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From Relationship Marketing to Customer Loyalty: The Mediating Role of Brand Love in Regional Banking

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ABSTRACT: This study examines whether brand love mediates the effects of four relationship marketing dimensions—trust, commitment, communication, and conflict handling—on customer loyalty among credit customers of a regional development bank in Southeast Sulawesi, Indonesia. A quantitative survey of 156 borrowers was analyzed using partial least squares structural equation modeling (PLS-SEM) in SmartPLS 4. All nine direct effects and four specific indirect effects were positive and statistically significant. Trust showed the strongest direct effect on brand love (β = 0.361), whereas conflict handling had the largest direct effect on loyalty among the four relationship marketing dimensions (β = 0.274). Brand love positively predicted loyalty (β = 0.264). Specific indirect effects ranged from 0.066 to 0.095, indicating that emotional attachment constitutes a complementary route through which relational practices translate into customer loyalty. The findings extend relational exchange perspectives by distinguishing the rational and affective routes to loyalty in regional credit banking. The study recommends strengthening trustworthy interactions, transparent communication, long-term commitment, and responsive complaint resolution alongside brand-building initiatives.

1. INTRODUCTION

Regional development banks operate within a distinctive financial service environment characterized by long-term lending relationships, continuous customer interactions, recurring financial disclosures, repayment obligations, loan restructuring, and complaint resolution. Consequently, customer retention cannot be adequately explained solely by financial products, interest rates, or transactional benefits. Relationship marketing emphasizes sustained exchanges, mutual trust, reciprocal interactions, and the development of enduring relationships that generate value for both customers and banking institutions (Berry, 1983; Grönroos, 1994; Morgan & Hunt, 1994). Previous banking research demonstrates that trust, commitment, communication, and conflict handling constitute essential dimensions influencing customer loyalty and relationship continuity (Ndubisi, 2007; Beerli et al., 2004). Furthermore, consistent relational practices may strengthen customers' emotional attachment, reinforce confidence in institutional reliability, and encourage continued patronage. Understanding these mechanisms is particularly important for regional banks seeking to maintain competitive advantages, enhance customer experiences, and cultivate sustainable loyalty among borrowers in increasingly competitive financial markets.

An important conceptual issue concerns how effective relationship marketing practices develop into emotional preferences for specific banking brands. Consumer–brand relationship literature identifies emotional attachment and brand love as psychological constructs that extend beyond customer satisfaction, functional benefits, and rational evaluations (Fournier, 1998; Carroll & Ahuvia, 2006; Batra et al., 2012). Within credit banking, this distinction is particularly relevant because continued borrowing may arise from contractual obligations rather than genuine customer loyalty. Therefore, emotional attachment provides an essential mechanism for understanding customers' voluntary commitment, positive recommendations, and sustained brand preferences. Brand love may consequently transform favorable relational experiences into deeper emotional bonds, strengthening customer advocacy and resistance to competing banking alternatives (Dick & Basu, 1994; Oliver, 1999), thereby supporting sustainable customer loyalty and long-term competitive differentiation.

Prior relational marketing theory and meta-analytic evidence emphasize the importance of relational investments, trust, and commitment (Morgan & Hunt, 1994; Palmatier et al., 2006). Yet the four operational dimensions can have different

implications for emotional attachment and loyalty. This study investigates these differentiated paths among borrowers of PT Bank Pembangunan Daerah Sulawesi Tenggara (Bank Sultra), testing brand love as a mediator rather than assuming that all relational investments act through an identical mechanism. The contribution is threefold: first, it differentiates the four relationship marketing dimensions rather than collapsing them into one aggregate predictor; second, it examines the emotional conversion of relationship quality into loyalty through brand love; third, it provides evidence from credit customers of an Indonesian regional bank, a context with substantial ongoing contractual and interpersonal interaction.

2. THEORETICAL FRAMEWORK AND HYPOTHESES

2.1 Relational exchange and commitment–trust perspectives

Social exchange theory emphasizes that sustained interactions between individuals and organizations generate reciprocity, mutual obligations, and expectations of shared benefits, thereby fostering long-term relational stability (Homans, 1958; Blau, 1964; Cropanzano & Mitchell, 2005). Within service environments, trustworthy behavior, credible commitments, and consistent institutional support reduce perceived uncertainty and vulnerability while encouraging cooperation and positive customer evaluations. Commitment–trust theory further identifies trust and commitment as fundamental mechanisms underlying successful relationship marketing, facilitating cooperation, relationship continuity, and customer retention (Morgan & Hunt, 1994). Trust becomes particularly critical in financial services because customers disclose sensitive personal information, undertake substantial financial commitments, and depend on institutional integrity throughout prolonged service interactions (Sirdeshmukh et al., 2002; Garbarino & Johnson, 1999). Consequently, banking institutions that consistently demonstrate reliability, transparency, responsiveness, and genuine concern for customer welfare are better positioned to strengthen relational confidence, cultivate emotional attachment, and promote sustainable customer loyalty through mutually beneficial exchanges and enduring institutional relationships.

2.2 Four dimensions of relationship marketing

Trust reflects customers' perceptions of honesty, reliability, integrity, and benevolence, which establish confidence in banking relationships. Commitment represents the willingness of customers and financial institutions to maintain mutually beneficial relationships over time. Communication involves delivering accurate, timely, transparent, and reciprocal information that strengthens customer understanding and engagement. Conflict handling refers to the ability to prevent, manage, and resolve service problems fairly and effectively (Ndubisi, 2007). Effective communication facilitates relational exchanges, reduces uncertainty, and demonstrates institutional responsiveness to customer needs (Mohr & Nevin, 1990; Duncan & Moriarty, 1998). Furthermore, effective conflict resolution reinforces trust during service failures, while strong relational commitment encourages continued patronage, emotional attachment, and long-term customer loyalty in competitive banking environments (Fullerton, 2003; Anderson & Narus, 1990).

2.3 Brand love as an affective pathway

Brand love represents a strong, enduring, and deeply positive emotional orientation toward a particular brand, characterized by emotional attachment, affection, passion, and integration into consumers' personal identities and everyday experiences (Carroll & Ahuvia, 2006; Batra et al., 2012). This concept originates from consumer–brand relationship theory, which emphasizes meaningful psychological connections between consumers and brands (Fournier, 1998), and is further supported by research on emotional brand attachment (Thomson et al., 2005). Unlike brand awareness, satisfaction, or favorable attitudes, brand love reflects profound emotional commitment and the perception of a brand as a valued relational partner (Albert et al., 2008; Albert & Merunka, 2013). Within banking services, consistent trustworthy interactions, personalized communication, responsive service recovery, and institutional commitment may strengthen emotional identification, encourage positive customer advocacy, and foster sustainable loyalty beyond purely transactional considerations and financial benefits.

2.4 Customer loyalty and hypotheses

Loyalty includes favorable attitudes, preference, repeat patronage, and recommendation, although behavioral persistence alone may be constrained by switching costs or contractual arrangements (Dick & Basu, 1994; Oliver, 1999). Brand trust and brand affect contribute to loyalty through complementary cognitive and emotional routes (Chaudhuri & Holbrook, 2001). Relationship marketing can thus affect loyalty directly through reliable service and indirectly through brand love (Zeithaml et al., 1996; Keller, 1993; Aaker, 1991, 1996).

H1–H4: Trust, commitment, communication, and conflict handling each positively influence brand love. H5–H8: These four dimensions each positively influence customer loyalty. H9: Brand love positively influences customer loyalty. H10–H13: Brand love positively mediates each of the four dimensions' effects on customer loyalty.

3. MATERIALS AND METHODS

3.1 Research design and respondents

The study employed a quantitative, cross-sectional questionnaire design among credit customers of PT Bank Pembangunan Daerah Sulawesi Tenggara. The underlying primary-data study reports a sample of 156 respondents distributed proportionally across branch offices. The cross-sectional design supports statistical association and model-consistent directional interpretation, but does not by itself establish causality.

3.2 Constructs and estimation

The model specified trust, commitment, communication, and conflict handling as separate predictors, brand love as mediator, and customer loyalty as outcome. The original study used a second-order repeated-indicator measurement procedure and SmartPLS 4.1.1.8. Model evaluation included indicator measurement, discriminant validity, structural paths, effect sizes, and bootstrapped specific indirect effects. Interpretation follows established PLS-SEM guidance and validity principles (Fornell & Larcker, 1981; Henseler et al., 2015; Hair et al., 2022). The coefficients below reproduce the reported primary-data outputs rather than estimates recalculated from individual-level responses.

4. RESULTS AND DISCUSSION

4.1 Structural model and direct effects

The original analysis reports an SRMR of 0.044 and NFI of 0.852. These descriptive model-fit indices should be considered alongside the measurement and predictive diagnostics, rather than interpreted as conclusive evidence of model validity. Table 1 summarizes the nine direct paths, all statistically significant at the 0.05 level.

Table 1. Direct effects in the structural model

Path	β	t	p	f^2
Trust → Brand love	.361	5.735	<.001	.253
Commitment → Brand love	.288	4.174	<.001	.162
Communication → Brand love	.250	3.492	<.001	.120
Conflict handling → Brand love	.256	4.038	<.001	.127
Trust → Customer loyalty	.251	4.563	<.001	.139
Commitment → Customer loyalty	.237	3.997	<.001	.135
Communication → Customer loyalty	.210	3.436	.001	.108
Conflict handling → Customer loyalty	.274	4.162	<.001	.183
Brand love → Customer loyalty	.264	3.434	.001	.100

Source: Primary survey data processed using SmartPLS 4 (2026).

Trust is the strongest predictor of brand love (β = 0.361), consistent with the argument that emotionally meaningful relationships require confidence in the partner's integrity (Morgan & Hunt, 1994; Sirdeshmukh et al., 2002). The effects of commitment (β = 0.288), conflict handling (β = 0.256), and communication (β = 0.250) also suggest that affection for a bank is constructed through repeated relational experiences rather than advertising alone. This pattern accords with the broader consumer–brand relationship view advanced by Fournier (1998) and Batra et al. (2012).

For customer loyalty, conflict handling displays the strongest direct path among the four relational dimensions (β = 0.274). Borrowers may evaluate the bank most critically when repayment issues, errors, or disagreements arise. Prompt, equitable responses can preserve customers' willingness to recommend and continue with the institution. Trust (β = 0.251), commitment (β = 0.237), and communication (β = 0.210) remain significant independent predictors, suggesting that loyalty is sustained through multiple facets of exchange quality (Ndubisi, 2007; Palmatier et al., 2006).

Brand love is also positively associated with loyalty (β = 0.264), supporting the relevance of emotional attachment beyond relational evaluations. This is consistent with prior brand-love research (Carroll & Ahuvia, 2006; Albert & Merunka, 2013) and with the distinction between favorable attitudes and merely repeated transactions (Dick & Basu, 1994). The results should not, however, be taken as evidence that affection eliminates the practical influence of loan terms, switching constraints, or economic incentives.

4.2 Mediating effects of brand love

Table 2. Specific indirect effects through brand love

Indirect path	β	t	p
Trust → Brand love → Loyalty	.095	2.870	.004
Commitment → Brand love → Loyalty	.076	2.699	.007
Communication → Brand love → Loyalty	.066	2.387	.017
Conflict handling → Brand love → Loyalty	.068	2.704	.007

Source: Primary survey data processed using SmartPLS 4 (2026).

All four specific indirect effects are positive and significant. The largest mediated pathway originates in trust (β = 0.095), followed by commitment (β = 0.076), conflict handling (β = 0.068), and communication (β = 0.066). Because the corresponding direct paths remain significant, these results are consistent with complementary partial mediation. In substantive terms, relationship marketing contributes to loyalty both through direct relational value and through a distinct affective route. This interpretation integrates social exchange logic (Blau, 1964; Cropanzano & Mitchell, 2005) with brand attachment and brand-love theory (Thomson et al., 2005; Batra et al., 2012).

The trust pathway is theoretically important. Financial service customers depend on a bank's competence, disclosure, and integrity. Repeated evidence of trustworthy behavior may transform an initially instrumental lending relationship into positive emotional identification. Such attachment can then reinforce loyalty beyond a purely cost–benefit evaluation (Chaudhuri & Holbrook, 2001; Garbarino & Johnson, 1999). The observed indirect effect is not evidence of temporal causality, but it is consistent with the proposed psychological sequence.

Commitment also works through both pathways. Reliable long-term support signals that the bank values borrowers beyond individual transactions; this can cultivate emotional closeness and strengthen continued preference. The result extends commitment–trust reasoning by showing that commitment is not merely a rational antecedent of retention, but can coexist with an affective process (Morgan & Hunt, 1994; Fullerton, 2003). Communication similarly contributes through information transparency and customer recognition. Its smaller indirect effect does not make communication dispensable: timely information may be foundational for both trust and perceived fairness (Mohr & Nevin, 1990; Duncan & Moriarty, 1998).

Conflict handling demonstrates the strongest direct association with customer loyalty among the four relationship marketing dimensions, although its indirect influence through brand love remains comparatively modest. This distinction provides important theoretical and managerial insights into the mechanisms underlying customer loyalty in regional banking. Effective conflict resolution may immediately restore borrowers' confidence, reduce perceived financial risks, and reinforce their willingness to maintain existing banking relationships. However, emotional attachment and brand love generally develop through repeated positive interactions, consistent service experiences, and sustained relational investments over time. Consequently, successful complaint management primarily strengthens loyalty through immediate reassurance and perceived institutional reliability, whereas brand love contributes through deeper emotional identification and long-term psychological commitment. These findings suggest that responsive service recovery and emotionally oriented brand-building strategies should be implemented as complementary rather than interchangeable approaches to customer retention, relationship sustainability, and competitive differentiation within regional banking institutions (Ndubisi, 2007; Zeithaml et al., 1996).

4.3 Theoretical and managerial implications

Theoretically, the study demonstrates the value of disaggregating relationship marketing into operationally distinct practices. Its principal contribution is not that relationships matter—a well-established proposition (Berry, 1983; Grönroos, 1994)—but that each relational dimension retains a positive direct association with loyalty while also exhibiting an indirect association through brand love. The model thereby bridges commitment–trust theory and consumer–brand relationship theory within a credit-banking setting (Morgan & Hunt, 1994; Fournier, 1998).

Managerially, Bank Sultra should prioritize transparent lending information, predictable follow-up, and staff conduct that strengthens confidence; maintain visible commitment throughout the loan life cycle; and establish accessible, timely, fair complaint resolution. Brand-love initiatives should be anchored in credible service experiences rather than promotional

claims. Metrics should distinguish voluntary recommendation and preference from compulsory account continuation, since repeat borrowing may be shaped by contractual conditions (Oliver, 1999; Reichheld & Sasser, 1990).

4.4 Limitations and future research

The sample is restricted to borrowers at one regional bank, limiting generalizability to other institutions or banking segments. The cross-sectional self-report design cannot establish the temporal ordering of relational perceptions, brand love, and loyalty, and may be vulnerable to common-method influences. Future studies could use longitudinal designs, objective retention measures, and multi-bank comparisons; examine switching costs and borrower risk; and assess predictive validity with holdout samples (Hair et al., 2022).

5. CONCLUSION

The findings demonstrate significant positive direct effects of trust, commitment, communication, and conflict handling on both brand love and customer loyalty, alongside a significant positive influence of brand love on customer loyalty. Furthermore, four significant specific indirect effects confirm that brand love functions as a complementary mediator in strengthening the influence of relationship marketing dimensions on customer loyalty. Trust emerges as the strongest predictor of brand love, highlighting the importance of institutional credibility and reliability in developing emotional attachment. Meanwhile, conflict handling exhibits the strongest direct influence on customer loyalty, emphasizing the importance of effective complaint resolution. These findings suggest that sustainable borrower loyalty requires an integrated strategy combining trustworthy relationship management, responsive banking services, consistent communication, and meaningful emotional connections with the banking brand over time.

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