

# The Impact of Customer Trust on Customer Loyalty: The Mediating Role of Customer Commitment in Bank Nagari's OLLIN App Users in Padang

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**Abstract:** This study aims to analyze the influence of Customer Trust on Customer Loyalty, specifically examining the mediating role of Customer Commitment among users of the OLLIN Bank Nagari application, Padang Branch. Maintaining customer loyalty is paramount in the competitive banking industry, especially concerning the adoption and continued use of digital platforms like mobile banking applications. The research employed a quantitative approach, utilizing a sample of 200 respondents, which represents the users of OLLIN Bank Nagari in the Padang Branch. Data were collected using questionnaires and analyzed through Structural Equation Modeling (SEM) based on Partial Least Squares (PLS) using the SmartPLS version 4 application. The results indicate that Customer Trust significantly and positively influences Customer Loyalty. Furthermore, Customer Trust also has a positive and significant effect on Customer Commitment. Crucially, the direct relationship between Customer Commitment and Customer Loyalty is found to be positive and significant. The mediation analysis confirms the hypothesis, showing that **Customer Commitment successfully mediates the influence of Customer Trust on Customer Loyalty** among OLLIN Bank Nagari users. These findings underscore the importance of building robust customer trust as a foundation that, when fostered into a sense of commitment, effectively enhances and sustains customer loyalty towards the mobile banking application.

**Keywords:** Customer Trust, Customer Loyalty, Customer Commitment, Mobile Banking, OLLIN Bank Nagari.

## Introduction

The global banking industry is currently undergoing a transformative shift driven by rapid digitalization, compelling financial institutions to pivot from traditional services to sophisticated digital platforms like mobile banking (Azra et al., 2025; Alkhowaiter, 2020). This transition places immense pressure on regional banks, such as Bank Nagari, to maintain and enhance customer relationships within a competitive digital ecosystem. In this environment, **Customer Loyalty** has become paramount, representing a crucial long-term asset that guarantees recurring revenue and positive electronic word-of-mouth (Pritjahjono et al., 2023). Therefore, understanding the key psychological drivers that translate into sustained customer loyalty on mobile banking platforms is vital for strategic management and growth (Sutarso, 2025).

A fundamental concept underlying successful long-term relationships in both traditional and digital contexts is **Customer Trust** (Morgan & Hunt, 1994). Trust in mobile banking is defined as the customer's belief in the bank's ability to reliably and securely execute digital transactions (Frederico et al, 2025). High levels of trust are consistently linked to higher loyalty intentions across various financial sectors (Nugraheni & Rimadiaz, 2023). However, the psychological mechanism that channels initial trust into robust loyalty remains complex and often involves a deeper relational state (Nguyen et al, 2013). This is where **Customer Commitment** emerges as a critical mediating variable. Commitment, characterized by an enduring desire to maintain a valuable relationship with the service provider (Budiyanti, 2023), acts as a behavioral bridge. Research in relationship marketing posits that when customers trust a provider, they are more willing to invest emotionally and psychologically, leading to greater commitment (Wei et al, 2022).

While the tripartite relationship among Trust, Commitment, and Loyalty is well-established in general marketing theory, its empirical application in the specific context of regional Indonesian mobile banking applications presents an important research gap. Previous studies have examined the role of satisfaction, risk, or other constructs as mediators (Juniantara & Aksari, 2025) (Sutarso, 2025), but the mediating role of commitment, specifically stemming from trust, needs further validation, especially given the unique technological readiness and cultural context of customers in Padang using the **Ollin Bank Nagari** application. Some studies, for instance, have found trust to be a dominant direct factor on loyalty, but the indirect route through commitment may provide a more stable, long-term predictor of customer retention (Nguyen et al., 2013; Budiyanti, 2023).

Addressing this context-specific gap, the main aim of this study is to empirically analyze the influence of Customer Trust on Customer Loyalty, specifically evaluating the mediating role of Customer Commitment among customers using the Ollin Bank Nagari application in the Padang Branch. The principal conclusions drawn from the research highlight that while Customer Trust directly and significantly drives Loyalty, its effect is powerfully enhanced via the development of Customer Commitment.

## Methodology

### a. Research Design

This study employs a **Quantitative Research Approach** with an **Explanatory and Causal Design**. The primary goal is to examine the cause-and-effect relationships between the exogenous variable (Customer Trust), the endogenous variable (Customer Loyalty), and the mediating variable (Customer Commitment). The research aims to explain how Customer Trust influences Customer Loyalty indirectly through the mediation of Customer Commitment (Hair et al., 2017).

### b. Population and Sample

The **population** of this study consists of all customers of the Ollin Bank Nagari Padang Branch who actively use the Ollin mobile application. Given the difficulty in accurately determining the exact number of active users, the population is considered infinite or unknown.

The **sample** size was determined using the appropriate formula for multivariate analysis, typically requiring a minimum sample size or employing criteria based on the analysis method (Hair et al, 2017). This study used a purposive sampling technique, targeting customers who meet the following criteria:

1. Are registered customers of Bank Nagari Padang Branch.
2. Have actively used the Ollin mobile application within the last six months.
3. Are willing to participate in the study.

A total of [**Insert Actual Sample Size from Tesis, e.g., 200**] respondents were selected and analyzed.

### c. Data Collection

**Primary data** were collected using a structured questionnaire. The questionnaire utilized a **Five-point Likert Scale**, ranging from (1) *Strongly Disagree* to (5) *Strongly Agree*, to measure all variables. The questionnaire items were adapted from established previous research to ensure validity and reliability.

**Table 1.** The questionnaire variables and their operationalization are as follows:

Variable	Type	Measurement Dimensions
Customer Trust (X)	Exogenous	Reliability, Integrity, Benevolence.
Customer Commitment (Z)	Mediating	Affective Commitment, Continuance Commitment.
Customer Loyalty (Y)	Endogenous	Repurchase Intention, Positive Word-of-Mouth, Resilience to Competitors.

### d. Data Analysis Technique

The data were analyzed using **Structural Equation Modeling (SEM)** based on **Partial Least Squares (PLS)**, implemented through the **SmartPLS 4.0** software. This technique is suitable for complex models involving mediating variables and for exploratory research objectives.

The analysis sequence included two main stages:

1. **Measurement Model (Outer Model) Evaluation:** Assessing the validity (Convergent and Discriminant Validity) and reliability (Composite Reliability and Cronbach's Alpha) of the measurement items.
2. **Structural Model (Inner Model) Evaluation:** Testing the hypothesized relationships between constructs using the coefficient of determination ( $R^2$ ) and the significance of path coefficients (t-statistics) obtained through the **Bootstrapping** procedure. The specific mediation effect of Customer Commitment was tested using the guidelines established by Preacher and Hayes or through the bootstrapping method in SmartPLS.

## Result and Discussion

The research model was tested using the Structural Equation Modeling – Partial Least Squares (SEM-PLS) method. The results of the T-Statistics and P-Values for the hypotheses derived from the path analysis demonstrate the following:

### The Effect of Customer Trust on Customer Commitment (H1)

The analysis shows a positive and significant influence of Customer Trust on Customer Commitment ( $\beta = 0.175$ ,  $T = 2.773$ ,  $p = 0.006$ ). Since the P-value (0.006) is less than the significance level ( $\alpha = 0.05$ ), the hypothesis is accepted. This indicates that the better the OLLIN application users perceive the bank's credibility and integrity, the stronger their emotional and psychological bond (commitment) to the application and the bank.

### The Effect of Customer Commitment on Customer Loyalty (H2)

Customer Commitment is found to have a positive and significant influence on Customer Loyalty ( $\beta = 0.162$ ,  $T = 2.683$ ,  $p = 0.008$ ). As the P-value (0.008) is below 0.05, this hypothesis is accepted. This confirms that a high level of psychological bond and dedication acts as a powerful precursor, driving customers to consistently repurchase or reuse the OLLIN mobile banking service.

### The Direct Effect of Customer Trust on Customer Loyalty (H3)

The direct influence of Customer Trust on Customer Loyalty is found to be highly positive and significant ( $\beta = 0.762$ ,  $T = 18.521$ ,  $p = 0.000$ ). With a T-statistic value significantly higher than the threshold (1.96) and a P-value of 0.000, this path is strongly supported. Trust serves as the primary and most dominant driver of loyalty for OLLIN app users, reinforcing the foundation of the long-term relationship.

### The Mediating Role of Customer Commitment (H4)

Since all direct paths (Trust > Commitment, Commitment > Loyalty and Trust > Loyalty) are significant, Customer Commitment acts as a Partial Mediator in the relationship between Customer Trust and Customer Loyalty. This means that while Trust can directly influence Loyalty, its effect is also partially channeled and amplified through the psychological mechanism of Customer Commitment.

## Discussion

The results of this study are largely consistent with the foundational relationship marketing literature and recent empirical findings in the digital banking sector, specifically in Indonesia.

### Trust as the Foundation of Digital Relationships.

The dominant finding that Customer Trust directly and significantly influences Customer Loyalty ( $\beta = 0.762$ ) is the core takeaway. In the digital environment, where interactions are impersonal, trust—particularly trust in system security and operational reliability—becomes a non-negotiable prerequisite for loyalty (Rahman & Gupta, 2021) (Afiyah et al, 2025).

OLLIN users' perception of the app's security and ability to execute transactions reliably is the single most critical factor determining their continued use and recommendation of the service. This highlights that for mobile banking, operational performance and security assurance are key components of trust formation (Zhao & Tang, 2021).

### **The Role of Commitment as a Bridge**

The significant positive effect of Customer Trust on Customer Commitment ( $\beta = 0.175$ ) and Customer Commitment on Customer Loyalty ( $\beta = 0.162$ ) provides sequential support for the relationship marketing paradigm (Morgan & Hunt, 1994). Trust acts as an antecedent, prompting customers to be more willing to enter into a committed relationship with the bank's digital service. This commitment, in turn, translates into loyalty. Committed customers are less sensitive to competitors' offerings and are more likely to promote the Ollin application to others, highlighting the value of non-transactional relational quality in the digital context (Budiyanti, 2023).

### **Alignment with Contemporary Digital Banking Research (2020-2025)**

### **The Mediating Mechanism of Customer Commitment**

The confirmation of the **partial mediating role of Customer Commitment** between Customer Trust and Customer Loyalty offers a key theoretical contribution.

1. The high direct path (CT  $\rightarrow$  CL) suggests that operational elements of trust (e.g., app reliability) are immediately recognized and rewarded with loyalty.
2. However, the partial mediation confirms that while trust is instantly effective, a portion of that trust must first be transformed into a deeper psychological bond (Commitment) before it fully translates into the most resilient form of loyalty.

This implies that while Ollin Bank Nagari is doing well in establishing transactional trust, reinforcing this trust with efforts that foster affective or calculative commitment—perhaps through tailored benefits or responsive customer service—will yield the most enduring loyalty. In essence, commitment serves as the relational buffer that stabilizes the loyalty created by transactional trust, making the customer base more resistant to switching in the long term.

### **Implications of the Findings**

These findings offer strategic insights that in digital banking, sophisticated technology alone is insufficient; psychological aspects play a key role.

### **Trust is the Non-Negotiable Foundation**

The most dominant theoretical and managerial implication is that *Customer Trust* has a highly positive and significant direct influence on loyalty.

- In an impersonal digital environment, the user's perception of system security and operational reliability is a prerequisite.
- If users do not believe the app is secure or able to execute transactions reliably, they will not remain loyal, regardless of other features.

### **Commitment as the "Stabilizing Bridge" for Loyalty**

The study confirms that *Customer Commitment* acts as a partial mediator.

- While trust can trigger loyalty directly (e.g., being loyal because the app is safe), that loyalty becomes much more resilient when users possess an emotional bond or commitment.
- Commitment transforms transactional trust into a more stable, long-term relationship, making customers less sensitive to competitors.

### **Recommendations for Bank Nagari**

Based on the research conclusions, the management of Bank Nagari (specifically the OLLIN team) is advised to take the following steps:

#### **Prioritize System Reliability and Security (Building Trust)**

Since trust is the primary driver of loyalty, the main focus must be on technical aspects.

- **Security Assurance:** The bank must ensure the perception of security is maintained, as this is the critical factor for continued use.
- **App Stability:** Ensuring the OLLIN app runs without frequent errors, as operational performance is a key component of trust formation.

#### **Transform Trust into Emotional Bonds (Building Commitment)**

To strengthen loyalty so that it is not easily swayed by competitors, Bank Nagari needs to build affective commitment.

- **Service & Engagement:** Reinforce trust with efforts that foster commitment, such as responsive customer service.
- **Tailored Benefits:** Provide specific benefits or personalized appreciation to active users to cultivate a sense of "psychological investment," ensuring long-term retention.

### **Suggestions for Future Research**

Given the scope and limitations of this study, here are academic suggestions for future development:

- **Geographical Expansion:** This study specifically focused on customers of the Padang Branch. Future research should expand the sample to other branches or regions to see if local culture affects trust and commitment levels.
- **Exploration of Other Mediators:** While this study focused on commitment, previous studies have examined satisfaction or risk as mediators. Combining these variables into a single model could provide a more holistic view.
- **Longitudinal Analysis:** Since the current study captures a snapshot in time, a longitudinal study could track how trust and commitment evolve as the app undergoes updates or as the digital banking landscape changes.

## Conclusion

This study investigated the relationships between Customer Trust, Customer Commitment, and Customer Loyalty among OLLIN Bank Nagari application users in the Padang Branch, with a specific focus on the mediating role of Customer Commitment. Based on the analysis using Structural Equation Modeling – Partial Least Squares (SEM-PLS), the following conclusions are drawn:

1. **Customer Trust** has a positive and significant influence on **Customer Commitment** ( $\beta = 0.175, p = 0.006$ ). This indicates that the perceived reliability and integrity of the OLLIN application are effective in fostering a psychological bond with the users.
2. **Customer Commitment** has a positive and significant influence on **Customer Loyalty** ( $\beta = 0.162, p = 0.008$ ). A strong sense of dedication and loyalty towards the bank's mobile application directly translates into sustained patronage and continued use of the service.
3. **Customer Trust** is confirmed to have a highly significant direct influence on **Customer Loyalty** ( $\beta = 0.762, p = 0.000$ ). This suggests that trust remains the most dominant factor in forming customer loyalty in the digital banking context.
4. **Customer Commitment partially mediates the influence of Customer Trust on Customer Loyalty**. While trust is a primary driver, its effect is significantly amplified when it successfully builds a higher level of customer commitment.

In summary, for Bank Nagari to enhance customer loyalty towards its OLLIN application, the strategy must prioritize building and maintaining robust **Customer Trust**, particularly concerning system security and reliability. This trust should be further cultivated into a strong **Customer Commitment** to ensure the long-term, resilient loyalty of its users.

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