



The Influence Of Relationship Bonds, Trust And Service Quality On Customer Loyalty Through Commitment Variables At Rural Credit Banks In Central Jawa

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Received: 20-10-2024

Accepted: 21-11-2024

Published: 21-12-2024



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Abstract : Research This carried out at BPR Central Java with Population in study this is all over individual BPR customers, who use service banking from BPR above will alone; good savings, checking account and credit spread across 32 BPR offices located in Central Java. With amount sample as many as 320 respondents. Retrieval technique sample in study This use accidental sampling technique. Analysis technique in study This use technique analysis SEM with AMOS 5 (Analysis of Moment Structure) and SPSS version 20.0 program packages. From the results testing hypothesis show that Hypothesis First No significant, that bond connection influential towards *loyalty customers*. This means that it is getting closer bond the relationship that occurs between Customer with company BPR banking, no always increase loyalty customers, The second hypothesis is significant, that trust has an effect on *customer loyalty*. The higher the level of customer trust does not necessarily have an implication on increasing the loyalty of BPR banking customers, The third hypothesis is significant, that service quality has an effect on *customer loyalty*. The better the quality of service to customers does not necessarily have an implication on increasing the loyalty of BPR banking customers, The fourth hypothesis is significant, that the relationship ties have an effect on Commitment. The closer the relationship ties between customers and BPR financial institutions have implications for increasing BPR banking Commitment, The fifth hypothesis is significant, that trust has an effect on Commitment. The higher the customer trust in BPR financial institutions has implications for increasing BPR banking Commitment, The sixth hypothesis is significant, that service quality has an effect on Commitment. The higher the customer trust in BPR financial institutions has implications for increasing BPR banking Commitment, The seventh hypothesis is significant, that commitment has an effect on customer loyalty. The higher the Commitment to BPR financial institutions has implications for increasing BPR banking customer loyalty, Hypothesis eighth significant, m proves that the commitment mediate in full bond influence connection towards loyalty Customer from the results of the Sobel *test*. Commitment mediate in a way full influence between bond connection to loyalty customers, meaning the interaction between the bonds connection with commitment will improve loyalty Customers , Hypothesis ninth significant , m proves that the commitment partially mediate the influence of trust towards loyalty Customer from the results of the Sobel *test*. Commitment mediate in a way partial influence between trust to loyalty customers, meaning the interaction between trust with commitment will improve loyalty Customers, Hypothesis tenth significant, m proves that the commitment partially mediate the influence of quality service towards loyalty Customer from the results of the Sobel *test*. Commitment mediate in a way partial influence between quality service to loyalty customers , meaning the interaction between quality service with commitment will improve loyalty customers.

Keywords: Relationship Bonds, Trust, Service Quality, Customer Loyalty, Commitment.

Introduction

Banking world , especially BPR, which focuses on consumers class lower experience decline very significant opinion during period 2020 to by 2021 (Chiu *et al .* , 2022) . This becomes indication institution finance banking especially BPR stated No healthy that will threaten sustainability institution said . Banking institutions especially BPR becomes fresh blood of the economy class intermediate down (Herhausen *et al .* , 2019) . Banking health is largely determined by the level of trust public in form loyalty to institution finance banking (Afsar, 2021) . The more tall loyalty public to service banking so health banking will guaranteed its continuity (Afsar, 2021) . Indications This in line with the data available at the institution research states that that current BPR finances are experiencing decline during period walk .

Based on the data obtained from source <https://finansial.bisnis.com/> (released 4/10/20), ratio credit problematic rural credit banks continue uphill since There is pandemic or starting April 2020. Lastly , the position ratio credit troubled in July 2020 has touched the level of 8.34 percent . Before happen pandemic , or in March 2020, the ratio credit problematic or nonperforming loan (NPL) BPR is of 7.95 percent . In January and February 2020, the NPL was 7.26 percent and 7.53 percent respectively . Director *Research Center of Reform on Economics* (CORE) Indonesia Piter Abdullah Redjalam say pandemic Already estimated will suppress banking NPL . However , the increase in BPR NPL is up to 8 percent rated Still moderate with assisted by the restructuring program . Without existence convenience restructuring , the amount of NPL that occurs will more big .

Related with phenomenon The latest problems faced by BPR are: decline amount account customers and 5 years final This , LPS has liquidate 101 banks in various regions in Indonesia consisting of on one general bank and 100 BPRs . This is show that interest the community in BPR is increasing decrease or even Lots customers who move to another bank or close his account . Based on the data obtained from source <https://jateng.bps.go.id/> , which was released in early 2020, obtained data on the decline amount account Customer between 200% – 300%, and correlated with sourced data from <https://keuangan.kontan.co.id/news/sepanjang-2021-lembaga-penjamin-simpanan-lps-likuidasi-8-bpr> , which was released on Friday , May 6, 2022, the Deposit Insurance Agency Deposits (LPS) have liquidating 116 banks in various regions in Indonesia consisting of of 1 General Bank and 115 BPRs, seven of them is located in Central Java. Moreover, LPS has duties and functions For to pay claim guarantee savings customers at the liquidated bank . This is in line with the role of LPS as authority guarantor savings and bank resolution in Indonesia. While for total account as many as 265,884 accounts or 93.32% of the total accounts in the liquidated banks . The coverage LPS guarantee is very adequate Because as much as 99.9% of accounts savings in banking national has guaranteed by LPS.

Table 1. Number 1credits and accounts provided by People's Credit Banks (BPR) by Regency/City in Central Java Province

Regency / City		Amount of Credit and Accounts Provided by Rural Credit Banks (BPR) by Regency/City in Central Java Province			
		Amount of Credit Given		Number of Accounts	
		2020	2021	2020	2021
CENTRAL JAVA PROVINCE		206.080.806.519	97,603,298,970	6,614,106	2,844,320
Cilacap Regency		8,978,371,386	4,312,652,098	302,241	133,282
Banyumas Regency		13,377,431,911	6,684,175,223	354.157	153,831
Purbalingga Regency		7,155,281,779	3,257,349,915	203.175	89.206
Banjarnegara Regency		9,667,385,619	4,563,592,627	280,370	123,997
Kebumen Regency		4,036,861,895	1,948,316,446	184,229	80,394
Purworejo Regency		3,370,498,146	1,615,571,649	116,438	51,768
Wonosobo Regency		6,585,681,307	3,111,534,407	139,098	61,262
Magelang Regency		10,651,565,402	5,069,272,918	337,633	143,281
Boyolali Regency		6,605,018,745	3,015,069,190	257,848	108,451
Klaten Regency		8,690,332,647	4,080,685,420	259,774	111,595
Sukoharjo Regency		4,926,241,110	2,331,157,684	135,752	59.165
Wonogiri Regency		3,787,961,485	1,842,551,926	122,143	55,465
Karanganyar Regency		9,374,499,920	4,536,409,807	208,769	91.127
Sragen Regency		7,659,258,909	3,579,058,703	160,193	71,859
Grobogan Regency		6,985,097,643	3,398,249,438	372,846	151,299
Blora Regency		3,682,043,343	1,663,392,652	151,702	66,864

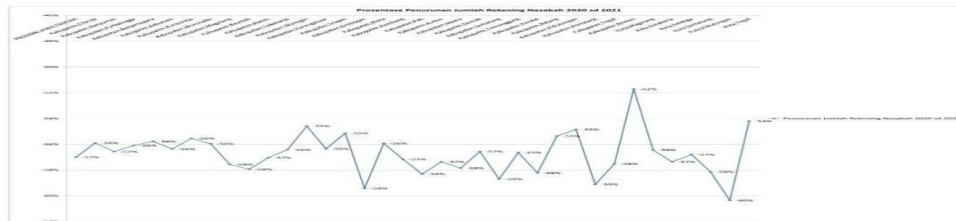
Amount of Credit and Accounts Provided by Rural Credit Banks (BPR) by Regency/City in Central Java Province

Amount Credit and Accounts Provided by Rural Credit Banks (BPR) According to Regency /City in Central Java Province

Kabupaten /Kota	Jumlah Kredit Yang Diberikan		Jumlah Rekening		Yang Pindah ke bank Lain	Prosentase tidak Loyal	Loyal	Prosentase Loyal
	2020	2021	2020	2021				
Kabupaten Rembang	5,258,117,232	2,412,549,200	100,678	43,122	56,518	56%	39,146	38.9%
Kabupaten Pati	6,562,380,282	3,169,602,960	318,298	132,716	184,138	58%	129,380	40.6%
Kabupaten Kudus	3,320,486,294	1,515,479,768	142,628	60,818	80,134	56%	57,190	40.1%
Kabupaten Jepara	4,443,895,670	2,089,446,220	191,641	80,788	108,877	57%	77,773	40.6%
Kabupaten Demak	2,679,266,802	1,255,424,771	121,109	5,261	114,342	94%	848	0.7%
Kabupaten Semarang	8,173,750,656	3,824,344,553	314,148	129,759	182,612	58%	127,031	40.4%
Kabupaten Tembung	6,821,510,486	3,219,245,148	204,299	88,584	114,551	56%	86,131	42.2%
Kabupaten Kendal	5,566,610,749	2,600,448,920	320,055	133,704	184,504	58%	130,059	40.6%
Kabupaten Batang	1,548,335,075	715,309,052	120,212	53,664	65,222	54%	49,355	41.1%
Kabupaten Pekalongan	3,438,275,940	1,603,530,333	104,774	47,305	55,835	53%	43,495	41.5%
Kabupaten Pemalang	2,552,542,711	1,231,995,439	96,486	39,451	55,389	57%	35,061	36.3%
Kabupaten Tegal	3,210,714,957	1,476,199,573	168,133	71,443	95,105	57%	67,053	39.9%
Kabupaten Brebes	1,539,916,225	789,927,877	140,073	67,634	70,810	51%	64,338	45.9%
Kota Magelang	4,040,235,544	1,905,784,212	82,572	35,969	45,092	55%	31,002	37.5%
Kota Surakarta	4,627,011,470	2,137,602,976	88,175	37,599	49,173	56%	32,979	37.4%
Kota Salatiga	2,960,189,244	1,323,113,455	86,981	37,577	48,402	56%	32,815	37.7%
Kota Semarang	21,650,744,432	10,237,113,608	348,217	145,753	201,139	58%	141,981	40.8%
Kota Pekalongan	993,595,070	473,822,048	54,052	21,433	31,474	58%	18,407	34.1%
Kota Tegal	1,159,696,433	613,318,754	25,207	11,545	11,718	46%	8,321	33.0%
						58%		37%

Source : Financial Services Authority

Table 1. shows that amount credit provided by each BPR to customers are very diverse . This is allegedly Because amount credit be a strategy that can interesting Customer For utilise services finance offered . Data shows that the BPR that disbursed credit amount big credit can interesting amount more customers many . Here This chart amount BPR Central Java customers during period 2020 to with 2021



Gambar 1. Presentase Penurunan Jumlah Nasabah BPR Th 2020-2021

Based on Figure 1. it shows that pattern decline amount customers are very volatile , this This need good management in frame For maintain amount customers to be stable . This is become need main for BPR to Maintaining Financial Health For ensure trust customers so as not to easy move to other financial institutions . As reference in develop study this , researcher do review library and also use the result data findings study previously based on the Google Scholar and Scopus databases with next publish & parish application visualized use application VosViewer . With application VosViewer This researcher Can analyze with using metadata as well researcher can see between network between journal research . Data is selected start 2018 to with 2023. Here are the This is results findings from a number of research that has been done previously in visual form , and so is research Now This with study the previous one that differentiates is variable bond connection . The visual form of Vos Viewer is as follows following :

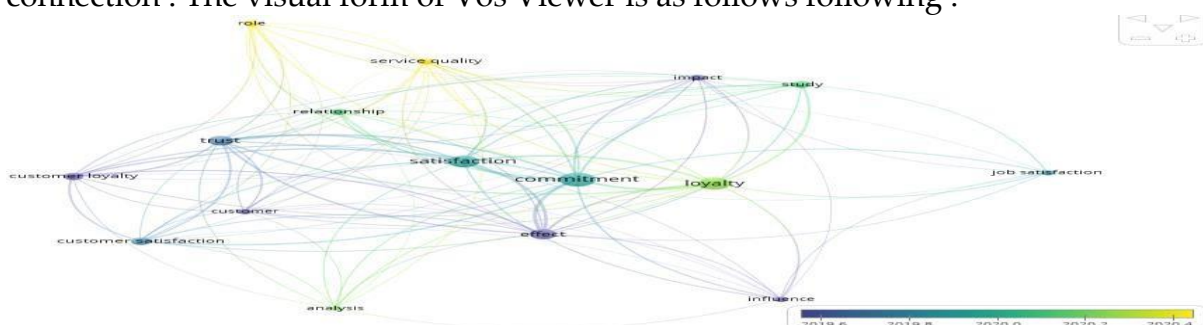


Figure 2. 2 VosViewer diagram images

Credit Bank (BPR) located in Central Java is object in study This is for increase performance, BPR Management is required still maintain and develop marketing , with always give service best for trust Customer still awake , and bond connection term long with its customers can created in a way harmonious , so that Customer committed For always loyal. That thing intended For can maintain customers who have owned by him in frame strengthen his position in the market and reach level more growth good . With conceptualize Commitment as a mediating variable become a novelty of related research with loyalty

customers . Related with problem problems faced by today 's banking world , which shows level loyalty declining customers , research This to study and research more carry on about phenomenon loyalty declining customers .

Based on the description that has been put forward above on the background back and title study can formulated problem as following :

1. Whether bond connection influential to loyalty BPR customers in Central Java?
2. Whether trust influential to loyalty BPR customers in Central Java?
3. Whether quality service influential to loyalty BPR customers in Central Java?
4. Whether bond connection influential to BPR commitment in Central Java?
5. Whether trust influential to BPR commitment in Central Java?
6. Whether quality service influential to BPR commitment in Central Java?
7. Whether commitment influential to loyalty BPR customers in Central Java?
8. Whether commitment mediate influence bond connection to lo y a l i t a s BPR customers in Central Java ?
9. Whether commitment mediate influence trust to l o y a l i t a s BPR customers in Central Java ?
10. Whether commitment mediate influence quality service to l o y a l i t a s BPR customers in Central Java ?

The purpose of study This is For know and analyze influence :

1. For test and analyze influence bond connection to loyalty BPR customers in Central Java.
2. For test and analyze influence trust to loyalty BPR customers in Central Java.
3. For test and analyze influence quality service to loyalty BPR customers in Central Java.
4. For test and analyze bond connection influential to BPR's commitment in Central Java.
5. For test and analyze trust influential to BPR's commitment in Central Java.
6. For test and analyze influence quality service to BPR's commitment in Central Java.
7. For test and analyze influence commitment to loyalty BPR customers in Central Java.
8. For test and analyze commitment mediate influence bond connection influential to l o y a l i t a s BPR customers in Central Java.
9. For test and analyze commitment mediate influence trust to l o y a l i t a s BPR customers in Central Java.
10. For test and analyze commitment mediate influence quality service to l o y a l i t a s BPR customers in Central Java.

Result of study This expected will have benefit theoretical and practical , as follows This second benefit the :

1. Contribution Theoretical

Input results in development theory marketing especially related with bond relationship, trust, satisfaction consumers and quality service to commitment and

loyalty to BPR customers, and provide input in the form of explanation as well as comprehensive and evidence empirical.

2. *Practical Contribution*

Study This expected capable give understanding and additions information to Customer and public about How bond connection (*relation*) , trust (*trust*), satisfaction (*satisfaction*) and quality consumer service (*service quality*) .

3. *Policy Contribution*

Study This expected can give information more carry on about bond relationships and trust, satisfaction and quality service consumer to commitment and loyalty to BPR customers, so that can give meaningful input for taking policies and BPR development in the future come. Research This can also be material reference for other banks in develop marketing strategy more Good in reach objective organization.

Research methods

Researcher will use type study explanatory responsible answer For find Why a incident through formation connection cause and effect . In understanding this, study explanatory can handle determination causes and effects through testing hypothesis. This is approach quantitative will in use in study This For test hypothesis with use formula Structural Equation Modeling (SEM) statistics approach qualitative used For to obtain depth, richness and complexity of data through activity observation and interview so that capable give description about condition holistically in accordance with objective research. Population in study this is all over individual BPR customers , who use service banking from BPR above will alone; good savings, checking account and credit spread across 32 BPR offices located in Central Java. With amount sample as many as 320 respondents.

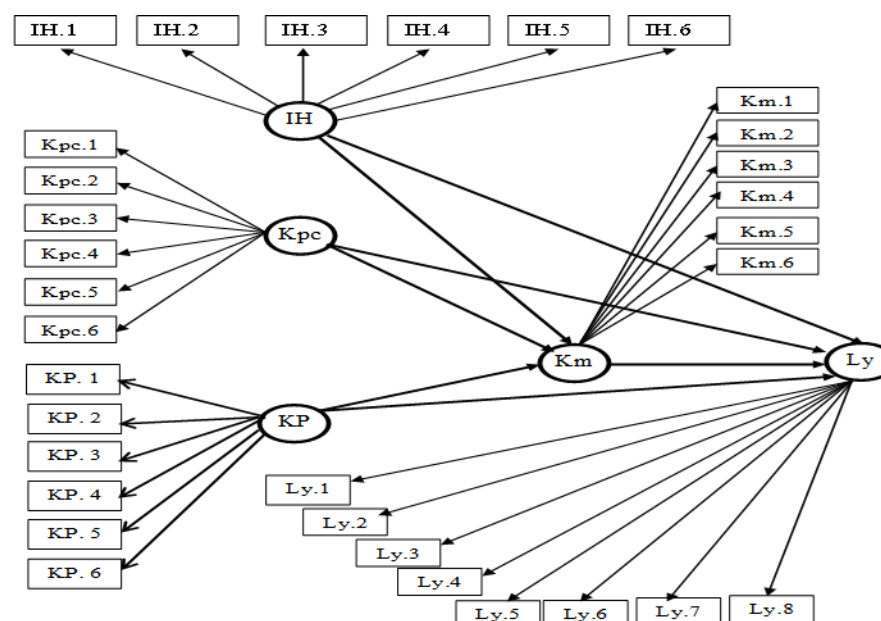
Taking technique sample used in study This is accidental sampling. According to Sugiyono (2007:73) accidental sampling technique is technique determination sample based on coincidence , that is Who just in a way coincident (incidental) meeting with researcher can used as sample. variable exogenous in study This consists of from : 1. Bond Relationship (IH), 2. Trust (Kpc), 3. Quality Service (KP). For Variables mediation in study This is commitment (Km). While endogenous variables used in study This is Loyalty (Ly). Analysis techniques used in the research This is descriptive statistics and inferential statistical analysis. Analysis descriptive used in analyze data with method describe or describes the research data that has been collected.

Analysis descriptive intended For know distribution frequency answer from results questionnaire with method collect data from results answer the next respondent tabulated in table and done discussion in a way descriptive. From the results distribution questionnaire , then the average score calculated. All respondent data is used as sample study obtained through the questionnaire which was then analyzed with SEM based on the AMOS and SPSS programs. AMOS program show measurement structural and used problems For test the hypothesis model. It is due to existence ability For estimate known coefficients from structural linear equations, accommodate models that are latent variables,

accommodating error measurement on variables exogenous (*exogenous variables*) and endogenous variables (*endogenous variables*), and accommodate reciprocal warning simultaneous and mutual dependency.

1. Full Model Path Diagram Development

A model depicts connection between variables used in hypothesis so that the model can viewed as combination the hypotheses used For answer A problem research . The model is designed based on framework concept , definition operational , and relationships between variables that are theoretical can made model in path diagram form *SEM* as following



Information :

IH = Bond Connection

Kpc = Trust

KP = Quality Service

Km = Commitment

Ly = Loyalty

2. Convert Path Diagram Into Mathematical Equation

Next the model is converted into the form equality developed structural based on model specifications as following :

a. structural equation that states connection causal between variable is :

1) Commitment (Km)

$$Km = \gamma_1 IH + \gamma_2 Kpc + \gamma_3 KP + \zeta_1$$

Where :

Km = Commitment

$\gamma_1, \gamma_2, \gamma_3$ = Regression weight

IH = Bond Connection

Kpc = Trust

KP = Quality of service

ζ_1 (zeta) = measurement error

2) Loyalty (Ly)

$$Ly = \gamma_1 IH + \gamma_2 Kpc + \gamma_3 KP + \gamma_4 Km + \zeta_2$$

Where :

Ly = Loyalty

$\gamma_1, \gamma_2, \gamma_3, \gamma_4$ = regression weight.

IH = Bond Connection

Kpc = Trust

KP = Quality of service

Km = Commitment

ζ_2 (zeta) = measurement error

- a. The measurement model specification equation determines indicators that can measure latent variables and determine a series matrix showing correlation and hypothesized is as following ;

Measurement equation variable exogenous (*exogenous variable*) :

$$IH_{.1} = \lambda_1 IH + \delta_1$$

$$IH_{.2} = \lambda_2 IH + \delta_2$$

$$IH_{.3} = \lambda_3 IH + \delta_3$$

$$IH_{.4} = \lambda_4 IH + \delta_4$$

$$IH_{.5} = \lambda_5 IH + \delta_5$$

$$IH_{.6} = \lambda_6 IH + \delta_6$$

$$Kpc_{.1} = \lambda_7 Kpc + \delta_7$$

$$Kpc_{.2} = \lambda_8 Kpc + \delta_8$$

$$Kpc_{.3} = \lambda_9 Kpc + \delta_9$$

$$Kpc_{.4} = \lambda_{10} Kpc + \delta_{10}$$

$$Kpc_{.5} = \lambda_{11} Kpc + \delta_{11}$$

$$Kpc_{.6} = \lambda_{12} Kpc + \delta_{12}$$

$$KP_{.1} = \lambda_{13} KP + \delta_{13}$$

$$KP_{.2} = \lambda_{14} KP + \delta_{14}$$

$$KP_{.3} = \lambda_{15} KP + \delta_{15}$$

$$KP_{.4} = \lambda_{16} KP + \delta_{16}$$

$$KP_{.5} = \lambda_{17} KP + \delta_{17}$$

$$KP_{.6} = \lambda_{18} KP + \delta_{18}$$

$$Km_{.1} = \lambda_{19} Km + \delta_{19}$$

$$Km_{.2} = \lambda_{20} Km + \delta_{20}$$

$$Km_{.3} = \lambda_{21} Km + \delta_{21}$$

$$Km_{.4} = \lambda_{22} Km + \delta_{22}$$

$$Km_{.5} = \lambda_{23} Km + \delta_{23}$$

$$Km_{.6} = \lambda_{24} Km + \delta_{24}$$

$$Ly_{.1} = \lambda_{25} Ly + \delta_{25}$$

$$Ly_{.2} = \lambda_{26} Ly + \delta_{26}$$

$$Ly_{.3} = \lambda_{27} Ly + \delta_{27}$$

$$Ly_{.4} = \lambda_{28} Ly + \delta_{28}$$

$$Ly_{.5} = \lambda_{29} Ly + \delta_{29}$$

$$Ly_{.6} = \lambda_{30} Ly + \delta_{30}$$

$$Ly_{.7} = \lambda_{31} Ly + \delta_{31}$$

$$Ly_{.8} = \lambda_{32} Ly + \delta_{32}$$

Where

IH_{.1} = Cumulative Point Program

IH_{.2} = Giving free gift

IH_{.3} = Intensive communication

IH_{.4} = Bond harmonious family

IH_{.5} = System information used

IH_{.6} = Easily accessible ATM

Kpc_{.1} = Reliable

Kpc_{.2} = Providing the best service

Kpc_{.3} = Employee Which Honest

Kpc_{.4} = Provides a sense of security

Kpc_{.5} = High integrity

Kpc_{.6} = Employee Consistent

KP_{.1} = Comfortable waiting room

KP_{.2} = State-of-the-art equipment

KP_{.3} = A skilled employee

KP_{.4} = System recording reliable document

KP_{.5} = Clear information

KP_{.6} = Employee responsible answer

Km_{.1} = Same service

Km_{.2} = Importance BPR services

Km_{.3} = Establishing a close relationship

Km_{.4} = Proud to be a BPR customer

Km_{.5} = Good relationship with customers

Km_{.6} = Guard connection term long

Ly_{.1} = Regular use of services

Ly_{.2} = Stay loyal to BPR

Ly_{.3} = BPR becomes the first consideration

Ly . 4 = Do not use other services

Ly . 5 = Recommend to others

Ly . 6 = Informing positive things

Ly . 7 = Not easily influenced

Ly . 8 = Don't want to move to another bank

λ (*lambda*) = relationship between exogenous latent variables (*exogenous variable*) to indicator

δ (*delta*) = measurement error of indicator variable exogenous (*exogenous variable*).

3. Structural Equation Modeling (SEM) Evaluation

Assumptions that must be filled in procedure collection and processing of analyzed data with modeling SEM is inspection assumption SEM which includes size *normality* , *outliers* and *multicollinearity* or *singularity* .

a. Normality Test

Data distribution must be analyzed For see whether assumption normality filled so that the data can be processed more carry on For modeling SEM . Normality test done with using the skewness test which shows that almost all over normal variables at the level significance 0.01. *Multivariate* value in the *normality test* is *Multivariate kurtosis coefficient* . If results obtained Still under limit value ± 2.58 , p. That means the data used distributed *multivariate* normal (Ferdinand, 2021: 203).

b. Outliers Test

Outliers is observations that emerge with values extreme , good in a way *univariate* and *multivariate* , namely that which appears Because combination characteristics unique in its own right and looks very far away different from observation others . If the data obtained is not yet normally distributed , can done detection as well as *outliers* data removal . *outliers data* can known with method see mark *Mahalanobis Distance* . The numbers in the table *Mahalanobis Distance* column *Mahalanobis d-square* show how much Far data distance with point center certain . The distance is got from calculation method *Mahalanobis*.

The more Far data distance with point data center , increasingly There is the possibility of the data is *outliers* . In the study this , *outlier* data check done with method distance *mahalanobis* which shows distance A observation from the average of all variable in A room *multidimensional* using criteria *Mahalanobis distance* at $p < 0.001$ level (Ferdinand, 2021:102).

c. Multicollinearity or Singularity

According to Ferdinand (2021:108) For see whether there is *multicollinearity* or *singularity* in A combination variables . *Multicollinearity* from *singularity* can detected through determinant *matrix covariance* . Determinant value *matrix* very small *covariance* give indication the existence of *multicollinearity* problems or *singularity* . In other words if mark This Far from The number Zero can concluded that No there is problem *multicollinearity* or *singularity* in the analyzed data said , (Ghozali , 2021: 225).

Confirmatory Factor Analysis (CFA)

Confirmatory Factor Analysis (CFA) is one of the method analysis *multivariate* which can used For confirm whether the measurement model is built in accordance with hypothesis . In *CFA* , there are latent variables and variables indicator . The latent variable is variables that are not can formed and built in a way directly , whereas variable indicator is variables that can observed and measured in a way direct . *CFA* confirm whether indicator the Correct describe its construction . Measurement indicator it is said appropriate in compile A variable if mark the resulting loading *factor* > 0.300 (Sugiyono , 2007:35).

1. Evaluation Trait Model Mediation (Goodness of Fit)

Testing to *The Goodness of Fit Index (GFI)* of the model must done For ensure that the structural model that has been arranged can explain direction relationship , direction influence with right , and not cause biased meaning .

a. Model One Analysis Step Approach Base Model

In the *SEM model* , for the measurement model and the structural model the parameters are estimated in a way together . This way rather experience difficulty in fulfil fit model guidelines . Possibility the biggest caused by the occurrence of interaction between *measurement* model and estimated *structural* model in a way together (*one - step approach to SEM*) (Teo *et al*, 2013: 14).

A number of type *fit index* ;

1. χ^2 – Chi squared Statistics

value of χ^2 relative to the degrees of freedom indicates that the observed and implied variance-covariance matrices differ. Statistical significance indicates the likelihood that this difference is due to sampling variation. A nonsignificant value of χ^2 indicates that the two matrices are similar, indicating that the implied theoretical model significantly reproduces the variance-covariance relationships. The researcher is interested in obtaining a nonsignificant value of χ^2 with the associated degrees of freedom. Therefore, it may be more appropriate to refer to the chi-square test as a measure of poor fit (Schumacker and Lomax, 2010:85-86).

2. GFI (Goodness Of Fit Index)

The Goodness of Fit index (GFI) assesses the relative amount of explained variation and covariance explained by the model. This is like R in regression analysis (Teo *et al.*, 2013: 14); GFI indicates a better model. There is no standard regarding how much GFI is accepted as a decent value. Many researchers recommend a value > 0.9 as a measure of goodness of fit (Ghozali, 2017).

1) GFI (Adjusted Goodness of Fit)

AGFI is a development of GFI which is adjusted to the ratio between *the degree of freedom* for the proposed model and *the degree of freedom* of the initial model (null model). AGFI is somewhat similar to *Parsimonious Normed Fit Index* (PNFI) (Noor, 2015: 133). The recommended value is > 0.90 (Ghozali, 2017: 65).

2) CMIN / DF

The χ^2/df ratio was never formally introduced as a fit index but appears to have evolved as an *ad hoc measure* , which is easy to calculate. The χ^2 value is used more descriptively in

evaluating model fit, with df acting as a standard of comparison. The rationale for the X^2/df ratio 1 is that the expected value of X^2 for the true model is equal to df (West et al., 2012: 214). Waluyo (2016: 17) states that the expected CMIN/DF is ≤ 2.0 , which indicates acceptance of the model.

3) TLI (Tucker Lewis Index)

Tucker Lewis Index (TLI) is used to compare the proposed model with the null model. Since TLI is not normed, its value can fall below 0 or above 1 (Teo et al., 2013: 15). TLI value ≥ 0.9 indicates a high fit (Noor, 2015).

4) CFI (Comparative Fit Index)

Comparative Fit Index (CFI) indicates the relative fit of a particular model versus a baseline model (Teo et al., 2013: 13). The recommended CFI value is ≥ 0.90 (Noor, 2015).

5) RMSEA (Root Mean Square Error Of Approximation)

RMSEA is a measure of fit that compares the average difference of each expected degree of freedom that can occur in a population with each other. This scale is influenced by sample size (Civelek, 2018: 20). Noor (2015: 131) states that the RMSEA value that indicates goodness of fit is < 0.08 .

Of the seven type study *fit index* which measures degrees conformity between the hypothesized models with observation data study can summarized as in

Table 2. as following Criteria *Goodness of Fit Index*

<i>Goodness of Fit Index</i>	<i>Cut - off Value</i>	Possible Match Level Accepted
<i>Chi square</i>	As small as Possible	Following the related statistical tests with condition significant . The more small its value the more Good .
<i>Significant Probability</i>	> 0.05	sig Prob value ≥ 0.5 indicates the SEM model obtained is worthy .
<i>Root Mean Square Residual (RMSEA)</i>	≤ 0.08	Estimated mean per <i>df</i> (<i>degree of freedom</i>) happen in population and not in sample it is said <i>close fit</i> if $RMSEA \leq 0.05$ and is considered <i>good fit</i> if $0.05 \leq RMSEA \leq 0.08$
<i>Goodness of Fit Index</i>	<i>Cut - off Value</i>	Possible Match Level Accepted
<i>Goodness of Fit index (GFI)</i>	≥ 0.90	Values range between 0-1. The more tall its value the more good . $GFI \geq 0.90$ means <i>good fit</i> , while $0.8 \leq TLI \leq 0.9$ means <i>marginal fit</i> .
<i>Adjusted Goodness of Fit Index (AGFI)</i>	≥ 0.90	AGFI value ≥ 0.90 indicates the SEM model obtained is worthy .

<i>The Minimum Sample Discrepancies Function in Degree of Freedom (CMIN / DF)</i>	≤ 2.00	It is a Chi square χ^2 statistic relative . The relative value of $\chi^2 \leq 2.00$ or 3.00 is indication from <i>acceptable fit</i> between model and data.
<i>Tucker Lewis Index (TLI)</i>	≥ 0.95	Values range between 0-1. A model is said to be <i>good fit</i> if TLI value ≥ 0.95 and is considered <i>marginal fit</i> if own value $0.8 \leq TLI \leq 0.9$.
<i>Comparative Fit Index (CFI)</i>	≥ 0.95	Values range between 0-1. A model is said to be <i>good fit</i> if CFI value ≥ 0.95 and is considered <i>marginal fit</i> if own value $0.8 \leq CFI \leq 0.95$.

Source : (Ferdinand, 2021:157).

Modified Two Step Approach Model Analysis to SEM

In interpreting models and modifying models for models that are not fulfil condition testing is carried out . After the model is estimated , the residuals must be small or approach zero and distribution frequency from residual covariance must be nature symmetrical (Teo *et al*, 2013: 17). Final step from analysis *Two-Step Approach specifications model* or modify the model. *Respecification of the model* done if the model feasibility test with use one of the the feasibility of the model produces a model that does not worthy . It is It means with modify so that obtained results in accordance with criteria index Goodness Of -Fit Index .

Testing Hypothesis

For know reception or rejection hypothesis research . The next steps taken is a hypothesis test . Hypothesis test use rules testing *Significance* . Testing *significance* connection between latent variables can seen from testing of measurement models and *structural models* . For measure significant influence variable exogenous (*exogenous variable*) in a way partial to endogenous variables , carried out with the *SEM - Amos* program . In the application program *SEM - Amos* estimate *loading structure* stated as *regression weight estimation* . In testing hypothesis there are two ways that is with influence direct and influence No direct . Influence straight to research This aiming For test relatedness between bond relationship , trust , quality of service to loyalty BPR customers , then used criteria as following ;

First , if $q \leq \alpha = 0.05$ then H_a (hypothesis research) is accepted , meaning There is influence direct between variable exogenous (*exogenous variable*) to endogenous variable (*indogenous variable*) . Appearance *Standardized Direct Effect* in *SEM - Amos* will give information influence variable exogenous (*exogenous variable*) to endogenous variable (*indogenous variable*) with know mark *Critical Ratio (CR)* > 1.96 or $q \leq 0.05$. The CR and q values can seen from *Amos output* on *regression weight* in column CR and q.

Second , if $q > \alpha = 0.05$ then H_a (hypothesis research) is rejected , meaning No There is influence direct between variable exogenous (*exogenous variable*) with endogenous variable (*indogenous variable*) .

Influence No direct aiming For test variable commitment in mediate (*intervening*) influence bond relationships , trust , and quality service on loyalty Customer . Testing hypothesis mediation or *intervening* done with procedure developed by Sobel (1982) and known with the Sobel test (Ghozali , 2016) . Meanwhile in study This testing influence No direct between bond relationship , trust , quality of service to loyalty BPR customers through commitment , then the *Sobel test* is used with formula :

$$sab = \sqrt{b^2 + sa^2 + sb^2 + sa^2sb^2}$$

Where

sab= Size standard error influence No direct

a = Variable path independent with variable *intervening* .

b = Variable path *intervening* with variable dependent

sa = Standard error of coefficient a

sb = Standard error of coefficient b

Whereas For test significance influence No directly , then need count t value of coefficient ab with formula as following :

$$\text{Sobel test statistic (Z)} = \frac{ab}{Sab}$$

If the Sobel test value (Z) > Cut off = 1.96 then it can be concluded that there is mediation influence (Ghozali, 2021:1 83). The assumption of the Sobel test requires a large number of samples, if the number of samples is small, the Sobel test becomes less conservative. *The Sobel Test* can also be calculated using an online calculator (Arnould , *et al.*, 2017). Next, to find out the nature of the mediation The VAF (*variance accounted for*) method is used with the following formula:

$$VAF = \frac{(p1 \times p2)}{(p1 \times p2) + p3}$$

Where:

p1 = Path coefficient of the predictor variable to the mediator variable

p2 = Path coefficient of the mediator variable to the dependent variable

p3 = Path coefficient of the predictor variable to the dependent variable

If VAF > 0.80 then the mediation is full (*full mediation*) , if $0.20 \leq VAF \leq 0.80$ then the mediation is partial (*partial mediation*) , and if VAF < 0.20 then there is no mediation (Ghozali, 2021:191).

Results and Discussion

In the *Structure Equation Modeling Model* , the measurement of model parameters is carried out in aggregate or simultaneously, at the *base model* stage it is still difficult to meet the model *fit requirements* . The cause is the disturbance or interference in the interaction between *the measurement* models so that *the structure base model* that is estimated together cannot meet the model *fit* , therefore it is necessary to modify the model that is built by correlating the parameters to improve the model in *aggregate* . Indeed, in reality *The base model* needs to be modified because the empirical data is not yet in sync with the theory, so parameter synchronization is needed in the form of model modification. The results of the

analysis on the basic model or *one-step approach model* as a *base model* that is done with the AMOS program can be presented as follows:

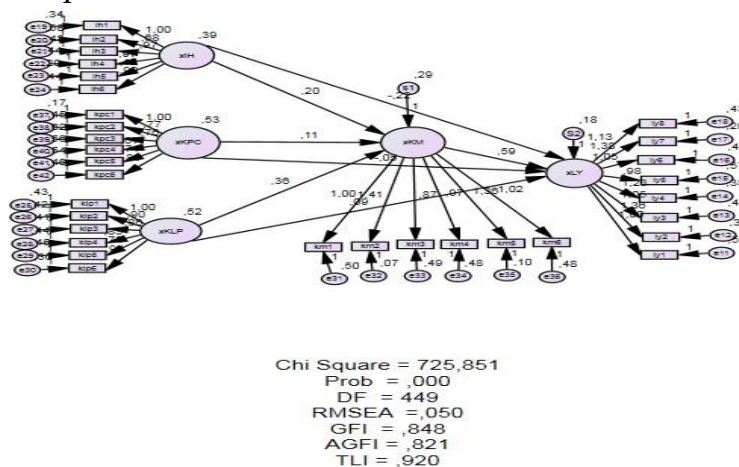


Figure 3. 1Model or One-Step Approach Model

Based on Figure 3 above, it can be seen that the model *specification* for testing *structure equation modeling* obtained several *goodness of fit criteria* as in Table 5.31 below :

Table 3. Evaluation of Goodness of Fit Indices Criteria

Goodness of fit indices	Results	Cut-off value	Model Evaluation
χ^2 (Chi-Square)	725,851	$\geq \chi^2_{(0.05; 449)} = 400.872$	Not good
Significant Probability	0.001	≤ 0.05	Not good
CMIN/DF	1, 617	≤ 2.00	Good
RMSEA	0.0 50	≤ 0.08	Good
GFI	0, 848	≤ 0.90	Not good
AGFI	0.9 20	≥ 0.90	Good
CFI	0.9 28	≤ 0.95	Less Good
TLI	0.9 20	≤ 0.95	Not good

The evaluation results at the initial stage of the *one-step approach model -base model* turned out that *the goodness of fit criteria* used showed poor model evaluation results, meaning that the model did not match the data. This means that the conceptual model developed and based on theory is not fully supported by facts, meaning that empirical data is not yet in sync with the theory that has been built so that synchronization is needed by modifying the initial model. The *Chi Square Test* result of $725.851 < \text{cut off} = 400.872$, means that in aggregate the model cannot be accepted. This indicates that the model that has been built is not good enough to explain the relationship between variables in the model. Thus, this model still needs to be modified as in the evaluation of the *one-step approach* modification model to SEM.

Evaluation of the *one-step approach base model* needs to be carried out by correlating *the error parameters* which may reduce the *aggregate statistical value*, especially the *Chi Square statistic*. that is non-parametric tests that are often used in research. The working principle is to compare two variables whose data scale is nominal. The Chi Square test is usually used to determine the relationship between two nominal variables and then measure the strength

of the relationship between the two variables in question. The results of the basic model analysis, hereinafter referred to as the modification model, can be shown with the SEM modification index as in Figure 5.7 below:

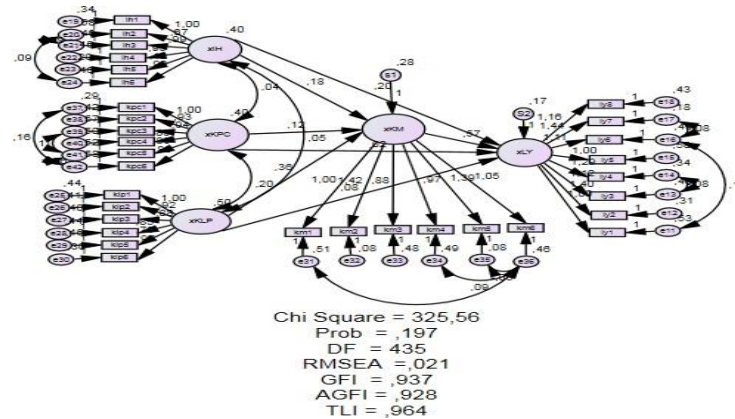


Figure 4. Model two-step approach Modification to SEM

Based on Figure 5.7 above, it can be seen that the evaluation of the *two-step approach modification to SEM model* is an improvement on *the base model* for testing the SEM model, so the results of the analysis of several criteria that can be classified in Table 5.32

Table 4. Evaluation of Goodness of Fit Indices Modification Criteria

Goodness of fit indices	Results	Cut-off value	Model Evaluation
χ^2 (Chi-Square)	325.56	$\leq \chi^2_{(0.05; 435)} = 387.647$	Good
Significant Probability	0.197	≥ 0.05	Good
CMIN/DF	0.748	≤ 2.00	Good
RMSEA	0.021	≤ 0.08	Good
GFI	0.937	≥ 0.90	Good
AGFI	0.928	≥ 0.90	Good
CFI	0.968	≥ 0.95	Good
TLI	0.964	≥ 0.95	Good

Based on Table 5.32 it can be explained that the results of *the goodness of fit test indices* in the structural equation model indicate that the data is all *fit* because all statistical test parameters have met the required criteria, this is done by correlating between e6 and e7 and e7 and e9, namely all of which are *error groups* on one work involvement variable, so this modification is allowed. *Chi Squared* (χ^2) is a *fundamental fit index* that is sensitive to the number of samples of the research model, it is said to be good if the value of χ^2 is low, the lower the value of χ^2 models, the better the model. So it can be said that the research model being analyzed is in accordance with the empirical data, the *Chi Square Test Results* are $325.56 < \text{cut off} = 387.647$. In other words, χ^2 *two-step models* are lower than *the cut off value*. It can be concluded that there is no difference between the model being tested and *the saturated model*.

Significance probability is a measure in determining whether H_0 (null hypothesis) can be eliminated (rejected). In the analysis with the structural equation approach, it is

expected that H_0 cannot be rejected, this is different from hypothesis testing in general (Ghozali, 2011). A good model must not reject H_0 . Thus, the expected significant probability is greater than $\alpha = 0.05$ or 0.10 so that H_0 cannot be rejected. In other words, it is not statistically significant. The results of the *Significant Probability* in this study were 0.197 . While the *cut off value for significant probability* is ≥ 0.05 . It can be concluded that H_0 is not enough evidence to reject H_0 , which means that there is no difference between the sample variance/covariance matrix and the population variance/covariance matrix.

CMIN/DF is one of the *parsimonious fit indices*. This index is calculated manually by dividing the value of χ^2 models by the degree of freedom of the model. The *Chi Squared* model of the *two-step* model of this study is 325.56 with a degree of freedom of 435 , so that the CMIN/DF of the study is 0.748 with a *cut off value* ≤ 2.00 . So it can be concluded that this research model fits according to the suggested *cut off value* ≤ 2.00 .

RMSEA, is an index used to measure the fit of the model replacing the *chi Squared statistic* in a large number of samples, the *Cut-off value of RMSEA* ≤ 0.08 indicates a good index to accept the suitability of the model. The results of the analysis obtained an RMSEA value of 0.021 so that it can be said to be *fit / good*.

GFI, is a model fit index calculated from the predicted model squared residuals compared to the actual data. The GFI index that is getting closer to 1 indicates a better model index. GFI in this study was 0.937 with a *cut off value of* 0.90 . So it can be concluded that the model has a *fit index*.

AGFI, is a modification index of GFI. AGFI is GFI adjusted by the ratio of the *degree of freedom* of the proposed model to the *degree of freedom* of the *base model*. (single construct model with all construct measurement indicators). The recommended value of AGFI is ≥ 0.90 . AGFI in this study obtained a value of 0.928 , so the model can be said to be *fit* within marginal limits.

CFI, is an *incremental fit index* that compares the tested model with a *two-step* model. This index is very good for measuring the level of model acceptance, because like CMIN/DF its value is not affected by sample size. The value of this index is between 0 to 1 . Values approaching 1 indicate that the model has a good level of fit. The recommended value is $CFI \geq 0.95$. In this study, the CFI value obtained was 0.968 , it was concluded that the model met the *fit criteria* or was good.

TLI, the index is an *incremental fit index* that compares the tested model with the *base model*. This fit index is less influenced by sample size. The recommended acceptance value of $TLI \geq 0.95$. The results of the analysis obtained TLI of 0.964 which can be concluded that the model is *fit* or good, meaning that in *aggregate* the model can be accepted. Likewise with RMSEA of $0.021 < 0.08$, GFI value of $0.964 > 0.90$ AGFI value of $0.964 > 0.90$ so that in general the results can be accepted with a good category so that they still meet the requirements. This means that the data is in accordance with the model. There are 10 hypotheses to be tested in this study, in hypothesis 1, hypothesis 2, and hypothesis 3 testing influence direct between bond relationships, trust, and quality service to loyalty. Hypothesis 4, hypothesis 5, hypothesis 6 test influence direct between bond relationships, trust, and quality service to commitment. Hypothesis 7 tests influence commitment to loyalty and hypothesis 8,

hypothesis 9, hypothesis 10 test influence No direct and prove role commitment as variable mediator .

The tenth These hypotheses can be presented in two groups. that is influence direct and influence No directly . Give this as served tabulation second influence the .

a. Influence direct .

Table 5. Influence Test Variables Study

Pengaruh Langsung							
Hipotesis	Kausalitas Variabel	Estimasi	S.E.	C.R.	P	Sig	Keterangan
H1	LY < --- IH	0,027	0,185	0,146	0,316	0,05	Tidak Signifikan
H2	LY < --- KPC	0,024	0,004	5,250	0,007	0,05	Signifikan
H3	LY < --- KP	0,101	0,026	3,077	0,001	0,05	Signifikan
H4	KM <--- IH	0,181	0,063	2,841	0,005	0,05	Signifikan
H5	KM <--- KPC	0,122	0,033	3,636	0,001	0,05	Signifikan
H6	KM <--- KP	0,406	0,069	5,174	****	0,05	Signifikan
H7	LY < --- KM	0,635	0,085	6,729	****	0,05	Signifikan

Source : Lamp: 23 pages . 391

Based on Table 5.33, it is known that the only direct influence that is not significant is in hypothesis 1 , whereas other hypothesis accepted

b. Influence No direct

Table 6, Influence Test Variables Study

Pengaruh Tidak Langsung							
Hipotesis	Kausalitas Variabel	Sobel Test (Z)	Cut Off	P	Sig	Keterangan	
H8	LY <-- KM <--IH	3,238	1,96	0,001	0,05	Signifikan	
H9	LY <-- KM <--KPC	3,622	1,96	0,000	0,05	Signifikan	
H10	LY <-- KM <--KP	5,597	1,96	0,000	0,05	Signifikan	

Table 7. VAF Test of Mediation Type

Hipotesis	Kausalitas Variabel	VAF	Jenis
H8	LY <-- KM <--IH	0,810	Full Mediasi
H9	LY <-- KM <--KPC	0,763	Partial Mediasi
H10	LY <-- KM <--KP	0,719	Partial Mediasi

Based on Table 7 it is known that that influence No direct For hypothesis 8 significant with type mediation For variable commitment is full mediation . While For 9 variable hypothesis commitment partial mediation type Likewise the hypothesis of 10 variables commitments are also of various types partial mediation . Here This explained reasons for each hypothesis start from hypothesis 1 to with Hypothesis 10

Hypothesis 1 in this study is the bond connection have a significant impact towards Loyalty customers at BPR banking in Central Java . Based on Table 5.33, it is known that the coefficient value of the influence between the support of relationship ties (IH) has an effect on Customer Loyalty of BPR banks in Central Java, indicated by an estimated value of 0.027 and a *critical ratio* (CR) value of $0.146 < 1.96$ (significant = $0.316 > 0.05$). These results provide information that the relationship bond variable No has an effect on Customer Loyalty of BPR Banks in Central Java, thus the hypothesis No accepted .

Hypothesis 2 in this study is trust have a significant impact towards Loyalty customers at BPR banks in Central Java . Based on Table 5.33, it is known that the coefficient value of the influence between trust support (Kpc) has an effect on Customer Loyalty of BPR banks in Central Java, indicated by an estimated value of 0.021 and a *critical ratio* (CR) value of $5.250 > cut\ off = 1.96$. These results provide information that the trust variable has a significant effect on Customer Loyalty of BPR banks in Central Java and can be accepted, thus it can be said that hypothesis 2 which states that trust has an effect on Customer Loyalty of BPR banks in Central Java is accepted.

Hypothesis 3 in this study is the quality service influence on Loyalty customers at BPR banks in Central Java . Based on Table 5.33, it is known that the coefficient value on the influence between service quality support (KP) has an effect on Customer Loyalty of BPR banks in Central Java, indicated by an estimated value of 0.080 and a *critical ratio* (CR) value of $3.077 > cut\ off = 1.96$. These results provide information that the service quality variable has a significant effect on Customer Loyalty of BPR banks in Central Java can be accepted, thus it can be said that hypothesis 3 which states that service quality has an effect on Customer Loyalty of BPR banks in Central Java is accepted.

Hypothesis 4 in this study is the bond connection influence on Commitment to BPR banks in Central Java . Based on Table 5.33, it is known that the coefficient value of the influence between relationship ties (IH) on the Commitment (Km) of BPR banks in Central Java is indicated by an estimated value of 0.179 and a *critical ratio* (CR) value of $2.841 > cut\ off = 1.96$. These results provide information that the relationship bond variable has a significant effect on the Commitment of BPR banks in Central Java and can be accepted, thus it can be said that hypothesis 4 which states that relationship ties have an effect on the Commitment of BPR banks in Central Java is accepted, this proves that there is a positive influence between relationship ties on the Commitment of BPR banks.

Hypothesis 5 in this study is Commitment influence on Commitment to BPR banking in Central Java . Based on Table 5.33, it is known that the coefficient value on the influence between customer trust (Kpc) has an effect on the Commitment (Km) of BPR banks in Central Java, indicated by an estimated value of 0.120 and a *critical ratio* (CR) value of $3.636 > cut\ off = 1.96$. These results provide information that the customer trust variable has a significant effect on the commitment of BPR banks in Central Java and can be accepted, thus it can be said that hypothesis 5 which states that customer trust has an effect on the commitment of BPR banks in Central Java is accepted.

Hypothesis 6 in this study is the quality service influence on Commitment to BPR banks in Central Java . Based on Table 5.33, it is known that the coefficient value on the

influence between service quality (KP) on Commitment (Km) of BPR banks in Central Java is indicated by an estimated value of 0.357 and a *critical ratio* (CR) value of $5.174 > cut\ off = 1.96$. These results provide information that the service quality variable has a significant effect on the commitment of BPR banks in Central Java and can be accepted, thus it can be said that hypothesis 6 which states that service quality has an effect on the commitment of BPR banks in Central Java is accepted.

Hypothesis 7 in this study is Commitment influence on Loyalty Customers at BPR banks in Central Java . Based on Table 5.33, it is known that the coefficient value of the influence between Commitment (Km) on Customer Loyalty (Ly) of BPR banks in Central Java is indicated by an estimated value of 0.572 and a *critical ratio* (CR) value of $6.729 > cut\ off = 1.96$. These results provide information that the Commitment variable has a significant effect on Customer Loyalty of BPR banks in Central Java and can be accepted, thus it can be said that hypothesis 7 which states that Commitment has an effect on customer loyalty of BPR banks in Central Java is accepted.

Hypothesis 8 in this study is that commitment mediates the bond connection towards loyalty BPR bank customers in Central Java. Based on Table 5.34 it is obtained mark *Sobel test* analysis (Z) to determine whether the commitment variable (K m) is significant in mediating the influence between the bond connection towards loyalty customers . The results of the *Sobel test* obtained a value of 3.238 which is greater than *the Cut off* = 1.96, so it can be said that the Commitment variable convincingly acts as a variable mediation that connects the influence between bonds connection towards Loyalty customers . Next For know characteristic mediation variable 1 Commitment to connection between bond connection to loyalty Customer can done with provision that influence direct between variable 1 must significant and considerate magnitude coefficient between variable 1 . Based on data processing, it is known that the influence bond connection to loyalty Customer is No significant , influence bond connection to Commitment is significant , and influence commitment to loyalty Customer is significant . Next known that n value squared coefficient on direct influence between the bonds connection to loyalty more small compared to with multiplication between coefficient influence No directly , so that can concluded characteristic mediation variable commitment is *full mediation* .

Hypothesis 9 in this study is that commitment mediates the influence of trust towards loyalty BPR bank customers in Central Java. Based on Table 5.34 above *Sobel test* (Z) analysis to determine whether the commitment variable (Km) is significant in mediating the influence between customer trust and customer loyalty . The results of the *Sobel test* obtained a value of 3.622 which is greater than *the Cut off* = 1.96 , so it can be said that the Commitment variable convincingly acts as a mediating variable which links the influence between Trust Customer towards Loyalty customers . Next For know characteristic mediation variable 1 commitment to connection between trust Customer to loyalty Customer can done with provision that influence direct between variable 1 must significant and considerate magnitude coefficient between variable 1 . Based on data processing, it is known that the influence trust Customer to loyalty Customer is significant , influence trust Customer to commitment Customer is significant , and influence commitment to loyalty Customer is

significant . Next known that n value squared coefficient on direct influence between beliefs Customer to loyalty more small compared to with multiplication between coefficient influence No directly , so that can concluded characteristic mediation variable commitment is partial mediation .

Hypothesis 10 in this study is that commitment mediates the influence quality service towards loyalty BPR bank customers in Central Java. Based on Table 5.34 above *Sobel test* (Z) analysis to determine whether the commitment variable (K_m) is significant in mediating the influence between quality service towards Loyalty customers . The results of the *Sobel test* obtained a value of 5.597 which is greater than *the Cut off* = 1.96, so it can be said that the Commitment variable convincingly acts as a mediating variable that connects the influence between the quality of service towards loyalty customers . Next For know characteristic mediation variable I Commitment to the relationship between quality service to loyalty Customer can done with provision that influence direct between variable I must significant and considerate magnitude coefficient between variable I . Based on data processing, it is known that the influence quality service to loyalty Customer is significant , influence quality service to commitment Customer is significant , and influence commitment to loyalty Customer is significant . Next known that n value squared coefficient on direct influence between quality service to Loyalty more small compared to with multiplication between coefficient influence No directly , so that can concluded characteristic mediation variable commitment is partial mediation .

Conclusion

The conclusion of this study is based on the results of testing the hypothesis that the author has proposed in the sub-chapter of hypothesis development and the sub-chapter of hypothesis testing. Based on the two sub-chapters, the researcher then concludes as follows:

1. Hypothesis First No significant , that bond connection influential towards *loyalty customers* . This means that it is getting closer bond the relationship that occurs between Customer with company BPR banking , no always increase loyalty customers.
2. The second hypothesis is significant, that trust has an effect on *customer loyalty* . The higher level of customer trust does not necessarily have implications for increasing customer loyalty in BPR banking.
3. The third hypothesis is significant, that service quality has an effect on *customer loyalty* . The better quality of service to customers does not necessarily have implications for increasing customer loyalty in BPR banking.
4. The fourth hypothesis is significant, that the relationship bond influences Commitment. The closer the relationship bond between customers and BPR financial institutions has implications for increasing BPR banking Commitment.
5. The fifth hypothesis is significant, that trust has an effect on Commitment. The higher the customer's trust in BPR financial institutions, the more it will have an impact on increasing BPR banking Commitment.

6. The sixth hypothesis is significant, that service quality has an effect on Commitment. The higher the customer's trust in BPR financial institutions, the more it will have an impact on increasing BPR banking Commitment.
7. The seventh hypothesis is significant, that commitment has an effect on customer loyalty. The higher the commitment to BPR financial institutions, the more it implies an increase in BPR banking customer loyalty.
8. Hypothesis eighth significant, m proves that the commitment mediate in full bond influence connection towards loyalty Customer from the results of the Sobel *test*. Commitment mediate in a way full influence between bond connection to loyalty customers, meaning the interaction between the bonds connection with commitment will improve loyalty customers.
9. Hypothesis ninth significant, m proves that the commitment partially mediate the influence of trust towards loyalty Customer from the results of the Sobel *test*. Commitment mediate in a way partial influence between trust to loyalty customers, meaning the interaction between trust with commitment will improve loyalty customers.
10. Hypothesis tenth significant, m proves that the commitment partially mediate the influence of quality service towards loyalty Customer from the results of the Sobel *test*. Commitment mediate in a way partial influence between quality service to loyalty customers, meaning the interaction between quality service with commitment will improve loyalty customers.

Suggestion

Based on this research, several suggestions are recommended as follows:

1. It would be better if BPR could manage and generate bond connection between BPR and customers. This is can done with method give excellent service to BPR customers in Central Java.
2. BPR can guard trust Customer in form integrity, honesty, and ability create atmosphere safe to customers. So that trust Customer BPR banking can increase Loyalty Customer to BPR in Jawa Tenagah.
3. Service quality factors must be a top priority for management so that customers get a good experience while using BPR services in Central Java.
4. BPR in Central Java must maintain its commitment to customers in terms of providing services, trust in order to build a relationship between BPR and customers so that customer loyalty is achieved.
5. BPR in Central Java must prioritize trust in customers by increasing trust in their customers so that they can increase commitment.
6. BPR in Central Java must take a stance to improve the quality of service so that it can affect Commitment.
7. BPR in Central Java must notice the importance of commitment so that can increase loyalty customers.

8. BPR in Central Java must notice i nteraction between bonds connection with commitment so that with interaction the can increase loyalty customers.
9. BPR in Central Java must notice interaction between beliefs with commitment , so that with interaction the can increase loyalty customers.
10. BPR in Central Java must notice interaction between quality service with commitment , so that with interaction the can increase loyalty customers.
11. For the study that will be come Can developed practice loyalty in different settings such as the world of education , transportation and others.
12. Positioning variable commitment become variable moderation in different contexts.

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