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Effects Of Digital Marketing and Customer Trust on Customer Retention: The Mediating Role of Customer Satisfaction

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ABSTRACT

This study examines the effects of digital marketing and customer trust on customer retention, with customer satisfaction serving as a mediating variable at Bank UMKM Jatim. A quantitative explanatory design was employed using survey data from 345 active customers of the Surabaya branch. Respondents were selected through purposive sampling, and data were collected using a five-point Likert-scale questionnaire distributed online and directly. The data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS. The findings indicate that digital marketing has a positive and significant effect on customer retention ($\beta = 0.147$; $p = 0.009$) and customer satisfaction ($\beta = 0.382$; $p < 0.001$). Customer trust also has a positive and significant effect on customer retention ($\beta = 0.433$; $p < 0.001$) and customer satisfaction ($\beta = 0.217$; $p < 0.001$). Customer satisfaction positively affects customer retention ($\beta = 0.177$; $p = 0.002$). In addition, customer satisfaction mediates the relationships of digital marketing (indirect $\beta = 0.068$; $p = 0.002$) and customer trust (indirect $\beta = 0.038$; $p = 0.009$) with customer retention. The results suggest that customer retention can be strengthened through the integration of relevant digital marketing, trustworthy banking services, and consistent customer experiences..

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INTRODUCTION

Customer retention is a strategic concern for banking institutions because maintaining existing customers supports long-term relationships and reduces the need to rely continuously on customer acquisition. In financial services, customers evaluate not only the products offered but also the reliability of service, the security of transactions, and the consistency of the institution. Customer retention therefore reflects the extent to which a bank can sustain customers' willingness to continue using its services over time. Prior research has linked retention with customer satisfaction, trust, and relationship-building practices (Bowen & Chen, 2001; Nasrin Danesh et al., 2012; Simanjuntak et al., 2020).

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The expansion of digital technology has changed how banks communicate with customers and deliver information. Digital marketing enables financial institutions to provide accessible information, interact with customers through digital channels, and communicate promotional messages more efficiently. When digital communication is relevant, reliable, and easy to access, it can improve the customer experience and strengthen the relationship between customers and the bank. Studies have reported positive associations between digital marketing, customer satisfaction, and customer loyalty (Anber Mohammad, 2022; Bachri et al., 2023; YachouAityassine et al., 2022). Research in the Indonesian banking context has also examined the contribution of digital marketing to customer retention (Ande Putra & Indriani, 2024).

Customer trust is another important determinant of continuing relationships in banking. Customers must have confidence that the bank can provide dependable services, protect personal information, and act with integrity. The commitment-trust perspective explains that trust is central to the development and maintenance of relationship marketing because it supports confidence in an ongoing exchange relationship (Morgan & Hunt, 1994). In digital transactions, trust is also associated with perceived security and the reliability of online services (Gefen et al., 2003). When customers trust their bank, they are more likely to maintain the relationship and less likely to consider switching to another provider (Negassa, 2023).

Customer satisfaction may explain how digital marketing and trust are translated into customer retention. Satisfaction reflects customers' evaluation of their experience after using a service. Positive experiences can strengthen customers' intention to continue using a service and can support loyalty over time (Bowen & Chen, 2001). Previous research has considered satisfaction as a mediating mechanism in the relationship between digital marketing, trust, and retention, including in financial and digital service contexts (Dewi & Jatmiko, 2022; Gazi et al., 2025). Nevertheless, evidence from Bank UMKM Jatim, particularly regarding the simultaneous roles of digital marketing and customer trust and the mediating contribution of satisfaction, remains useful for understanding customer retention in a regional banking context.

Accordingly, this study investigates the effects of digital marketing and customer trust on customer retention at Bank UMKM Jatim, while examining customer satisfaction as a mediating variable. The study contributes empirical evidence from customers of the Surabaya branch and provides managerial insights for integrating digital communication, trust-building practices, and customer experience management.

LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

Theoretical Foundation

This study is grounded in the relationship marketing perspective, particularly the commitment-trust theory proposed by Morgan and Hunt (1994). The theory positions trust as a key condition for developing and maintaining successful long-term relationships. In banking, where customers entrust their funds and personal information to a service provider, trust can reduce uncertainty and support continuity in the customer-bank relationship. Customer satisfaction complements this perspective by representing customers' evaluation of whether the service experience meets their expectations. Together, digital marketing, trust, and satisfaction provide a framework for explaining customer retention.

Digital Marketing and Customer Retention

Digital marketing provides banks with channels to communicate information, promote services, and interact with customers. Accessible and relevant digital communication can help customers obtain information and engage with the bank more conveniently. These experiences may encourage customers to continue using the bank's services. Prior studies have identified relationships between digital marketing and customer loyalty or retention (Anber Mohammad, 2022; Ande Putra & Indriani, 2024). Therefore, the following hypothesis is proposed:

H1: Digital marketing has a positive and significant effect on customer retention.

Customer Trust and Customer Retention

Trust reflects customers' confidence in the bank's competence, integrity, and reliability. In banking, confidence in service dependability and data security can reduce perceived risk and strengthen the intention to maintain a relationship with the institution. Previous studies have associated customer trust with retention in financial and service settings (Nasrin Danesh et al., 2012; Negassa, 2023). Thus, the second hypothesis is:

H2: Customer trust has a positive and significant effect on customer retention.

Digital Marketing and Customer Satisfaction

Digital marketing can improve satisfaction when digital channels provide convenient access, useful information, and responsive interaction. Customers are more likely to evaluate the service positively when digital communication supports rather than complicates their banking activities. Prior research has linked digital marketing practices with customer satisfaction (Bachri et al., 2023; Dewi & Jatmiko, 2022). Accordingly:

H3: Digital marketing has a positive and significant effect on customer satisfaction.

Customer Trust and Customer Satisfaction

Customers who believe that a bank is reliable and protects their interests are more likely to feel secure when using its services. This confidence can reduce uncertainty and improve the overall evaluation of the banking experience. Research on banking and digital services indicates that trust is associated with customer satisfaction (Dewi & Jatmiko, 2022; Gazi et al., 2025). Therefore:

H4: Customer trust has a positive and significant effect on customer satisfaction.

Customer Satisfaction and Customer Retention

Satisfaction can encourage customers to continue using a service because positive experiences strengthen the perceived value of the relationship. In banking, satisfaction with service quality, product suitability, and service experience can support customers' intention to remain with the institution. Prior studies have identified satisfaction as an important antecedent of loyalty and retention (Bowen & Chen, 2001; Tirtawati, 2021). Thus:

H5: Customer satisfaction has a positive and significant effect on customer retention.

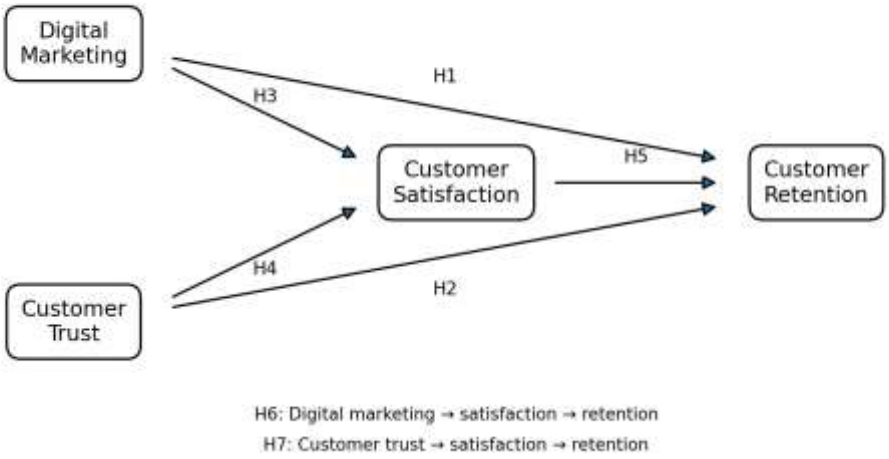
The Mediating Role of Customer Satisfaction

Digital marketing may affect retention not only through direct communication and engagement but also by improving customers' evaluations of the service experience. Similarly, customer trust may strengthen satisfaction by increasing confidence in the bank's reliability and integrity. Satisfaction can then translate these positive perceptions into a stronger intention to continue using the bank. Prior research has examined satisfaction as an intervening mechanism between digital marketing, trust, and customer retention (Dewi & Jatmiko, 2022; Gazi et al., 2025). The final hypotheses are:

H6: Customer satisfaction mediates the effect of digital marketing on customer retention.

H7: Customer satisfaction mediates the effect of customer trust on customer retention.

Figure 1. Research Conceptual Framework



Source: Developed by the researcher (2025).

METHOD

This study employed a quantitative approach with an explanatory research design to examine the relationships among digital marketing, customer trust, customer satisfaction, and customer retention. The research was conducted at Bank UMKM Jatim, Surabaya Branch, during January–June 2025. The population consisted of approximately 2,500 active customers. The target sample was calculated using Slovin's formula with a 5% margin of error, resulting in 344.8 respondents, which was rounded to 345. Respondents were selected using purposive sampling from customers considered relevant to the research objectives.

Primary data were collected through a structured questionnaire distributed through Google Forms and directly to eligible customers visiting the bank. Responses were measured using a five-point Likert scale, ranging from 1 (strongly disagree) to 5 (strongly agree). The model included digital marketing and customer trust as exogenous constructs, customer satisfaction as a mediating construct, and customer retention as the endogenous construct. The final measurement model reported three observed questionnaire items for each construct.

The data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS. The measurement model was assessed through outer loadings, cross-loadings, Cronbach's Alpha, rho_A, Composite Reliability (rho_C), and Average Variance Extracted (AVE). The structural model was evaluated using the coefficient of determination (R^2) and bootstrapping to estimate path coefficients, t-statistics, and p-values. Mediation was examined through specific indirect effects. A relationship was considered statistically significant when its p-value was below 0.05.

RESULTS AND DISCUSSION

Respondent Characteristics

A total of 345 active customers participated in the study. Female respondents represented 72% of the sample, while male respondents accounted for 28%. The largest age groups were 25–30 years (31%) and 30–35 years (30%). In terms of customer tenure, the largest group had been customers for 3–4 years (33%), followed by 2–3 years (24%). The respondent profile is summarized in Table 1.

Table 1. Respondent Characteristics

Criteria	Category	Frequency	Percentage

Gender	Male	98	28%
	Female	247	72%
Age	Below 25 years	19	6%
	25–30 years	108	31%
	30–35 years	103	30%
	35–40 years	62	18%
	Above 40 years	53	15%
Customer tenure	Less than 1 year	25	7%
	1–2 years	57	17%
	2–3 years	82	24%
	3–4 years	114	33%
	4–5 years	48	14%
	More than 5 years	19	6%

Measurement Model Assessment

The measurement model demonstrated acceptable convergent validity and internal consistency. All outer loading values exceeded 0.70, ranging from 0.765 to 0.965. The AVE values ranged from 0.661 to 0.895, while Cronbach's Alpha values ranged from 0.743 to 0.941 and Composite Reliability (rho_C) ranged from 0.854 to 0.962. The cross-loading results also showed that each indicator had its highest loading on the construct it was intended to measure. These results support the use of the measurement model for structural analysis.

Table 2. Measurement Model Assessment

Construct	Outer Loadings	Cronbach's Alpha	rho_A	rho_C	AVE
Digital Marketing	0.805; 0.843; 0.790	0.743	0.744	0.854	0.661
Customer Trust	0.807; 0.826; 0.843	0.769	0.776	0.865	0.682
Customer Satisfaction	0.929; 0.965; 0.944	0.941	0.944	0.962	0.895
Customer Retention	0.915; 0.894; 0.765	0.823	0.844	0.895	0.741

Source: Processed research data (2025).

Structural Model and Hypothesis Testing

The coefficient of determination indicates that digital marketing and customer trust explained 23.6% of the variance in customer satisfaction ($R^2 = 0.236$; adjusted $R^2 = 0.232$). The combination of digital marketing, customer trust, and customer satisfaction explained 34.5% of the variance in customer retention ($R^2 = 0.345$; adjusted $R^2 = 0.339$). The remaining variance is attributable to factors outside the proposed model.

Table 3. Coefficient of Determination

Endogenous Construct	R^2	Adjusted R^2
Customer Satisfaction	0.236	0.232
Customer Retention	0.345	0.339

The bootstrapping results show that all five direct relationships were positive and statistically significant. Customer trust had the largest direct coefficient on customer retention ($\beta = 0.433$), followed by digital marketing ($\beta = 0.147$). The direct effects are presented in Table 4.

Table 4. Direct Effect Hypothesis Testing

Hypothesis / Structural Relationship	β	t-statistic	p-value	Decision
H1: Digital Marketing → Customer Retention	0.147	2.616	0.009	Supported
H2: Customer Trust → Customer Retention	0.433	9.475	<0.001	Supported
H3: Digital Marketing → Customer Satisfaction	0.382	6.891	<0.001	Supported
H4: Customer Trust → Customer Satisfaction	0.217	4.311	<0.001	Supported
H5: Customer Satisfaction → Customer Retention	0.177	3.165	0.002	Supported

Mediation Analysis

The specific indirect-effect analysis indicates that customer satisfaction significantly mediates both proposed relationships. The indirect effect of digital marketing on customer retention through customer satisfaction was 0.068 ($t = 3.104$; $p = 0.002$). The indirect effect of customer trust on customer retention through customer satisfaction was 0.038 ($t = 2.617$; $p = 0.009$). Because the corresponding direct effects also remained statistically significant, the pattern is consistent with partial mediation for both relationships.

Table 5. Specific Indirect Effects

Indirect Relationship	β	t-statistic	p-value	Interpretation
Digital Marketing → Customer Satisfaction → Customer Retention	0.068	3.104	0.002	Partial mediation
Customer Trust → Customer Satisfaction → Customer Retention	0.038	2.617	0.009	Partial mediation

Discussion

The Effect of Digital Marketing on Customer Retention

The results support H1, showing that digital marketing positively affects customer retention ($\beta = 0.147$; $p = 0.009$). This finding suggests that accessible digital information, useful promotional content, and convenient online interaction can support customers' decisions to continue using the bank. Digital marketing may help maintain contact between the bank and its customers beyond conventional face-to-face service encounters. The result is consistent with research linking digital marketing to customer loyalty and retention (Anber Mohammad, 2022; Ande Putra & Indriani, 2024). For Bank UMKM Jatim, digital marketing should therefore be treated as a relationship channel, not merely as a promotional instrument.

The Effect of Customer Trust on Customer Retention

H2 is supported, with customer trust showing a positive and significant effect on customer retention ($\beta = 0.433$; $p < 0.001$). Among the direct predictors in the model, trust has the largest coefficient. This indicates that customers' confidence in the bank's reliability, integrity, and ability to protect their interests is particularly important in sustaining banking relationships. Banking services involve financial and personal information, making trust a central condition for continued use. This result is consistent with the commitment-trust perspective of Morgan and Hunt (1994) and prior findings on trust and retention (Nasrin Danesh et al., 2012; Negassa, 2023).

The Effects of Digital Marketing and Customer Trust on Customer Satisfaction

The findings support H3 and H4. Digital marketing has a positive effect on customer satisfaction ($\beta = 0.382$; $p < 0.001$), while customer trust also has a positive effect ($\beta = 0.217$; $p < 0.001$). The stronger coefficient for digital marketing suggests that the quality of digital communication and ease of access are important contributors to customers' evaluation of their banking experience. At the same time, trust supports satisfaction by reducing uncertainty and increasing customers' confidence when interacting with the bank. These findings are in line with previous research on digital marketing and satisfaction, as well as trust in digital and banking services (Bachri et al., 2023; Dewi & Jatmiko, 2022; Gefen et al., 2003).

The Effect of Customer Satisfaction on Customer Retention

H5 is supported because customer satisfaction positively affects customer retention ($\beta = 0.177$; $p = 0.002$). Customers who evaluate the bank's services positively are more likely to continue their relationship with the institution. Satisfaction can strengthen the perceived value of the service experience and reduce the motivation to switch providers. This finding is consistent with the relationship between satisfaction and loyalty discussed by Bowen and Chen (2001), and with research on customer retention in banking services (Tirtawati, 2021).

The Mediating Role of Customer Satisfaction

The results support H6 and H7. Customer satisfaction carries part of the effect of digital marketing on customer retention (indirect $\beta = 0.068$; $p = 0.002$), while the direct effect of digital marketing remains significant ($\beta = 0.147$; $p = 0.009$). This indicates partial mediation: digital marketing is associated with retention both directly and through the satisfaction generated by customers' digital experiences. The result is consistent with the argument that digital marketing can strengthen customer relationships by improving the service experience (Dewi & Jatmiko, 2022).

Customer satisfaction also partially mediates the relationship between customer trust and customer retention (indirect $\beta = 0.038$; $p = 0.009$), while the direct effect of trust remains significant ($\beta = 0.433$; $p < 0.001$). Thus, trust contributes to retention through two routes: directly, by strengthening customers' confidence in the bank, and indirectly, by creating a more satisfying banking experience. This interpretation aligns with relationship marketing theory, which emphasizes trust as a foundation for maintaining long-term customer relationships (Morgan & Hunt, 1994).

Taken together, the findings indicate that customer retention at Bank UMKM Jatim cannot be explained by digital marketing or trust in isolation. Digital communication and trust-building practices need to be supported by service experiences that satisfy customers. The R^2 values also show that the proposed model explains 23.6% of customer satisfaction and 34.5% of customer retention, leaving room for other determinants such as service quality, perceived value, product suitability, switching costs, and relationship commitment to be examined in future studies.

CONCLUSION

This study concludes that digital marketing and customer trust positively and significantly affect customer retention at Bank UMKM Jatim. Both variables also positively affect customer satisfaction, and customer satisfaction contributes positively to customer retention. Customer trust has the largest direct effect on retention among the predictors examined. The mediation analysis further shows that customer satisfaction partially mediates the effects of both digital marketing and customer trust on retention. These findings indicate that customer retention is strengthened when banks combine accessible and relevant digital communication with reliable services and satisfying customer experiences.

From a managerial perspective, Bank UMKM Jatim should improve the relevance and accessibility of its digital information, maintain responsive communication across digital channels, and ensure that promotional messages are consistent with actual service delivery. The bank should also strengthen trust through dependable transactions, transparent information, clear privacy practices, and consistent protection of customer data. Customer satisfaction should be monitored as an intermediate performance indicator because it helps translate digital marketing and trust into continued customer relationships.

This study has limitations. The respondents were drawn only from the Surabaya branch, so the findings should not automatically be generalized to all Bank UMKM Jatim branches or other banking institutions. The study also relied on questionnaire data and a limited set of constructs. Future research may use a broader geographic sample, combine survey and interview methods, and include service quality, perceived value, perceived risk, switching costs, or relationship commitment to provide a more comprehensive explanation of customer retention.

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