



Customer Loyalty Model Through Customer Commitment With Quality Results and E-Sq at Padang Nagari Bank

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Abstract: This study aims to identify and analyze the direct and indirect effects of Quality Results, and Electronic Service Quality on customer loyalty through customer commitment to Bank Nagari. Bank Nagari is one of the regional assets as an embodiment of local wisdom aimed at the development of the West Sumatera region, and it should receive support from the entire community. However, the trend shows fluctuations in customer loyalty. This type of research is associative with a sample of 200 customers drawn through the accidental sampling method. The data analysis model uses SEM PLS. The results of this study are from the seven hypotheses proposed; both direct and indirect effects are overall acceptable. This means that the Quality of Results and Electronic Service Quality have a direct or indirect effect on customer loyalty through customer commitment to Bank Nagari Kota Padang. To get customer loyalty, it can be done by improving the quality of results such as timeliness in services as a customer evaluation of the results of their service activities. In addition, e-service quality banks need to continue to improve quickly, keep pace with technological developments, educate customers smartly and continuously for the use of these electronic services.

Keyword: commitment, result quality, e-service quality

INTRODUCTION

Quality customer service is important in today's banking world. Service quality is one of the main components in the marketing mix that must be considered by the bank management. From the point of view of operational management and marketing management, there are two things that become the benchmark to see the quality of service. As a conventional service company, Bank Nagari is certainly trying to increase profits and also trying to expand the company's market share by using the marketing mix through product (product) , price in this case by giving interest (price) , promise (promotion), place /location (place), physical evidence (physical evident) , people or human resources (people) , processes (process), information systems (information systems) and technology. Meanwhile,

from the operational management point of view, it is to improve the company's competitiveness by providing satisfaction to consumers through service quality as an important policy so that the company can exceed competitors or at least be " equal to " the service quality of existing competitors so that customer satisfaction and loyalty can be achieved (Susriyanti : 2019) .

Based on primary data from the results of the initial survey through pre research that the author did, it was found that there were 41.7% of BN customers who had passive accounts from the 216 customers surveyed. This indicates that the customer's commitment to always use Bank Nagari for their banking activities is not good enough, so it is possible that it will have an impact on customer loyalty which can become less good as well. For more details, the number of passive and active accounts will be presented in Figure 1 below:

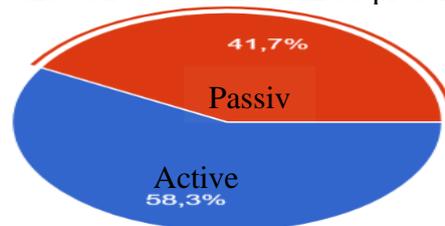


Figure 1: Nagari Bank Customers activity

Based on Figure 1 above, the number of passive accounts can indicate that the customer is not committed to using Bank Nagari products.

The number of Bank Nagari customers as the author sees 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 there were 171,731 customers at Bank Nagari, in 2014 it decreased to 165,414, in 2015 it was still down from 2014 which was 169,033, so it continued until it finally rose in 2017 and 2018. For a clearer view, it will be presented in Table 1 below:

Table 1: Number of Customers in 2013-2018

Year	Number of Customers	Percentage Change in Number of Customers in 2013
2013	171.731	0
2014	165.414	- 3, 68%
2015	169,033	-1, 57%
2016	171.073	-0.38%
2017	174.139	+1.4%
2018	204.659	+19.17%

Source: Nagari Bank, 2019

With the increase in the number of customers, Bank Nagari must always strive to improve the quality of their 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.

LITERATURE REVIEW

The growth of loyal customers must always be pursued by the company considering how important customer loyalty is to the company at all times. According to Griffin (2002) customer's higher sense of taste compared to their love for other products and their repeated

purchases, are two factors which shows growth consumer loyalty . Loyal customers will have specific and inclined prejudices about the products and services of the companies they interact with (Fianto et al., 2020) . It should be noted that repeat purchases and loyalty are not random events that just happened by chance. Loyalty is formed cumulatively throughout the interaction between the two (Purnamasari, 2018) .

Commitment is a desire that is born from within the customer/customer itself to maintain a valuable relationship or relationship that provides benefits (*valued relationship*). will be found in a a long-lasting commitment. When the relationship already has meaning by customers/customers, then they will show his commitment as has been demonstrated by the concept of *valued relationship* (Rismi, 2014) . In the commitment there is also a continuity of relationship between them as a business relationship that is tied to the relationship between them an explicit or implicit agreement in the strong symbiotic mutualism between them. Commitment is a efforts that become elements for both parties to maintain their long-term relationship and also efforts to maintain the relationship to be more meaningful (Afendi & Ghofur, 2021) .

The quality of the results is something that is obtained from the results of service activities that have been provided and evaluated, including the timeliness of handling services. The quality of the results obtained or obtained after the process is passed and obtained or when the service has been received and has been felt by consumers, as a quality result (Ramadania, 2021) .

E-SQ is an assessment that is developed and evaluated on the service delivery of service providers and sellers on the internet network online. *Electronic Service Quality* can be seen based on seven aspects divided into 2 things , they are quality of electronic services and the quality of electronic recovery services (Purnamasari, 2018) .

METHOD

The population in this study is the number of customers at Bank Nagari in the city of Padang in 2019 data, which amounted to 204,659 customers. In this study, samples were taken using the Joreskog and Sorbom methods (Riduwan & Kuncoro, 2012) where the minimum number of samples was 200 respondents. Furthermore, to determine the customers who will be the sample for this research, it is done by chance and randomly using the Accidental Method Sampling.

The operational definitions and the measurements used are needed to limit the floating understanding so as not to give rise to different definitions and perceptions of the problems discussed. For this reason, the following will explain the operational definitions of variables that will be assisted through the following Table 2:

Table 2: Operational Definitions of Variables and Indicators

No	Variable	Definition	Indicator	Item Code
1	Customer Loyalty (LN)	Loyalty is the strength of the customer's sense of commitment to continue to subscribe or repurchase the products or services they like from the company, even though they are influenced by other situations and competitors that can cause the potential to change consumer behavior to switch to other products. (Burhanudin 2018)	1. Regular repurchase 2. Buying between product lines and services 3. Referring to others 4. Immune to the pull of competitors	LN1, LN2, LN3, LN4, LN5, LN6, LN7, LN8, LN9, LN10
	Customer Commitment (KN)	Defines customer commitment as a strong desire and belief of the customer in maintaining the existing relationship because it is possible that the	1.Affective Commitment 2.Continuum Commitment	KN1, KN2, KN3, KN4, KN5, KN6, KN7, KN8, KN9

		relationship will produce functional and emotional benefits for both parties. (Thaichon, P., and Nguyen TQ, 2015)	3. Normative Commitment		
3	Quality of Results (KH)	The quality of the results is something that is obtained from the results of service activities that have been provided and evaluated, including the timeliness of handling services. (Rinaldy et al., 2017)	1. Waiting Time 2. Physical Evidence 3. Valence	KH1, KH2, KH3, KH4, KH5, KH6, KH7, KH8, KH9, KH10, KH11	
4	E-Service Quality (ESQ)	E-SQ can see the extent to which the effectiveness and efficiency of the website is able to facilitate consumer transaction activities electronically, including when making purchases, purchases and delivery of products and services to consumers. (Bressolles & Durrieu, 2011)	1. Ease Of Use 2. Website <i>design</i> 3. <i>Reliability</i> 4. <i>System availability</i> 5. <i>Privacy</i> 6. <i>Responsiveness</i> 7. <i>Empathy</i>	ESQ1, ESQ2, ESQ3, ESQ4, ESQ5, ESQ6, ESQ7, ESQ8, ESQ9, ESQ10, ESQ11, ESQ12, ESQ13, ESQ14, ESQ15	

Source: Processed Data, (2021)

The statement indicator is calculated with the help of a Likert scale of 1 – 5. And the tool used in the test is Smart PLS. using *hierarchical components model* through Figure 1 below:

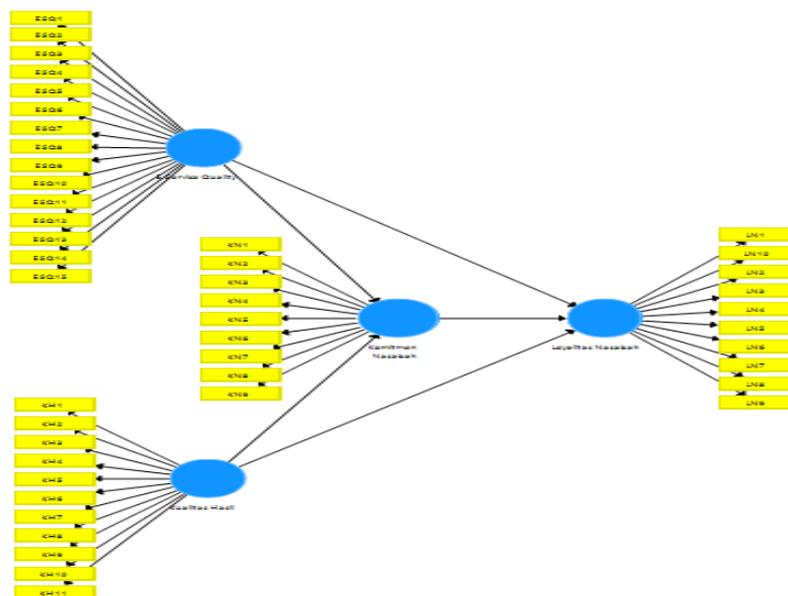


Figure 1: Hierarchical Component Model

RESULTS AND DISCUSSION

Outer Model Test Results

1. Validity Test Results

Testing the *outer* model for validity testing is carried out up to 3 times testing until all the statements used are valid. The results of the validity test 3 can be seen in Figure 2 below:

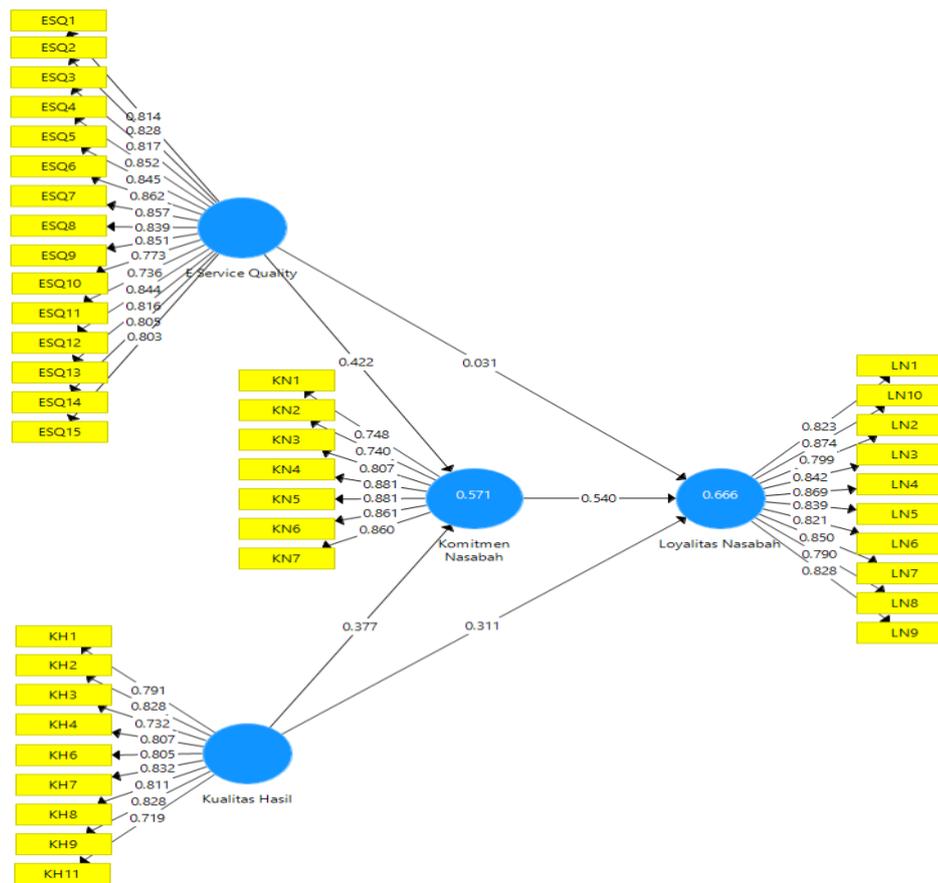


Figure 2. Results of the Third Validity Test

Source: SmartPLS 3.2, Susriyanti, 2021

Based on the results of this validity test, it can be concluded that of the 74 statements that were distributed, there were 4 statements that were issued because they were invalid. So that the statements used are 70 statements. The percentage of statements used is 94.59%, and the remaining 5.41% is not used because it does not meet the assumption of validity. The 4 statements issued are statements KH.5, KH.10, KN8, based on the results of the first validity test. KN9 statement, based on the results of the second validity test.

2. Reliability Test Results

The validity test has been fulfilled so that it is continued with the reliability test which will be presented in Table 7 below:

Table 7: Reliability Test Results

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
E-Service Quality	0.966	0.967	0.969	0.678
Customer Commitment	0.922	0.927	0.938	0.684
Yield Quality	0.927	0.929	0.939	0.633
Customer Loyalty	0.951	0.953	0.958	0.695

Source: SmartPLS 3.2, Susriyanti, 2021

From Table 7 it can be seen that the Quality of Results (KH) variable has a Cronbach alpha value of 0.927 > 0.7, with composite reliability of 0.939 > 0.7, and AVE

of $0.633 > 0.5$. So based on these results, the data for the Quality of Results variable is declared reliable. The *E-Service Quality* (ESQ) variable has a *Cronbach alpha value* of $0.966 > 0.7$, with *composite reliability* of $0.969 > 0.7$, and AVE of $0.678 > 0.5$. So based on these results the data for the *E-Service Quality* variable is declared reliable. The Customer Commitment Variable (KN) has a *Cronbach alpha value* of $0.922 > 0.7$, with *composite reliability* of $0.938 > 0.7$, and AVE of $0.685 > 0.5$. So based on these results the data for the Customer Commitment variable is declared reliable. Customer Loyalty (LN) variable has a *Cronbach alpha value* of $0.951 > 0.7$, with *composite reliability* of $0.958 > 0.7$, and AVE of $0.695 > 0.5$. So based on these results the data for the Customer Loyalty variable is declared reliable.

Inner Model Test Results

1. Test R Square (R^2)

R square is one part to evaluate the goodness of fit. The higher the R-square value, i.e. the resulting value must be close to 1, the more accurate the model used in this study is. In this research, there are two R-square that can be seen is the R -square values of the variables of customer commitment and customer loyalty. This value can be seen in Table 8 below:

Table 8. Test Results of R Square

	R Square	R Square Adjusted
Customer Commitment	0.571	0.567
Customer Loyalty	0.666	0.661

Source: SmartPLS 3.2, Susriyanti, 2021

From Table 8 the value of R square on Customer Commitment is $0.571 > 0.2$, then the research model is fit. The magnitude of the effect of the Outcome Quality and E-Service Quality variables, to explain the Customer Commitment variable, is 57.1% while the remaining 42.9% is explained by other variables outside the research model. While the value of R square on Customer Loyalty is $0.666 > 0.2$, then the research model is fit. The magnitude of the influence of the Outcome Quality and E-Service Quality variables through Customer Commitment to explain the Customer Loyalty variable in the research model is 66.6% while the remaining 33.4% is explained by other variables outside the research model.

2. Q Square (Q^2) test.

To measure the predictive relevance of the model used the Q^2 test. The inner model has predictive relevance if it has a cross validate 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 (Hair et al., 2014; Hopkins, 2015). To see the value of Q^2 , it will be presented through the mathematical calculations below:

$$\begin{aligned} Q\text{-square} &= 1 - [(1-R^2_1) \times (1-R^2_2)] \\ &= 1 - [(1-0.571) \times (1-0.666)] \\ &= 1 - [0.429 \times 0.334] \\ &= 1 - 0.143 \\ &= 0.857 \end{aligned}$$

So based on the above calculation, the Q square value is $0.857 > 0$ then the prediction of the model as a whole is fit. The magnitude of the effect of the variable Quality of Results, E-Service Quality, and Customer Commitment to Customer Loyalty with a mediating effect of 85.57% while the remaining 14.3% is influenced by other variables outside this research model.

3. F Square Test (F^2)

If the value of F^2 is < 0.02 , 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 $F^2 > 0.35$ has a big impact. To see the results of the F^2 assessment, it will be presented in Table 9 below:

⁹F2. Test Results

	E-Service Quality	Customer Commitment	Yield Quality	Customer Loyalty
E-Service Quality		0.156		0.009
Customer Commitment				0.374
Yield Quality		0.124		0.097
Customer Loyalty				

Source: SmartPLS 3.2, Susriyanti, 2021

From Table 9 the Outcome Quality (KH) variable has an F square value on the Customer Loyalty variable of $0.097 > 0.02$ then it is in the category of having an effect with a small effect and on the Customer Commitment variable of $0.124 > 0.02$ then it is in the category of having an effect with the effect is also small. So that the Quality of Results (KH) both on Customer Loyalty (LN) and on Customer Commitment (KN) both have an effect with little effect.

The E-Service Quality (ESQ) variable 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 0.156 which is between the ranges $0.15 - 0.35$ then it is in the category has a moderate effect. So that E-Service Quality (ESQ) on Customer Loyalty (LN) has no effect and on Customer Commitment (KN) has a moderate effect.

Hypothesis Testing Results

Test whether the research hypothesis that has been made is accepted or rejected, it is necessary to test the hypothesis. Test done by using p-value < 0.05 then there is an influence between variables on a significant at the level of $= 5\%$. The results of hypothesis testing will be presented in Figure 3 below:

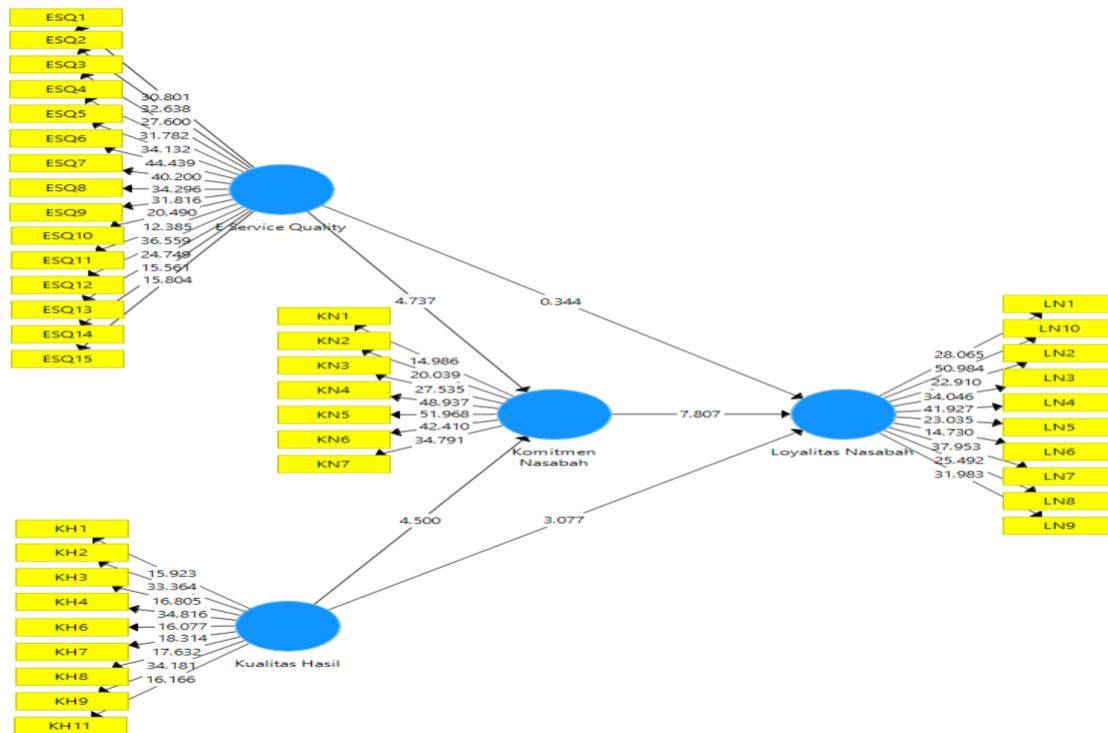


Figure 3. Hypothesis Test Results Source: SmartPLS 3.2, Susriyanti, 2021

1. Direct Influence

In order to make it easier to understand, we will see the direct effect with the help of Table 10 using the following standard of significance value at 10%:

Table 10. Direct Effect

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
E Service Quality -> Customer Commitment	0.422	0.413	0.089	4.737	0.000
E Service Quality -> Customer Loyalty	0.258	0.259	0.101	2,564	0.011
Customer Commitment -> Customer Loyalty	0.540	0.539	0.069	7.807	0.000
Quality of Results -> Customer Commitment	0.377	0.388	0.084	4,500	0.000
Quality of Results -> Customer Loyalty	0.514	0.516	0.101	5.104	0.000

Source: SmartPLS 3.2, Susriyanti, 2021

Based on Table 10, it can be explained that all direct influence hypotheses can be accepted, and the following equation can be made:

a. Direct influence on customer loyalty

$$Y = 0.514KH + 0.258ESQ + 0.540M$$

b. Direct influence on customer commitment variable

$$M = 0.377KH + 0.422ESQ$$

2. Indirect Influence

To see the indirect effect in Table 11 below:

Table 11: Indirect Effect

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
E Service Quality -> Customer Commitment -> Customer Loyalty	0.228	0.224	0.060	3,799	0.000
Quality of Results -> Customer Commitment -> Customer Loyalty	0.203	0.209	0.050	4090	0.000

Source: SmartPLS 3.2, Susriyanti, 2021

From Table 11, a regression equation for the indirect effect can be made:

$$Y = 0.228KHM + 0.233ESQM$$

The explanation of the above equation based on the indirect effect is:

- a. Through customer commitment, the indirect effect of quality results on customer loyalty has a regression coefficient of 0.228 with a positive sign. T statistic is 4.090 > 1.971 with a significant value of 0.000 < 0.05, then Ha is accepted and H0 is rejected. The conclusion is that the result quality variable affects customer loyalty through commitment.
- b. The indirect effect of *e-service quality* through commitment to customer loyalty has a regression value of 0.233 with a positive sign. T statistic is 3.799 > 1.971 and significant is 0.000 < 0.05 then Ha is accepted and H0 is rejected. The conclusion is that the result quality variable through commitment has an effect on customer loyalty.

Discussion

Hypothesis 1 states that the quality of results affects the commitment of Bank Nagari customers in Padang City. Based on the test results, it was found that the quality of the results had a positive and significant effect on customer commitment. So that hypothesis 1 can be accepted. The decision of this hypothesis indicates 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 and in accordance with customer expectations will foster a great commitment from customers to these banking institutions.

Is in line with research (Bagasworo & Rimadiaz, 2014) which concludes that the quality of results has a significant influence on customer commitment. 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 (Rasita et al., 2020) .

The results do not 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 customers is getting better, the customer's commitment to the company will also be stronger because the increase in quality results will be responded to by customers by continuing to use the company's services (Azizah & Puspito, 2021) .

Bank Nagari, which is a regional government-owned bank, always prioritizes quality and maintains good service results to 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 so that the commitment to using the services will be higher.

Hypothesis 2 states that there is an effect of *e-service quality* on the commitment of Bank Nagari customers in Padang City. Based on the test results, it was found that *e-service quality* has a positive and significant effect on customer commitment. So that hypothesis 4 is accepted. This decision also indicates that good service quality with *e-service quality* can affect customer commitment at the bank. The quality of online services from all sides, both from the system, flow, procedures, features, use of devices, as well as ease of access, is very much needed by customers to foster commitment.

In line with previous research from Ruata & Ogi, Lisbeth Mananeke, (2018) , and research (Romadhoni et al., 2015) , which states that *e-service quality* has an influence on commitment. With good *e-service quality*, customer commitment will be high in using bank services. Providing quality services through digital media such as *mobile banking* will create satisfaction for customers. This happens because the main purpose of making digital media such as *mobile banking* is to provide services through the *digital world* to customers. The goal is that services to customers can be carried out properly without having to come directly to the company (Pudjarti et al., 2019) .

The results of the study support *the e-service quality theory* which explains that the use of quality services through digital media will have a positive impact such as creating a sense of wanting to always use the company's products. Basically, the purpose of creating digital media is to help improve quality services to customers because of the changing pattern of people's behavior that uses digital media more in their daily lives. So company management must always innovate and improve service quality through digital media (*e-service quality*) because customers want completeness in using digital media for their financial needs (Thaichon, P., and Nguyen TQ, 2015) .

Hypothesis 3 says that the quality of results has an influence on customer loyalty of Bank Nagari in Padang City. Based on the test results, it was found that the quality of the results affected customer loyalty positively and significantly. So H3 is accepted. The quality of the results of the services provided by the bank to each customer's needs and complaints is 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.

In line with research (Bagasworo & Rimadiaz, 2014) it is concluded that the quality of the results has a significant influence on customer loyalty. Customers are very concerned

about the quality of work so that it will increase satisfaction which can create loyalty in the use of company services. Customers will feel the work of quality employees to be able to enjoy quality services so that customer loyalty will be higher (Permata, 2017) .

The results of the study 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. If the quality of the results received by customers is getting better then customer loyalty will be higher because of it.

Hypothesis 4 states that there is an effect of *e-service quality* on customer loyalty of Bank Nagari in Padang City. Based on the test results, it was found that *e-service quality* had a positive effect on customer loyalty, but not significant. So H9 is rejected.

Not in line with some of the results of previous studies that have been carried out by (Ariff et al., 2013) , (David, 2018) , (Felicia, 2016) . However, this is in line with the results of research obtained by (Pudjarti et al., 2019) which found that there was no significant direct relationship between *e - service quality* and *e-loyalty* .

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 this digital service. 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 switching customers will be even greater.

Hypothesis 5 says that commitment has an influence on customer loyalty at Bank Nagari in the city of Padang. Based on the test results, it was found that commitment has a significant and positive impact on customer loyalty. So H5 is accepted. 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 continuance commitment.

In line with previous research (Rinaldy et al., 2017) , (Reza, 2019) , (Romadhoni et al., 2015) , (Permata, 2017) , (Sutanto & Djati, 2017) , (Lapaciang et al., 2017) , and Sudirman & Atmosphere (2018) which concludes that customer commitment has a significant effect on customer loyalty. 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 by Thaichon, P., and Nguyen TQ, (2015) that in customer commitment there is a customer's desire to maintain a relationship that may produce functional and emotional benefits, as a belief.

Hypothesis 6 says that the quality of results affects the loyalty of Bank Nagari customers in Padang City 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. So H6 is accepted. This means that customer loyalty can be increased with service from the quality of results through commitment.

The results of the study are in line with those conducted by (Rinaldy et al., 2017) , 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.

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 services that produce 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.

Hypothesis 7 states that *e-service quality* affects customer loyalty at Bank Nagari in Padang City through customer commitment. The test results show that *e-service quality* has a positive and significant effect on customer loyalty through commitment. So H7 is accepted.

In line with previous research (Pudjarti et al., 2019) , entitled "The Relationship of E-service Quality and E-loyalty with E-satisfaction on Go-Jek and Grab Consumers in Semarang City" . In the results of his research, the intermediate variable used is E-Satisfaction, but it is still found that E-service Quality has an influence or relationship with E-Loyalty.

This conclusion indicates that *e-service quality* is something that will have an influence on customer loyalty through commitment. The quality of online services from all sides, both from the system, flow, 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.

CONCLUSION

Quality service results 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. Meeting customer needs will create a commitment to always be loyal to the company.

E-service quality is something that will affect customer loyalty through commitment. The quality of online services from all sides, whether from the system, flow, prosedur, features, device use, and ease of access, is needed by customers to grow their commitment so that customer loyalty will be better.

Managerial Implications

Managerial involvements that can be drawn from this research are as follows:

1. To get customer loyalty, use the service quality of the third Brady Cronin model, namely the quality of results. The quality of the results (outcome *quality*) including timeliness in service as a customer evaluation of the results of their service activities.
2. To gain customer loyalty with *e-service quality*, banks need to continue to improve quickly, keep pace with technological developments, educate customers smartly and continuously for the use of this electronic service.

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