

# The Role of Brand Attachment and Brand Trust on Customer Loyalty with Brand Satisfaction as Mediating Variable: Evidence from Bank Bjb Medan Branch

Muhammad Maulana Ishaq, Elfitra Desy Surya, Slamet Widodo

## Abstract

This study examines the differential roles of brand experience and brand trust in brand loyalty serving as a mediating satisfaction, among Bank BJB Medan Branch customers. Drawing on brand relationship theory and commitment-trust framework, we employ structural equation modeling with partial least squares (SEM-PLS) methodology. Data were collected from 154 customers through purposive sampling using validated Likert-scale instruments. Results reveal that brand trust ( $\beta=0.773$ ,  $p<0.001$ ) exerts stronger influence on brand loyalty compared to brand attachment ( $\beta=0.209$ ,  $p=0.038$ ). Brand loyalty significantly predicts customer retention ( $\beta=0.394$ ,  $p=0.008$ ), while brand attachment demonstrates no direct significant effect on retention ( $\beta=0.140$ ,  $p=0.219$ ). Mediation analysis indicates that brand loyalty mediates the brand trust-retention relationship ( $\beta=0.305$ ,  $p=0.021$ ) but not the brand attachment-retention linkage ( $\beta=0.082$ ,  $p=0.063$ ). The model accounts for 94.6% variance in brand loyalty and 83.7% in customer retention. These findings suggest that cognitive trust mechanisms prevail over emotional attachment in banking contexts, contrasting with patterns observed in consumer goods sectors. Theoretical contributions include clarifying boundary conditions for emotional versus cognitive brand constructs in financial services. Managerial implications emphasize prioritizing trust-building initiatives transparency, consistency, and reliability over purely emotional engagement strategies. Study limitations encompass cross-sectional design, single-branch focus, and potential common method variance given the high brand trust-loyalty correlation ( $r=0.971$ ). Future research should employ longitudinal designs, multi-branch samples, and behavioral retention metrics to validate findings.

**Keywords:** Brand Experience, Brand Trust, Brand Loyalty, Customer Retention, Banking Services, SEM-PLS

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## Introduction

Competition in the banking industry is getting tighter with the growing number of banks and financial products offered. Therefore, it is important for banks to create strong relationships with customers in order to maintain their loyalty (Surya et al., 2022) (Tran & Rudolf, 2022). One of the factors that affect customer loyalty is the experience they get with the brand (brand experience) (Safitri et al., 2020). Brand experience refers to a series of interactions that occur between customers and brands that can affect customers' perceptions and attitudes towards the brand (Surya et al., 2023). Bank BJB Medan Branch, as one of the major banks in Indonesia, certainly needs to pay attention to how customer experience towards the brand can contribute to the creation of high loyalty (Gundersen et al., 2024).

In addition to brand experience, brand trust is also an important factor that can affect customer loyalty (S. Huang et al., 2024). Brand trust refers to a customer's belief that the brand can deliver products and services that are consistent and meet their expectations. In the context of banking, customer trust in banks is very influential in building long-term relationships that can increase their loyalty (Y. Huang et al., 2024).

However, although many studies have discussed the relationship between brand experience, brand trust, and brand loyalty, not many have examined the role of brand experience and brand trust together as variables that can mediate loyalty merek, khususnya dalam konteks perbankan (Cooke et al., 2022). Therefore, this study aims to examine the role of brand experience and brand trust in brand loyalty as a mediating variable, focusing on Bank BJB Medan Branch (Sottile, 2024).

This research is expected to provide a deeper insight into how brand experience and brand trust play a role in creating customer loyalty in the banking sector (Ho et al., 2023; Poszytek et al., 2023; Purwanto, AgusRatnaningtyas & Theresia Lounggina Luisa Peny, 2023; Yanti & Sinollah, 2023). The findings of this study are expected to be a reference for the management of Bank BJB Medan Branch in designing a more effective marketing strategy to increase customer loyalty (Irmigardis Makun & John E. H. J. FoEh, 2024).

## Literature Review

### 2.1 Brand Experience

Brand Experience is the overall experience that customers feel through their interactions with various brand elements. This experience includes everything related to customer perception of the brand, whether physical, emotional, cognitive, or social (Leo et al., 2021). Brand experience is not only formed from the products or services offered by the brand, but also from various other interactions such as advertising, customer service, and other aspects that shape the brand image in the minds of consumers. The concept of brand experience is very important because it plays a role in creating customer loyalty, building deeper relationships with consumers, and increasing brand competitiveness in the market. A positive experience can strengthen the emotional bond between brands, ultimately leading to repurchase intent and word-of-mouth recommendations.

### 2.2 Brand Trust

Brand trust encompasses two dimensions: reliability confidence that brands will perform predictably and intentionality belief that brands act in customers' interests (Delgado-Ballester & Munuera-Alemán, 2001). The commitment-trust theory of relationship marketing (Morgan & Hunt, 1994) positions trust as fundamental to long-term relationships, reducing perceived risk and facilitating relational exchanges under uncertainty.

Recent research by Serra-Cantallops et al. (2020) demonstrate that brand trust positively affects both repurchase intention and positive electronic word-of-mouth, with total effects exceeding those of community trust. Casaló et al. (2020) similarly establish brand trust as a direct and indirect antecedent of brand loyalty in online brand communities. These findings

underscore trust's centrality in digital service environments characterized by information asymmetry.

In banking specifically, Islam et al. (2020) found that website attributes influence customer engagement through trust mechanisms, while Darzi and Bhat (2018) demonstrated that personnel capability and customer satisfaction predict retention through trust-mediated pathways. These studies collectively suggest that trust operates as a critical mechanism linking service quality perceptions to behavioral outcomes in financial services.

### 2.3 Brand Satisfaction

Brand Satisfaction refers to the level of satisfaction that customers feel after interacting with a brand, whether it is through the purchase of a product or the use of services offered by the brand. Brand satisfaction is the result of a comparison between customer expectations with the reality they experience after using the brand's product or service. If the customer experience meets or exceeds their expectations, then they will feel satisfied and this can strengthen their relationship with the brand. Satisfaction is often used as an important indicator of marketing success, as satisfied customers are more likely to stay loyal to the brand, make a repeat purchase, and recommend it to others.

### 2.4 Brand Loyalty

Brand loyalty encompasses both attitudinal commitment psychological attachment and preference and behavioral manifestations repeat purchase and advocacy (Oliver, 1999). Dick and Basu (1994) conceptualize loyalty as the conjunction of favorable attitude and repeat patronage, distinguishing true loyalty from spurious loyalty (behavior without attitude) and latent loyalty (attitude without behavior).

Contemporary research emphasizes loyalty's mediating role in translating brand perceptions into outcomes. Kumar et al. (2019) demonstrate that customer engagement incorporating loyalty dimensions mediates relationships between service quality and customer lifetime value. Hollebeek et al. (2023), also, advance stakeholder journey theory, emphasizing loyalty's role in connecting customer experiences to relationship outcomes.

In financial services, loyalty assumes particular importance given high customer acquisition costs and the profitability of long-term relationships (Lemon & Verhoef, 2016). However, loyalty formation mechanisms may differ from consumer goods contexts. While emotional bonds drive loyalty for hedonic products, functional satisfaction and trust may predominate in banking (Darzi & Bhat, 2018). This distinction motivates examination of loyalty's mediating role between attachment/trust and retention.

### 2.5 Hypotheses Development

#### Direct Effects

Self-expansion theory (Aron et al., 2005) suggests that brands integrated into self-concept foster commitment. Park et al. (2010) demonstrate that attachment strength predicts brand-related behaviors, including loyalty. In banking, customers who perceive their bank as reflecting personal values or facilitating financial identity development should exhibit greater loyalty, manifesting through attitudinal preference and behavioral persistence.

H1: Brand attachment positively influences brand loyalty.

Commitment-trust theory (Morgan & Hunt, 1994) establishes trust as foundational for relational commitment. Serra-Cantalops et al. (2020) empirically demonstrate trust's positive effects on loyalty in online brand communities. In banking contexts characterized by information asymmetry and perceived risk, trust should strongly predict loyalty as customers demonstrate preference for and commitment to institutions they perceive as reliable and benevolent.

H2: Brand trust positively influences brand loyalty.

Oliver's (1999) loyalty framework positions attitudinal and behavioral loyalty as precursors to sustained patronage. Kumar et al. (2019) demonstrate that customer engagement incorporating loyalty predicts relationship longevity. Loyal banking customers should exhibit lower switching propensity, greater account longevity, and increased cross-buying, collectively manifesting as retention.

H3: Brand loyalty positively influences customer retention.

Thomson et al. (2005) suggest that emotional bonds create separation anxiety, reducing switching likelihood. However, in banking contexts where functional attributes predominate (Darzi & Bhat, 2018), attachment's direct retention effects may be attenuated. We nevertheless hypothesize a positive direct effect, anticipating potential non-significance given banking's utilitarian nature.

H4: Brand attachment positively influences customer retention.

The commitment-trust framework (Morgan & Hunt, 1994) positions trust as fundamental for long-term relationship maintenance. Darzi and Bhat (2018) demonstrate trust's direct effects on retention in banking. Given financial services' high-credence properties, trust should directly predict retention as customers maintain relationships with institutions they perceive as reliable, secure, and acting in their interests.

H5: Brand trust positively influences customer retention.

### **Mediating Effects**

While attachment may foster emotional bonds (Park et al., 2010), these bonds require translation into behavioral commitment loyalty to influence retention. In banking, where rational decision-making arguably predominates, attachment's effects should primarily operate through loyalty rather than direct emotional mechanisms. However, the mediation may be weak or non-significant given functional attributes' salience in financial services.

H6: Brand loyalty mediates the relationship between brand attachment and customer retention.

Commitment-trust theory (Morgan & Hunt, 1994) suggests trust creates commitment (loyalty), which then maintains relationships (retention). Serra-Cantalops et al. (2020) demonstrate that brand trust influences behavioral outcomes through loyalty mechanisms. In banking, trust should foster loyalty both attitudinal preference and behavioral commitment which subsequently drives retention through reduced switching propensity and increased relationship investment.

H7: Brand loyalty mediates the relationship between brand trust and customer retention.

## **Research Methodology**

### **3.1 Research Design and Context**

We employ a cross-sectional survey design with structural equation modeling using partial least squares (SEM-PLS) methodology. SEM-PLS appropriately handles complex structural models with multiple relationships while accommodating non-normal distributions (Hair et al., 2017). The variance-based approach enables simultaneous assessment of measurement model quality and structural relationships, addressing both convergent/discriminant validity and hypothesis testing.

Bank BJB Medan Branch provides an appropriate research context for several reasons. First, as a regional bank, BJB faces competitive pressures from both national banks and fintech entrants, making retention strategically critical. Second, BJB's customer base represents diverse demographic segments, enabling generalizability within regional banking contexts. Third, the Medan branch's operational stability and customer volume ensure adequate sampling frame. The three-month data collection period controlled for seasonal variations.

### **3.2 Sampling Procedure**

Purposive sampling identified 154 respondents meeting three criteria: (1) active account holders with minimum six-month relationship duration, ensuring sufficient brand experience; (2) age  $\geq 18$  years, satisfying legal consent requirements; and (3) voluntary participation. Sample size

determination employed Slovin's formula with 5% margin of error, calculated as  $n = N/(1+N e^2)$ , where N represents population size. Given PLS-SEM's power analysis requirements, 154 respondents adequately satisfy the '10 times rule' (Hair et al., 2017), exceeding 10 observations per estimated parameter in the most complex structural relationship.

Sample characteristics revealed: 56.5% male, 44.2% aged 36-45 years, 46.1% holding bachelor's degrees, and 28.6% employed in private sector. This demographic profile reasonably represents regional banking customers in Indonesian urban contexts, enhancing findings' external validity within similar settings.

### 3.3 Measurement Instruments

Measurement scales adapted established instruments to banking contexts. Brand attachment (6 items) drew from Park et al. (2010) and Shimul (2022), measuring self-brand connection, affection, and emotional bonds (sample item: 'Bank BJB reflects who I am'). Brand trust (6 items) adapted Morgan and Hunt (1994) and Delgado-Ballester (2001), assessing reliability and intentionality (sample item: 'Bank BJB is trustworthy in financial matters'). Brand loyalty (6 items) utilized Oliver (1999) and Chaudhuri and Holbrook (2001), measuring attitudinal preference and behavioral commitment (sample item: 'I am committed to Bank BJB'). Customer retention (6 items) employed Lemon and Verhoef (2016) indicators, assessing relationship longevity, cross-buying, and switching resistance (sample item: 'I intend to maintain my relationship with Bank BJB').

All items employed 5-point Likert scales (1=strongly disagree, 5=strongly agree). Questionnaires underwent pilot testing with 30 respondents, establishing face validity and item clarity. Translation-back-translation procedures ensured conceptual equivalence between English source materials and Indonesian implementation.

### 3.4 Data Analysis Procedures

SmartPLS 4.0 facilitated SEM-PLS analysis following Hair et al.'s (2017) two-stage approach. Stage one assessed the measurement model through: (1) indicator reliability via outer loadings (threshold  $\geq 0.70$ ), (2) internal consistency reliability via Cronbach's alpha and composite reliability (threshold  $\geq 0.70$ ), (3) convergent validity via average variance extracted (AVE  $\geq 0.50$ ), and (4) discriminant validity via Fornell-Larcker criterion and heterotrait-monotrait (HTMT) ratios.

Stage two evaluated the structural model through: (1) coefficient of determination ( $R^2$ ) assessing model explanatory power, (2) path coefficients examining hypothesized relationships, and (3) specific indirect effects testing mediation hypotheses. Bootstrapping with 5,000 resamples determined significance levels ( $\alpha=0.05$ ), with t-statistics  $\geq 1.96$  indicating significance.

Common method variance (CMV) received attention through procedural and statistical remedies. Procedurally, questionnaire design separated predictor and criterion measures, employed varied scale formats, and ensured respondent anonymity (Podsakoff et al., 2003). Statistically, Harman's single-factor test indicated no dominant factor accounting for majority variance. However, the high correlation between brand trust and brand loyalty ( $r=0.971$ ) raised CMV concerns, warranting cautious interpretation.

## Results

### 4.1 Measurement Model Assessment

Indicator reliability assessment revealed all outer loadings exceeded 0.80 threshold, ranging from 0.817 to 0.942, indicating strong indicator-construct relationships. Internal consistency reliability demonstrated excellent values: Cronbach's alpha ranged 0.960-0.963, and composite reliability ranged 0.963-0.970, substantially exceeding 0.70 threshold. Convergent validity showed strong results, with AVE values ranging 0.812-0.870, surpassing 0.50 threshold and indicating constructs explain substantial indicator variance.

Discriminant validity via Fornell-Larcker criterion confirmed construct distinctiveness: square roots of AVE (diagonal values) exceeded inter-construct correlations. Specifically, brand attachment ( $\sqrt{\text{AVE}}=0.901$ ), brand trust ( $\sqrt{\text{AVE}}=0.933$ ), brand loyalty ( $\sqrt{\text{AVE}}=0.932$ ), and customer retention ( $\sqrt{\text{AVE}}=0.928$ ) all exceeded their respective correlations with other constructs. However, the high correlation between brand trust and brand loyalty ( $r=0.971$ ) approached the discriminant validity threshold, suggesting potential conceptual overlap warranting further investigation.

HTMT ratios provided additional discriminant validity assessment. All HTMT values remained below the conservative 0.85 threshold (Henseler et al., 2015), with the highest value (brand trust-brand loyalty) at 0.989. While this approaches unity, bootstrap confidence intervals (not including 1.0) supported discriminant validity, albeit suggesting theoretical consideration of whether trust and loyalty represent truly distinct constructs in banking contexts.

#### 4.2 Structural Model Assessment

The structural model demonstrated substantial explanatory power.  $R^2$  for brand loyalty = 0.946 (adjusted  $R^2 = 0.946$ ) indicates that brand attachment and brand trust explain 94.6% of loyalty variance an exceptionally strong result suggesting these constructs capture loyalty's primary antecedents in banking.  $R^2$  for customer retention = 0.837 (adjusted  $R^2 = 0.834$ ) shows that brand attachment, brand trust, and brand loyalty collectively explain 83.7% of retention variance, indicating robust model specification.

Effect size assessment via  $f^2$  revealed substantive impacts. Brand trust's effect on brand loyalty ( $f^2=2.714$ ) indicates large effect size, while brand attachment's effect ( $f^2=0.020$ ) suggests minimal impact. Brand loyalty's effect on customer retention ( $f^2=0.133$ ) indicates small-to-medium effect. These effect sizes align with path coefficients, reinforcing brand trust's dominance in the nomological network.

#### 4.3 Hypotheses Testing: Direct Effects

H1 proposed brand attachment positively influences brand loyalty. Results support this hypothesis ( $\beta=0.209$ ,  $t=2.076$ ,  $p=0.038$ ), indicating significant positive relationship. However, the modest coefficient suggests attachment's influence is relatively weak, particularly when considered alongside brand trust's substantially stronger effect.

H2 proposed brand trust positively influences brand loyalty. Results strongly support this hypothesis ( $\beta=0.773$ ,  $t=8.207$ ,  $p<0.001$ ), revealing trust's dominant influence on loyalty. The large coefficient and high significance level establish trust as the primary loyalty antecedent in banking contexts.

H3 proposed brand loyalty positively influences customer retention. Results support this hypothesis ( $\beta=0.394$ ,  $t=2.664$ ,  $p=0.008$ ), confirming loyalty's significant role in driving retention behaviors. The moderate coefficient suggests other factors beyond loyalty also contribute to retention.

H4 proposed brand attachment positively influences customer retention. Results do not support this hypothesis ( $\beta=0.140$ ,  $t=1.229$ ,  $p=0.219$ ), indicating attachment's direct retention effects are non-significant. This finding suggests emotional bonds require mediating mechanisms potentially loyalty to influence retention in banking.

H5 proposed brand trust positively influences customer retention. Results support this hypothesis ( $\beta=0.394$ ,  $t=2.735$ ,  $p=0.006$ ), demonstrating trust's significant direct effect on retention beyond loyalty-mediated pathways. This confirms trust's dual role: directly influencing retention and indirectly operating through loyalty.

**Table 1.** Direct Effects Hypotheses Testing Results

Hypothesis	Structural Path	$\beta$	t-statistic	p-value	Result
H1	BA $\rightarrow$ BL	0.209	2.076	0.038	Supported

Hypothesis	Structural Path	$\beta$	t-statistic	p-value	Result
H2	BT $\rightarrow$ BL	0.773	8.207	<0.001	Supported
H3	BL $\rightarrow$ CR	0.394	2.664	0.008	Supported
H4	BA $\rightarrow$ CR	0.140	1.229	0.219	Not Supported
H5	BT $\rightarrow$ CR	0.394	2.735	0.006	Supported

Note: BA = Brand Attachment, BT = Brand Trust, BL = Brand Loyalty, CR = Customer Retention. Significance threshold:  $t \geq 1.96$ ,  $p < 0.05$

#### 4.4 Hypotheses Testing: Mediation Effects

H6 proposed brand loyalty mediates the brand attachment-customer retention relationship. Results do not support this hypothesis ( $\beta=0.082$ ,  $t=1.858$ ,  $p=0.063$ ), indicating non-significant mediation. While the indirect effect approaches marginal significance ( $p=0.063$ ), it fails to meet the conventional  $\alpha=0.05$  threshold. This finding, combined with H4's non-significant direct effect, suggests brand attachment's retention influence is negligible in banking contexts, contrasting with consumer goods contexts where emotional bonds drive loyalty and retention (Shimul, 2022).

H7 proposed brand loyalty mediates the brand trust-customer retention relationship. Results support this hypothesis ( $\beta=0.305$ ,  $t=2.302$ ,  $p=0.021$ ), confirming significant mediation. This finding indicates trust operates through dual pathways: directly influencing retention (H5) and indirectly via loyalty (H7). The significant mediation aligns with commitment-trust theory (Morgan & Hunt, 1994), suggesting trust fosters loyalty commitment, which subsequently maintains customer relationships.

**Table 2.** Mediation Effects Hypotheses Testing Results

Hypothesis	Mediation Path	$\beta$	t-statistic	p-value	Result
H6	BA $\rightarrow$ BL $\rightarrow$ CR	0.082	1.858	0.063	Not Supported
H7	BT $\rightarrow$ BL $\rightarrow$ CR	0.305	2.302	0.021	Supported

Note: BA = Brand Attachment, BT = Brand Trust, BL = Brand Loyalty, CR = Customer Retention

## Discussion

### 5.1 Theoretical Implications

This study contributes to brand relationship theory by demonstrating boundary conditions for emotional versus cognitive mechanisms in determining customer retention. The finding that brand trust ( $\beta=0.773$ ) exerts substantially stronger influence on brand loyalty than brand attachment ( $\beta=0.209$ ) challenges assumptions from consumer goods research, where emotional bonds often predominate (Batra et al., 2012; Shimul, 2022). This pattern suggests that relationship mechanisms vary systematically across service types, with cognitive trust mechanisms dominating in high-credence services like banking.

The non-significant direct effect of brand attachment on customer retention ( $\beta=0.140$ ,  $p=0.219$ ), combined with non-significant loyalty mediation ( $\beta=0.082$ ,  $p=0.063$ ), indicates that emotional bonds may be insufficient for driving retention in banking contexts. This contrasts sharply with findings from hedonic consumption contexts, where attachment directly influences retention (Thomson et al., 2005). The divergence aligns with De Keyser et al.'s (2020) touchpoint-context-quality framework, suggesting that utilitarian services require different relationship management approaches than hedonic products.

The significant mediation of brand loyalty in the trust-retention relationship ( $\beta=0.305$ ,  $p=0.021$ ), alongside trust's direct retention effects ( $\beta=0.394$ ,  $p=0.006$ ), reveals dual pathways through which trust operates. This pattern supports Morgan and Hunt's (1994) commitment-trust theory while extending it by demonstrating that trust both directly maintains relationships and indirectly operates through loyalty commitment. The dual-pathway model suggests trust's pervasive influence in financial services, operating through multiple mechanisms.

The exceptionally high  $R^2$  for brand loyalty (0.946) and substantial  $R^2$  for customer retention (0.837) indicate that the model captures primary retention antecedents in banking. However, the high brand trust-loyalty correlation ( $r=0.971$ ) raises theoretical questions about construct distinctiveness in financial services. While discriminant validity criteria are met, the strong correlation suggests potential conceptual overlap. Future research should examine whether trust and loyalty represent truly distinct constructs or different manifestations of cognitive commitment in banking.

## 5.2 Practical Implications

Bank BJB management should prioritize trust-building initiatives over purely emotional engagement strategies. Specific recommendations include: (1) enhancing service transparency through clear communication of fees, terms, and policy changes; (2) demonstrating reliability through consistent service delivery across touchpoints; (3) protecting customer data and privacy with robust security systems; and (4) training personnel to exhibit competence and benevolence in customer interactions. These trust-building activities should yield stronger retention effects than marketing emphasizing emotional appeals.

While brand attachment shows weaker effects, completely neglecting emotional engagement would be premature. The significant (albeit modest) attachment-loyalty relationship ( $\beta=0.209$ ) suggests emotional bonds contribute incrementally to loyalty. Bank BJB might develop attachment through: (1) personalized service recognizing individual customer needs; (2) community-building initiatives connecting customers around shared values; and (3) corporate social responsibility activities aligning with customer identities. However, these initiatives should complement rather than replace trust-building efforts.

The dual pathways through which trust operates both directly and through loyalty suggest multifaceted retention strategies. Direct trust effects might be leveraged through service quality improvements, security assurances, and competent problem resolution. Loyalty-mediated trust effects could be enhanced through loyalty programs rewarding long-term relationships, preferential treatment for loyal customers, and community-building among committed customers. This dual-pathway approach maximizes trust's retention influence.

## 5.3 Comparison with Extant Literature

Our findings align with Serra-Cantallos et al.'s (2020) demonstration that brand trust exerts stronger total effects than community trust in online brand communities, extending this pattern to offline banking relationships. Similarly, our results support Darzi and Bhat's (2018) finding that trust-mediated pathways predict retention in banking. However, our study advances understanding by simultaneously comparing emotional (attachment) versus cognitive (trust) mechanisms, revealing trust's dominance.

The weak attachment effects contrast with Shimul's (2022) comprehensive review documenting attachment's strong influence across multiple contexts. This divergence likely reflects service type differences: Shimul's review predominantly examines hedonic consumption (fashion, hospitality), whereas banking emphasizes functional risk reduction. This pattern supports De Keyser et al.'s (2020) argument that touchpoint quality and context moderate relationship mechanisms.

Our finding that loyalty mediates trust-retention relationships aligns with Kumar et al.'s (2019) demonstration that customer engagement mediates service quality-outcome relationships. However, we extend their framework by differentiating emotional (attachment)

versus cognitive (trust) engagement forms, revealing that only cognitive engagement significantly mediates retention in banking contexts.

### Limitations and Future Research

Several limitations warrant consideration. First, the cross-sectional design precludes causal inference despite theoretical reasoning and statistical controls. Longitudinal research tracking customers over time would establish temporal precedence, particularly examining whether trust precedes loyalty or vice versa. Panel designs could also assess whether relationship mechanisms change as relationships mature.

Second, single-branch focus may limit generalizability. Bank BJB Medan Branch may exhibit unique characteristics customer demographics, competitive environment, service quality affecting relationship dynamics. Multi-branch studies across diverse contexts (urban/rural, different competitive intensities) would assess findings' robustness. Cross-bank comparisons could identify whether patterns hold across Indonesian regional banks.

Third, self-reported measures introduce potential common method variance. The high brand trust-loyalty correlation ( $r=0.971$ ) raises CMV concerns despite discriminant validity. Future research should employ behavioral retention metrics (actual account longevity, transaction frequency) alongside perceptual measures. Archival data could provide objective retention indicators, reducing measurement bias.

Fourth, the study examines main effects without considering moderators. Service type (retail versus corporate banking), customer tenure (new versus long-term customers), and technological proficiency (digital versus traditional banking) might moderate relationship mechanisms. For instance, digital banking customers might prioritize different trust dimensions (security, convenience) than traditional banking customers (personal relationships, physical presence).

Fifth, the model omits potentially relevant constructs. Customer engagement (Kumar et al., 2019), customer experience quality (De Keyser et al., 2020), and switching costs might influence retention alongside or instead of attachment and trust. Comparative models incorporating these constructs could assess relative importance. Additionally, examining negative constructs (distrust, dissatisfaction) might reveal asymmetric effects.

Future research should investigate whether findings generalize to other financial services (insurance, investment) or other high-credence services (healthcare, professional services). Cross-cultural comparisons could assess whether trust's dominance over attachment holds in different cultural contexts. Finally, experimental designs manipulating trust versus attachment (e.g., through marketing communications) could establish causal effects and inform intervention design.

### Conclusion

The study titled "The Role of Brand Experience and Brand Trust in Brand Loyalty as Variables Mediation: Evidence from the Bank BJB Medan Branch" highlights the significant role that both brand experience and brand trust play in fostering brand loyalty among customers. The research findings reveal that: Brand Experience has a positive and substantial impact on brand trust. This suggests that when customers have a favorable and consistent experience with the brand, their trust in the brand increases. Brand Trust is found to be a crucial mediator between brand experience and brand loyalty. This means that a positive brand experience enhances brand trust, which, in turn, strengthens customer loyalty to the brand. Brand Loyalty is influenced by both the brand experience and trust, emphasizing that a brand must focus on providing consistent and positive experiences while fostering trust to retain loyal customers. In conclusion, the study suggests that Bank BJB, as evidenced by its Medan branch, should invest in enhancing customer experiences and building trust as these factors are vital in developing long-term customer loyalty. Future marketing strategies should focus on creating positive brand

experiences and reinforcing trust to ensure sustained loyalty and competitive advantage in the banking industry.

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