

Analysis of the Influence of Communication and Commitment on the Trust of Savings Account Customers (Case Study of Bank Lampung KCP Way Jepara)

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ABSTRACT

The purpose of this research is to examine how communication and commitment affect the trust of customers who have savings at Bank Lampung KCP Way Jepara. The quantitative method was used in this research. The Structural Equation Modelling (SEM) technique and the LISREL 8.8 program were used, and 250 respondents were randomly selected. The research results show that, with path coefficient values exceeding the significance threshold, communication has a significant influence on commitment and trust. Commitment also shows positive evidence towards customer trust, demonstrating its role as a link between communication and trust. The results show that affective communication includes transparency, constructive feedback, and the dissemination of clear information, as well as the banks's commitment to providing innovative and consistent services that build customer trust. This research emphasizes the importance of an integrated communication strategy and the ongoing commitment of Bank Lampung KCP Way Jepara to enhance customer loyalty amidst the competitive financial industry.

INTRODUCTION

In modern society, where economic activities continue to develop and change with the times, banks function as financial institutions to meet all the needs of customers (Nurmala, 2008). Currently, the financial services industry is facing very tight competition, especially due to the presence of foreign banks with global reputations, innovative products, and global networks. Additionally, with the emergence of non-bank financial institutions, the competition for market share is becoming even more intense (Darusman, 2018). The main strategy of Bank Lampung KCP Way Jepara in such situations is to retain loyal clients because client loyalty reduces the cost of acquiring new clients and generates profits through positive recommendations.

Through strong commitment and effective communication, banks can build customer trust (Darusman, 2018). Customer ultimately choose to continue using the savings services of Bank Lampung KCP Way Jepara because they have given it their trust. The purpose of this research is to determine the extent to which commitment and communication influence customer trust because the cost of retaining existing customers is much cheaper than attracting new customers.

Trust is an important factor that influences customer loyalty. According to Darusman (2018) customer trust in Bank Lampung KCP Way Jepara can be measured in several ways, namely 1) Reliability, the bank provides consistent and trustworthy services, which makes customers trust them; 2) Honesty, the bank is transparent in providing information about products and savings services; 3) Competence, the bank has the ability to fulfill its promises, such as financial stability and service quality; 4) Liking, which refers to the positive experience of customers during their interactions with the bank, resulting in a pleasant relationship.

Trust in the relationship between banks and consumers stems from the complexity of human relationships. Customers will use a bank's products or services if they trust it, but if their trust is lost, they may not use it again. To maintain and enhance customer trust, banks must have a good reputation in society (Nurmala, 2008). Trust includes the ability to influence each other, maintain self-control, and avoid arbitrary actions against the vulnerabilities of others.

Lack of information is the main cause of conflict between the parties involved. According to Nurmala (2008) communication is considered to have an impact on the success of a relationship due to its ability to handle conflicts. Without proper communication, the company cannot build a good relationship with customers.

Banks will lose some of their competitive advantages if they cannot handle information through communication and use it to create additional value. Data that is communicated not only creates value for customers but also becomes part of valuable goods and services (Nurmala, 2008). Feedback is a way for businesses to communicate with their customers. Feedback can be positive or negative, such as complaints or dissatisfaction with product quality. Thus, the interaction between banks and customers can affect each others' trust.

Researchers found several issues that could undermine customer trust in Bank Lampung KCP Way Jepara. The bank provides poor service and long queues to some customers. The employees' ability to interact with customers also needs to be improved. Bank Lampung KCP Way Jepara must continue to ensure the safety of customer loyalty, specialized expertise in management is required to cultivate customer trust. It is very important to build trust to attract and retain savings customers even when the bank does not yet have a relationships with potential customers. These initial results indicate that improvements in communication and bank commitment are necessary to foster customer trust. It is hoped that effective communication and strong commitment from the bank can address the various issues identified in these initial findings.

The services of Bank Lampung KCP Way Jepara must be reliable, honest, competent, and customer-oriented. To build trust, clear communication and strong commitment are the keys. In the end, this will enhance savings customer loyalty.

It is interesting to conduct further research on events in the banking industry. The focus of this research is Bank Lampung KCP Way Jepara, a financial institution with a strategic role in providing the best services to its customers, especially those who use savings products. Bank Lampung must have the ability to implement the principle of excellent service, which includes effective communication and a strong commitment in every interaction with clients.

LITERATURE REVIEW

Trust

Meileny & Wijaksana (2020) Trust is defined as the organizations's ability to collaborate and build relationships with its business partners. Meanwhile, trust according to Rahman et al., (2023) describing one party's capacity to accept risks from another party and take the necessary actions to make the party trust them.

One of the terms for belief is conviction. Conviction is the belief that the actions of a certain individual or group align with their values. This belief emerges gradually and becomes stronger over time. The customer experience when using a product or service, along with positive information from the service provider, influences customer trust. When one party trusts the integrity and reliability of the other party, they come to trust each other (A. Y. Putra & Latifah, 2025).

Belief is the conviction that an item possesses certain features. The object-attribute link is the consumer's belief about the likelihood of a relationship between an object and its relevant attributes (Utami et al., 2019). Meanwhile, according to Winasih & Hakim (2021) trust is an important component of the relationship built by banks with their stakeholders, especially consumers. Trust is built through a gradual process that includes information provided by service providers, previous consumer experiences with goods or services, and the enthusiasm generated from these experiences and information.

Based on the opinions of the experts above, it can be concluded that customer trust stems from the bank's ability to consistently create positive

customer experiences and not solely rely on relationships built through interactions involving transparency, consistent service, and the ability to meet customer needs.

Communication

To make customers want to transact and make immediate decisions about the goods or services they need, communication is an effective way to obtain and convey information to the public (Kusumawardhani et al., 2023). According to Suriadi et al., (2024) communication is the process of conveying information to the target market about the business and the goods or services it wants to offer. Types of communication include advertising, sales promotions, events and experiences, publicity and public relations, direct and interactive marketing, word-of-mouth marketing, and personal selling (Kotler & Keller, 2016). Meanwhile, according to Wahyono et al., (2023) communication is a management strategy to provide the latest information to customers without direct interaction with the public. Optimized marketing communication impacts the information received by the public (Tarigan et al., 2023).

According to Sakhroni et al., (2025) for the success and prosperity of an organization, communication is very important because it involves people throughout the organization talking to each other about ideas, views, and information. Effective communication can help people understand each other better, reduce misunderstandings, and make the workplace a place where everyone works well together.

Based on the expert opinion above, it can be concluded that communication is the crucial delivery of information that influences consumer decisions and the dissemination of product information to the target market.

Commitment

H. G. P. Putra et al., (2024) defining commitment as someone's loyalty to a relationship, goal, or value. Consumers set long-term goals for business relationships that are bound at both emotional levels. A clear agreement or indication of a long-lasting relationship between two or more parties is called commitment.

According to Zanri, (2025) the level of banking commitment is reflected in the bank's efforts to provide consistent services, respond to customer needs, and be innovative in developing new products. Amid various competitor options, it is believed that the bank's high commitment can enhance customer loyalty.

Based on the research above, it can be concluded that commitment is a form of loyalty and long-term attachment that involves emotional elements and shared goals. Through genuine efforts to provide consistent service, responsiveness to customer needs, and innovation in product development.

A framework of thought is built based on the above literature research, and the results are as follows:

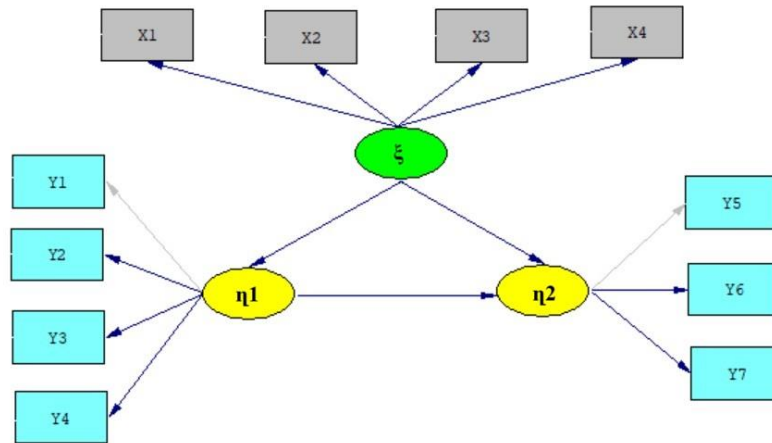


Figure 1. Research Framework
 Note: ξ (Communication); η_1 (Commitment); η_2 (Trust)

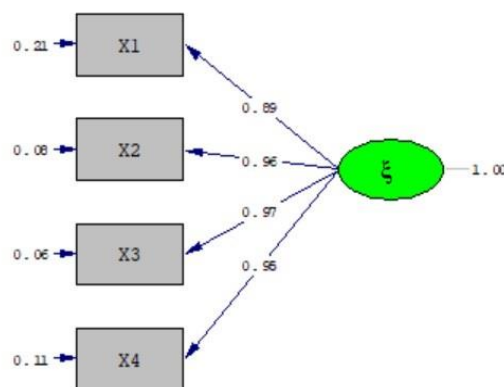
METHODOLOGY

This research was conducted at Bank Lampung KCP Way Jepara. The purpose of the research is to determine whether communication and commitment can influence the trust of savings account users. The quantitative method is used in this research. Data analysis was conducted using the Structural Equation Modelling (SEM) technique. The random sampling method used 250 individuals. Direct influence is not the only result of the analysis. This study also explains whether there is an indirect effect produced by exogenous variables through the use of intervening variables on endogenous variables.

RESULT AND DISCUSSION

Validity Test

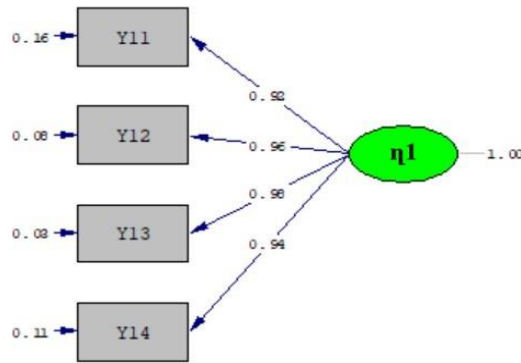
Validity testing is conducted to determine how well an indicator can measure a latent variable.



Chi-Square=17.00, df=2, F-value=0.00020, RMSEA=0.174

Figure 2. Validity Test ξ Communication

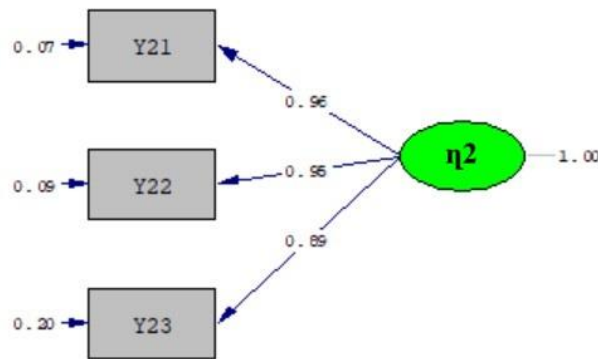
In the image above, the results of the confirmatory factor analysis based on the factor analysis based on the factor weight values for each dimensions are 0,89, 0,96, 0,97 and 0,95 respectively greater than 0,05, indicating that all indicators are valid for forming the communication variable.



Chi-Square=54.03, df=2, P-value=0.00000, RMSEA=0.323

Figure 3. Validity Test η_1 Commitment

The image above shows the results of the confirmatory factor analysis based on the factor weight values of each dimensions, which are 0,92, 0,96, 0,98 and 0,94, all of which are greater than 0,05. This indicates that all indicators are valid for forming the commitment variable.



Chi-Square=0.00, df=0, P-value=1.00000, RMSEA=0.000

Figure 4. Validity Test η_2 Trust

The image above shows the results of the confirmatory factor analysis based on the factor weight values of each dimensions, which are 0,92, 0,96, 0,98 and 0,94, all of which are greater than 0,05. This indicates that all indicators are valid for forming the commitment variable.

Reliability Tes

Manifest variables are examined to determine the construct capacity to assess the exogenous latent variable (ξ).

Table 1. Calculation of Construct Reliability and Extracted Variances (ξ)

Indicator	Std. Loading	$\sum \text{std.loading}^2$	Error	CR	VE
X1	0,87	0,7569	0,24	0,735	0,763
X2	0,98	0,9604	0,03		
X3	1	1	0,01		
X4	0,92	0,8464	0,15		
Total	3,77	3,5637	0,43		

According to table above, the four latent variables have consistency in measuring communication. The composite reliability value, or the construction reliability value, of the communication variable is 0,735 which is greater than 0,70 (CR < 0,70) and the extracted average variance value (VE) is 0,763 which is greater than 0,50 (VE > 0,50).

Table 2. Calculation of Construct Reliability and Extracted Variance (η_1)

Indicator	Std. Loading	$\sum \text{std.loading}^2$	Error	CR	VE
Y1	0,95	0,9025	0,09	0,978417063	0,962936958
Y2	0,99	0,9801	0,03		
Y3	0,96	0,9216	0,06		
Y4	0,94	0,8836	0,12		
Total	3,84	3,6878	0,3		

According to the table above, the four latent variables have consistency in measuring commitment. The composite reliability value, or construction reliability value, of the communication variable is 0,978 which is greater than 0,70 (CR < 0,70) and the average variance extracted (VE) value is 0,962 which is greater than 0,50 (VE > 0,50).

Table 3. Calculation of Construct Reliability and Extracted Variance (η_2)

Indicator	Std. Loading	$\sum \text{std.loading}^2$	Error	CR	VE
Y5	0,95	0,9025	0,09	0,977621787	0,971784733
Y6	0,99	0,9801	0,03		
Y7	0,96	0,9216	0,06		
Total	2,9	2,8042	0,18		

According to the table above, the four latent variables have consistency in measuring commitment. The composite reliability value, or construction reliability value, of the communication variable is 0,977 which is greater than 0,70 (CR < 0,70) and the average variance extracted (VE) value is 0,917, which is greater than 0,50 (VE > 0,50).

Normality Test

Table 1 shows that the data distribution in this study is normal.

Table 4. Results of the Normality Test

Variable	Coefisien α	Value Sig	Conclusion
ξ	0,05	0,189	Normal
η_1	0,05	0,211	Normal
η_2	0,05	0,151	Normal

Linierity and Regression Test

Linearity and regression tests are conducted to determine wheter each variable forms a significant linear or regression line

Table 5. Results of Linearity Test

Variable	Sig. Regression		Regression Significance	Lin. Regression		Linearity Regression
	Fvalue	Ftable		Tvalue	Ttable	
η_1 atas ξ	0,47	1,88	Significant	2,16	1,65	Linear
η_2 atas ξ	1,01	1,88	Significant	5,10	1,65	Linear
η_2 atas η_1	0,06	1,88	Significant	11,37	1,65	Linear

Homogeneity Test

The homogeneity test aims to determine data variation based on the similarity or dissimilarity of homogeneous variances. The data in this study is considered homogeneous, as shown in table 6.

Table 6. Results of the Homogeneity Test

Variable	Coefisien α	Value Sig	Conclusion
η_1 atas ξ	0,05	0,222	Normal
η_2 atas ξ	0,05	0,222	Normal
η_2 atas η_1	0,05	0,148	Normal

Standardized Solution Path Diagram

The results of the hypothesis test show that the standardized loading factor values for each path coefficient are greater than 0,05 and the t-value is 1,65. Therefore, H_0 has rejected two important paths. Figure 5 shows the standard solution path diagram for each variable through the structural linear programming relationship.

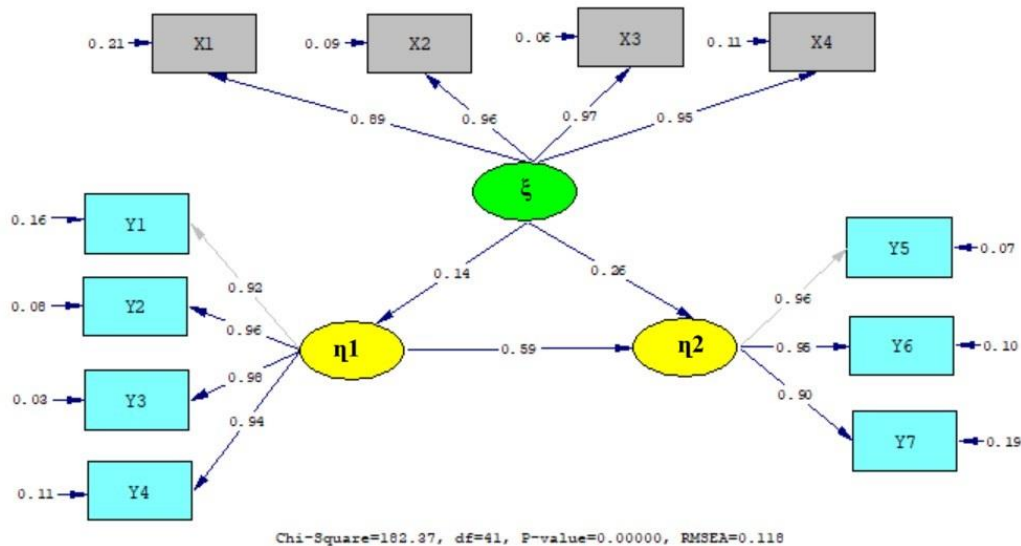


Figure 5. Standardized Solution Path Diagram

Based on the explanation in image 5, it is evident that the influence value ξ to η_1 , η_1 to η_2 , and ξ to η_2 is the same as the direct influence value for each variable because there are no other intervening variables. Meanwhile, the indirect influence ξ towards η_2 through η_1 is $0.14 \times 0.59 = 0.08$ because the intervening variable is 0,59 and the total impact is $0,08 + 0,26 = 0,34$.

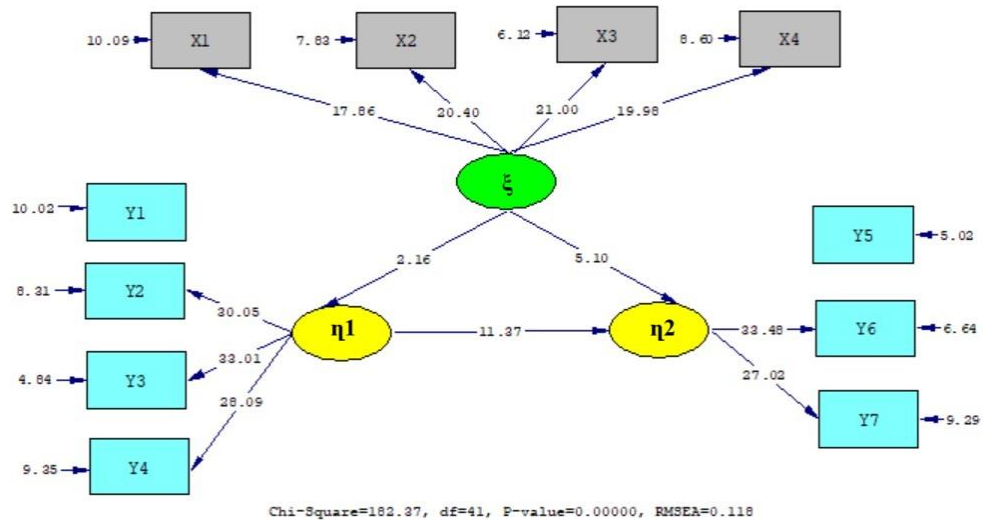


Figure 6. T-Value Path Diagram

Overall Model Fit Test

The results of the goodness of fit test in structural equation modelling (SEM) are detailed in the table below:

Table 7. Goodness of Fit

No.	Index	Result	Recommended Value	Conclusion
1	Probabilitas X^2	0,00074	>0,05	Marginal fit
2	X^2/df	1,53	<5	Good fit
3	RMSEA	0.034	$\leq 0,08$	Good fit
4	AGFI	0.89	<0,90	Marginal fit
5	GFI	0.94	<0,90	Marginal fit
6	CFI	0.99	>0,90	Good fit
7	NFI	0.98	>0,90	Good fit
8	NNFI	0.98	>0,90	Good fit
9	IFI	0.99	>0,90	Good fit
10	RFI	0.97	>0,90	Good fit
11	ECVI	0.58	<5	Good fit

With a chi-square value of 80,62 the goodness of fit table indicates that the model is not suitable. However, the relationship between the chi-square value and the degrees of freedom (X^2/df) is $89,14/35=2,54$ which indicates that the model has a good fit. Additionally, the results show a decrease in the Root Mean Square Error of Approximation (RMSEA) and the Adjusted Goodness of Fit Index (AGFI) and Goodness of Fit Index (GFI). Additionally, the expected cross-validation index (ECVI) shows a lower ECVI.

There is an Influence of Communication (ξ) on Commitment (η_1)

Research results show that communication affects commitment. So, good communication not only involves clearly informing people, actively listening, providing constructive feedback, and understanding what others want. Commitment is a type of loyalty and long-term attachment that involves emotional elements and shared goals. Through genuine efforts to provide

consistent service, respond to customer needs, and innovate in product development, commitment is defined. This is in line with the research by Sayuti et al., (2024) which found that communication has a significant impact on increasing commitment.

There is an Influence of Communication (ξ) on Trust (η_2)

Based on the research findings, it shows that communication influences trust. It can be concluded that transparent communication and avoiding the use of logical fallacies are essential to building long-term trust with customers. Trust is the result of the bank's ability to consistently create positive customer experiences and does not solely rely on reliability built through interactions involving transparency, consistent service, and the ability to meet customer needs. This is in line with the research conducted by Iskandar et al., (2024) which found that communication significantly influences the enhancement of trust.

There is an Influence of Commitment (η_1) on Trust (η_2)

According to the research findings, commitment affects trust. It can be concluded that the bank's ability to consistently create positive customer experiences and not solely rely on reliability built through interactions involving transparency, consistent service, and product innovation demonstrates its commitment to maintaining long-term relationships with clients. This is in accordance with the research conducted by Permana et al., (2020) that commitment partially influences customer trust.

CONCLUSION AND RECOMMENDATIONS

The research results show that commitment, trust, and customer communication correlate with each other in building long-lasting relationships in the banking industry.

First, the increase in the bank's commitment to customers is greatly influenced by effective communication, which includes the delivery of clear, transparent information and constructive criticism.

Second, communication is very important for building customer trust, especially when done consistently, so that customers have a positive experience.

Third, consistent service, responsiveness, and product innovation demonstrate the bank's commitment to building relationships with clients and enhancing customer trust.

Therefore, these three variables support each other and form a cycle. Effective communication enhances commitment, and strong commitment increases trust, and the trust that is formed ultimately drives customer loyalty. The results show that the planned communication strategy and the genuine commitment of Bank Lampung KCP Way Jepara are crucial for building and maintaining customer trust in the increasingly competitive financial industry.

ADVANCED RESEARCH

The findings of this study underline the interconnected role of commitment, trust, and communication in maintaining sustainable customer relationships in the banking sector. However, future research could explore how

these variables interact in digital banking environments, where face-to-face interaction is limited. As digital platforms become the main channel for customer engagement, examining how virtual communication tools—such as chatbots, mobile apps, and automated responses—affect customer perceptions of commitment and trust could offer valuable insights. Additionally, cultural factors and customer demographics may also influence how communication is received and interpreted, thus affecting the strength of the bank–customer relationship.

Moreover, longitudinal studies could be conducted to evaluate how communication strategies and commitment levels evolve over time and their long-term impact on customer loyalty. Future researchers may also consider comparing different branches or financial institutions to see whether these variables have the same influence across various settings. Expanding the scope to include customer satisfaction and service recovery efforts would provide a more comprehensive understanding of loyalty-building mechanisms in banking. Ultimately, such studies can help banks like Bank Lampung further refine their strategies in a highly dynamic and competitive financial landscape.

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