

The Effect of Customer Service Quality, Wom, And Brand Trust on Credit Decisions at PT BPR Mitra Catur Mandiri

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Abstract

Introduction/Main Objectives: This study aims to analyze the influence of customer service quality, Word of Mouth (WOM), and brand trust on credit decision-making at PT BPR Mitra Catur Mandiri.

Background Problems: The background arises from the increasingly tight competition among financial institutions, especially Rural Credit Banks (BPR), making it crucial to understand the factors that influence customer decisions to optimize marketing and service strategies.

Research Methods: The research method used is a quantitative approach, distributing questionnaires to customers or potential credit customers. Data analysis uses multiple linear regression, supported by validity tests, reliability tests, and classical assumption tests to ensure model feasibility.

Finding/Results: Customer service quality has a positive and significant effect on credit decision-making. Word of Mouth (WOM) has a significant but negative effect, suggesting that circulating information tends to be less positive and reduces customer interest. Brand trust has a positive and significant effect on credit decisions. Simultaneously, all three variables significantly influence credit decision-making.

Conclusion: This research is expected to help PT BPR Mitra Catur Mandiri formulate strategies to improve services, manage Word of Mouth, and strengthen brand trust to enhance customer decisions in taking out credit. **Keywords:** service quality, Word of Mouth, brand trust, credit decision, BPR.

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Introduction

Bank Indonesia plays a crucial role in the economy, particularly in the monetary, financial, and banking sectors, maintaining price stability and promoting public welfare. Without its role as a neutral coordinator and regulator, the banking system will not operate efficiently. (Muniarty dkk., 2020). The banking sector in Indonesia is experiencing rapid growth, both in commercial banks and rural credit banks (BPR). As financial institutions that play a vital role in strengthening regional economies, focusing on increasingly stringent service delivery across financial institutions including BPRs, commercial banks, and non-bank financing institutions customer trust and credit decisions are key factors in the company's sustainability.

Banking encompasses all matters related to banks, including their institutions, business activities, as well as the methods and processes used to carry out those activities. According to Jumiaty (2019), the banking sector plays a vital role in supporting the national economy through its function as a financial intermediary that gathers and distributes public funds. The expansion of cash offices and branch networks is being carried out to improve accessibility and effectiveness of services to the public. Thus, the benefits of banking are increasingly felt by the public, supported by the active role of the government and public trust in banking institutions (Rahayu, 2017: 464)

PT BPR Mitra Catur Mandiri (Bank Mitra) is a microfinance institution operating in Malang Regency, offering various financing, savings, and deposit products. Despite its loyal customer base, there has been fluctuation in the number of loan applications and disbursements in recent years. This indicates that customer decisions regarding credit are influenced not only by financial needs but also by psychological factors and perceptions of service quality. According to Tjiptono (2019), service quality is the effort to meet customer needs and expectations by delivering information quickly and adapting to changing customer desires (Suryani & Abrianto, 2024).

In practice, although Bank Mitra has strived to provide optimal service, the reality on the ground still shows several obstacles that influence customer interest and decisions. One of these is competition for Bank Mitra with commercial banks lies in higher interest rates, so some potential customers prefer commercial banks. Furthermore, customers complain of a lack of effective communication between officers and customers. For example, information regarding the cost deduction for blocking one installment is sometimes not clearly communicated from the start, resulting in confusion and inconvenience. This impacts negative perceptions of the professionalism and responsiveness of service. In the microfinance industry, slow or uncommunicative service can quickly reduce public interest in applying for credit.

Furthermore, Word of Mouth (WOM) refers to the exchange of advice or recommendations between individuals about a product or service. Kotler and Keller (2007) describe Word of Mouth as a communication process—carried out individually or within a group—in which people share suggestions or recommendations about a product or service to convey personal insights. (Cahyo dkk., 2024). A significant phenomenon occurring in Bank Mitra's operational areas is that people tend to trust recommendations from relatives or neighbors who have used the bank's services. This makes customers' personal opinions a crucial factor in shaping potential customers' perceptions. Negative customer experiences can spread more quickly through word of mouth (WOM) than through official promotions, given the stronger social ties of local communities. Therefore, maintaining service quality, positive experiences, and brand image is a crucial strategy for strengthening trust and influencing customer credit decisions.

In addition to service quality and WOM, literature also shows that Brand Trust (brand trust) According to research (Rachmadany dkk., 2023) Brand Trust is consumer trust on a particular brand with the hope of providing a positive impact or providing what consumers need despite

the various risks that will be accepted. According to (Sherly, 2022) that a brand is identical to a product that has an identity. For example, when wanting to buy a product, almost everyone mentions the brand name so that it is easily recognized and understood the challenges. As a microfinance institution, it is able to convince several customers who still show doubts, even though the funds stored in Bank Mitra are safe because they are guaranteed by the Deposit Insurance Corporation (LPS), and every credit provision is protected through cooperation with insurance parties. Seta internal data PT BPR Mitra Catur Mandiri (Bank Mitra) which was established under Number AHU-AH.01.09-0160761, Bank Mitra, is one of the banks that has been operating for a long time and plays a role in providing financing for the community.

The phenomenon at PT BPR Mitra shows that customer decisions regarding credit are influenced by various interrelated factors, not only in terms of funding needs but also perceptions of service quality, recommendations from the social environment, and levels of trust in the institution. According to research (Burhan & Wulandari, 2024) The decision to take out credit is a consideration process carried out by individuals or business actors in deciding whether to apply for a loan from a financial institution based on various factors, both internal and external.

Based on this phenomenon, it can be seen that credit decision-making at Bank Mitra is not only influenced by economic factors, but also by the quality of interactions between customers and the bank, perceptions formed through public recommendations, and the level of trust in the institution. However, so far, there has been little research that specifically examines the relationship between customer service quality, WOM, and brand trust on credit decision making at microfinance institutions such as Bank Pengkreditan Rakyat.

Research Methods

This study uses a quantitative approach with an associative method, because it aims to determine and analyze the relationship and influence between several independent variables, namely customer service quality, Word of Mouth (WOM), and brand trust on the dependent variable, namely the decision to take credit at Bank Mitra. The quantitative approach was chosen because this study requires data in the form of numbers from filling out questionnaires to be processed statistically in order to obtain objective conclusions.

This research was conducted at Bank Mitra, located in Malang Regency, East Java. This location was chosen because the company exhibits empirical phenomena in the form of fluctuations in the number of credit customers as well as variations in perceptions of service quality and brand trust. The research period is planned to take place from October to November, starting from the preparation stage, data collection, to analysis and preparation of the final research report. The population in this study is all customers who have taken out credit at Bank Mitra. The population in this study consisted of 4,500 customers. Therefore, the researcher applied a purposive sampling technique, selecting respondents based on specific criteria that aligned with the objectives of the research. The criteria include customers who have taken out credit at least once, interacting directly with customer service. The number of samples was determined using the Slovin formula with a 10% error rate, resulting in a total of 97,826 respondents or rounded up to 100 samples.

The study utilized both primary and secondary data. Primary data were collected directly from respondents using a questionnaire developed according to the indicators of each research variable. Meanwhile, secondary data were obtained from company documents, annual reports, and relevant literature such as books, journals, and previous research that supports the theory and analysis.

Data collection techniques were conducted in three ways. First, direct observation, namely by observing the customer service process and interactions between employees and customers in the Bank Mitra environment. Second, documentation, namely the collection of secondary data in the form of company profiles, number of customers, and reports related to credit activities. Third, questionnaires were distributed to respondents using a five-point Likert scale, from "strongly disagree" to "strongly agree," to measure the extent of customer perceptions of the research variables. Indicators of customer service quality include tangibles (physical evidence), reliability (reliability), responsiveness (responsiveness), assurance (guarantee), and empathy (empathy). Indicators of Word of Mouth (WOM) include Recommendations, Inviting others, and Disseminating information about superiority. Indicators of Brand Trust include Reliability, Honesty, and Competence. Indicators of Decision Making include Need Recognition, Information Search, and Alternative Evaluation.

The data obtained were analyzed using descriptive and inferential statistical methods with the assistance of SPSS (Statistical Package for the Social Sciences). The analysis process involved several stages. First, validity and reliability tests were carried out to ensure that the questionnaire accurately measured the intended constructs and demonstrated consistent results. Second, classical assumption tests—such as normality, multicollinearity, and heteroscedasticity—were performed to verify that the data met the requirements for regression analysis. Following this, multiple linear regression analysis was used to examine the extent to which customer service quality, WOM, and brand trust influence credit decision-making. The regression outcomes were further evaluated using a partial t-test to assess the individual effect of each independent variable. Lastly, the coefficient of determination (R^2) was utilized to determine how well the independent variables explain the variations in the dependent variable.

Table 1 Operational definition of variables

Variable	Indicator	Indicator Items
Customer Service Quality	Tangibles	BPR Mitra Catur Mandiri CS looks neat and professional
Parasuraman et al., 1988		BPR Mitra Catur Mandiri service room is clean and comfortable
	Reliability	CS BPR Mitra Catur Mandiri provides accurate information
		CS BPR Mitra Catur Mandiri consistently provides reliable services
	Responsiveness	BPR Mitra Catur Mandiri CS quickly responded to my question
		Cs is willing to help whenever I need it
	Assurance	CS has adequate knowledge about credit products
	Empathy	Cs understands my needs and conditions
Word of Mouth (WOM)	Positive WOM	I got a positive recommendation about BPR Mitra Catur Mandiri from friends/family

Sernovitz (2006) dan Kotler & Keller (2016)		People around me often talk about BPR Mitra Catur Mandiri credit services positively.
	Influence of WOM	Other people's opinions influence my decision to take out credit
		Recommendations from close friends increased my interest in credit at BPR Mitra Catur Mandiri
	WOM Frequency	I often hear people talking about BPR Mitra Catur Mandiri
Brand Trust	Reliability	BPR Mitra Catur Mandiri can be relied upon to provide credit products
Chaudhuri & Holbrook (2001)		BPR Mitra Catur Mandiri shows consistent performance
dan Delgado-Ballester (2004)	Integrity	BPR Mitra Catur Mandiri provides correct information without misleading
	Benevolence	BPR Mitra Catur Mandiri provides solutions that suit my needs
		BPR Mitra Catur Mandiri cares about the interests of its customers
Decision to Take Credit	Need Recognition	I feel I need credit facilities
Kotler, Schiffman & Kanuk		BPR Mitra Catur Mandiri credit suits my financial needs
	Information Search	I look for credit product information before deciding
	Evaluation of Alternatives	I compared BPR Mitra Catur Mandiri with other financial institutions before choosing
	Purchase Decision	I decided to take out a loan after considering various aspects.
	Post-decision Intention	I would recommend BPR Mitra Catur Mandiri credit to others

Source : Authors Data, 2022

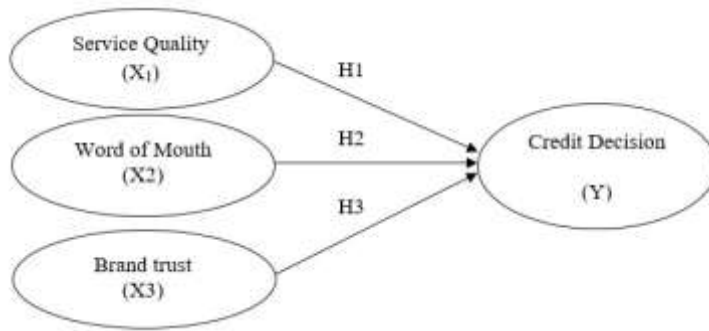


Figure 1 Research Model

Source : Authors Data, 2022

Hypotheses:

H1. Service Quality Has a Positive Influence on Loan Decisions at Bank Mitra

H2. Word of Mouth Is Suspected to Have a Positive Influence on Loan Decisions at Bank Mitra

H3. Brand Trust Has a Positive Influence on Loan Decisions at Bank Mitra

Result

A. Respondent Overview

Table 2 Respondent Demographic

Respondents' Demographic		
Aspect	Category	Amount
Gender	Male	59
	Female	41
Age	17-27	27
	28-38	56
	39-49	14
	>49	3
Last education	Junior High School	5
	Senior High School	56
	Vocational School	1
	S1/S2/S3	38
Work	Self-employed	27
	Private employee	69
	Government employees	2
	private sector worker	1
	Teacher	1

Source : Authors Data, 2025

B. Research Instrument Test:**Table 3 Validity Test**

Variables	Items	r- count	r-table	Sig	Alpha	Status
Quality of customer service	X1.1	0.786	0.196	0.000	0.050	Valid
	X1.2	0.759	0.196	0.000	0.050	Valid
	X1.3	0.599	0.196	0.000	0.050	Valid
	X1.4	0.847	0.196	0.000	0.050	Valid
	X1.5	0.834	0.196	0.000	0.050	Valid
	X1.6	0.500	0.196	0.000	0.050	Valid
	X1.7	0.386	0.196	0.000	0.050	Valid
Word of Mouth	X1.8	0.847	0.196	0.000	0.050	Valid
	X2.1	0.841	0.196	0.000	0.050	Valid
	X2.2	0.785	0.196	0.000	0.050	Valid
	X2.3	0.755	0.196	0.000	0.050	Valid
	X2.4	0.416	0.196	0.000	0.050	Valid
Brand Trust	X2.5	0.772	0.196	0.000	0.050	Valid
	X2.1	0.693	0.196	0.000	0.050	Valid
	X2.2	0.305	0.196	0.002	0.050	Valid
	X2.3	0.844	0.196	0.000	0.050	Valid
	X2.4	0.821	0.196	0.000	0.050	Valid
Credit Decision	X2.5	0.871	0.196	0.000	0.050	Valid
	Y.1	0.733	0.196	0.000	0.050	Valid
	Y.2	0.707	0.196	0.010	0.050	Valid
	Y.3	0.644	0.196	0.000	0.050	Valid
	Y.4	0.723	0.196	0.000	0.050	Valid
	Y.5	0.527	0.196	0.000	0.050	Valid
	Y.6	0.543	0.196	0.000	0.050	Valid

Source: Processed Data, 2022

An instrument is considered valid if the Sig. (2-tailed) value for each variable is lower than the significance level (Sig. (2-tailed) ≤ 0.05). The validity test results show that all items used to measure the research variables have an r-count value greater than the r-table value, and the Sig. (2-tailed) value of 0.000 is below 0.05. Therefore, the questionnaire used to measure customer service, Word of Mouth (WOM), brand trust, and credit decision-making at PT BPR Mitra Catur Mandiri can be declared valid.

Credit Decision (Y)**Table 4 Reliability Test**

No	Variables	<i>Cronbach Alpha</i>	Information
1	Quality Of Service (X1)	0.832	Reliabel/Handal
2	Word of Mouth (X2)	0.817	Reliabel/Handal
3	Brand Trust (X3)	0.846	Reliabel/Handal
4	Credit Decision (Y)	0.743	Reliabel/Handal

Source: Processed IBM SPSS 22 (2022)

A research instrument is deemed reliable when the Cronbach's Alpha value exceeds 0.6. The reliability test results show that the Cronbach's Alpha values for all items measuring the research variables were above this threshold. This confirms that the questionnaire used to assess customer service, Word of Mouth (WOM), brand trust, and credit decision-making at Bank Mitra is reliable.

C. Classical Assumption Test:

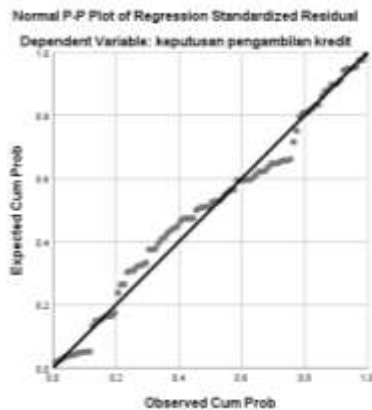


Figure 2 Normality Test

Source: Processed Data, 2022

Based on the histogram and normal P-plot graphs, it can be seen that the histogram displays a pattern resembling a normal distribution. Likewise, the points on the normal P-plot appear to cluster around the diagonal line, and their distribution follows the direction of that line.

Table 5 Heteroscedasticity Test

Coefficients ^a							
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	2.215	1.589		1.394	.167		
Quality of Service	.311	.109	.593	2.845	.065	.216	4.620
Word of Mouth	-.213	.109	-.413	-1.948	.054	.209	4.776
Brand Trust	-.086	.062	-.146	-1.386	.169	.845	1.184

a. Dependent Variable: Abs_RES

Source: Processed IBM SPSS 22 (2022)

Table 6 Multicollinearity Test

Coefficients ^a			
Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	Quality of Service	.216	4.620
	Word of Mouth	.209	4.776
	Brand Trust	.845	1.184

a. Dependent Variable: credit decision

Source: Processed IBM SPSS 22 (2022)

Based on the test results, it can be concluded that there is no multicollinearity among the independent variables. This is indicated by the VIF values for all independent variables being below 10 and the tolerance values being greater than 0.1.

D. Model Test

Table 7 Model Fit Test (F)

ANOVA ^a						
	Model	Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	367.479	3	122.493	11.956	.000 ^b
	Residual	983.521	96	10.245		
	Total	1351.000	99			

a. Dependent Variable: credit decision

b. Predictors: (Constant), Quality of service, Word of Mouth, Brand trust

Source: Processed IBM SPSS 22 (2022)

Based on the data in Table 8, the calculated F value is 11.956 with a significance value of 0.000. Since the Sig. value is below 0.05 ($0.000 < 0.05$), the regression model meets the criteria for a good fit. This indicates that the model is appropriate and can be used to predict credit decision-making at PT BPR Mitra.

Table 8 Determination Test (R)

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.878 ^a	.770	.747	3.201

a. Predictors: (Constant), Customer Service, Word of Mouth (WOM), Brand Trust

b. Dependent Variable: credit decision

Source: Processed IBM SPSS 22 (2022)

Referring to Table 7, the R-Square value is 0.770, meaning that 77% of the variation in credit decision-making can be explained by customer service, word of mouth (WOM), and brand trust. The remaining 22% is influenced by other variables not examined in this study.

E. Hypothesis Testing

Table 9 t-Test

Coefficients ^a							
		Unstandardized Coefficients		Standardized Coefficients		Collinearity Statistics	
Model		B	Std. Error	Beta	t	Sig.	Tolerance VIF
1	(Constant)	20.732	2.588		8.012	.000	
	Quality of service	.892	.178	.938	5.010	.000	.216 4.620
	Word of Mouth	.731	.178	-.784	-4.117	.000	.209 4.776
	Brand trust	.274	.101	.258	2.720	.008	.845 1.184

a. Dependent Variable: credit decision

Source: Processed IBM SPSS 22 (2022)

<https://conference.asia.ac.id/index.php/ecosia/>

Based on the results of the multiple linear regression test in the Partial Test Table, a constant value of 20.732 was obtained. This means that if the variables of service quality, word of mouth, and brand trust are considered constant or have a value of zero, then the basic value of the credit decision is at that number.

The service quality variable shows a regression coefficient of 0.892, a t-value of 5.010, and a significance value of 0.000. Since the significance level is below 0.05, it can be concluded that service quality has a positive and significant impact on credit decision-making. In other words, the higher the level of customer service quality, the greater the likelihood that customers will decide to take credit.

The Word of Mouth (WOM) variable has a regression coefficient of -0.731 , a t-value of -4.117 , and a significance level of 0.000. Because the significance value is below 0.05, it can be concluded that WOM has a significant effect on credit decision-making. The negative coefficient indicates that unfavorable or less positive word-of-mouth reduces customers' likelihood of taking credit. WOM significantly influences credit decision-making. However, the direction of the influence is negative, indicating that in this study, the WOM received by respondents tended to be negative or less supportive, potentially reducing customer interest in taking out credit at BPR Mitra. In other words, the information or recommendations circulating may not be entirely positive.

Furthermore, the brand trust variable has a regression coefficient of 0.274, a t-value of 2.720, and a significance level of 0.008. Since the significance value is <0.05 , brand trust has a positive and significant effect on credit decisions. This means that the higher the level of customer trust in the brand and reputation of BPR Mitra, the greater the likelihood of potential customers taking out a loan.

Overall, these results indicate that service quality and brand trust have a positive influence on credit decisions, while word of mouth (WOM) has a significant but negative influence. These findings indicate that customer perceptions of service and brand trust are more dominant factors in driving credit decisions than recommendations from others.

Discussion

The results of this study demonstrate a strong correlation between the empirical findings and the background of the problem and the theories used at the beginning of the chapter. The background section explains that credit decisions at Bank Mitra are influenced by several important aspects, namely service quality, word of mouth (WOM), and customer trust in the brand. The research findings align with this description.

First, customer service quality has been shown to have a positive and significant impact on credit decisions. This finding is consistent with Tjiptono (2019) theory of service quality, which states that fast, responsive, and professional service will increase consumer trust and decision-making. These results also align with earlier research showing that persistent complaints related to communication and service transparency directly impact customer interest in applying for credit. Therefore, this study confirms that service is a dominant factor capable of improving credit decisions when properly improved and managed.

Second, the Word of Mouth (WOM) variable has a significant but negative influence, an interesting finding because it differs from the theory of Kotler & Keller (2016) which generally states that WOM is a powerful marketing communication tool and usually has a positive impact on consumer decisions. This deviation is supported by field phenomena where some customers spread less positive information regarding service experiences, such as inaccurate

information regarding installment blocking fees or less communicative service. The interconnected social conditions of the community make negative WOM spread more quickly and ultimately reduce potential customer interest in taking out credit. Therefore, this finding shows that the quality of WOM with in Bank Mitra is a weak point that requires serious attention.

Third, brand trust has been shown to have a positive and significant impact, in line with the theory of Rachmadany et al. (2023) that brand trust is the basis for consumers in making decisions in risky situations. The results of this study also align with the background description that some people still have doubts about the security of fund storage and the reliability of microfinance institutions. These empirical findings indicate that the stronger the reputation and credibility of a rural bank (BPR), the higher the tendency of customers to take out credit. Brand trust is an important counterbalance amidst circulating negative word of mouth (WOM), thus still being able to positively contribute to credit decisions.

Another interesting finding from this study is that service quality and brand trust are dominant factors, while word of mouth (WOM), which typically plays a positive role, actually has a negative influence. This indicates that BPR's internal service performance is actually quite good, thus improving credit decisions. However, external public perception is not aligned, as certain negative experiences are still more frequently discussed. This comparison demonstrates a gap between the quality of service provided and public perceptions circulated through word of mouth.

Overall, the research findings not only corroborate previous theories but also reveal the specific dynamics occurring at Bank Mitra. Service quality and brand trust are proven to be key pillars that improve credit decision-making, while negative word-of-mouth (WOM) should be a focus of improvement as it can hinder marketing performance and credit growth. Thus, the research findings provide a comprehensive overview of the internal and external factors influencing customer decisions within the context of microfinance institutions.

Conclusion

Based on the results of research on the influence of customer service quality, Word of Mouth (WOM), and brand trust on credit decision-making at Bank Mitra, it can be concluded that service quality and brand trust have been proven to have a positive and significant influence on customer decisions in taking credit. This indicates that professional, friendly, and informative service and a high level of trust in the reputation and credibility of Bank Mitra are the main factors that encourage potential customers to choose credit products. Meanwhile, the WOM variable also has a significant influence but in a negative direction, which indicates that information or recommendations circulating in the customer environment tend not to be entirely positive and can reduce interest in applying for credit. Overall, these three variables contribute together in influencing credit decision-making. Therefore, Bank Mitra needs to pay special attention to improving service quality and strengthening customer trust to maintain competitiveness and attract more borrowers. Based on these conclusions, it is recommended that Bank Mitra continue to improve service quality by equipping customer service staff with regular training on communication, responsiveness, and a more personalized service approach to customers. Furthermore, BPR needs to manage public perception and improve word of mouth (WOM) by resolving complaints quickly, increasing transparency, and actively providing education regarding credit products so that positive recommendations can spread more widely. Efforts to strengthen brand trust also need to be carried out by improving service security, providing honest and clear information, and maintaining consistency in every interaction with customers. By strengthening all these aspects, BPR Mitra is expected to increase public interest in taking out credit and maintain long-term customer loyalty.

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