

Service Quality of Brady Cronin, E-SQ, and E-CRM Models in Building Loyalty Through Nagari Bank Customer Commitment in Padang City

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ABSTRAK

Penelitian ini bertujuan untuk menginvestigasi hubungan antara e-service quality (kualitas layanan elektronik), e-satisfaction (kepuasan elektronik), e-trust (kepercayaan elektronik), dan e-commitment (komitmen elektronik) dalam membangun customer e-loyalty (loyalitas pelanggan elektronik). Penelitian ini menggunakan pendekatan deskriptif kuantitatif, dengan data primer yang dikumpulkan melalui kuesioner yang disebar kepada responden yang merupakan nasabah Bank Nagari di Kota Padang. Populasi penelitian ini terdiri dari seluruh nasabah Bank Nagari di Kota Padang, dan sampel yang diambil sebanyak 200 responden. Instrumentasi penelitian ini menggunakan skala Likert untuk mengukur persepsi responden terhadap variabel yang diteliti. Data yang terkumpul dianalisis menggunakan program Smart PLS (Partial Least Squares) sebagai metode analisis data. Metode analisis ini mencakup analisis deskriptif untuk melihat statistik deskriptif dari variabel-variabel yang diteliti, serta analisis inferensial untuk menguji hubungan antara variabel-variabel tersebut, termasuk pengujian validitas dan reliabilitas tes, uji t, koefisien jalur, ukuran efek, dan pengujian hipotesis. Hasil penelitian menunjukkan bahwa kualitas layanan elektronik, kepuasan elektronik, kepercayaan elektronik, dan komitmen elektronik memiliki hubungan yang signifikan dengan loyalitas pelanggan elektronik. Berdasarkan hasil penelitian, dapat disimpulkan bahwa kualitas layanan elektronik, kepuasan elektronik, kepercayaan elektronik, dan komitmen elektronik memiliki peran yang penting dalam membangun loyalitas pelanggan elektronik. Implikasi penelitian ini adalah bahwa organisasi perlu memperhatikan dan meningkatkan aspek-aspek ini dalam upaya membangun loyalitas pelanggan elektronik yang kuat.

ABSTRACT

This study aims to investigate the relationship between e-service quality, e-satisfaction, e-trust, and e-commitment in building customer e-loyalty. This study used a quantitative descriptive approach, with primary data collected through questionnaires distributed to respondents who were customers of Bank Nagari in Padang City. The population of this study consisted of all Bank Nagari customers in Padang City, and the sample taken was 200 respondents. The instrumentation of this study uses the Likert scale to measure respondents' perceptions of the variables studied. The collected data was analyzed using the Smart PLS (Partial Least Squares) program as a data analysis method. This analysis method includes descriptive analysis to see descriptive statistics of the variables studied, as well as inferential analysis to test the relationship between these variables, including testing the validity and reliability of tests, t-tests, path coefficients, effect measures, and hypothesis testing. The results showed that electronic service quality, electronic satisfaction, electronic trust, and electronic commitment have a significant relationship with electronic customer loyalty. Based on the results of the study, it can be concluded that the quality of electronic service, electronic satisfaction, electronic trust, and electronic commitment have an important role in building electronic customer loyalty. The implication of this research is that organizations need to pay attention to and improve these aspects in an effort to build strong e-customer loyalty.

1. INTRODUCTION

Based on primary data from the results of the initial survey and pre-research that the author did, it was found that there was 43 percent of BN customers had passive accounts out of the 200 customers

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surveyed. This indicates that the customer's commitment to always use Bank Nagari for their banking activities is not good enough, thus showing that loyalty is also not good enough. The number of passive accounts can indicate that the customer is not committed to using this bank product. even though it was caused by various factors that only they knew and understood. This non-commitment, of course, also shows the customer's disloyalty to this bank. while the concept of loyalty is indicated by the existence of repeat purchases on various existing product lines. Consumer loyalty is defined as a form of customer commitment to a brand or company in the long term to make purchases based on a very positive nature (Herawaty et al., 2022; So et al., 2016; Susetyo et al., 2020). That is, a combination of satisfaction and complaints can be obtained through loyalty, as previous research stated.

Meanwhile, from the results of the pre-research survey, it is also known that there is a phenomenon where the number of Bank Nagari customers who have other bank accounts is also large. This shows that customer loyalty is also not good, because their tendency to switch to using other bank products is quite high. The most they have are BRI, BNI, and BSI bank accounts. Meanwhile, from the results of the pre-research survey, it is also known that there is a phenomenon where the number of Bank Nagari customers who have other bank accounts is also large. This shows that customer loyalty is also not good, because their tendency to switch to using other bank products is quite high. The most they have are BRI, BNI, and BSI bank accounts. From the results of the pre-research survey, we can see that this trend is happening. The two findings from the pre-research above become a phenomenon that can be used as a reference by the author to say that there are problems that arise with loyalty if these conditions are not anticipated and corrected. Improving the quality of service to customers, both direct service (manual system) and electronic service (digital system), is one way to improve the quality of service to customers.

The number of Bank Nagari customers, as I see it based on Bank Nagari data sources from 2013 to 2018, can be a reference that Bank Nagari is always able to make improvements that can make people's interest to transact and use the services of Bank Nagari continue to increase over time. In 2013, the number of customers at Bank Nagari was recorded at 171,731; in 2014, it decreased to 165,414; in 2015, it was still down from 2014 at 169,033; so, it continued until it finally rose in 2017 and 2018. With the increase in the number of customers, Bank Nagari must always strive to improve the quality of its services in order to create even better customer loyalty. This growth in the number of customers must be maintained by the company at all times.

Brady and Cronin conducted measurements to see the quality of a service or services based on multiple models containing three-dimensional coverage: quality interactions, a physical environment with adequate quality, and quality service results. Development of a quality service model based on a hierarchical approach to experience quality service (Perceived Service Quality: A Hierarchical Approach). For IT, Bank Nagari already uses mobile banking via the internet. Bank Nagari's internet banking or mobile banking can be accessed on Google Play and can also be downloaded on the AppStore. The site used can be accessed through www.banknagari.co.id by all customers, wherever they are, and by using any network channel, either via cellular phone or laptop/PC. Bank Nagari also already has branches outside West Sumatra, such as in Jakarta, Bandung, Pekanbaru, etc.

Based on the presentation of the problem, the quantitative descriptive research conducted aims to examine the effect of Brady Cronin model service quality, E-Service Quality, and E-Consumer Relationship Management on Bank Nagari customer loyalty in Padang City, both directly and through customer commitment to the bank. The objectives of this study also include efforts to identify gaps in previous studies and improve the methodology used in the study. The results of this study are expected to provide information to Bank Nagari about what factors can affect customer loyalty and help the bank improve the quality of its services. In addition, the results of this study can also be a reference for other researchers who are interested in conducting similar research in the future.

2. METHODS

The research conducted was quantitative descriptive research. This study used primary data collected from respondents of Bank Nagari customers in Padang City. The purpose of this study is to see the effect of Brady Cronin model service quality, E-Service Quality, and E-Consumer Relationship Management on customer loyalty, both directly and through customer commitment to Bank Nagari in Padang City. This study used purposive sampling technique in the selection of respondents. The respondents selected were customers of Bank Nagari in Padang City, who had accounts at the bank. The sampling was carried out by randomly selecting 200 customers from the Nagari Bank customer population in Padang City. Purposive sampling technique is used because this study wants to focus on Bank Nagari customers who have accounts in Padang City, with the aim of seeing the effect of service quality on customer loyalty. The data collection method used was a questionnaire measured using the Likert scale. The respondents of this study were

customers of Bank Nagari in Padang City who were selected using a sample of 200 people. There are 7 variables used in this study, namely: customer loyalty (Z) as the dependent variable, customer commitment (Y) as mediation, interaction quality (X1), physical environment quality (X2), result quality (X3), E-SQ (X4), and E-CRM (X5) as independent variables. The data analysis procedures used are descriptive analysis to see percentage, mean, and TCR, as well as inferential analysis to see analysis of outside models (test validity and reliability) and inner models (tests), Q2, Path Coefficients, Effect Measures, and hypothesis testing. Data processing is carried out using the Smart PLS program.

3. RESULTS AND DISCUSSIONS

Results

Validity Test Results

Based on the results of this validity test, it can be concluded that of the 74 statements distributed, all of them meet the validity standard so that they can be used in this study as a whole. This means that 100% of the statements used as indicators are valid because they have a construct value > 0.7 .

Reliability Test Result

Table 1. Reliability Test Results

Variable	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
Interaction Quality	0.913	0.914	0.927	0.536
Physical Environment Quality	0.927	0.927	0.938	0.578
Yield Quality	0.920	0.921	0.932	0.556
E-Service Quality	0.949	0.950	0.955	0.584
E-CRM	0.893	0.894	0.916	0.610
Customer Commitment	0.921	0.923	0.935	0.615
Customer Loyalty	0.911	0.912	0.926	0.556

In [Table 1](#) all variable is said to be reliable because it has a *Cronbach alpha value* > 0.7 with *composite reliability* also > 0.7 .

Inner Model Test Results

Test R Square (R^2)

R square is one part to evaluate *goodness of fit*. The higher the *R-square* value, i.e., the resulting value must be close to 1, the accuracy of the model used in this study is getting stronger. In this research, there are two The *R - square* that can be seen is the *R -square value* of the variables of customer commitment and customer loyalty. This value can be seen in [Table 2](#).

Table 2. Test Results of R Square

Variable	R Square	R Square Adjusted
Customer Commitment	0.880	0.877
Customer Loyalty	0.888	0.884

From [Table 2](#), if the value of R squared on customer commitment is greater than 0.2, then the research model is fit. The magnitude of the influence of the Interaction Quality, Physical Environment Quality, Result Quality, E-Service Quality, and E-CRM variables to explain the Customer Commitment variable directly is 88%, while the remaining 12% is explained by other variables outside the research model. The research model is fit because the value of R square on customer loyalty is $0.888 > 0.2$. The magnitude of the influence of the Interaction Quality, Physical Environment Quality, Result Quality, E-Service Quality, E-CRM, and Customer Commitment variables to explain the Customer Loyalty variable directly in the research model is 88.8%, while the remaining 11.2% is explained by the variables outside the research model.

Test Q Square (Q^2)

To measure the predictive relevance of the model, I used the Q^2 test. The inner model has predictive relevance if it has a cross-validated redundancy (Q^2) value greater than zero. Conversely, if it has a value less than zero, then the model has no predictive relevance, so that the inner model is not good at predicting. So based on the calculation, the value of Q square is $0.9866 > 0$ then the prediction of the model as a whole

is fit. This means that the influence of the variable X (Quality of Interaction, Quality of Physical Environment, Quality of Results, E-Service Quality, and E-CRM) on Y has a mediating effect of 98.66 % while the remaining 1.34% is influenced by other variables outside the model.

F Square Test (F^2)

If the value of $F^2 < 0.02$ then there is no effect, the value of F^2 between 0.02 - 0.15 has a small effect, the value of F^2 of 0.15 - 0.35 has a moderate effect, and the value of $F^2 > 0,35$ had a great influence. To see the results of the F^2 assessment, it will be presented in [Table 3](#).

Table 3. F Square Test Results

Variable	Customer Commitment	Customer Loyalty
Interaction Quality	0.059	0.009
Physical Environment Quality	0.045	0.010
Yield Quality	0.062	0.001
E-Service Quality	0.013	0.044
E-CRM	0.014	0.155
Customer Commitment		0.080

From Table 3 the Interaction Quality variable (X1) has an F square value on the Customer Loyalty variable of $0.009 < 0.02$ then it is in the no effect category and on the Customer Commitment variable of 0.059 between 0.02-0.15 then it is in the category small effect. So that the Quality of Interaction (X1) both on Customer Loyalty (Z) has no effect and on Customer Commitment (Y) has an effect with a small category.

The Physical Environment Quality variable (X2) has an F square value on the Customer Loyalty variable of $0.010 < 0.02$ then it is in the no effect category and on the Customer Commitment variable of $0.045 > 0.02$ then it is in the small effect category. So that the Quality of the Physical Environment (X2) on Customer Loyalty (Z) has no effect while on Customer Commitment (Y) has an effect with a small category.

The Result Quality variable (X3) has an F-squared value on the Customer Loyalty variable of 0.001 0.02 and is in the no effect category. On the Customer Commitment variable, it is $0.062 > 0.02$ and is in the category of having a small effect. so that the quality of results (X3) on customer loyalty (Z) has no effect while customer commitment (Y) has an effect on a small category.

If the E-Service Quality (X4) variable has an F square value on the Customer Loyalty variable of $0.044 > 0.02$ then it is in the category of having a small effect, and if it has an F square value of 0.013 0.02 then it is in the category of having no effect. As a result, E-Service Quality (X4) has a minor impact on customer loyalty (Z), whereas customer commitment (Y) has no impact.

The E-CRM variable (X5) has an F-squared value on the customer loyalty variable of $0.155 > 0.02$ and is in the category of no effect with moderate influence; on the customer commitment variable it is 0.014 0.02 and is in the category of no effect. As a result, E-CRM (X5) has a moderate effect on customer loyalty (Z) while having no effect on customer commitment (Y).

The effect of customer commitment (Y) on customer loyalty (Z) can also be seen in Table 5.23 above. Customer Commitment (Y) as an intervening variable has an F square value on the Customer Loyalty variable (Z) of $0.080 > 0.02$. As a result, it has a small effect.

Hypothesis Testing Results

Test whether the research hypothesis that has been made is accepted or rejected. It is necessary to test the hypothesis. The test is carried out using a p-value of 0.05, and there is an influence between the variables at a significant level of 5%.

Direct Influence

To make it easier to understand, we will see the direct effect with the help of Table 4 using the following standard value of significance at 5%.

Table 4. Direct Effect

Variable	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Interaction Quality -> Customer Commitment	0.263	0.258	0.079	3,337	0.001

Variable	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Physical Environment Quality -> Customer Commitment	0.229	0.229	0.081	2,820	0.005
Quality of Results -> Customer Commitment	0.270	0.274	0.083	3,247	0.001
E-Service Quality -> Customer Commitment	0.110	0.114	0.069	1,590	0.113
E-CRM -> Customer Commitment	0.102	0.099	0.066	1,552	0.121
Interaction Quality -> Customer Loyalty	0.177	0.174	0.073	2,414	0.016
Physical Environment Quality -> Customer Loyalty	0.172	0.165	0.076	2,260	0.024
Quality of Results -> Customer Loyalty	0.040	0.046	0.085	0,471	0.638
E-Service Quality -> Customer Loyalty	0.227	0.229	0.068	3,319	0.001
E-CRM -> Customer Loyalty	0.363	0.364	0.069	5,250	0.000
Customer Commitment -> Customer Loyalty	0.275	0.273	0.068	4,024	0.000

Based on [Table 4](#) obtained as follows: Direct Effect on Customer Loyalty. To find out the direct effect on this loyalty, the following equations are drawn up by the regression equation:

$$Y = 0.177X_1 + 0.172X_2 + 0.040X_3 + 0.227X_4 + 0.363X_5 + 0.275M$$

Direct influence on the variable of Customer Commitment. The regression equation for the customer commitment variable is:

$$M = 0.263X_1 + 0.229X_2 + 0.270X_3 + 0.110X_4 + 0.102X_5$$

Indirect Influence

Table 5. Indirect Effect

Variable	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Interaction Quality -> Customer Commitment -> Customer Loyalty	0.072	0.070	0.027	2,714	0.007
Physical Environment Quality -> Customer Commitment -> Customer Loyalty	0.063	0.063	0.028	2,260	0.024
Quality of Results -> Customer Commitment -> Customer Loyalty	0.074	0.075	0.030	2,453	0.014
E-Service Quality -> Customer Commitment -> Customer Loyalty	0.030	0.032	0.021	1,421	0.156
E-CRM -> Customer Commitment -> Customer Loyalty	0.028	0.027	0.020	1,388	0.166

From [Table 5](#), the regression equation for the indirect effect can be made as follows:

$$Y = 0.072X_{1M} + 0.063X_{2M} + 0.074X_{3M} + 0.030X_{4M} + 0.028X_{5M}$$

Discussion

The Effect of Interaction Quality on Commitment

Based on the results of the t test, it was found that the quality of interaction had a positive and significant influence on customer commitment. From the total respondents' achievements, it can be seen that the strongest influence is on the attitude dimension, with customer statements saying that Bank Nagari employees show a willingness to help them. While the Expertise dimension, which concerns Bank Nagari employees' ability to respond quickly to customer questions, has the least influence, The quality of this interaction has a small effect on commitment, based on the results of the f2 test obtained. And structurally, the Interaction Quality model has been fitted into the existing model of customer commitment.

The results of the study support the theory based on the Brady and Cronin model. The Brady and Cronin model believes that interaction quality is part of the measurement dimension in service quality. According to the results of the tests done for this study, the quality of the interaction can make customers more loyal to Bank Nagari. In line with the results of previous research stated that Service Quality has an effect on Commitment (Asakdiyah, 2021; Marliyah et al., 2021; Nguyen et al., 2020). The results of this study only look at the quality of service as a whole, not see the quality of service from the quality of interaction. Because the Quality of Interaction is part of the Quality of Service, the authors assume that this research can be used as a reference.

The Effect of Physical Environment Quality on Customer Commitment

The quality of the physical environment has a positive and significant influence on the commitment of Bank Nagari customers in Padang City. In the marketing mix of service companies, physical evidence (physical appearance) is one of the 7 Ps in the marketing mix. This is in accordance with the theory described earlier that the quality of the physical environment can affect customer commitment. The quality of the physical environment is especially highly perceived by customers on the dimensions of social factors, where Bank Nagari realizes that other customers may influence their customers' perceptions if the quality of the physical environment they provide is not well maintained or not in accordance with the standards expected by customers. so that customers can assume that the quality of the physical environment at their bank is below standard when compared to other banks.

Meanwhile, the customer feels that the quality of the physical environment is low on the design dimension. Customers feel that Bank Nagari's layout never fails to give them a good impression; it's the lowest. This means that the layout of this bank still has to be considered and designed in such a way as to make them more comfortable interacting with this physical environment when conducting transactions or waiting for services to be provided to them. The results of this study are in line with similar research which concludes that the quality of the physical environment affects customer commitment (Roy et al., 2018; Shiratina et al., 2021). The physical environment at Bank Nagari as a whole has met the standards set by Bank Indonesia. The appearance of the physical environment of each bank has similarities in terms of fulfilling the convenience of its customers so that the quality of the physical environment can increase commitment in using Bank Nagari products.

The results are in accordance with the theory based on the Brady and Cronin model. The Brady and Cronin model believes that the quality of the physical environment is part of measuring dimensions of service quality. However, the physical appearance and comfort of using Bank Nagari services have currently met the standards and are comparable to those of other banks. The management of Bank Nagari must continue to pay attention to the completeness of the physical environment so that the lack of completeness will not make customers feel bored. Design management that is adjusted and set up in a way that makes the room look clean, comfortable, not boring, and different, doesn't get in the way of the customer's space in the room, and does other things that are thought to be necessary.

The Effect of Result Quality on Customer Commitment

Based on the test results, it was found that the quality of the results had a positive and significant effect on customer commitment. These results indicate that customers are still very concerned about the quality of the results of each service provided by the bank to its customers. Optimal quality results in accordance with customer expectations will foster a great deal of commitment from customers to these banking institutions. The quality of the results that have a high impact is on the "valence" dimension, where customers feel that Bank Nagari understands the type of experience that their customers want. And the lowest is in the "valence" dimension, which is also about customer confidence, that Ban Nagari always tries to provide the best for its customers.

In line with other research which concludes that the quality of results has a significant influence on customer commitment (Nafisatin et al., 2018; Rasheed & Abadi, 2014; Sigit Parawansa, 2018). Customers are very concerned about quality work so that it will increase satisfaction which can create a commitment

to always use the company's products. Customers will feel the work of quality employees to be able to enjoy quality services so that customer commitment will be higher. The results of the study strongly support the theory based on the Brady and Cronin model. The Brady and Cronin model believes that the quality of results is part of the measurement dimension in service quality. Customer assessment of the quality of the results received will be evaluated as a determinant in viewing the feasibility of using products and services at the bank. When the quality of the results received by the customer is improving, the customer's commitment to the company will also be stronger because the increase in quality results will be responded to by the customer by continuing to use the company's services.

Services that are inherent, intangible, and have the characteristic of inseparability (cannot be separated) In it, there is a personal interaction that has the greatest influence in creating consumer perceptions of service quality during service delivery and often occurs. quality interpersonal interaction in the sense of meeting service providers and buyers properly. Bank Nagari, which is a regional government-owned bank, always prioritizes quality and maintains good service results for customers. It is also used to improve the company's image and electability, thereby creating a positive stigma. Maintaining the quality of the results felt by customers will create a sense of pleasure so that the motivation to always use the services of the bank will be higher and the commitment to using the services will be higher.

The Effect of E-Service Quality on Customer Commitment

Based on the test results, it was found that e-service quality did not have a significant effect on customer commitment but was positive. This also indicates that good service quality with e-service quality can make customer commitment better at the bank, but not strong. Especially in the "easy to use" dimension, where customers feel that their experience of using Bank Nagari's e-service quality has been very easy, the quality of online services from all sides, both from the system, flow, procedures, features, and use of devices, as well as ease of access, is very much needed by customers to foster commitment. However, customer commitment has not been strongly influenced by the e-service quality system from Bank Nagari.

This is not in line with previous research which states that e-service quality has an influence on commitment (Berliana & Sanaji, 2022; Shiratina et al., 2021; Sudirman & Suasana, 2018). This difference indicates that the quality of digital services has not been optimally perceived by customers compared to the quality of digital services from other banks. Although e-service quality has no effect, it still provides a positive slot, according to theory. That if e-service quality is improved or improved, the commitment will also be good and increase as well. Vice versa. So, with this discovery, it is hoped that Bank Nagari will be able to improve the quality of its electronic services as a whole. especially on the empathy dimension.

The Effect of E-CRM on Customer Commitment

Based on the test results, it was found that e-CRM had no effect on Customer Commitment with a positive slot. E-CRM as a whole may not be fully benefited by consumers, especially online. This means that consumers still have complaints that have not been properly resolved by the management on the service system with e-CRM, so that this service system has not been able to provide a strong influence to create customer commitment. Especially on the "easy of navigation" dimension regarding the procedures in this e-CRM service. Customers want convenience in the procedure. However, this convenience is still considered low by customers.

From the previous studies that the authors obtained, the majority of previous researchers associated e-CRM with loyalty, not commitment (Abu-Shanab & Anagreh, 2015; Irmal et al., 2020; Kumar & Mokha, 2022; Mulazid, 2018; D. R. Sari et al., 2021; N. P. Sari et al., 2018; Victor et al., 2015). So, the authors cannot reveal the comparative results of the relationship between e-CRM and this commitment, in line with or not with previous research.

So that E-CRM (Customer Relationship Management) as management that manages customer relationships non-manually and held electronically, according to this theory has been able to have an impact according to what is felt by customers. Although the relationship between management and customers in this relationship is not directly visible. So that information quality (quality of information), customer service efficiency (customer service efficiency), and easy of navigation (ease of navigation), can be felt optimally by Bank Nagari customers so far.

The Effect of Interaction Quality on Customer Loyalty

Based on the test results, it was found that the Quality of Interaction has a positive and significant influence on Customer Loyalty. Especially on the attitude dimension which states that Bank Nagari employees show their willingness to help customers, which is highly rated. Meanwhile, from the expertise dimension, the ability of employees to respond quickly to customer questions is still considered low. The results of this study are in line with the results of previous research which also states that the Quality of

Interaction has a direct effect on Loyalty (Devi & Untoro, 2019; Kaura et al., 2015). The influence obtained also has a positive slot.

The results of this study are also in accordance with the theory based on the Brady and Cronin model. The Brady and Cronin model believes that interaction quality is part of the measurement dimension in service quality. As sophisticated as technology, the community or customers still want direct contact in the form of interactive interactions between them and the bank. Attitudes, behaviors, skills, which are indicators in seeing the quality of this interaction, interactively become an absolute benchmark for customers who can make them loyal. This will still have a positive impact with a positive impact on customers and they still want it, strongly. Especially in the attitude shown when interacting.

The Effect of Physical Environment Quality on Customer Loyalty

Based on the test results, it was found that the Quality of the Physical Environment has a positive and significant influence on Customer Loyalty. Especially on the dimensions of social factors that are highly valued. And that is rated low on the dimensions of the design. The results of this study are in line with the results of similar research which also states that the Quality of the Physical Environment has a direct effect on Loyalty (Devi & Untoro, 2019; Kaura et al., 2015). The influence obtained also has a positive slot. They find that the Quality of the Physical Environment affects Loyalty.

The Effect of Quality Results on Customer Loyalty

Based on the test results, it was found that the Quality of Results did not affect Customer Loyalty significantly but positively. Quality The results of the services provided by the bank to each customer's needs and complaints are very instrumental in creating their loyalty to the bank they choose. Waiting time, physical factors, valence, which are indicators here, are important concerns that affect their loyalty to banking. The physical factor here is more to the psychological inclination and attention of bank servants in showing physical gestures or physical language in solving the problems they experience, not to physical form. The results of this study are not in line with the results of other research who also stated that the Quality of Results has a direct effect on Loyalty (Devi & Untoro, 2019; Kaura et al., 2015). However, the effects obtained both have positive slots. This means that if the Quality of Results is improved, it will also increase Loyalty.

The Effect of E-SQ on Customer Loyalty

Based on the test results, it was found that E-Service Quality had a positive and significant effect on Customer Loyalty. Especially on the dimension of easy to use which is highly valued by customers. This result is in line with several previous research results that have been conducted which states that E-SQ has an effect on Loyalty (Ramadania, 2021; Rosa & Separa, 2022). Likewise with the results obtained by who found that mobile banking services had an effect on loyalty (Thakur, 2014; Triyanti et al., 2021).

This is analyzed because of the high probability that current customers have a very high potential to switch to other banks. Especially with the conditions of increasingly high banking competition, especially in terms of digital services. The amount of access to information that customers can get through digital networks is currently one of the reasons for customers to quickly find out about new changes in digital service systems that are increasingly sophisticated and easy for them to use. Easy to use, electronic design, reliability (reliability), system availability (technical functions in the system, general, correct and easy to use), privacy, responsiveness, and empathy, which became the standard of measurement very quickly changed. With the advancement of technology, many large banks are constantly updating the electronic service system in a fast time, so that the competition between banks is getting tougher, and the possibility of customers moving will be even greater.

The Effect of E-CRM on Customer Loyalty

Based on the test results, it was found that e-CRM had a positive and significant effect on customer loyalty. Mainly on the easy of navigation dimension In accordance with the theory, that CRM is a serious management process of all detailed information about individual customers and all other things that are close to customers, in an effort to maximize customer loyalty (Kottler, P. & Keller, 2009). However, from the results of this study, this does not occur according to theory. This is in line with other research which found that E-CRM has a partial effect on Loyalty (D. R. Sari et al., 2021). Likewise with previous studies that have been carried out, where they found that e-CRM had a significant effect on loyalty (Abu-Shanab & Anagreh, 2015; Irmal et al., 2020; Kumar & Mokha, 2022; Mulazid, 2018; D. R. Sari et al., 2021; N. P. Sari et al., 2018; Victor et al., 2015). Information quality, customer service efficiency, easy of navigation, which become the standard of measurement, have a positive influence on customers but are not strong. This is allegedly because customers interact a lot with the system rather than interacting with the operator

directly. The limited time for interaction with operators also seems to make customers compete with time in conveying their needs.

The Effect of Customer Commitment on Customer Loyalty

Based on the test results, it was found that commitment has a significant and positive impact on customer loyalty. If the customer's commitment is high, it will also have a high influence to be able to make customers become more loyal to the bank. High commitment will make them not move and will always use these banking services. Both affective commitment which contains emotional involvement, normative commitment which contains customer's belief in the bank, as well as continuous commitment. In line with previous research which concludes that customer commitment has a significant effect on customer loyalty (Bahrudin & Zuhro, 2016; Berliana & Sanaji, 2022; Khan et al., 2023; Lapasiang et al., 2017; Lubis et al., 2022; Marliyah et al., 2021; Sudirman & Suasana, 2018). The higher the customer commitment, the higher the customer loyalty. This happens because someone who already has a commitment to the company will tend to always be loyal to the company. According to the theory expressed that in customer commitment there is a customer's desire to maintain a relationship that may produce functional and emotional benefits, as a belief (Thaichon & Quach, 2015).

The Effect of Interaction Quality on Customer Loyalty Through Customer Commitment

Based on the test results, it was found that the Quality of Interaction on Customer Loyalty through Customer Commitment had a positive and significant effect. Especially on the attitude dimension. These results are in line with previous research by in a study entitled "The Effect of Online Service Quality on Satisfaction, Commitment, and Loyalty of Internet Banking Customers in Denpasar City". From the results of his research, it was found that the quality of interaction as X2 affects customer loyalty through commitment (Sudirman & Suasana, 2018). In previous studies, what was intermediate to see the effect of interaction quality with loyalty was not commitment, but utilitarian value and hedonic value (Chen et al., 2013). So that this becomes one of the novelties for the author in this study, by making commitment as an intermediate variable. However, the quality of interaction through commitment can increase and decrease customer loyalty, because it has a positive influence. So, if the quality of interaction through commitment increases, it will also increase their loyalty even though it is not strong. On the other hand, if the quality of interaction through commitment decreases, it will also reduce their loyalty strongly as well.

The Effect of Physical Environment Quality on Customer Loyalty Through Customer Commitment

Based on the test results, it was found that the quality of the physical environment had a significant effect on loyalty through commitment. These results are in accordance with the theory that has been described in the previous chapter. And this research is in line with the similar research, which also found that the quality of the physical environment affects loyalty through commitment (Sudirman & Suasana, 2018). Likewise with the results of previous research which found that the quality of infrastructure affects loyalty (Devi & Untoro, 2019). And also the results of similar research, which also found that the quality of the physical environment affects loyalty (Kaura et al., 2015). However, the mediation of these two studies is not commitment but customer satisfaction.

The Effect of Quality Results on Customer Loyalty Through Customer Commitment

From the test results, it was found that the quality of the results had a positive and significant influence on loyalty through commitment. This means that customer loyalty can be increased with service from the quality of results through commitment. This is also in line with the results of the research conducted, entitled "The Effect of Service Quality on Customer Loyalty in BNI Mobile Banking in Banda Aceh with Customer Trust, Customer Satisfaction, Customer Commitment, and Customer Value as Mediation Variables". In this case the quality of the results is part of the quality of service. Customer commitment and all mediation affect the full (full mediation) causality relationship of service quality to customer loyalty indirectly (Marliyah et al., 2021). In theory, the results of quality services can foster customer commitment because of the satisfaction and pleasure of the service so that increased commitment can increase loyalty or loyalty to the company. Customers always demand that the company has a service that produces good quality so that it can meet all customer needs. The fulfillment of customer needs will create a commitment to always be loyal to the company.

The Effect of E-SQ on Customer Loyalty Through Customer Commitment

The test results found that e-service quality does not have a significant effect on customer loyalty through commitment. But it has a positive slot. This conclusion indicates that e-service quality is something that will have an influence on customer loyalty through unidirectional commitment although it is not

significant. The quality of online services from all sides, both in terms of systems, flows, procedures, features, use of devices, as well as ease of access, is very much needed by customers to grow their commitment so that customer loyalty will be better.

The Effect of E-CRM on Customer Loyalty through Customer Commitment

Based on the test results, it was found that e-CRM had no effect on customer loyalty through commitment. But having a positive slot means having a unidirectional impact on loyalty through commitment. This is not in line with previous research. And previous research also did not mediate e-CRM on Loyalty through Commitment.

4. CONCLUSION

From the results of the study, it was found that the variables of interaction quality (X1), physical environment quality (X2), result quality (X3), E-Service Quality (X4), and E-Consumer Relationship Management (X5) had a positive and significant influence on customer loyalty (Z). However, only the variables of interaction quality (X1), physical environment quality (X2), and outcome quality (X3) have a positive and significant influence on customer commitment (Y). The E-Service Quality variable (X4) has a positive and significant influence on customer loyalty (Z), but has no effect on customer commitment (Y). The E-Consumer Relationship Management variable (X5) also has a positive and significant influence on customer loyalty (Z), but no effect on customer commitment (Y). In addition, customer commitment (Y) has an indirect influence on customer loyalty (Z) through interaction quality variables (X1), physical environment quality (X2), and outcome quality (X3), but not through E-Service Quality (X4) and E-Consumer Relationship Management (X5) variables. In the overall research, it was found that the quality of Bank Nagari's services had a positive and significant effect on customer loyalty. Therefore, Bank Nagari needs to pay attention to service quality and maintain a good image to maintain customer satisfaction and loyalty.

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