relationship marketing has a positive and significant effect on customer loyalty. 3. Trust has a positive and significant effect on customer loyalty. 4. Service quality has a positive and significant effect on trust. 5. Customer relationship marketing has a positive and significant effect on trust. 6. Trust is able to mediate the effect of service quality on customer loyalty. 7. Trust is able to mediate the influence of customer relationship marketing on customer loyalty.

**Keywords:** service quality, customer relationship marketing, customer loyalty, trust

## I. INTRODUCTION

The Village Credit Institution (LPD) is a financial institution operating within customary villages in Bali, reflecting the application of local cultural wisdom. LPD plays a crucial role in enhancing the community's economy by serving as a channel for the inflow and outflow of public funds. Due to the advent of globalization, LPDs now face intense competition from other emerging financial entities, including savings and loan cooperatives and various banking institutions. Given this rapid competition, it becomes imperative for LPDs to

develop effective strategies to increase customer loyalty, as customers represent a critical element for the sustainability of these institutions.

High customer loyalty will certainly have a positive impact on the sustainability of the LPD. However, LPDs often encounter challenges in maintaining customer loyalty, as seen in the case of the LPD in Kerobokan Customary village. Through observations and documentation of the conditions of the Kerobokan Customary village LPD customers, the following data was obtained.

Table 1. Customer Data of Kerobokan Customary Village's LPD of 2021

No	Month	Number of Savings Customers	Number of Credit Customers	Number of Deposit Customers	Total of Asset (IDR)
1	January	26,155	1,432	1,454	430,736,082,810
2	February	26,160	1,428	1,465	431,322,132,484
3	March	26,135	1,433	1,448	429,801,102,200
4	April	25,634	1,442	1,450	424,482,112,800
5	May	25,446	1,432	1,466	425,087,830,756
6	June	25,348	1,441	1,466	424,878,628,287
7	July	25,130	1,410	1,463	423,615,811,307
8	August	24,946	1,402	1,452	422,222,667,562
9	September	24,727	1,387	1,449	419,868,794,186
10	October	24,481	1,394	1,444	417,128,375,620
11	November	24,237	1,380	1,437	416,553,171,492
12	December	23,983	1,359	1,426	414,817,111,332

There are several factors that appear to influence customer loyalty, including service quality and customer relationship marketing play significant roles (Kurniyawati & Ratno, 2020). Maintaining customer loyalty is a very important as customer loyalty play crucial role in ensuring a companies to survive and win the fierce competition. Customer relationship marketing is a process to obtain, maintain and improve profitable relationship with customers to create a value and enhance customer satisfaction (Rizaldi & Hardini, 2019).

In increasing customer loyalty, merely relying and service quality and customer relationship marketing is certainly not enough, customer will develop loyalty if they trust the institution and have satisfaction with the institution (Wardhana et al., 2018). Based on the phenomena occurred in Kerobokan Customary village LPD, as

well as the inconsistency of the results of previous research, a study was raised entitled "The Influence of Service Quality and Customer Relationship Marketing on Customer Loyalty Using Trust as a Mediation Variable in the Kerobokan Badung Customary village LPD".

Based on the background and formulation of the problem, the purpose of this study is as follows

1. To determine and analyze the impact of service quality on customer loyalty.
2. To examine and analyze the influence of customer relationship marketing on customer loyalty.
3. To understand and analyze the effect of trust on customer loyalty.
4. To investigate and analyze the effect of service quality on trust.
5. To explore and analyze the influence of customer relationship marketing on trust.
6. To investigate and analyze the effect of service quality on customer loyalty, using trust as a mediating variable.
7. To explore and analyze the effect of customer relationship marketing on customer loyalty, mediated by perceived trust.

## **II. REVIEW OF LITERATURE**

### **A. Marketing**

Marketing is a social and managerial process through which individuals and groups fulfill their needs and desires by creating, offering, and freely exchanging valuable products with other parties (Tjiptono & Diana, 2020:91). This definition of marketing is built upon the concepts of needs, wants, demands, products, exchange, transactions, and markets.

### **B. Service Quality**

Kotler & Armstrong (2018:147) define service quality as any action or activity that one party can offer to another, and essentially, services are intangible and do not result in ownership. Lupiyoadi and Hamdani (2011) state that there are five dimensions of service quality, namely Physical Evidence (Tangible), Reliability, Responsiveness, Assurance, and Empathy.

### **C. Customer Relationship Marketing (CRM)**

Kotler & Keller (2016), CRM, or customer relationship management, is the process of managing detailed information about each customer. CRM encompasses all customer touchpoints to maximize customer loyalty. Customer touchpoints include all instances where customers interact with products or services, ranging from personal experiences and mass communication to casual observations. Sivesan (2012) states that there are four dimensions in customer relationship marketing, namely trust, commitment, communication, and conflict handling.

## D. Customer Loyalty

Loyalty is a response to buying behavior that decision makers can continuously reveal by paying attention to one or more alternative products among a number of similar products, and it is a function of psychological processes. It is essential to emphasize that customer loyalty, within repeat buyer behavior, involves a feeling aspect and does not include an effective aspect (Syamsudin & Fadly, 2021). The indicator of customer loyalty according to Zulkarnain et al., (2020) include regular repurchasing, buying across product and service lines, recommending to others, and demonstrating immunity to the pull of competitors."

## E. Trust

Trust is the willingness to submit to an authority based on positive expectations and actions demonstrated by that authority. Customer trust is a multifaceted construct that encompasses the competence and character of the customer. Additionally, customer trust represents the strength of a product possessing certain attributes. It is often referred to as object attribute linkage, signifying the relationship between customer trust and the possibility of a relationship between an object and its relevant attributes (Monica & Arafah, 2020). Utama & Murti (2021) mention that in measuring perceptions trust, the following indicators can be used, namely, integrity, competence, consistency, loyalty, and openness.

## III. CONCEPTUAL FRAMEWORK AND HYPOTHESIS

The conceptual framework is the relationship or linkage between one or several concepts to other concepts relevant to the problem under study. Based on the various theories and research findings that have been described, this section establishes the research conceptual framework, illustrating the interconnections between the variables: Service Quality, Customer Relationship Marketing, Loyalty, and Trust.

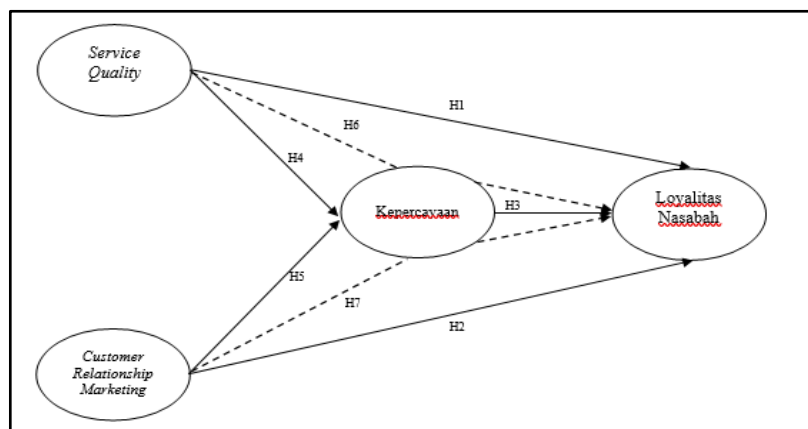


Figure 1. Conceptual Framework

Based on the description of the framework above, the hypothesis can be formulated as follows

**H1:** Service quality has a positive effect on customer loyalty.

**H2:** Customer relationship marketing has a positive effect on loyalty customers

**H3:** Trust has a positive effect on customer loyalty

**H4:** Service quality has a positive effect on trust

**H5:** Customer relationship marketing has a positive effect on trust

**H6:** Service quality has a positive effect on customer loyalty trust as a mediating variable.

**H7:** Customer relationship marketing has a positive effect on loyalty customers with trust as a mediating variable

## **IV. RESEARCH METHOD**

This research is a quantitative descriptive study, and the sample used is purposive sampling, where the criteria used for the sample selection are debtor and creditor customers who have become customers of Kerobokan Customary village LPD for at least 1 year. The sample size is determined using the Slovin equation. The data collection technique to be performed in this research involves distributing questionnaires to the customers of the Kerobokan Customary village LPD that will be performed directly using Google Forms. The questionnaire utilizes a Likert scale as a measuring tool. This study tested the validity and reliability instruments and used analytical techniques, namely using SEM with the help of Partial Least Squares (PLS) software. This technique was chosen because the model estimates produced by SEM-PLS generally show a higher level of statistical power and provide similar results in statistical significance and path coefficient estimation.

## **V. RESULT AND DISCUSSION**

### **A. General Description of the Research Object**

LPD (Village Credit Institution) is an institution founded in Bali based on the idea of Prof. Dr. I B Mantra. Its primary objective is to evolve a savings and loan system into an institution that fosters community economic development while upholding local customs and culture. The establishment of LPD is rooted in the cultural heritage of desa pakraman, a village-level governance system with strong kinship connections. The establishment of LPDs in Bali began in 1985 with the formation of 8 LPDs in each district. Until now, there are 1,436 LPDs from 1,493 customary villages in Bali. Among these, 1,308 LPDs remain operational, while 128 LPDs are no longer in operation. LPD has been proven to significantly contribute to the development and welfare of the Pakraman village community.

### **B. Validity and Reliability Test**

Table 2. Validity Test

No	Variable	Item	Correlation coefficient	Description
1	E-Service Quality	X1.1	0.889	Valid
		X1.2	0.904	Valid
		X1.3	0.910	Valid
		X1.4	0.893	Valid
		X1.5	0.887	Valid
2	Customer Relationship Marketing	X2.1	0.894	Valid
		X2.2	0.917	Valid
		X2.3	0.923	Valid
		X2.4	0.912	Valid
3	Kepercayaan	Z.1	0.815	Valid
		Z.2	0.825	Valid
		Z.3	0.881	Valid
		Z.4	0.873	Valid
		Z.5	0.798	Valid
4	Loyalitas Nasabah	Y.1	0.848	Valid
		Y.2	0.894	Valid
		Y.3	0.889	Valid
		Y.4	0.811	Valid

Based on the results of the validity test, it is evident that all variable indicators in this study, including Service Quality, Customer Relationship Marketing, Loyalty, and Trust, exhibit a Pearson correlation value greater than 0.30. These findings affirm the validity of all instruments employed in this study.

Table 3. Reliability Test

No	Variable	Cronbach's Alpha	Description
1	Service Quality	0.938	Reliable

2	Customer Relationship Marketing	0.932	Reliable
3	Trust	0.894	Reliable
4	Customer Loyalty	0.883	Reliable

Based on the results of the reliability test, it is indicated that the variable instruments used in this study, namely Service Quality, Customer Relationship Marketing, Loyalty, and Trust, obtained a Cronbach's Alpha value of more than 0.60. These outcomes confirm the reliability of all variable instruments in this study.

### C. Hypothesis test

Hypothesis testing is a process of evaluating the null hypothesis, which can be either accepted or rejected. The alternative hypothesis, which suggests a difference between parameters and statistics, opposes the null hypothesis. To test this hypothesis, the t-statistic value is examined using a significance level of 95% (= 0.05 or 5%). The corresponding t-table value for a significance level of 95% is 1.96. The criteria for accepting or rejecting the hypotheses are that H1a is accepted and Ho is rejected if the t-statistic > 1.96 and vice versa.

Table 4. Direct Effect Test Results

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ((O/STDEV))	P Values
Customer Relationship Marketing -> Trust	0.282	0.283	0.019	14.759	0.005
Customer Relationship Marketing -> Customer Loyalty	0.181	0.206	0.018	9.827	0.010
Trust -> Customer Loyalty	0.478	0.528	0.049	9.666	0.011
Service Quality -> Trust	0.590	0.561	0.023	25.638	0.002
Service Quality -> Customer Loyalty	0.341	0.270	0.051	6.646	0.022

Based on the table above, the p-value and t statistics for each variable are obtained which are explained as follows.

1. The first hypothesis (H1) suggests that customer relationship marketing has a significant relationship with trust (p-value = 0.005), which is less than the significance level of 0.05. The calculated t-statistic value is 14.759, while the critical t-table value is 1.96. Since the t-statistic value (14.759) is greater than the t-table value (1.96), it can be concluded that customer relationship marketing has a positive and significant effect on trust. Therefore, the hypothesis is accepted.
2. The second hypothesis (H2) shows that customer relationship marketing has a significant effect on customer loyalty (p-value = 0.010), compared to the significance level of 0.05. The calculated t-statistic value is 9.827, while the critical t-table value is 1.96. Since the t-statistic value (9.827) is greater than the t-table value (1.96), it can be concluded that customer relationship marketing has a positive and significant effect on customer loyalty. Therefore, the hypothesis is accepted.
3. The third hypothesis (H3) states that service quality has a significant effect on trust (p-value = 0.002), compared to the significance level of 0.05. The calculated t-statistic value is 25.638, while the critical t-table value is 1.96. Since the t-statistic value (25.638) is greater than the t-table value (1.96), it can be concluded that service quality has a positive and significant effect on trust. Therefore, the hypothesis is accepted.
4. The fourth hypothesis (H4) also states that service quality has a significant effect on trust (p-value = 0.002), compared to the significance level of 0.05. The calculated t-statistic value is 25.638, while the critical t-table value is 1.96. Since the t-statistic value (25.638) is greater than the t-table value (1.96), it can be concluded that service quality has a positive and significant effect on trust. Therefore, the hypothesis is accepted.
5. The fifth hypothesis (H5) indicates that service quality has a significant effect on customer loyalty (p-value = 0.022), compared to the significance level of 0.05. The calculated t-statistic value is 6.646, while the critical t-table value is 1.96. Since the t-statistic value (6.646) is greater than the t-table value (1.96), it can be concluded that service quality has a positive effect on customer loyalty. Therefore, the hypothesis is accepted.

Table 5. Indirect Effect Test Results

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ( O/STDEV )	P Values
Customer Relationship Marketing -> Trust -> Customer Loyalty	0.135	0.150	0.024	5.607	0.030
Service Quality -> Trust -> Customer Loyalty	0.282	0.295	0.016	18.076	0.003

Based on the table above, the p-value and t statistics for each variable are obtained which are explained as follows

6. The sixth hypothesis (H6) indicates that the customer relationship marketing variable has a significant effect on customer loyalty through trust (p-value = 0.030), compared to the significance level of 0.05. The calculated t-statistic value is 5.607, while the critical t-table value is 1.96. As the t-statistic value (5.607) is greater than the t-table value (1.96), it can be concluded that trust mediates the effect of customer relationship marketing on customer loyalty. Therefore, the hypothesis is accepted.
7. The seventh hypothesis (H7) states that service quality has a significant effect on customer loyalty through trust (p-value = 0.003), compared to the significance level of 0.05. The calculated t-statistic

value is 18.076, while the critical t-table value is 1.96. Since the t-statistic value (18.076) exceeds the t-table value (1.96), it can be concluded that trust mediates the effect of service quality on customer loyalty. Hence, the hypothesis is accepted.

## **VI. DISCUSSION OF RESEARCH RESULTS**

### **A. The Effect of Service Quality on Customer Loyalty**

Service quality has a positive effect on customer loyalty. So, the hypothesis is accepted. This means that if service quality increases, customer loyalty will increase. Whereas if service quality decreases, customer loyalty will decrease. The results of this study are in line with research conducted by Utami et al., (2019) and Wardhana et al., (2018).

### **B. The Influence of Customer Relationship Marketing on Customer Loyalty**

Customer relationship marketing has a positive and significant effect on customer loyalty. So the hypothesis is accepted. This means that if customer relationship marketing increases, customer loyalty will increase. Whereas if customer relationship marketing decreases, customer loyalty will decrease. The results of this study are in line with research conducted by Alfajri & Wardhana (2020) and Rahayu & Kifti (2018).

### **C. The Effect of Trust on Customer Loyalty**

Trust has a positive and significant effect on customer loyalty. So, the hypothesis is accepted. This means that if trust increases, customer loyalty will increase. Meanwhile, if trust decreases, customer loyalty will decrease. The results of this study are in line with research conducted by Batin (2019) and Utama & Murti (2021).

### **D. The Effect of Service Quality on Trust**

Service quality has a positive and significant effect on trust. So the hypothesis is accepted. This means that if service quality increases, trust will also increase. Conversely, if service quality decreases, trust will decrease. The results of this study are consistent with the research conducted by Razak (2018) which also found a positive effect of service quality on trust.

### **E. The Effect of Customer Relationship Marketing on Trust**

Customer relationship marketing has a positive and significant effect on trust. So the hypothesis is accepted. This means that if customer relationship marketing increases, trust will increase. Whereas if customer relationship marketing decreases, trust will decrease. The results of this study are in line with research conducted by Syamsudin & Fadly, (2021) which shows that customer relationship marketing has a positive effect on perceptions of trust.

## **F. The Effect of Service Quality on Customer Loyalty with Trust as a mediating variable**

Trust can mediate the effect of service quality on customer loyalty. So the hypothesis is accepted. This means that as trust increases, the positive effect of service quality on customer loyalty will also strengthen. This is supported by research conducted by Hariadji (2018) which shows that perceived trust plays a mediating role in enhancing the effect of service quality on customer loyalty.

## **G. The influence of Customer Relationship Marketing on Customer Loyalty with Trust as a mediator**

Trust can mediate the influence of customer relationship marketing on customer loyalty. So the hypothesis is accepted. This means that as trust increases, the effect of customer relationship marketing on customer loyalty will also increase. This is supported by research conducted Syamsudin & Fadly (2021) which shows that customer relationship marketing has a positive effect on loyalty and is strengthened by trust.

# **VII. CONCLUSION AND SUGGESTION**

## **A. Conclusion**

Based on the results of the research analysis and the results of the discussion in the previous chapter, the conclusions of this study are as follows:

1. Service quality has a positive effect on customer loyalty. This means that if service quality increases, customer loyalty will increase.
2. Customer relationship marketing has a positive and significant effect on customer loyalty. This means that if customer relationship marketing increases, customer loyalty will increase.
3. Trust has a positive and significant effect on customer loyalty. This means that if trust increases, customer loyalty will increase.
4. Service quality has a positive and significant effect on trust. This means that if service quality increases, trust will increase.
5. Customer relationship marketing has a positive and significant effect on trust. This means that if customer relationship marketing increases, trust will increase.
6. Trust is able to mediate the effect of service quality on customer loyalty. This means that as trust increases, the effect of service quality on customer loyalty will also increase.
7. Trust is able to mediate the influence of customer relationship marketing on customer loyalty. This means that the more trust increases, the influence of customer relationship marketing on customer loyalty will also increase.

## **B. Suggestion**

Based on the conclusions in the previous chapter, the suggestions from this study are as follows.

1. For the management of the Kerobokan Customary village LPD, the study's results serve as a theoretical foundation for enhancing customer loyalty to the LPD. To achieve this, designing appropriate strategies to optimize service quality, customer relationship marketing, and customer trust is essential.

2. For customers of the Kerobokan Customary village LPD, the study's findings offer a theoretical reference for conducting banking activities at the institution. Customers should focus on service quality and customer relationship marketing to ensure that their banking experiences align with their expectations.
3. For future researchers, the study's results provide a valuable literature review for conducting similar research. By incorporating additional research samples and exploring the research model with other variables, researchers can obtain more comprehensive and applicable findings that align with real-world scenarios.

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