

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

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Keywords	Abstract
Brand Attachment, Brand Trust, Brand Loyalty, Customer Retention, Banking Services, SEM-PLS	The increasing competition in the banking industry has encouraged financial institutions to strengthen customer relationships in order to maintain long-term customer retention. In this context, brand attachment and brand trust are considered important determinants in shaping brand loyalty and customer retention. This study aims to examine the role of brand attachment and brand trust on customer retention with brand loyalty as a mediating variable at Bank BJB Medan Branch. The research employed a quantitative approach using a cross-sectional survey design. Data were collected from 154 active customers selected through purposive sampling. The analysis was conducted using Structural Equation Modeling–Partial Least Squares (SEM-PLS) with SmartPLS 4.0 software. The findings reveal that brand trust has a strong and significant effect on brand loyalty, while brand attachment has a weaker but still significant influence on loyalty. Furthermore, brand loyalty significantly affects customer retention. The mediation analysis indicates that brand loyalty successfully mediates the relationship between brand trust and customer retention, whereas the mediating effect between brand attachment and customer retention is not significant. The results demonstrate that trust plays a more dominant role than emotional attachment in maintaining customer relationships within the banking sector. In conclusion, Bank BJB should prioritize trust-building strategies through transparency, service reliability, and customer-oriented communication to strengthen loyalty and improve long-term customer retention.

INTRODUCTION

Rivalry among banking institutions has intensified steadily as the number of players and the diversity of financial products available to consumers continue to expand (Bozic & Bozic, 2025; Somu & Inala, 2025). Against such a crowded competitive backdrop, forging and sustaining meaningful relationships with clients represents a strategic imperative rather than a mere operational preference (Surya et al., 2022; Tran & Rudolf, 2022). Among the antecedents capable of shaping client loyalty, the experiential dimension often referred to as brand experience occupies a prominent theoretical position (Safitri et al., 2020). Conceptually, brand experience encompasses the sequence of encounters between a consumer and the various touchpoints of a brand, encounters that progressively mould attitudes and perceptions (Surya et al., 2023). As one of the prominent financial institutions operating across Indonesia, Bank BJB Medan Branch must attend carefully to the way customer-brand interactions translate into sustained loyalty (Gundersen et al., 2024).

Beyond experiential considerations, a second construct brand trust carries considerable weight in the formation of loyal client relationships (S. Huang et al., 2024). In essence, brand trust captures the confidence a customer places in a brand's ability to deliver consistent

performance that aligns with stated promises. Within the banking domain specifically, this confidence shapes the trajectory of long-term engagements and therefore influences cumulative loyalty levels (Y. Huang et al., 2024).

A review of prior scholarship reveals that while numerous inquiries have tackled the isolated relationships among brand experience, brand trust, and loyalty, relatively few have simultaneously positioned experience and trust as joint drivers with loyalty acting as a mediating mechanism particularly in banking contexts (Cooke et al., 2022). Consequently, the current investigation was conceived to probe the interplay between brand experience and brand trust with loyalty serving as the intervening variable, taking Bank BJB Medan Branch as the empirical setting (Sottile, 2024).

There are two expected contributions. The results should theoretically advance knowledge of how trust-based and experiential mechanisms work together to shape loyalty in the financial services industry (Ho et al., 2023; Poszytek et al., 2023; Purwanto, Agus Ratnaningtyas & Theresia Lounggina Luisa Peny, 2023; Yanti & Sinollah, 2023). In practice, the results might be used as a strategic guide by the management of the Bank BJB Medan Branch for developing marketing campaigns aimed at enhancing client loyalty (Irmigardis Makun & John E. H. J. FoEh, 2024).

Despite the growing number of studies examining customer loyalty in banking services, several research gaps remain unresolved. First, many prior studies focused primarily on digital service quality and electronic trust without simultaneously examining the role of emotional attachment and cognitive trust within a single structural model. Second, previous research predominantly investigated digital banking applications rather than conventional banking relationships involving face-to-face interactions and long-term relational engagement. Third, limited studies have positioned brand loyalty as a mediating mechanism between brand attachment, brand trust, and customer retention in the Indonesian regional banking context. These gaps indicate that the interplay between emotional and cognitive relational dimensions in shaping retention behavior still requires further empirical investigation.

The urgency of this study is reinforced by the increasing difficulty faced by banks in maintaining customer loyalty amidst rapid digital disruption and low switching barriers. Customers can easily move to competing financial institutions that provide more attractive digital features, lower transaction costs, or superior customer experiences. Consequently, understanding the determinants of customer retention has become crucial for banking sustainability and profitability. In addition, the dominance of trust-related issues such as cybersecurity, financial transparency, and service reliability has elevated the importance of trust-building strategies in the banking industry. Therefore, empirical evidence regarding the comparative roles of brand attachment and brand trust is urgently needed to support more effective customer relationship management strategies.

This research offers novelty by integrating brand attachment and brand trust simultaneously in explaining customer retention through the mediating role of brand loyalty within the regional banking sector. Unlike previous studies that focused primarily on digital service quality or satisfaction, this study distinguishes emotional attachment from cognitive trust mechanisms and examines their direct and indirect effects on retention behavior. Furthermore, the study specifically investigates Bank BJB Medan Branch as an empirical setting, providing contextual insights into customer relationship dynamics within Indonesian

regional banking institutions. The inclusion of brand loyalty as an intervening variable also enriches the understanding of how relational factors translate into sustainable customer retention outcomes.

The purpose of this research is to analyze the influence of brand attachment and brand trust on customer retention with brand loyalty serving as a mediating variable. The study seeks to determine whether emotional attachment and cognitive trust contribute differently to loyalty formation and long-term customer retention in banking services. Additionally, the research aims to identify the most dominant relational mechanism affecting customer retention behavior within the context of Bank BJB Medan Branch. Through this investigation, the study intends to provide empirical evidence regarding the effectiveness of trust-based and attachment-based marketing strategies in the banking industry.

The theoretical contribution of this study lies in extending relationship marketing and brand relationship theories within the context of financial services. The research contributes to the literature by clarifying the comparative roles of emotional and cognitive relational constructs in shaping customer loyalty and retention. Furthermore, the findings are expected to enrich the application of commitment–trust theory in the banking sector by demonstrating whether trust or attachment serves as the stronger antecedent of customer retention. The integration of mediation analysis using Structural Equation Modeling–Partial Least Squares (SEM-PLS) also contributes methodologically by offering a comprehensive framework for examining complex relational pathways in banking research.

Practically, the findings of this study are expected to provide strategic benefits for Bank BJB and other banking institutions in designing customer retention programs. The research may assist bank management in developing trust-building initiatives through service reliability, transparency, and data security while simultaneously fostering emotional attachment through personalized services and relationship-oriented communication. In addition, the results can serve as a managerial reference for improving customer loyalty strategies, enhancing competitive advantage, and strengthening long-term profitability within the increasingly competitive banking industry. Ultimately, this study is expected to benefit academics, practitioners, and policymakers by providing deeper insights into customer relationship management and sustainable retention strategies in financial services.

RESEARCH METHODOLOGY

Research Design and Context

A cross-sectional survey framework was adopted alongside structural equation modelling estimated through the partial least squares technique (PLS-SEM). This analytical choice is well suited to complex structural configurations involving multiple interrelationships and can accommodate data that deviate from normal distributional assumptions (Hair et al., 2017). Concurrent assessment of measurement model quality and structural links is made possible by PLS-SEM's variance-based orientation, which addresses convergent and discriminant validity while allowing hypothesis testing.

Several considerations rendered Bank BJB Medan Branch an appropriate empirical setting. First, BJB, as a regional banking institution, confronts competitive pressure originating from both national banks and newer fintech entrants, rendering customer retention a strategically pressing concern. Second, the customer base of BJB reflects a heterogeneous

demographic composition, which enhances the prospects of generalising findings within regional banking settings. Third, the operational stability of the Medan branch, combined with its customer volume, provides an appropriate sampling frame. Data collection spanned three months, thereby moderating seasonal fluctuations.

Sampling Procedure

Purposive sampling was used to select 154 respondents based on three criteria: (1) active account holders with at least six months of relationship duration, guaranteeing adequate brand exposure; (2) adult age status (≥ 18 years), meeting legal consent requirements; and (3) voluntary participation. Slovin's formula ($n = N/(1+Ne^2)$, where N is the population size, was used to get the sample size with a 5% margin of error. According to PLS-SEM power considerations, the 154 responders surpass ten observations per estimated parameter in the most complex structure path, exceeding the "10-times rule" recommended by Hair et al. (2017).

Sample demographics indicated that 56.5% were male, 44.2% fell within the 36–45 age bracket, 46.1% held a bachelor's degree, and 28.6% worked within the private sector. This profile broadly mirrors the customer composition of regional banks situated in urban Indonesian environments, thereby enhancing the external validity of the findings within comparable settings.

Measurement Instruments

Measurement items were contextualized for the banking industry and modified from well-known scales. Park et al. (2010) and Shimul (2022) provided the six items that make up the brand attachment construct, which captures self-brand connection, affection, and emotional bonding (example item: 'Bank BJB reflects who I am'). Drawing from Morgan and Hunt (1994) and Delgado-Ballester (2001), brand trust (six items) operationalized intentionality and dependability (example item: 'Bank BJB may be trusted in financial matters'). Based on Oliver (1999) and Chaudhuri and Holbrook (2001), brand loyalty (six items) measures behavioural commitment and attitudinal preference (example item: 'I am dedicated to Bank BJB'). The indications of customer retention (six items) were relational longevity, cross-buying, and reluctance to switching (example item: 'I aim to keep my relationship with Bank BJB'). These indicators were outlined by Lemon and Verhoef (2016).

A five-point Likert scale, anchored between 1 (strongly disagree) and 5 (strongly agree), was used to record responses. The questionnaire completed pilot testing with 30 respondents prior to full deployment, which verified item clarity and demonstrated face validity. The conceptual equivalency between the English source items and their Indonesian adaption was guaranteed via a back-translation mechanism.

Data Analysis Procedure

The two-stage approach described by Hair et al. (2017) was followed for conducting analyses in SmartPLS 4.0. First, the measurement model was evaluated by: (1) indicator reliability using outer loadings (threshold ≥ 0.70); (2) internal consistency reliability using Cronbach's alpha and composite reliability (threshold ≥ 0.70); (3) convergent validity using average variance extracted (AVE ≥ 0.50); and (4) discriminant validity using the heterotrait–monotrait ratio (HTMT) and the Fornell–Larcker criterion.

The next step looked at the structural model using: (1) the coefficient of determination (R^2), which measures the model's ability to explain; (2) path coefficients, which test the proposed linkages; and (3) particular indirect effects, which are used to evaluate mediation. To

evaluate significance ($\alpha=0.05$), bootstrapping with 5,000 resamples was used; t-statistics ≥ 1.96 indicated significant effects.

Procedural and statistical issues related to common method variance (CMV) were addressed. The questionnaire included a variety of scale forms, kept respondent anonymity, and separated predictor and criterion measures (Podsakoff et al., 2003). According to statistics, there was no dominating factor that could explain for the bulk of variance, according to Harman's single-factor test. However, the strong link ($r = 0.971$) between brand loyalty and brand trust calls for careful consideration.

RESULTS

Measurement Model Assessment

The assessment of dependability of the indicator shows that all outer loading values exceed the recommended threshold of 0.80, ranging from 0.817 to 0.942. This indicates that each indicator has a strong association with its respective construct. In terms of internal consistency, Cronbach's alpha values fall between 0.960 and 0.963, while composite reliability values range from 0.963 to 0.970. Both measures are well above the acceptable minimum of 0.70, confirming a high level of reliability. Additionally, convergent validity is demonstrated because the Average Variance Extracted (AVE) values fall within 0.812 and 0.870, surpassing the 0.50 threshold, which suggests that the constructs capture a substantial proportion of the variance in their indicators.

Discriminant validity was evaluated using the Fornell–Larcker criterion, which demonstrates that the square root of AVE for each construct is greater than its correlations with other constructs. Specifically, the $\sqrt{\text{AVE}}$ values for brand attachment (0.901), brand trust (0.933), brand loyalty (0.932), and customer retention (0.928) all exceed their respective inter-construct correlations, indicating clear differentiation among the constructs. Nonetheless, the correlation between brand loyalty and brand trust ($r = 0.971$) is noticeably high and gets close to the discriminant validity threshold, indicating a possible conceptual overlap that needs more research.

Further evidence of discriminant validity was obtained through the Heterotrait–Monotrait (HTMT) ratio. All HTMT values are below the conservative cut-off of 0.85, as recommended in prior studies, with 0.989 being the highest value found between brand loyalty and brand trust. The bootstrap confidence intervals do not include 1.0, indicating the existence of discriminant validity even though this figure is quite near to one. Nevertheless, the closeness of this value to unity highlights the need for deeper theoretical consideration regarding whether brand trust and brand loyalty are truly distinct constructs, particularly within the banking context.

Structural Model Assessment

Strong explanatory power is demonstrated by the structural model. Brand attachment and brand trust jointly account for 94.6% of the variance in brand loyalty, according to the R^2 value for brand loyalty, which is 0.946 (adjusted $R^2 = 0.946$). This exceptionally high value suggests that the model effectively captures the key determinants of loyalty within the banking sector. Similarly, customer retention shows an R^2 of 0.837 (adjusted $R^2 = 0.834$), meaning that 83.7% of its variance is explained by attachment, trust, and loyalty, reflecting a well-specified and robust structural framework.

The evaluation of effect sizes (f^2) reveals notable differences in the strength of relationships. Brand trust exerts a very large effect on brand loyalty ($f^2 = 2.714$), while the influence of brand attachment on loyalty is minimal ($f^2 = 0.020$). In the meantime, brand loyalty has a small-to-moderate effect on customer retention ($f^2 = 0.133$). These results demonstrate the model's reliance on trust and are in line with the path coefficient findings.

Hypothesis Testing: Direct Effects

Brand loyalty is positively impacted by brand attachment, according to H1 ($\beta = 0.209$, $t = 2.076$, $p = 0.038$). The comparatively modest coefficient indicates that, in comparison to other variables, the impact of attachment is restricted, despite statistical significance. H2, stating that brand trust has a positive effect on brand loyalty, is strongly supported ($\beta = 0.773$, $t = 8.207$, $p < 0.001$). This result emphasizes the central role of trust as the most influential factor in shaping loyalty.

H3, which predicts a positive relationship between brand loyalty and customer retention, is also supported ($\beta = 0.394$, $t = 2.664$, $p = 0.008$). This confirms that loyalty contributes meaningfully to retention, although its moderate effect size indicates that other variables may also play a role. In contrast, H4, which assumes that brand attachment directly affects customer retention, is not supported ($\beta = 0.140$, $t = 1.229$, $p = 0.219$). This finding suggests that attachment alone is insufficient to drive retention and may need to operate indirectly through loyalty.

Finally, H5, which posits a positive effect of brand trust on customer retention, is supported ($\beta = 0.394$, $t = 2.735$, $p = 0.006$). This indicates that trust not only influences retention indirectly through loyalty but also has a direct impact. Overall, these results confirm that brand trust plays a dual role in shaping customer retention, both directly and through its effect on loyalty.

Table 1. Direct Effects Hypothesis Testing Results

Hypothesis	Structural Path	β	t-statistic	p-value	Result
H1	BA → BL	0.209	2.076	0.038	Supported
H2	BT → BL	0.773	8.207	<0.001	Supported
H3	BL → CR	0.394	2.664	0.008	Supported
H4	BA → CR	0.140	1.229	0.219	Not Supported
H5	BT → CR	0.394	2.735	0.006	Supported

Source: Primary data processed using SmartPLS 4.0, 2026.

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

Hypothesis Testing: Mediation Effects

According to H6, the relationship between brand attachment and customer retention is mediated by brand loyalty. Nevertheless, the results show that the indirect effect is not statistically significant at the traditional $\alpha = 0.05$ level ($\beta = 0.082$, $t = 1.858$, $p = 0.063$). Although the p-value suggests a tendency toward marginal significance, it remains above the acceptable threshold. When this finding is considered together with the non-significant direct effect of attachment on retention (H4), it suggests that the pathway from attachment to retention is relatively weak in the banking context. This outcome contrasts with findings in consumer

goods settings, where emotional attachment tends to play a more prominent role in fostering both loyalty and retention.

In contrast, H7, which posits that brand loyalty mediates the relationship between brand trust and customer retention, is supported ($\beta = 0.305$, $t = 2.302$, $p = 0.021$). This indicates the presence of a significant indirect effect, confirming that loyalty serves as an important mechanism through which trust influences retention. The results further reveal that brand trust affects customer retention through both a direct pathway (as supported in H5) and an indirect pathway via loyalty. This dual effect is consistent with commitment–trust theory, which emphasizes that trust builds long-term commitment reflected in loyalty, ultimately sustaining the relationship between customers and the brand.

Table 2. Mediation Effects Hypothesis Testing Results

Hypothesis	Mediation Path	β	t-statistic	p-value	Result
H6	BA → BL → CR	0.082	1.858	0.063	Not Supported
H7	BT → BL → CR	0.305	2.302	0.021	Supported

Source: Research data processed by the authors using SmartPLS 4.0, 2026.

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

Theoretical Implications

By explaining the conditions in which mental and cognitive mechanisms affect customer retention, the present study improves brand relationship theory. The results indicate that, compared to brand attachment ($\beta = 0.209$), brand trust ($\beta = 0.773$) greatly impacts brand loyalty. This finding challenges the idea of emotional attachment is the primary driver of loyalty in consumer goods research. Instead, the evidence suggests that in high-credibility service sectors such as banking, cognitive-based trust may play a more dominant role in shaping customer relationships.

In addition, the non-significant mediating role of loyalty in this relationship ($\beta = 0.082$, $p = 0.063$) and the lack of a significant direct effect of brand attachment on customer retention ($\beta = 0.140$, $p = 0.219$) suggest that emotional attachment may not be enough to maintain customer retention in the banking context. This is in contrast with studies from pleasure consumption settings, where attachment rarely has a direct impact on retention. Such differences support the idea that relationship dynamics vary depending on the nature of the product or service, with utilitarian services requiring a stronger emphasis on functional and cognitive evaluations.

In contrast, the relationship between brand trust and customer retention reveals a more complex structure. The significant indirect effect through brand loyalty ($\beta = 0.305$, $p = 0.021$), combined with the direct effect of trust on retention ($\beta = 0.394$, $p = 0.006$), highlights a dual-pathway mechanism. This suggests that trust not only directly reinforces customer retention but also indirectly strengthens it by fostering loyalty. These findings are consistent with commitment–trust theory, which emphasizes the central role of trust in building long-term relational commitment.

Finally, the very high R^2 value for brand loyalty (0.946) and the strong R^2 for customer retention (0.837) indicate that the model successfully explains a large proportion of variance in the key constructs. However, the extremely high correlation between brand trust and brand loyalty ($r = 0.971$) raises important conceptual considerations. Although statistical criteria for discriminant validity are met, the strength of this relationship suggests potential overlap between the two constructs. Future research could further investigate whether trust and loyalty are truly distinct concepts or whether they reflect closely related dimensions of customer commitment in the banking sector.

Practical Implications

The findings suggest that management at Bank BJB should focus more on strengthening customer trust rather than relying solely on emotional engagement strategies. This can be achieved by improving transparency through clear communication of fees, requirements, and policy changes; ensuring consistent and reliable service across all customer touchpoints; enhancing data protection and privacy systems; and training employees to demonstrate both professional competence and a customer-oriented attitude. Strategies centered on trust are likely to produce stronger customer retention outcomes compared to marketing efforts that mainly emphasize emotional appeal.

Despite the relatively weaker impact of brand attachment, it remains an important supporting factor and should not be disregarded. The positive and statistically significant effect of attachment on loyalty ($\beta = 0.209$) indicates that emotional connections still contribute, albeit modestly, to strengthening customer loyalty. To foster this attachment, Bank BJB can implement personalized services tailored to individual customer preferences, develop community-oriented programs that connect customers through shared values, and engage in corporate social responsibility initiatives that resonate with customers' identities. These efforts should serve to complement, rather than replace, trust-based strategies.

Furthermore, the identification of a dual pathway where trust influences retention both directly and indirectly through loyalty highlights the importance of adopting a comprehensive retention strategy. The direct effect of trust can be strengthened through improvements in service quality, reliable security measures, and efficient complaint handling. At the same time, the indirect effect through loyalty can be reinforced by introducing loyalty programs that reward long-term customers, offering exclusive benefits, and fostering a sense of belonging among loyal clients. By integrating these approaches, Bank BJB can maximise the overall impact of trust on customer retention.

Comparison with Extant Literature

The present findings are consistent with Serra-Cantalops et al.'s (2020) demonstration that brand trust exerts a stronger total effect than generalised public trust within online brand communities; the current study extends this pattern to the context of offline banking relationships. Likewise, the results are in line with Darzi and Bhat (2018), who found that trust-mediated mechanisms are significant predictors of customer retention in the banking sector. Importantly, this study advances the literature by integrating both emotional (brand attachment) and cognitive (brand trust) mechanisms within a single model, ultimately revealing the dominant role of trust.

The relatively weak effect of brand attachment observed in this study contrasts with the findings of Shimul (2022), who reported a strong influence of attachment across multiple contexts. This discrepancy can be attributed to differences in service characteristics. Shimul's (2022) work primarily examined hedonic consumption sectors, such as fashion and hospitality, where emotional engagement plays a central role. In contrast, banking services are more utilitarian in nature, with a stronger emphasis on reliability and risk reduction. This pattern supports the argument proposed by De Keyser et al. (2020), which highlights that the effectiveness of relational mechanisms depends on contextual factors, including service type and the quality of customer touchpoints.

Furthermore, the finding that brand loyalty mediates the relationship between brand trust and customer retention is consistent with Kumar et al. (2019), who demonstrated that customer engagement mediates the link between service quality and behavioural outcomes. However, the present study extends this framework by distinguishing between emotional (attachment) and cognitive (trust) forms of engagement, showing that in the banking context, only cognitive-based trust serves as a significant mediating mechanism, while emotional attachment plays a more limited role.

LIMITATIONS AND FUTURE RESEARCH

Several limitations should be acknowledged when interpreting the findings. First, the cross-sectional nature of the study limits the ability to draw causal conclusions, even though the analysis is grounded in theory and supported by statistical controls. Future research using longitudinal approaches would be valuable in establishing temporal relationships, such as whether trust precedes loyalty or vice versa. Panel data, in particular, could provide deeper insight into how customer relationships develop and change over time.

Second, the focus on a single branch namely Bank BJB Medan Branch may limit the generalisability of the results. This branch reflects specific customer characteristics, competitive conditions, and service features that may not be representative of other contexts. Expanding the study across multiple branches or regions, including comparisons between urban and rural settings or varying levels of competition, would help test the robustness of the findings. Broader comparisons across different banks could also determine whether similar patterns apply across the wider Indonesian banking sector.

Third, the use of self-reported data introduces the possibility of common method variance (CMV). The very high correlation observed between trust and loyalty ($r = 0.971$) may partly reflect this issue, despite acceptable discriminant validity results. Future studies could mitigate this concern by incorporating objective behavioural indicators, such as actual account duration or transaction frequency, alongside perceptual measures. The use of archival or administrative data would provide more objective benchmarks for customer retention and reduce potential measurement bias.

Fourth, the current model focuses on direct relationships without considering potential moderating variables. Factors such as service type (e.g., retail versus corporate banking), customer tenure (new versus long-term customers), and level of technological adoption (digital versus traditional banking users) may influence how relational mechanisms operate. For example, digital banking customers may prioritise security and convenience, while traditional

customers may place greater importance on interpersonal interactions and physical service presence.

Fifth, the model does not include several potentially relevant constructs that could further explain customer retention. Variables such as customer engagement (Kumar et al., 2019), experience quality (De Keyser et al., 2020), and switching costs may interact with or even outweigh the roles of attachment and trust. Future research could test more comprehensive models that incorporate these factors. Additionally, examining negative dimensions such as distrust or dissatisfaction may reveal asymmetric effects that provide a more nuanced understanding of customer behaviour.

Future research directions could include extending the analysis to other financial services, such as insurance or investment products, as well as to other high-credibility service sectors like healthcare or professional services. Cross-cultural studies would also be valuable in determining whether the dominance of trust over attachment holds across different cultural contexts. Finally, experimental designs that manipulate levels of trust and attachment potentially through targeted marketing interventions—could help establish causal relationships and offer more practical guidance for managerial decision-making.

CONCLUSION

This investigation, framed around the role of brand attachment and brand trust in shaping customer retention with brand loyalty as a mediating mechanism, has illuminated how relational constructs operate within the banking context of Bank BJB Medan Branch. The empirical evidence foregrounds several principal takeaways. Brand trust emerged as the dominant antecedent of brand loyalty, substantially outweighing brand attachment in explanatory strength; this pattern reflects the credibility-sensitive nature of financial services, in which customers rely heavily on cognitive evaluations of reliability and benevolent intent. Brand loyalty, in turn, significantly shaped customer retention, confirming its role as a conduit through which relational antecedents translate into sustained patronage. Whereas attachment exerted a significant albeit modest effect on loyalty, its direct influence on retention was not significant, and the loyalty-mediated pathway from attachment to retention likewise failed to reach significance. In contrast, trust operated through a dual-pathway architecture, exerting both a direct effect and an indirect effect via loyalty on retention, thereby reinforcing its centrality in the banking relationship. Collectively, the findings indicate that Bank BJB should continue to invest in building trust through transparency, consistency, reliability, and competence while also cultivating complementary emotional engagement strategies that support loyalty formation. Future marketing efforts ought to embed trust-building mechanisms at the core of customer relationship management, while positioning affective engagement as a reinforcing rather than substitutive element, in order to secure long-term loyalty and competitive differentiation within the banking industry.

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