"The impact of social ties on customer loyalty: Mediating effects of satisfaction and moderating commitment"

NUMBER OF REFERENCES	NUMBER OF FIGURES	NUMBER OF TABLES
45	2	6

BUSINESS PERSPECTIVES

Juharsah Juharsah, Associate Professor, Faculty of Economics and Business, Management Department, Halu Oleo University, Indonesia.

Juharsah Juharsah (Indonesia)

THE IMPACT OF SOCIAL TIES ON CUSTOMER LOYALTY: MEDIATING EFFECTS OF SATISFACTION AND MODERATING COMMITMENT

Abstract

Social bonding tactics help companies and their customers develop friendships by focusing, maintaining relationships, and interacting personally. This study was conducted to determine whether consumer satisfaction is an effective mediator in the relationship between trust, brand image and social ties to consumer loyalty, as well as the evaluation of consumer commitment as a moderator variable at BNI Bank in Southeast Sulawesi Province, Indonesia. Purposive sampling was used to select 152 respondents who had to be adults at least 17 years old and customers who had been with the company for at least six months. Questionnaires were distributed based on the number of responders in order to gather primary data. Sixty-nine clients (45.4%) were female, while 83 customers (54.6%) were male. The data were then examined using structural equation modelling. The findings show how social connections, brand perception, and trust affect customer satisfaction. Additionally, the results demonstrate that commitment positively moderates the effect of satisfaction on customer loyalty, which is influenced by social relationships at 0.137 with a p-value of 0.008 and customer satisfaction at 0.117 with a p-value of 0.043. It makes sense that commitment positively moderates the effect of customer satisfaction on customer loyalty and that customer satisfaction is a useful intervening variable. This demonstrates how raising customer commitment, brand image, social connections, consumer trust, and contentment may all result in increased levels of loyalty. Developing stronger social ties will lead to more loyal, satisfied, and repeat business from customers.

Keywords	trust, brand image, social ties, commitment, customer satisfaction, customer loyalty
JEL Classification	M31, M21, O14

INTRODUCTION

The existence of banks plays an important role in supporting the economic development of a country, especially in the modern era today. As a financial institution, banks have the main function of collecting funds from the public, redistributing them, and providing various other banking services. Because bank profits depend on their customers, attracting more customers is a top priority to expand market share. One way to increase the number of customers is to build customer loyalty by creating trust, good reputation, and strong social relationships.

PT Bank Negara Indonesia (Persero) Tbk, or known as BNI, is one of the largest banks in Indonesia and continues to grow, including in the Sulawesi region. The tight competition in the financial services industry, especially in Southeast Sulawesi Province, shows that there is significant competition in this sector. Various offers from competitors and dynamic market conditions are challenges that must be faced by management.

According to Juwaini et al. (2022), one of the main factors in achieving sustainable competitive advantage is customer loyalty. Loyal custom-

ers tend to make repeat purchases and are satisfied with the products they receive (Griffin, 2005). The research by Muharam et al. (2021) and Osman and Sentosa (2013) showed a relationship between customer satisfaction, trust, and loyalty. Customers who have trust in a brand are more likely to make purchases without hesitation. Besides, the research by Izogo (2017) and Taghipoor et al. (2014) stated that commitment affects customer loyalty, where strong commitment can increase satisfaction and form the basis for loyalty. In addition to trust, customers also consider the brand image of a service before making a purchase. A positive brand image can affect customer loyalty through the level of satisfaction felt (Caruana, 2002). The research by Abbas et al. (2021) and Sondoh et al. (2007) showed a positive relationship between brand image and customer loyalty. Kuswati et al. (2021) added that a good brand image has an impact on customer happiness, although loyalty does not always mean satisfaction (Tu et al., 2012). Shammout et al. (2007) found that financial, social, and structural ties are closely related to customer loyalty, indicating the importance of social relationships between consumers and companies.

Few studies have employed client commitment as a moderating variable, although many have examined customer satisfaction and loyalty. As the banking industry is highly competitive and provides a chance to look more closely at the function of customer commitment, this research is intriguing. This study offers a novel approach to comprehending the dynamics of customer loyalty by incorporating consumer commitment as a moderating component.

1. LITERATURE REVIEW

Effective marketing is essential to attracting customers and boosting product sales when operating a business. Maintaining the company's viability and expansion is the aim. Chen (2016) stated that marketing strategy is positively related to satisfaction and satisfaction is the main intermediary variable for marketing strategy and loyalty. When a customer consistently makes repeat purchases, it indicates their attitude towards a product or service brand. This is known as consumer loyalty. Customers that are devoted to a brand are individuals who genuinely believe in it and are so pleased with it that they are eager to tell others about the goods and services they use. Based on the experience of making frequent purchases over time and then encouraging others to buy the product, this consumer loyalty takes time to develop and is tied to cognitive, emotional, and conative components. Devoted customers are inclined to stick with a particular brand, are prepared to pay a higher price, and consistently advocate for the brand (Natarajan & Sudha, 2016). According to Trif (2013), there is a good and substantial correlation between customer satisfaction and trust. Additionally, he underlined the value of client loyalty as a source of long-term competitive advantage that guarantees banks' steady standing in the banking industry.

Customer trust plays a major role in the company's ability to stay in business, as it will be hard for a product to succeed in the market if consumers do not trust the brand. However, if consumers continue to have faith in the company's goods, it will be able to sustain its market expansion. When one party is prepared to take on another's risk because they are both expected and believed to act responsibly even when they do not know each other that is when trust is established. According to Mowen and Minor (2012), customer trust is the culmination of all the knowledge and assessments that customers have made on a product, its attributes, and its benefits. The majority of people concur that trust is essential to a relationship's success. An object-attribute relationship is the kind of customer trust in the possible relationship between an object and its associated attributes (Solomon, 2008). Customers' trust must be consistently earned by organizations; the stronger this trust is, the more favorable the relationship between the two will be. The studies by Sitorus and Yustisia (2018) and Sirdeshmukh et al. (2020) have shown how consumer trust affects customer satisfaction and loyalty. According to Bernarto et al. (2020), brand loyalty is positively impacted by brand trust but not by brand image.

When consumers are considering whether to use a product to meet their needs, they often consider the brand image. In order to provide the product an im-

age that is distinctive and can be valued by consumers on its own, the process of developing a brand image can be based on symbols, logos, and other characteristics that are merged through these features (Kotler & Keller, 2016). According to Ferrinadewi (2008), consumers' perception of a brand is formed after they have used it. Customer loyalty and brand image are strongly correlated, according to Sondoh et al. (2007). Arif and Syahputri (2021) concluded that brand loyalty and customer satisfaction are influenced by brand image.

Customers' needs and aspirations are more directly met when social benefits are provided. At this point, ties to the firm and its clients go beyond financial incentives offered by the latter; friendships and social bonds are formed between individual customers, as well as between the company and its customers. Social links, in the words of Shammout (2007), are the degree to which a specific relationship binds and preserves the emotional sentiments of consumers and sellers. Smith (1998), on the other hand, defines social links as personal or relational relationships including familiarity, friendliness, and sharing experiences and empathizing with consumers. Numerous elements come together to form this link, including familiarity, friendship, social support, and interpersonal encounters. According to research by Shammout et al. (2007), there is a positive and substantial correlation between consumer loyalty and structural, social, and financial links. Milan et al. (2018) demonstrated how social relationships and social bonding tactics affects perceived value and consumer loyalty. Diverse relational relationships all have a favorable influence on consumer trust and loyalty; social bonds and trust operate as a mediating factor between diverse relational ties and customer loyalty, as demonstrated by Chih et al. (2009).

When a product's performance (results) are compared to expectations, consumer satisfaction is the emotion that results either happiness or dissatisfaction. After the client receives the goods or services for which he has paid, he feels satisfied. One of the main objectives of business operations is to satisfy customers, which has become a core notion in marketing theory and practice. Customer satisfaction is a key factor in several important areas, including fostering customer loyalty, enhancing brand recognition, decreasing price elasticity, cutting down on future transaction costs, and boost-

ing effectiveness and productivity (Tjiptono, 2019). Gao and Lai (2015) demonstrate how customer loyalty is impacted by satisfaction. According to Anggraeni et al. (2019), customer loyalty is influenced by satisfaction. Leninkumar (2017) provided evidence of the relationship between customer pleasure and loyalty by showing how the former affects the latter and influences customer trust. In a relationship marketing system, Liang and Wang (2005) looked at the transdisciplinary connection building strategies, customer happiness, trust/commitment, and consumer behavioral loyalty. The results of the study indicate that financial goods that have distinct characteristics will gain the most from each kind and degree of relationship investment that may be directly applied to each product. According to Panjaitan et al. (2019), trust is positively impacted by pricing, product innovation, and quality. Trust, pricing, and service quality all positively affect client happiness.

Commitment refers to the customer's persistent desire to maintain a lucrative or valued partnership. The idea of valued relationships presented above demonstrates that when a relationship is deemed significant and beneficial, clients will be very committed. According to Sheth and Mittal's (2004) findings, commitment may be defined as a fervent wish to uphold and pursue relationships that are deemed significant and of lasting worth. As per Peelen and Beltman (2013), the commitment entails maintaining the relationship between the company and its customers while delivering lucrative outcomes. The research by Bricci et al. (2016) demonstrated how trust influences loyalty, commitment, and satisfaction. For this reason, businesses should empower their staff to fulfil their promises and create shared value, as well as boost employee responsibility and teamwork. Hidayat et al. (2015) have established that trust has an impact on consumer pleasure and loyalty, and that satisfaction acts as a mediator between trust and customer loyalty.

Based on the previously described problems and literature review, the aim of this study is to ascertain whether consumer satisfaction serves as an effective mediator in the relationship between consumer loyalty and trust, brand image, and social ties, as well as the role of consumer commitment as a moderator variable at BNI Bank in Southeast
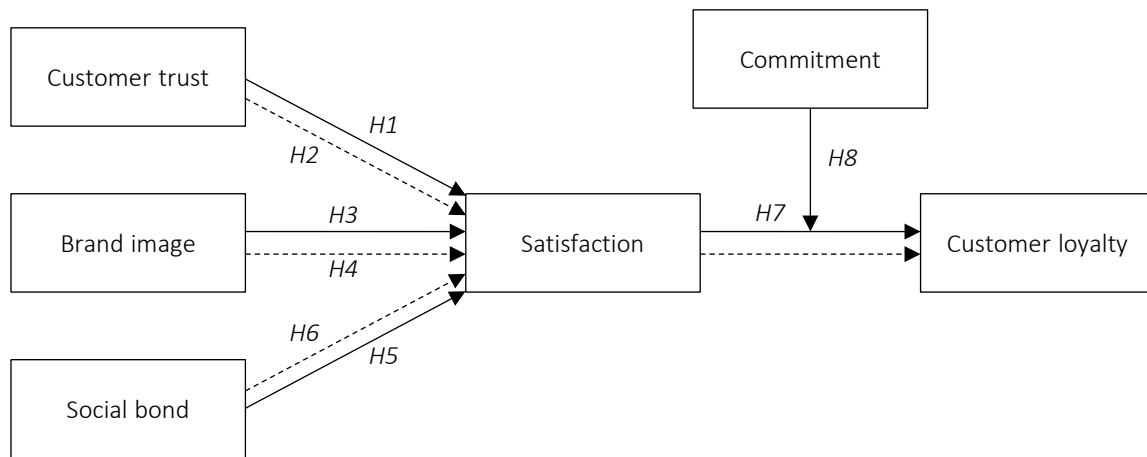
Figure 1. Framework for research concepts

Sulawesi Province, Indonesia. The following hypotheses are formulated, as indicated in Figure 1:

H1: *Trust from customers has a big impact on their pleasure.*

H2: *Through customer happiness, consumer trust has a major impact on customer loyalty.*

H3: *Brand perception has a significant impact on customer satisfaction.*

H4: *Client happiness and brand image have a substantial impact on customer loyalty.*

H5: *Social connections have a big impact on how satisfied customers are.*

H6: *Social connections have a big impact on customer happiness, which in turn affects customer loyalty.*

H7: *Customer loyalty is greatly impacted by their level of satisfaction.*

H8: *Customer commitment strengthens the positive impact of customer satisfaction on loyalty.*

2. RESEARCH METHODOLOGY

This study is a causal study. The study's population consists of all BNI clients in Indonesia's Southeast Sulawesi Province. One hundred and fifty-two respondents made up the research sample, and the Lemeshow method was used to determine the minimal number of samples required for an undetermined population and a 10% margin of error (Lemeshow et al., 2009). The study employed a purposive sampling technique, and the sample criteria were BNI customers who were at least 17 years old, adults, and had been customers for at least six months.

The basic data used in this study came from questionnaire responses; each variable indicator was made up of two statement questions. Data were gathered by asking respondents to complete a questionnaire with multiple statements about their demographics and how they perceived the answers on a 5-point Likert scale that ranged from 1 (strongly disagree) to 5 (strongly agree). Descriptive statistical analysis and hypothesis testing were then performed (Kyriazos & Stalikas, 2018). Every questionnaire instrument appeared to be valid, according to p-value of 0.05. Product-moment correlation was utilized to assess the validity of the instrument. All variables were deemed reliable upon instrument reliability verification using Cronbach's alpha > 0.6. The study's conclusions show that the questionnaire instrument satisfies the standards and is useful.

The respondent descriptions, together with their age, gender, marital status, and level of education, are shown in Table 1.

An examination of 152 respondents' descriptive data revealed that men (54.6%) predominated in the respondents' gender. Age-specific features of the respondents ranged from 44.8% for those be-

Table 1. Features of the respondents

Characteristics		Frequency	Percentage (%)
Gender	Male	83	54.6
	Female	69	45.4
Age	17-25 years	68	44.8
	26-40 years	32	21.0
	> 40 years	52	34.2
Level of education	Without having completed high school	19	12.5
	Completed high school	75	49.3
	Completed their college education	58	38.2
Status	Family	89	58.6
	Not yet family	63	41.4

tween 17 and 25 years old to 34.2% for those over 40 and 21.0% for those between 26 and 40 years old. Of the respondents, 12.5% had a high school diploma, 49.3% had not finished their high school education, and 38.2% had graduated from college. 58.6% of respondents reported being married, while 41.4% said they were single.

Three independent variables are used in this study: social ties, brand image, and consumer trust. Customer commitment serves as a moderator variable and consumer satisfaction is an intervening variable. Customer loyalty is the dependent variable. According to Kotler and Keller (2016), there are four criteria used to measure consumer trust: desire to rely, ability, integrity, and compassion. Superiority, strength, and distinctiveness are the three markers used to gauge brand image (Kotler & Keller, 2016). According to Liang and Wang (2005), social tie is measured using three criteria: personal interaction, relationship maintenance, and attention-giving. According to Panjaitan et al. (2019), there are five characteristics that determine consumer satisfaction: marketing strategy, pricing of the product, ease of access, customer trust, and good product quality. According to Oly Ndubisi (2011), there are four ways to measure consumer commitment: responding to customer demands, providing products that satisfy those needs, remaining adaptable as products change, and being adaptable in meeting those needs. Four metrics are used to measure consumer loyalty: adherence to product purchases, resistance to unfavorable company perceptions, brand preference, and mention of the firm's complete history (Tjiptono, 2019). There are two statement elements for each indication.

The structural equation modelling (SEM) tool used in the analytical process is Warp PLS (Warp Partial Least Square) software. Statistical model building and testing is done using SEM, which is typically applied to causal models (Byrne, 2010). The outer model and inner model tests were performed as a measuring model following the instrument's testing. The goodness of fit overall model test was used to investigate the measurement model and the structural model comprehensively. In the end, the hypothesis was put to the test.

3. RESULTS

The values of the loading factor and AVE (average variances extracted) for each indication are more than 0.5, as shown in Table 2. Therefore, every convergent validity indicator and measure for the research variables satisfies the standards.

When the predicted value is larger than the correlation value in the same block and the AVE's (square roots of average variance extracted) value is found in the diagonal position in the Warp PLS-extracted correlations between latent variables, it is an indication of discriminant validity. Table 3 shows that the value in the diagonal block is greater than the value in the same block. Therefore, every variable satisfies the criteria for discriminant validity.

Two criteria are used to measure the reliability test of study variables: Cronbach's alpha and composite reliability. Table 4 displays variables with Cronbach's alpha values greater than 0.6. The composite reliability value is also more than 0.7. Therefore, each construct meets the requirements.

The average variance inflation factor (AVIF), average path coefficient (APC), average R-squared (ARS), and average adjusted R-squared (AARS) values are used to assess the adequacy of the mod-

Table 2. Values for AVE and the loading factor

Research variables	Indicator	Loading factor value	AVE
Customer trust (Trust)	Trust.1	0.920	0.764
	Trust.2	0.871	
	Trust.3	0.895	
	Trust.4	0.800	
Brand image (Image)	Image.1	0.768	0.654
	Image.2	0.724	
	Image.3	0.733	
Social bond (Social-X3)	Social.1	0.774	0.636
	Social.2	0.777	
	Social.3	0.787	
Customer commitment (Commit)	Commit.1	0.719	0.794
	Commit.2	0.756	
	Commit.3	0.819	
	Commit.4	0.873	
Consumer satisfaction (Satisf)	Satisf.1	0.851	0.786
	Satisf.2	0.719	
	Satisf.3	0.756	
	Satisf.4	0.819	
	Satisf.5	0.778	
Consumer loyalty (Loyalty)	Loyalty.1	0.812	0.677
	Loyalty.2	0.844	
	Loyalty.3	0.865	
	Loyalty.4	0.809	

Table 3. Relationships between implicit variables

Variable	Trust	Image	Social	Commit	Satisf	Loyalty
Trust	0.681	0.228	0.447	0.190	0.159	0.095
Image	0.228	0.744	0.631	0.022	0.085	0.577
Social	0.447	0.631	0.660	0.217	0.193	0.422
Commit	0.190	0.022	0.217	0.628	0.078	0.052
Satisf	0.159	0.085	0.193	0.078	0.697	−0.009
Loyalty	0.095	0.577	0.422	0.052	−0.009	0.759

Table 4. Results of reliability testing

Value cut off		Trust	Image	Social	Commit	Satisf	Loyalty	Remarks
Cronbach's alpha	> 0.6	0.682	0.692	0.796	0.769	0.626	0.753	Every item satisfies the standards.
Composite Reliability	> 0.7	0.764	0.754	0.736	0.794	0.786	0.877	

Table 5. Model fit

Results	Value	Criteria	Information
Average-path-coefficient	0.268	> 0.001	Encouraged
Average-R-squared	0.300	> 0.001	Encouraged
Average-adjusted R-squared	0.289	> 0.001	Encouraged
Average-block-VIF	1.050	< 5.000	Encouraged

el. Table 5 displays the findings, where the associations between the independent variables' multicollinearity are shown by AVIF and APC. The model is deemed acceptable based on the evaluation results.

Using the estimated significant values of the research model parameters, hypothesis testing is carried out, as shown in Table 6.
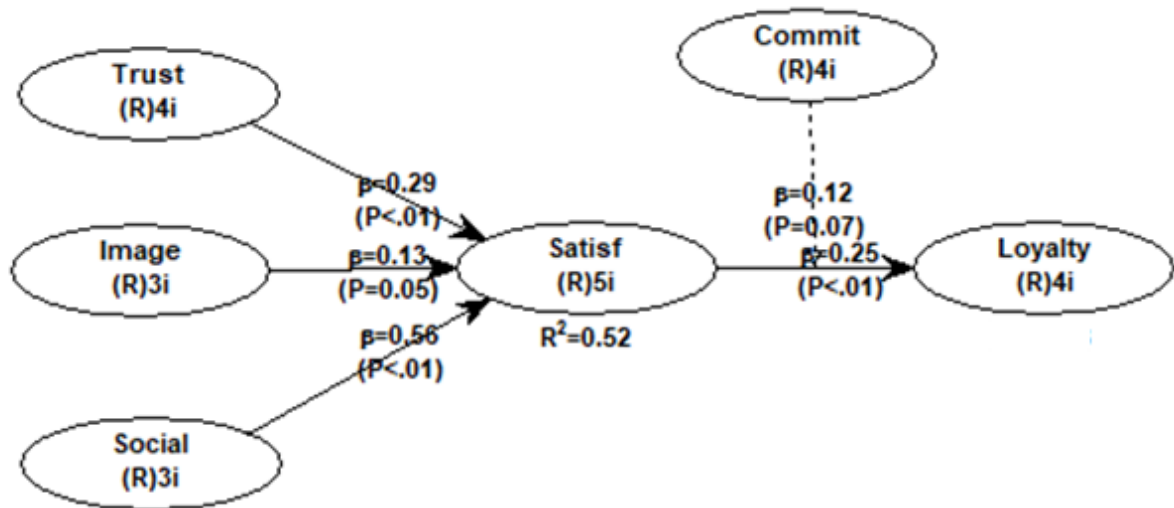
Figure 2. The research model's path coefficient (β = coefficient, p = probability, and R^2 = determination)

Table 6. Results of hypotheses testing

Hypothesis	Relationship between variables	Path coefficients	p-value	Choice
H1	Trust → Satisf	0.290	0.000***	Acknowledged
H2	Trust → Satisf → Loyalty	0.072	0.044**	Acknowledged
H3	Image → Satisf	0.555	0.000***	Acknowledged
H4	Image → Satisf → Loyalty	0.033	0.184	Declined
H5	Social → Satisf	0.133	0.048**	Acknowledged
H6	Social → Satisf → Loyalty	0.137	0.008**	Acknowledged
H7	Satisf → Loyalty	0.247	0.000***	Acknowledged
H8	Commit*(Satisf → Loyalty)	0.117	0.043**	Acknowledged

Note: → effect of influence; * mediation effect; ** p-value < 0.05, *** p-value < 0.01. Trust = Customer trust; Image = Brand image; Social = Social bond; Commit = Customer commitment.

4. DISCUSSION

To provide clarity, the following is a step-by-step breakdown of the discussion and analysis of the research findings.

Customer happiness is impacted by consumer trust, according to the first hypothesis. As seen in Table 6, the p-value is less than 0.05, or 0.000, indicating that this hypothesis is supported. Consumer pleasure and the consumer trust variable have a correlation value of 0.290. Customer satisfaction is significantly impacted by customer trust, according to the study's findings. Therefore, consumer satisfaction is strengthened by customer trust. These data demonstrate that respondents have a positive level of trust in BNI Bank. This is evident from the respondents' responses, which state that the management and staff of the bank treat customers properly. The bank is trustworthy and competent to ensure that consumers are comfortable and safe when transacting. Even that the bank can tolerate unfavorable outcomes was brought up by respondents. This study supports the findings of Mandira et al. (2018) and Sirdeshmukh et al. (2002), which demonstrate how customer loyalty and satisfaction are influenced by consumer trust.

According to the second hypothesis, customer satisfaction, which is based on consumer trust, influences loyalty. Table 6 shows that the p-value of 0.044 indicates that the hypothesis is accepted because it is less than 0.05. The consumer trust variable has a coefficient value of 0.072 on customer satisfaction. Customer pleasure was discovered to have an indirect effect on customer trust and loyalty. This suggests that the relationship between customer trust and customer loyalty can be in-

fluenced by consumer satisfaction, which is a useful intervening element. Thus, boosting consumer satisfaction and trust can also increase the value of client loyalty.

The third hypothesis backs up the idea that brand image affects customer satisfaction. Table 6 shows that the p-value is less than 0.05, or 0.000, which supports this hypothesis. The brand image variable's coefficient value on customer happiness is 0.555. The study's conclusions indicate that customer satisfaction is significantly impacted by brand image. Hence, customer satisfaction is strengthened by brand image. These data demonstrate how well-regarded the bank's brand is. This is supported by the respondents' responses, which indicated that the bank's nationwide network, popularity, and legitimacy all contribute to its positive brand image. Besides, the clients expressed their pride in using BNI Bank. Customers of BNI Bank enjoy numerous perks that are backed by government guarantees. The results of Saeed et al. (2013) and Arif and Syahputri (2021), which demonstrate the impact of brand image on customer satisfaction and loyalty, are consistent with this study.

According to the fourth hypothesis, brand image influences customer happiness, which in turn affects loyalty. As seen in Table 6, the p-value of 0.184 is more than 0.05, proving the falsity of this hypothesis. Customer satisfaction measures loyalty, and the brand image variable has a coefficient value of 0.033 on loyalty. Accordingly, there was a small, indirect relationship between brand loyalty and customer pleasure in this study, which led to brand image. This also indicates that, while not statistically significant, customer happiness is a favorable intervening variable in the relationship between customer loyalty and brand image. Thus, improving the bank's brand image might lead to an increase in customer loyalty.

Social ties have an impact on consumer happiness, as the fifth hypothesis verifies. The p-value, which is 0.048, is less than 0.05, indicating that this hypothesis is accepted, as indicated in Table 6. Customer happiness has a coefficient value of 0.133 for the social bond variable. Social ties have a big impact on customer happiness, according to the study's findings. Accordingly, social ties support client contentment. There are strong social

ties and even friendships between the company and its consumers, as demonstrated by this evidence, which also demonstrates that the connections with customers are not solely based on the financial incentives offered by the company. The supply of social benefits, according to respondents, has had a more direct impact on customers' demands and desires. This study supports the findings of Milan et al. (2018) and Chih et al. (2009), which demonstrate that social bond techniques influence perceived value and that social connections enhance consumer loyalty and trust.

According to the sixth hypothesis, customer pleasure influences loyalty through social bonds. As seen in Table 6, the p-value, which is 0.008, is less than 0.05, supporting this hypothesis. The social bond variable's coefficient value on loyalty as measured by customer satisfaction is 0.137. As a result, this study also discovered a strong indirect relationship mediated by customer satisfaction between social ties and brand loyalty. This suggests that in the relationship between social bonds and consumer loyalty, consumer happiness is a useful mediating variable. Thus, strengthening social bonds with clients is one way to boost customer loyalty.

The impact of consumer happiness on consumer loyalty is validated by the seventh hypothesis. This hypothesis is supported as the p-value is 0.000, which is less than 0.05, as indicated in Table 6. The customer happiness variable has a coefficient value of 0.247 when it comes to consumer loyalty. The study's conclusions show that customer satisfaction has an impact on BNI bank clients' loyalty. Consequently, it can be concluded that customer pleasure increases BNI bank clients' loyalty. This data demonstrates that BNI's high customer satisfaction rate influences its patrons' loyalty. The respondents' responses, which indicated that the bank's products are good and meet customers' finance needs, reflect this. Besides, respondents said that bank staff provided good customer service in terms of promptness, correctness, and friendliness. Additionally, respondents mentioned how simple it is to access BNI Bank and how effective the marketing tactics are. The findings of Grace et al. (2021) and Anggraeni et al. (2019) who claimed that customer pleasure has an impact on customer loyalty are consistent with the findings of this investigation. The study's findings suggest that there

is a favorable correlation between consumer loyalty and customer happiness. This indicates that raising customer happiness will promote a rise in the value of customer loyalty.

According to the eighth hypothesis, customer commitment favorably mitigates the impact of satisfaction on customer loyalty. Table 6 illustrates that this hypothesis is accepted because the p-value, which is 0.043, is less than 0.05. The consumer pleasure variable's coefficient value for customer loyalty is 0.117. The results of this study show that, at BNI bank, customer commitment positively moderates the impact of satisfaction on customer loyalty. It is possible to take this as meaning that customer commitment amplifies the impact of satisfaction on customer loyalty. Nonetheless, there remains a chance to enhance the impact of customer satisfaction on brand loyalty by creating

four measures of customer commitment: steadfastness in product purchases, resilience against unfavorable company perceptions, brand loyalty, and reference to the company's complete opposition. This can have a good effect on the company's work programs and highlight the importance of the relationship between customer pleasure and loyalty when it is visible and used critically.

The results of the study indicate that there is a positive correlation between commitment variables and customer satisfaction and loyalty. This indicates that raising the importance of customer commitment will stimulate a rise in the importance of the impact of customer satisfaction on customer loyalty at BNI Bank. In order to ensure that customers continue to select the company's offerings, it is necessary to enhance their loyalty as buyers of bank goods.

CONCLUSION

This study was carried out at Bank BNI in Southeast Sulawesi Province, Indonesia, to ascertain if consumer satisfaction functions as an effective mediator in the interaction between consumer loyalty and trust, brand image, and social ties, as well as consumer commitment evaluation as a moderator variable. The eight hypotheses put forward in the model are supported by the statistical findings. Furthermore, the findings indicate that customer satisfaction and brand image are the primary factors influencing customer loyalty.

Additionally, trust, brand image, and social linkages to customer loyalty are all significantly mediated by consumer happiness. In other words, the existence of customer security and comfort guarantees, government guarantees, social benefits, speed, accuracy, and friendliness in serving customers are very important. Besides, consumer commitment is a positive moderator between satisfaction and consumer loyalty. Thus, loyalty to product purchases, resistance to negative influences, continuing to choose the brand, and total reference to the company, also become very important in increasing consumer loyalty.

Due to the study's limitation that is, it was limited to BNI bank customers in Southeast Sulawesi Province it is recommended that future research expand its scope and investigate the impact of additional variables, including structural ties, financial ties, CSR, and other variables that were not included in the study but could still have a significant impact on customer loyalty.

AUTHOR CONTRIBUTIONS

Conceptualization: Juharsah Juharsah.
Data curation: Juharsah Juharsah.
Formal analysis: Juharsah Juharsah.
Investigation: Juharsah Juharsah.
Methodology: Juharsah Juharsah.
Project administration: Juharsah Juharsah.
Resources: Juharsah Juharsah.

Software: Juharsah Juharsah.
Supervision: Juharsah Juharsah.
Validation: Juharsah Juharsah.
Visualization: Juharsah Juharsah.
Writing – original draft: Juharsah Juharsah.
Writing – review & editing: Juharsah Juharsah.

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