

**THE EFFECT OF CORPORATE IMAGE AND TRUST ON CUSTOMER LOYALTY WITH
CUSTOMER SATISFACTION AS AN INTERVENING VARIABLE
(Study at the Indonesian Sharia Bank, Mojokerto Branch Office, Gajah Mada)**

Salma Nasywa Mufayidah, Fani Firmansyah
State Islamic University of Maulana Malik Ibrahim Malang
salmanasywao2@gmail.com

Abstract

This study aims to determine the effect of corporate image and trust on customer loyalty mediated by customer satisfaction conducted at Bank Syariah Indonesia KCP Mojokerto Gajah Mada. Data collection was carried out by distributing questionnaires to 140 respondents selected using non-probability sampling techniques. Data were analyzed using the Structural Equation Modeling-Partial Least Square (SEM-PLS) method with the help of SmartPLS software. The results of the study indicate that corporate image does not have a significant effect on customer loyalty, while trust has a significant effect on customer loyalty, and customer satisfaction is proven to have a significant effect on customer loyalty. In the mediation relationship, customer satisfaction does not mediate the relationship between corporate image and customer loyalty, but customer satisfaction is able to mediate the relationship between trust and customer loyalty. The study This felt important For done more continue so that Islamic banks especially Bank Syariah Indonesia can do the right action For maintain loyalty its customers.

Keywords: corporate image, trust, customer loyalty, customer satisfaction.

INTRODUCTION

The rapid progress of the banking world today has caused many new banks to emerge in Indonesia, including Islamic banks. The existence of Islamic banks has received a positive response from the Indonesian people, as evidenced by the increasing number of Islamic banks with an increasing number of customers each year. Although Islamic banks in Indonesia are growing rapidly and the majority of the population in Indonesia is Muslim, Islamic banks still have a small market share compared to conventional banks (Aini, 2023). Therefore, a strategy is needed by Islamic banks so that they can be well received by many people in Indonesia.

The leading Islamic bank in Indonesia is Bank Syariah Indonesia, this bank was inaugurated on February 1, 2021, a merger of Bank Syariah Mandiri, Bank BNI Syariah, and Bank BRI Syariah. Bank Syariah Indonesia has successfully entered the top 5 State-Owned Enterprises (BUMN) with the largest market capitalization in Indonesia, at least as of July 2024 reaching IDR 116 trillion (BSI, 2024). Even previously, Bank Syariah Indonesia officially entered the Top 10 *Global Islamic Banks* in terms of market capitalization on March 14, 2024. Bank Syariah Indonesia's achievement is one proof that Bank Syariah Indonesia is able to prove its existence in the banking world which

has an impact on the number of Bank Syariah Indonesia customers increasing every year:

2021	3 juta
2022	4,8 juta
2023	19,5 juta
Semester I 2024	Lebih dari 20,5 juta

Figure 1. Number of Indonesian Sharia Bank Customers

From the data above, it can be proven that Bank Syariah Indonesia has been able to compete in the banking world, showing its ability to survive and even continue to grow among other conventional banks. However, the number of customers does not guarantee customer loyalty in maintaining their choices, therefore *Customer Loyalty* must be really considered properly by a bank, especially Bank Syariah Indonesia. *Customer Loyalty* occurs because it is influenced by several factors that cause customers to continue to use the products or services offered (Jap, 2023). There are several variables that can influence loyalty, namely *corporate image*, *customer satisfaction*, and *trust* (Japanese, 2023).

Corporate image is a reflection of a company's good name image which is one of the most important factors in forming a loyal attitude towards customers, a good image is needed in the banking world because it determines whether or not a bank is worthy of remaining the customer's main choice. Customer loyalty is generated from the company's positive image in carrying out all its activities (Triandewo & Yustine, 2020). So the better the company's image, the higher the level of customer loyalty, and conversely the worse the company's image, the lower the level of customer loyalty. This is in accordance with research conducted by Abror & Safitri (2022), Nisa & Hasan (2024), Andriyani & Rizal (2022), and Permatasari (2022) which states that corporate image has a positive and significant effect on customer loyalty. However, there are studies that have a negative effect, including research by Shilawati (2020), Purnama & Hidayah (2019) which states that corporate image has no effect on customer loyalty.

In addition to company image, a factor that influences customer loyalty is *trust*. *Trust* leads to long-term loyalty which will later strengthen the relationship between the two parties (Triandewo & Yustine, 2020). *Trust* is also considered the foundation of transactions, because an agreement between two or more parties can occur if each party trusts each other (Chadafi & Kamaruddin, 2021). The better the company image, the higher the level of customer trust which leads to an attitude of loyalty (Agustiansyah, 2019). This is in accordance with research conducted by Jap & Keni

(2023) , Triandewo & Yustine (2020) , Arifin & Tjokrosaputro (2023) , and Hasanah (2023) which states that trust has a positive and significant effect on customer loyalty. However, research by Azizah (2017) states that trust has no effect on loyalty.

From the explanation of each variable and supported by *gap research*, there are research results that state that corporate image and trust have an effect and do not have an effect on customer loyalty. Therefore, a reinforcing variable is needed that can influence the relationship between variable X and variable Y, or commonly referred to as variable Z. *Customer Satisfaction* is considered capable of being a mediator in the relationship between corporate image and trust on customer loyalty. This is because even though the corporate image and trust are good, without adequate customer satisfaction, customer loyalty will not be guaranteed. This is in accordance with research by Nisa & Hasan (2024) which states that customer satisfaction mediates corporate image on customer loyalty. However, research by Permatasari (2022) states that customer satisfaction cannot mediate corporate image on customer loyalty. Another study by Hasanah (2023) states that customer satisfaction mediates trust on customer loyalty. However, research by Sumadi & Soliha (2015) states that customer satisfaction cannot mediate trust on customer loyalty.

Based on the phenomenon that occurred in Bank Syariah Indonesia and the results of several previous studies, it shows that there is still inconsistency regarding the research results, which means that there is still no consistent influence of the relationship between the variables tested. So that study This felt important For done more continue so that Islamic banks especially Indonesian Islamic Bank can do the right action For maintain loyalty customers who focus on the Influence of *Corporate Image and Trust on Customer Loyalty with Customer Satisfaction as an Intervening Variable* (Study at Bank Syariah Indonesia KCP Mojokerto Gajah Mada).

RESEARCH METHOD

This study uses quantitative research and uses an explanatory survey method, namely a hypothesis testing technique to determine the influence or relationship between variables (Aini, 2023) . The location of the study was at Bank Syariah Indonesia KCP Mojokerto Gajah Mada with a sample of 140 obtained from the Malhotra theory formula, which is 5 times the number of statement items. The statement items in this study were 28, so the total sample needed was $5 \times 28 = 140$. This sampling technique uses a *non-probability sampling technique* with the following criteria:

1. Active customers of Bank Syariah Indonesia who are domiciled in Mojokerto City/Regency
2. Have made transactions at least twice a year
3. 17 years of age or older

Meanwhile, the data collection technique in this study is through the distribution of questionnaires distributed via paper and *google form links* to respondents who meet the criteria. Respondents fill in several statement items using a Likert scale of 1-5, as follows:

Table 1. Likert Scale Measurement

Rating/Remarks	Score Value
Strongly agree	5
Agree	4
Neutral	3
Don't agree	2
Strongly Disagree	1

Source: Data processed by the author 2024

Structural Equation Modeling - Partial Least Square (SEM-PLS) data processing with the *SmartPLS* application which consists of three stages, namely the measurement model (*outer model*), structural model (*inner model*), and hypothesis testing.

RESULT AND DISCUSSION

Respondent Characteristics

Respondent Characteristics Based on Gender

Data on the gender of BSI KCP Mojokerto Gajah Mada customer respondents who have filled out the questionnaire are presented in the following table:

Table 2. Respondents' Gender

Gender	Amount	Presentation
Man	47	33.6%
Woman	93	66.4%
Total	140	100%

Source: Data processed by researchers, 2025

Based on the table, it is known that 140 respondents are divided into two genders, namely men totaling 47 respondents or 33.6% and women totaling 93 respondents or 66.4%. This shows that there are more female respondents than male respondents.

Characteristics Based on Age

Data on the age of BSI KCP Mojokerto Gajah Mada customer respondents who have filled out the questionnaire are presented in the following table:

Table 3. Respondents' Age

Age	Amount	Presentation
17-25 years	32	22.9%
26-30 years	12	8.6%

31-40 years	8	5.7%
41-50 years	35	25.0%
>50 years	53	37.8%
Total	140	100%

Source: Data processed by researchers, 2025

Based on the table, it is known that 140 respondents are divided into five age categories, which shows that the largest number is those aged >50 years, amounting to 53 respondents or 37.8%, and the age range of 31-40 years has the smallest number, namely 8 respondents or 5.7%.

Respondent Characteristics Based on Occupation

Data on the occupations of BSI KCP Mojokerto Gajah Mada customer respondents who have filled out the questionnaire are presented in the following table:

Table 4. Respondents' Occupations

Age	Amount	Presentation
Students	32	22.9%
Employee/Staff	78	55.7%
Other	30	21.4%
Total	140	100%

Source: Data processed by researchers, 2025

Based on the table, it is known that 140 respondents are divided into three job categories which show that the largest number is employees/staff with 78 respondents or 55.7%, and other jobs such as farmers and laborers have the smallest number, namely 30 respondents or 21.4%.

Respondent Characteristics Based on Monthly Income

Data on the monthly income of BSI KCP Mojokerto Gajah Mada customer respondents who have filled out the questionnaire are presented in the following table:

Table 5. Respondents' Monthly Income

Income/month	Amount	Presentation
≤ Rp 2,000,000	28	20.0%
Rp. 2,000,000 – Rp. 5,000,000	64	45.8%
Rp. 5,000,000 – Rp. 10,000,000	47	33.5%
≥ Rp 10,000,000	1	0.7%
Total	140	100%

Source: Data processed by researchers, 2025

Based on the table, it is known that 140 respondents are divided into four categories of monthly income, which shows that the largest number is IDR 2,000,000 - IDR 5,000,000 with 64 respondents or 45.8%, and monthly income above IDR 10,000,000 has the smallest number, namely 1 respondent or 0.7%.

Respondent Characteristics Based on Domicile

Data on the domicile of BSI KCP Mojokerto Gajah Mada customer respondents who have filled out the questionnaire are presented in the following table:

Table 6. Respondents' Domicile

Domicile	Amount	Presentation
City of Mojokerto	55	39.3%
Mojokerto Regency	85	60.7%
Total	140	100%

Source: Data processed by researchers, 2025

Based on the table, it is known that 140 respondents are divided into two domiciles, namely Mojokerto City with a total of 55 or 39.3%, and Mojokerto Regency with a total of 85 or 60.7%. This shows that even though the location of BSI KCP Mojokerto Gajah Mada is in Mojokerto City, there are more respondents domiciled in Mojokerto Regency than respondents domiciled in Mojokerto City.

Respondents' Answer Description

Corporate Image Variable

Table 7. Description of Respondents' Answers to Corporate Image Variables

Item	Frequency Respondents					Percentage Respondents (%)					Flat Flat
	STS	TS	N	S	SS	STS	TS	N	S	SS	
X1.1	1	1	8	46	84	7	7	5.7	32.9	60.0	4.507
X1.2	1	1	5	46	87	7	7	3.6	32.9	62.1	4.550
X1.3	0	4	6	53	77	0	2.9	4.3	37.9	55.0	4.450
X1.4	0	1	9	59	71	0	7	6.4	42.1	50.7	4.429
X1.5	0	0	12	60	68	0	0	8.6	42.9	48.6	4.400
X1.6	0	1	3	51	85	0	7	2.1	36.4	60.7	4.571
X1.7	0	0	6	37	97	0	0	4.3	26.4	69.3	4.650
X1.8	0	1	9	44	86	0	7	6.4	31.4	61.4	4.536

Source: Data processed by researchers, 2025

Based on the table, the highest overall average of 4,650 is found in item X1.7, namely that the BSI logo design is easily recognized by the public, and the lowest

overall average of 4,400 is found in item X1.5, namely that BSI KCP Mojokerto Gajah Mada carries out operations in accordance with sharia principles.

Trust Variable

Table 8. Description of Respondents' Answers to the Trust Variable

Item	Frequency Respondents					Percentage Respondents (%)					Flat Flat
	STS	TS	N	S	SS	STS	TS	N	S	SS	
X 2 .1	0	4	8	60	68	0	2.9	5.7	42.9	48.6	4.371
X 2 .2	1	3	9	57	70	7	2.1	6.4	40.7	50.0	4.371
X 2 .3	0	0	10	54	76	0	0	7.1	38.6	54.3	4.471
X 2 .4	0	1	4	50	85	0	7	2.9	35.7	60.7	4.564
X 2 .5	0	1	10	45	84	0	7	7.1	32.1	60.0	4.514
X 2 .6	0	2	7	44	87	0	1.4	5.0	31.4	62.1	4.543
X 2 .7	0	0	5	51	84	0	0	3.6	36.4	60.0	4.564
X2.8	0	2	6	49	83	0	1.4	4.3	35.0	59.3	4.521

Source: Data processed by researchers, 2025

Based on the table, the highest overall average of 4.564 is found in item X2.4, namely BSI KCP Mojokerto Gajah Mada always provides clear information and X2.7, namely transactions at BSI KCP Mojokerto Gajah Mada are very safe, while the lowest overall average of 4.371 is found in item X2.1, namely the service provided by BSI KCP Mojokerto Gajah Mada is satisfactory and X2.2, namely the transaction process at BSI KCP Mojokerto Gajah Mada runs efficiently.

Customer Loyalty Variable

Table 9. Description of Respondents' Answers to Customer Loyalty Variables

Item	Frequency Respondents					Percentage Respondents (%)					Flat Flat
	STS	TS	N	S	SS	STS	TS	N	S	SS	
Y .1	1	2	18	45	74	7	1.4	12.9	32.1	52.9	4.350
Y .2	0	1	21	43	75	0	7	15.8	30.7	53.6	4.371
Y .3	0	3	24	42	71	0	2.1	17.1	30.0	50.7	4.293
Y .4	0	1	15	48	76	0	7	10.7	34.3	54.3	4.421
Y .5	0	2	18	46	74	0	1.4	12.9	32.9	52.9	4.371
Y .6	0	4	28	42	66	0	2.9	20.0	30.0	47.1	4.214

Source: Data processed by researchers, 2025

Based on the table, the highest overall average of 4.421 is in item Y.4, namely I am committed to continuing to use the product and service services at BSI KCP Mojokerto Gajah Mada, and the lowest overall average of 4.214 is in item Y.6, namely I do not feel tempted by offers from other banks other than BSI KCP Mojokerto Gajah Mada.

Customer Satisfaction Variable

Table 10. Description of Respondents' Answers to Customer Satisfaction Variables

Item	Frequency Respondents					Percentage Respondents (%)					Flat Flat
	STS	TS	N	S	SS	STS	TS	N	S	SS	
Z.1	0	2	9	51	78	0	1.4	8.4	36.4	55.7	4.464
Z.2	0	0	8	45	87	0	0	5.7	32.1	62.1	4.564
Z.3	0	1	8	48	83	0	7	5.7	34.3	59.3	4.521
Z.4	0	1	6	45	88	0	7	4.3	32.1	62.9	4.571
Z.5	0	0	15	45	80	0	0	10.7	32.1	57.1	4.464
Z.6	0	0	17	44	79	0	0	12.1	31.4	56.4	4.443

Source: Data processed by researchers, 2025

Based on the table, the highest overall average of 4.571 is in item Z.4, namely I feel that BSI KCP Mojokerto Gajah Mada employees are always friendly in serving customers, and the lowest overall average of 4.443 is in item Z.6, namely I do not hesitate to recommend BSI KCP Mojokerto Gajah Mada products and services to others.

Data Analysis

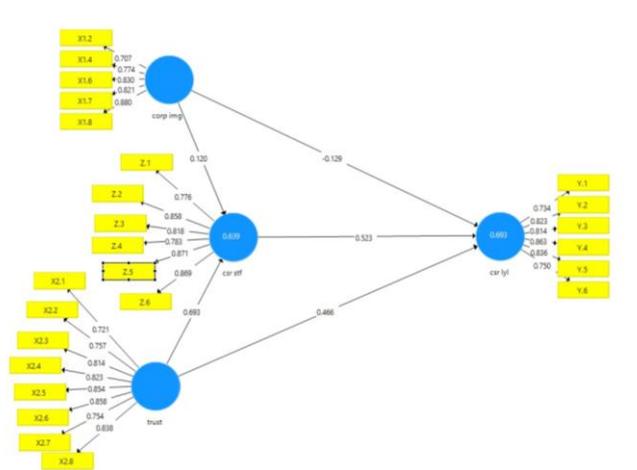


Figure 2. First Testing of the Algorithm

Source: *SmartPLS output results*, data processed by researchers, 2025

Measurement Model (Outer Model)

1. Convergent Validity

This test measures the magnitude of the correlation between constructs and latent variables, to assess convergent validity, namely by using *loading factors* .

This test is divided into two, namely:

a. Loading Factor

Each measured variable can be declared valid if the value of the *loading factor* of an indicator is > 0.7 and if the value of the *loading factor* of an indicator is < 0.7 then it is considered invalid and must be removed from the model, however if the *loading factor value* is $0.5 - 0.6$ it is considered to meet the requirements for the convergent validity test (Quadratullah, 2024)

Table 11. Loading Factor

Item	Corporate Image	Trust	Customer Loyalty	Customer Satisfaction
X1.2	0.707			
X1.4	0.774			
X1.6	0.830			
X1.7	0.821			
X1.8	0.880			
X 2 .1		0.721		
X 2 .2		0.757		
X 2 .3		0.814		
X 2 .4		0.823		
X 2 .5		0.854		
X 2 .6		0.858		
X 2 .7		0.754		
X2.8		0.838		
Y .1			0.734	
Y .2			0.823	
Y .3			0.814	
Y .4			0.863	
Y .5			0.863	
Y .6			0.750	
Z .1				0.776

Z .2				0.858
Z .3				0.818
Z .4				0.783
Z .5				0.871
Z .6				0.869

Source: SmartPLS output results, data processed by researchers, 2025

Based on the table, it shows that each indicator above has a *loading factor value* > 0.7 which means it is valid and the model used has met the requirements of the convergent validity test. The item with the highest *loading factor value* on X1.8 is 0.880 which states that BCI KCP Mojokerto Gajah Mada has a clear vision and mission.

b. AVE

Convergent validity is also reviewed from the *average variance inflation factor (AVE)* value, the AVE value must be more than 0.5 to be declared a valid indicator (Ibrahim, 2018).

Table 11. AVE values

Variables	AVE Value
Corporate Image	0.647
Trust	0.646
Customer Loyalty	0.648
Customer Satisfaction	0.689

Source: SmartPLS output results, data processed by researchers, 2025

Based on the table, it shows that the AVE value on all variables is more than 0.5, so it can be stated that the tested variables are valid so that convergent validity is met. The highest AVE value is in the *customer satisfaction variable* with a value of 0.689.

2. Discriminant Validity

This test is used to determine the validity of the relationship between variables using *cross loading*.

a. Cross Loading

cross loading value must be > 0.7 on one variable or the *cross loading value* of the indicator that measures the latent variable must be higher than the other latent variables (Qudratullah, 2024).

Table 12. Cross Loading

Item	Corporate Image	Trust	Customer Loyalty	Customer Satisfaction
X1.2	0.707	0.536	0.364	0.446
X1.4	0.774	0.719	0.512	0.579
X1.6	0.830	0.757	0.560	0.611
X1.7	0.821	0.661	0.522	0.616

X1.8	0.880	0.776	0.619	0.619
X 2 .1	0.566	0.721	0.525	0.484
X 2 .2	0.668	0.757	0.579	0.569
X 2 .3	0.785	0.814	0.585	0.595
X 2 .4	0.736	0.823	0.591	0.587
X 2 .5	0.710	0.854	0.713	0.748
X 2 .6	0.722	0.858	0.668	0.727
X 2 .7	0.684	0.754	0.613	0.666
X2.8	0.689	0.838	0.650	0.692
Y .1	0.466	0.516	0.734	0.545
Y .2	0.638	0.731	0.823	0.715
Y .3	0.493	0.591	0.814	0.638
Y .4	0.557	0.644	0.863	0.674
Y .5	0.510	0.624	0.863	0.662
Y .6	0.452	0.586	0.750	0.614
Z .1	0.571	0.674	0.668	0.776
Z .2	0.654	0.730	0.681	0.858
Z .3	0.565	0.652	0.678	0.818
Z .4	0.628	0.660	0.594	0.783
Z .5	0.569	0.611	0.689	0.871
Z .6	0.592	0.635	0.673	0.869

Source: SmartPLS output results, data processed by researchers, 2025

Based on the table , it shows that the value of the *cross loading* indicator that measures a variable is greater than the indicators of other variables, such as the example value of the variable X1 is proven to be greater than the other variables and vice versa. The value of the variables measured in the table above is at a value > 0.7 from other variables, so the results of this model are said to be valid and meet the discriminant validity requirements test.

3. Reliability Test

This test serves to prove how accurate an indicator is in making measurements, it can be done in two ways:

a. Cronbach's Alpha and Composite Reliability

A variable is declared reliable if the *Cronbach's alpha* and *composite reliability* values are more than 0.7 (Ibrahim, 2018) .

Table 13. Cronbach's Alpha and Composite Reliability

Variables	Cronbach's Alpha	Composite Reliability
Corporate Image	0.863	0.901
Trust	0.921	0.936

Customer Loyalty	0.890	0.917
Customer Satisfaction	0.909	0.930

Source: SmartPLS output results, data processed by researchers, 2025

Based on the table , it shows that the value of Cronbach's alpha and composite reliability is more than 0.7, which means that each variable tested is declared reliable. The highest Cronbach's alpha value is in the Trust variable with a value of 0.921 and the highest composite reliability value is in the Trust variable with a value of 0.936.

Structural Model (Inner Model)

1. Coefficient of Determinant Test

This test is used to assess the strength of a structural model using the R-Square (R²) value.

a. R-Square

The R-Square value consists of three levels, namely 0.75 which indicates a large (strong) influence, 0.50 which indicates a moderate influence, and 0.25 which indicates a weak influence (Awlia, 2024) .

Table 14. R-Square Value

Variables	R-Square	Presentation
Customer Loyalty	0.693	69.3%
Customer Satisfaction	0.639	63.9%

Source: SmartPLS output results, data processed by researchers, 2025

Based on the table , it shows that the R-Square value above is above 0.50 which indicates a moderate influence and is almost at a value of 0.75 which indicates a strong influence. So it can be concluded that the customer loyalty and customer satisfaction variables are in the middle between a strong and moderate influence, which means safe.

Hypothesis Testing

This test needs to be done to detect the position of influence between independent, dependent, and mediating variables. In the test Here , the t-statistic value is > 1.96 in the table path coefficient and total effect , then the relationship between variables will have an influence. Vice versa if the t-statistic value is < 1.96 so the relationship between variables has no influence.

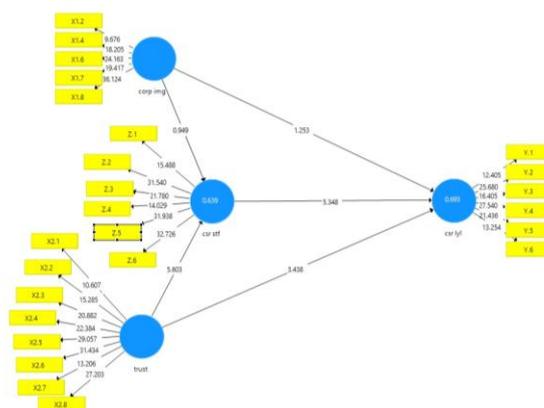


Figure 3. Second Bootstrapping Test

Source: *SmartPLS output results*, data processed by researchers, 2025

Table 15. Path Coefficient

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Corporate Image _-> Customer Loyalty	-0.129	-0.132	0.103	1.253	0.105
Trust _-> Customer Loyalty	0.466	0.469	0.135	3.438	0.000
Customer Satisfaction _-> Customer Loyalty	0.523	0.525	0.098	5.348	0.000

Source: *SmartPLS output results*, data processed by researchers, 2025

Based on the table, it shows that the direct test results show two relationships between variables that have a significant effect, namely *trust on customer loyalty* and *customer satisfaction on customer loyalty*, as evidenced by the green P Values, and there is one variable that does not have a significant effect, namely *corporate image on customer loyalty*, as evidenced by the red P Values.

Table 16. Specific Indirect Effect

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Corporate Image _-> Customer Satisfaction _-> Customer Loyalty	0.063	0.068	0.072	0.872	0.192
Trust _-> Customer Satisfaction _-> Customer Loyalty	0.362	0.361	0.086	4.199	0.000

Loyalty					
---------	--	--	--	--	--

Source: SmartPLS output results, data processed by researchers, 2025

Based on the table, it shows that the indirect test results show one variable relationship that has a significant effect, namely *trust* on *customer loyalty* mediated by *customer satisfaction*, as evidenced by the green P Values, and there is one variable that does not have a significant effect, namely *corporate image* on *customer loyalty* mediated by *customer satisfaction*, as evidenced by the red P Values.

DISCUSSION

1. The Influence of Corporate Image on Customer Loyalty

Based on the results of the study with data collection using a questionnaire then processed using the SmartPLS statistical application, it was found that *corporate image* had no effect on *customer loyalty*. This is evidenced by the *corporate image* variable on *customer loyalty* having a t-statistic value smaller than the t-table, namely $1.253 < 1.97$, so the hypothesis is rejected. The results of this study differ from the research hypothesis and several previous studies which state that *corporate image* has an effect on *customer loyalty*, namely in research conducted by Abror & Safitri (2022), Nisa & Hasan (2024), Andriyani & Rizal (2022), and Permatasari (2022), but this study is in line with research conducted by Shilawati (2020), Purnama & Hidayah (2019) which states that *corporate image* has no effect on *customer loyalty*.

2. The Influence of Trust on Customer Loyalty

Based on the results of the study with data collection using a questionnaire then processed using the SmartPLS statistical application, it was found that *trust* has an effect on *customer loyalty*. This is evidenced by the variable *trust* in *customer loyalty* has a t-statistic value greater than the t-table, namely $3.438 > 1.97$, so the hypothesis is accepted. The results of this study are in line with previous studies by Jap & Keni (2023), Triandewo & Yustine (2020), Arifin & Tjokrosaputro (2023), and Hasanah (2023) which state that *trust* has an effect on *customer loyalty*. However, it is not in line with research conducted by Azizah (2017) which states that *trust* does not influences *customer loyalty*.

3. The Influence of Customer Satisfaction on Customer Loyalty

Based on the results of the study with data collection using a questionnaire then processed using the SmartPLS statistical application, it was found that *customer satisfaction* has an effect on *customer loyalty*. This is evidenced by the variable *customer satisfaction* on *customer loyalty* having a t-statistic value greater than the t-table, namely $5.348 > 1.97$, so the hypothesis is accepted. The results of this study are in line with previous studies by Itsnaini & Firmansyah (2024), Kuswandarini (2021), and Susilo (2010) which state that *customer satisfaction* has an effect on *customer loyalty*. However, it is not in line with

research conducted by Qomarsyah, Mahyarni & Romus (2023) which states that *customer satisfaction* does not influence *customer loyalty*.

4. The Influence of Corporate Image on Customer Loyalty Mediated by Customer Satisfaction

Based on the results of the study with data collection using a questionnaire then processed using the SmartPLS statistical application, it was found that *corporate image* does not affect *customer loyalty* mediated by *customer satisfaction*. This is evidenced by the *corporate image* variable on *customer loyalty* mediated by *customer satisfaction* having a t-statistic value smaller than the t-table, namely $0.872 < 1.97$, so the hypothesis is rejected. The results of this study are different from the research hypothesis and several previous studies which state that *corporate image* has an effect on *customer loyalty* mediated by *customer satisfaction*, namely in the study conducted by Nisa & Hasan (2024), however, this study is in line with the study conducted by Permatasari (2022) which states that *corporate image* does not influence *customer loyalty* mediated by *customer satisfaction*.

5. The Influence of Trust on Customer Loyalty is Mediated by Customer Satisfaction

Based on the results of the study with data collection using a questionnaire then processed using the SmartPLS statistical application, it was found that *trust* has an effect on *customer loyalty* mediated by *customer satisfaction*. This is evidenced by the variable *trust* in *customer loyalty* mediated by *customer satisfaction* having a t-statistic value greater than the t-table, namely $4.199 > 1.97$, so the hypothesis is accepted. The results of this study are in line with previous research by Hasanah (2023) which states that *customer satisfaction* is able to mediate between *trust* and *customer loyalty*. However, it is not in line with research conducted by Sumadi & Soliha (2015) which states that *trust* does not influence *customer loyalty* mediated by *customer satisfaction*.

CONCLUSION

Based on the results of research on the influence of *corporate image* and *trust* on *customer loyalty* mediated by *customer satisfaction* at Bank Syariah Indonesia KCP Mojokerto Gajah Mada using the *non-probability method sampling*, and data collection using questionnaires then processed using the SmartPLS application can be concluded as follows:

1. *Corporate image* does not have a significant effect on *customer loyalty*
2. *Trust* has a significant influence on *customer loyalty*
3. *Customer satisfaction* has a significant influence on *customer loyalty*
4. *Corporate image* does not affect *customer loyalty* mediated by *customer satisfaction*
5. *Trust* influences *customer loyalty* mediated by *customer satisfaction*

REFERENCES

- Abror, MFR, & Safitri, R. (2022). The Influence of Corporate Social Responsibility and Corporate Image on Customer Loyalty at BMT Mandiri Sejahtera, Kranji Lamongan Branch. *Tabarru' Journal: Islamic Banking and Finance* , 5 (2), 448-456.
- Agustiansyah, EC , & Taufik, HER (2019). Mediation of Customer Satisfaction on the Influence of Service Quality and Company Image on Loyalty. *Tirtayasa Business and Management Research Journal* , 3(1), 1-19.
- Aini, APN (2023). The Influence of Service Quality, Corporate Image, and Religiosity on Customer Loyalty Through Digital Banking User Satisfaction As an Intervening Variable, *Thesis* . Faculty of Economics State Islamic University (UIN) Maulana Malik Ibrahim, Malang.
- Al'Fattah, MF (2024). The Influence of Working Hours, Compensation and Work Stress on the Performance of Bank Muamalat Malang City Employees with Job Satisfaction as an Intervening Variable, *Thesis*. Faculty of Economics State Islamic University (UIN) Maulana Malik Ibrahim, Malang.
- Andriyani, F. , & Rizal , Alimuddin. (2022). The Mediating Effect of Satisfaction on Factors Affecting Customer Loyalty. *E-Business: Scientific Journal of Economics and Business* , 15(2), 221–232. <https://doi.org/10.51903/e-bisnis.v15i2.681>
- Arifin ., & Tjokrosaputro, M. (2023). The Role of Corporate Image in Mediating the Influence of Service Quality, Customer Trust, and Customer Satisfaction on BPR Customer Loyalty. *Journal of Business Management and Entrepreneurship* , 7(5), 1153–1167. <https://doi.org/10.24912/jmbk.v7i5.26514>
- Awlia, MR (2024). Analysis of the Influence of E-Service Quality and E-Trust Features on E-Customer Loyalty with E-Customer Satisfaction as an Intervening Variable, *Thesis*. Faculty of Economics, State Islamic University (UIN) Maulana Malik Ibrahim , Malang.
- Azizah, Binti. (2017). The Influence of Brand Image and Brand Trust on Customer Loyalty Through Customer Satisfaction of Islamic Banks in Malang City, *Thesis*. Faculty of Economics, State Islamic University (UIN) Maulana Malik Ibrahim , Malang.
- Bambang, A., & Heriyanto, M. (2017). The Influence of Brand Equity and Brand Trust on Consumer Loyalty of Toyota Kijang Innova Brand Cars (Consumer Survey at the Dealer of PT. Agung Automall , Sutomo Branch , Pekanbaru). *Journal of Chemical Information and Modeling* , 4 (2), 1–11.
- BSI. (2024). *BSI Has Entered the Top 5 BUMN with the Largest Market Capitalization* . , accessed October 3, 2024, from <https://www.bankbsi.co.id/news-update/berita/bsi-telah-masuk-5-besar-bumn-kapitalisasi-pasar->

- Nisa, IC (2010). *The Influence of Corporate Image and Trust on Customer Loyalty with Moderation Variable Switching Cost (Study on Esia Cellular Card Customers in Surakarta)*. Sebelas Maret University Surakarta.
- Nisa, Z., & Hasan, I. (2024). The Influence of Service Quality, Corporate Image on Customer Loyalty and Customer Satisfaction As a Mediation Costing , *Journal of Economic, Business and Accounting*, 7 (5), 4254-4266.
- Permatasari, PI (2022). The Influence of Service Quality, Corporate Image, and Trust on Customer Loyalty Through Satisfaction as an Intervening Variable, *Thesis. Faculty of Islamic Economics and Business, KH Abdurrahman Wahid State Islamic University , Pekalongan .*
- Purnama, R., & Hidayah, AA (2019). The Influence of Service Quality, Corporate Image, and Trust on Customer Satisfaction and Its Influence on Customer Loyalty. *Jurnal Tirtayasa Ekonomika* , 14(2), 187 -203 .
<https://doi.org/10.35448/jte.v14i2.6529>
- Qomarsyah, M, M., Mahyarni., & Romus, M. (2023). The Influence of Product and Service Quality on Customer Loyalty Through Customer Satisfaction as an Intervening Variable at the BMT Al-Ittihad Pekanbaru Sharia Cooperative . *Competitive Business Journal* , 2 (1), 31-39.
- Qudratullah, MQ (2024). The Influence of Product Quality and Service Quality on Customer Loyalty with Customer Satisfaction as an Intervening Variable, *Thesis. Faculty of Economics, State Islamic University (UIN) Maulana Malik Ibrahim , Malang.*
- Rahmawati, I ke . (2021). The Influence of Corporate Image on Customer Loyalty with Customer Satisfaction as an Intervening Variable on BSI KC Madiun S Parman Customers , *Thesis. Faculty of Islamic Economics and Business, IAIN , Ponorogo.*
- Ramadan, S yahrul . (2024). Analysis of the Influence of E-Service Quality and E-Trust on E-Customer Loyalty Using Mobile Banking with E-Customer Satisfaction as an Intervening Variable, *Thesis. Faculty of Economics, State Islamic University (UIN) Maulana Malik Ibrahim , Malang .*
- Shilawati, A. , & Sumitro. (2020). The Influence of Corporate Image, Trust and Satisfaction on Consumer Loyalty . Indonesian College of Economics, Jakarta.
- Sumadi, S., & Soliha, E. (2015). *The Effect of Bank Image and Trust on Loyalty Mediated by Customer Satisfaction* . *Journal of Management Dynamics* , 6(2) , 121-132.
<https://doi.org/10.15294/jdm.v6i2.4301>
- Susilo, R, A. (2010). The Influence of Corporate Image and Satisfaction on Consumer Loyalty (Case Study on Internet Cafe Service Users Around Sebelas Maret University Campus). *Thesis . Faculty of Economics, Sebelas Maret University, Surakarta.*

- Sutanto, H., & Umam, K. (2013). *Marketing Management of Islamic Banks*. CV Pustaka Setia.
- Triandewo, MA, & Yustine. (2020). The Influence of Service Quality, Corporate Image and Trust on Consumer Loyalty. *Journal of Business and Accounting* , 22(1), 13-24. <https://doi.org/10.34208/jba.v22i1.743>
- Wulandari, S iti . (2017). The Influence of Trust and Service Quality on Life Insurance Consumer Satisfaction . *Journal of Management Science and Research*, 6 (9), 1-18.
- Yusuf, R, K. (2018). Analysis of the Influence of Brand Equity and Brand Trust on Customer Loyalty with Customer Satisfaction as an Intervening Variable, *Thesis* . Faculty of Economics State Islamic University (UIN) Maulana Malik Ibrahim , Malang.