

THE INFLUENCE OF SERVICE QUALITY ON CUSTOMER LOYALTY WITH BANK  
IMAGE AND CUSTOMER COMMITMENT AS MEDIATING VARIABLES  
(Case Study: PT. Bank Nagari Cabang Utama Padang)

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**Abstract:** This study aims to examine the influence of service quality on customer loyalty, as well as to analyze the mediating roles of brand image and customer commitment in this relationship at Bank Nagari Main Branch Padang. A quantitative approach was employed using Structural Equation Modeling (SEM) based on Partial Least Squares (PLS). The study involved 386 respondents, selected through purposive sampling. The results show that service quality has a positive and significant effect on customer loyalty, brand image, and customer commitment. Furthermore, brand image has a significant effect on customer loyalty, while customer commitment have a significant effect. The findings also reveal that customer commitment and brand image significantly mediates the relationship between service quality and customer loyalty. These results highlight the importance of enhancing service quality, customer commitment and bank image to foster customer loyalty in the banking sector.

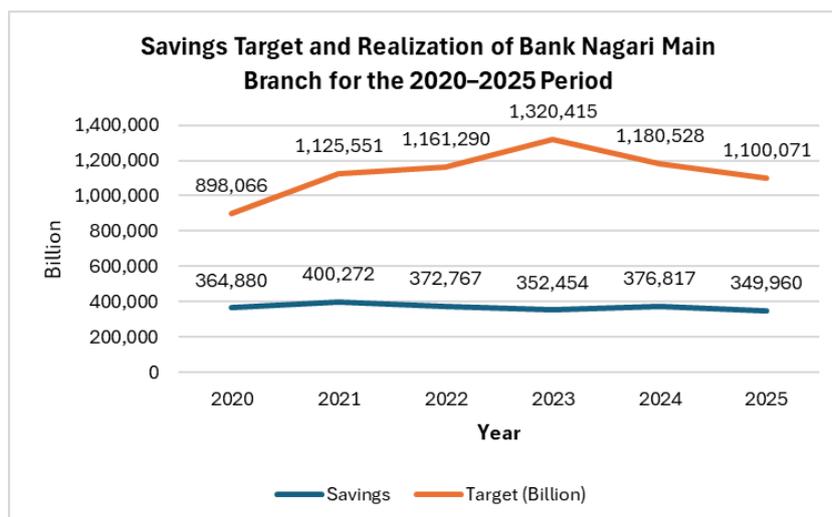
**Keywords:** Service Quality, Bank Image, Customer Commitment, Customer Loyalty, Bank Nagari

## 1. Introduction

The increase of competition has prompted banks and other financial institutions to continuously innovate in providing better services. Digital-based loyalty programs, personalized services, and sophisticated security systems are key elements in improving customer satisfaction. The sustainability and health of the banking sector are crucial in maintaining the stability and sustainability of Indonesia's economic development (Anggoro, 2021). With more customers relying on banking services, customer loyalty is very important in maintaining long-term relationships between customers and banks, thereby increasing customer loyalty (Mukhtar, 2021).

According to Kotler & Keller (2021), customer loyalty is a strong belief on the part of customers to continue repurchasing or reusing their favorite products/services in the future. Even if there are situations or marketing efforts from competitors that could potentially cause them to switch. So it's not just about how the service is delivered, but also how the service is able to meet customer expectations and provide consistent value, thereby impacting customer satisfaction and loyalty in the long term

Bank Nagari, as a regional bank, has an important mandate to promote the growth of the West Sumatra economy. The bank also actively supports local SMEs by providing financial assistance and business development programs (Bank Nagari, 2025). However, data from Bank Nagari's Main Branch in Padang shows a decline in the number of customers and the nominal value of savings, as can be seen in the following graph:



**Figure 1. Savings Target and Realization Bank Nagari Cabang Utama 2020–2025 periods**

*Source: Bank Nagari (Processed, 2025)*

The percentage of savings achievement at Bank Nagari Main Branch during the 2020–2025 period shows consistently low performance and is far from the set target. In 2020, the achievement was only 40.6%, then dropped to 35.6% in 2021. The decline continued in 2022 with an achievement of 32.1%, and reached its lowest point in 2023 at only 26.7%, which shows the largest gap between realization and target.

The data is reinforced by the decline in the realization of the largest savings amount, which in 2020 only reached 216.71 billion, or around 48.2% of the target of 449.03 billion. In 2021, the achievement was 252.89 billion from the target of 562.77 billion, which means the percentage dropped to 44.9%. The decline was even more pronounced in 2022, when savings only reached 228.40 billion, equivalent to 39.3% of the target of 580.64 billion (Bank Nagari, 2025).

In response to this, Bank Nagari has sought to improve the quality of its services by launching its latest mobile banking application, which name Ollin by Nagari. However, there are still several technical issues that need to be addressed, such as bugs, instability in the *face recognition* feature, and other issues in running the application for customers. This situation could damage the bank's image and customer commitment, which would also trigger a decline in customer loyalty (Mahatama & Wardana, 2021).

This research was developed based on gaps in previous studies, such as the findings of Mahatama & Wardana (2021), Martin & Nasib (2021), and the explanation from Cinkir et al. (2022), which found that the bank's image can mediate the influence of service quality on customer loyalty. In addition, findings from Mahatama & Wardana (2021), Redda & Van Deventer (2023) and Kalia et al. (2021) prove that customer commitment can mediate the influence of service quality on customer loyalty. This is in line with the research by Abdullah et al. (2021) and Putranti et al. (2023), whose study results explain that good service quality will be able to make customers committed so that they will also become loyal customers of the bank

Based on this phenomenon, customer loyalty is an important factor for the sustainability of bank performance. However, empirically, Bank Nagari's Main Branch in Padang has experienced a decline in savings, which has the potential to weaken the bank's image and customer commitment. From a relational marketing perspective, this condition shows the influence of service quality, bank image, and customer commitment on loyalty, while previous studies have been limited in testing the mediating role of bank image and customer commitment simultaneously, especially in regional banks. Therefore, this study is important to examine the influence of service quality on customer loyalty with bank image and customer commitment as mediating variables.

## 2. Literature Review

## 2.1. Customer Loyalty

Customer loyalty is the commitment of customers to consistently repurchase the same products or services in the future, despite the influence of situations and marketing efforts that could potentially cause brand switching (Kotler & Keller, 2021). Customer loyalty is associated with customers' repeated purchasing patterns over time, with a tendency for behavior that is optimistically biased toward recognized, marked, or labeled alternative options or discoveries (Zia et al., 2021). This loyalty is formed when customers are satisfied with the value they receive from banking services, which includes service quality, fees/administrative costs, and the overall experience of interacting with the bank (Nasution et al., 2025).

Though, Customer loyalty means the loyalty of customers to shop at certain retail locations. Customers who are loyal to a product they like will buy that product at a place that satisfies them with the product, so no matter how far away the location is, customers will come to that store to buy the product they are looking for (Fikry et al., 2024). According to Gunawan (2024), customer loyalty is a behavior demonstrated by regular purchases based on decision-making units. Customer loyalty here refers to customers who will continue to use the services of their current bank in the future even if there are offers from other banks (Mulyani et al., 2025).

## 2.2. Bank Image

Bank image is a representation of the overall perception of a bank and is shaped by past information and experiences about the bank (Faizaty et al., 2023). Bank image is an accumulation of perceptions of the brand, attributes, attitudes, and benefits that customers have in mind about a particular bank (Kotler & Keller, 2021). A good bank image will make customers feel satisfied because their expectations will match the reality they encounter (Mandasari et al., 2024). Bank image is a collection of perceptions, attitudes, and perspectives of customers regarding the image of a particular bank (Jahandoost et al., 2021).

Budiani et al., (2025) explain that a bank's image is a consideration for banks to maintain customer perceptions based on their experiences with the bank. This occurs because the brand of the associated bank that is formed in the minds of customers has influenced their perception of the brand. (Kotler & Keller, 2021) explain that a bank's image describes the extrinsic nature of a product or service, including how the product or service is used in the brand's efforts to meet the psychological or social needs of customers. A good image can foster perceptions of trust, professionalism, and credibility, which in turn contribute to customer loyalty (Khandra et al., 2025).

## 2.3. Customer Commitment

Customer commitment is an important element in building long-term relationships between customers and companies. According to Wang (2023), customer commitment is formed from a combination of functional and emotional values felt by customers during their interactions with the company, thereby creating strong bonds. Kipfer (2021) states that trust in product and service quality is the main basis for customer commitment, especially in the banking sector. Meanwhile, (Mukminin & Latifah, 2020) explain that customer commitment is a strong desire on the part of customers to maintain a relationship with a banking company, based on positive experiences and a high level of trust.

Customer commitment is an emotional and psychological attachment that encourages customers to maintain long-term relationships with service providers. According to Dawam & Shihab (2024), customer commitment is formed when a company is able to provide continuous value and satisfaction, thereby fostering trust and loyalty. Meanwhile, Nugroho and Yuliani (2023) state that customer commitment reflects the willingness of customers to continue using a brand's products or services even though there are other alternatives, because of their belief in the benefits of the relationship.

## 2.4. Service Quality

According to Parasuraman et al. (1991), service quality is the gap between customer expectations of the service they should receive and their perception of the service they actually receive. Service quality usually has five main dimensions, namely: *reliability*, *responsiveness*, *assurance*, *empathy*, and *tangibles*. In addition, Kottler (2017) explains that

service quality is the ability of banks to create and deliver value to customers through services that meet or exceed their expectations, thereby building customer satisfaction, long-term relationships, and loyalty.

Service quality reflects customers' perceptions of the services they receive at a given time (Alfaredo et al., 2024). Service quality analysis is widely used in various industrial sectors, such as hospitality, health, education, retail, and banking, due to its practical and adaptable nature, allowing it to be applied in different service contexts (Naylor, 2024). High service quality is achieved when customers' perceptions of the service meet or exceed their expectations. These five dimensions are measured to determine the quality of service of a banking company in each aspect (Amiruddin et al., 2023).

### **3. Hypothesis Development**

#### **3.1. Service Quality on Customer Loyalty**

Research from Mahatama & Wardana (2021), Kadir et al. (2023) and Permadani et al. (2023), who conducted research on several banks in Indonesia, found that the quality of service provided to customers, both online and offline, greatly affects their loyalty to the bank. The same thing was also found by Budiani et al. (2025) and Islam et al. (2024, where the comfort obtained from the quality provided to customers is an added value for the formation of loyalty. Based on previous theoretical and empirical studies, the following hypothesis can be proposed:

H1: Service quality has a positive and significant effect on customer loyalty.

#### **3.2. Service Quality on Citra Bank**

Studies conducted by Mahatama & Wardana (2021), Fasa & Yunani (2024) and Ferdiansyah & Sudarso (2024) reveal that the quality of service provided by banks to customers and prospective customers shapes the bank's image and contributes to its high value in the eyes of the public. The same thing was also found by Pratiwi et al. (2021) and DAM & DAM (2021), where quick action by the company when customers encounter obstacles is included in good service quality in the eyes of customers, so that this plays a role as a determinant of customer loyalty. Based on previous theoretical and empirical studies, the following hypothesis can be proposed:

H2: Service quality has a positive and significant effect on bank image.

#### **3.4. Service Quality and Customer Commitment**

Findings from Mahatama & Wardana (2021), Redda & Van Deventer (2023) show that bank service quality has a significant positive effect on bank customer commitment. Cinkir et al. (2022) and Ali et al. (2022) also found similar results, emphasizing that customer commitment to continue using a company's products is based on the quality of service provided by the company. Based on previous theoretical and empirical studies, the following hypothesis can be proposed:

H3: Service quality has a positive and significant effect on customer commitment.

#### **3.5. Bank Image on Customer Loyalty**

Previous studies, such as Mahatama & Wardana (2021), found that bank image influences customer loyalty to its products. Meanwhile, research conducted by Kuswati et al. (2021) and Mukminin & Latifah (2020) states that bank image has a significant effect on customer loyalty. When customers trust a brand, the bank's image will improve and influence customer loyalty to that brand. Research by Afiftama & Nasir (2024) found that bank image is related to attitudes in the form of beliefs and preferences towards a brand. Customers who see a positive image of a brand are more likely to make purchases even if customer loyalty is strong and positive, but it will be very difficult for companies to attract new customers and retain existing ones. Thus, the following hypothesis can be formulated:

H4: Bank image has a positive and significant effect on customer loyalty

### 3.6. Customer Commitment on Customer Loyalty

Previous researcher like Mahatama & Wardana (2021), Abed et al. (2022) and Putranti et al. (2023), found that customers who are committed to a particular bank tend not to want to switch to another bank. Kim et al. (2024) explain in their study that commitment forms a psychological and emotional bond between customers and banks, which encourages them to continue their relationship and not switch to other providers, even if alternatives are available. Based on a review of previous theoretical and empirical studies, the following hypothesis can be proposed:

H5: Customer commitment has a positive and significant effect on customer loyalty

### 3.7. Service quality on Customer Loyalty through Bank Image

The topic of service quality on customer loyalty through bank image were done Mahatama & Wardana (2021) found that bank image can mediate the effect of service quality on bank customer loyalty. This is supported by research from Martin & Nasib (2021) which found that bank image can mediate other variables on customer loyalty. Cinkir et al. (2022) also explain that customer commitment can be created through maximum service quality for customers. Therefore, good service quality will make customers have high commitment, which indirectly also increases their loyalty. Based on previous theoretical and empirical studies, the following hypothesis can be proposed:

H6: Bank image mediates the effect of service quality on customer loyalty

### 3.8. Service Quality on Customer Loyalty through Customer Commitment

Findings from Mahatama & Wardana (2021), Redda & Van Deventer (2023) and Kalia et al. (2021) prove that customer commitment can mediate the effect of service quality on customer loyalty. This is in line with the research by Abdullah et al. (2021) and Putranti et al. (2023), whose study results explain that good service quality will be able to make customers committed so that they will also become loyal customers of the bank. Based on previous theoretical and empirical studies, the following hypothesis can be proposed:

H7: Customer commitment mediates the effect of service quality on customer loyalty

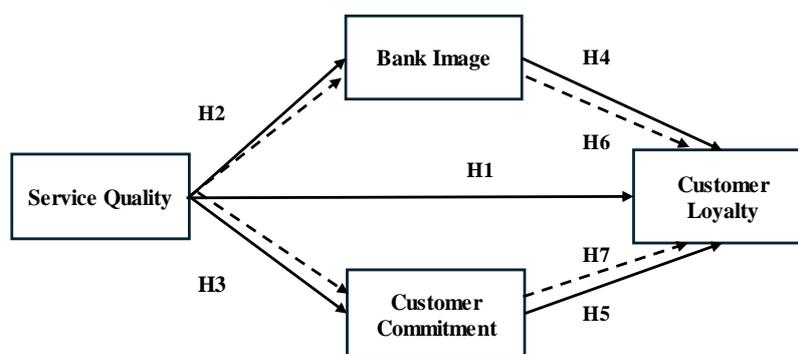


Figure 2. Conceptual Framework

## 4. Methods

This study is a causal study with a quantitative approach. The population in this study is all customers of Bank Nagari Main Branch Padang who have a savings balance of  $\geq$  IDR 100,000,000. Based on internal bank data, the population is 2,893 people. The sample size used is 386 customers, obtained using the Slovin formula.

The customer loyalty variable uses three indicators based on Kotler & Keller (2021), namely Repeat Purchase, Retention, and Referrals. The bank image variable uses four indicators based on Chandra et al., (2020), namely Recognition, Reputation, Affinity, and Domain. The customer commitment variable indicators are based on Said

(2022), namely feeling proud as a customer of the company, feeling of ownership of the company, concern for the long-term success of the company, and being a loyal supporter of the company. Meanwhile, there are five service quality indicators based on Sugiarto & Octaviana (2021), namely tangibles, reliability, responsiveness, assurance, and empathy.

Respondents' scores were recorded on a five-point Likert scale, with five being Strongly Agree (SS), four being Agree (S), three being Neutral (N), two being Disagree (TS), and one being Strongly Disagree (STS). The Measurement Model Assessment (MMA) statistical method is used to examine data using Smart-Partial Least Square (PLS) 4.0 statistical software.

## 5. Results and Discussion

### 5.1. Respondent Demographics

The demographics of the 386 respondents who completed the questionnaire and had savings above 100 million are as follows:

**Table 1. Respondent Profile**

| Demographics               | Category                            | Number of People | Percentage |
|----------------------------|-------------------------------------|------------------|------------|
| Gender                     | Male                                | 220              | 57         |
|                            | Female                              | 166              | 43.0       |
|                            | Total                               | 386              | 100.0      |
| Age                        | 25-34 years                         | 3                | 16         |
|                            | 35-44 years old                     | 28               | 34         |
|                            | 45-54 years old                     | 33               | 20         |
|                            | > 54 years old                      | 16               | 30         |
|                            | Total                               | 386              | 100.0      |
| Education                  | Junior High School                  | 5                | 1.3        |
|                            | High School                         | 11               | 2.8        |
|                            | Bachelor's Degree                   | 244              | 63.2       |
|                            | Master's Degree                     | 110              | 28.5       |
|                            | Doctorate                           | 8                | 2.1        |
|                            | Others                              | 8                | 2.1        |
| Length of Time as Customer | Total                               | 386              | 100.0      |
|                            | < 2-3 Years                         | 185              | 47.9       |
|                            | 4-5 years                           | 38               | 9.8        |
|                            | 6-10 Years                          | 92               | 23.8       |
|                            | > 10 Years                          | 71               | 18.4       |
| Occupation                 | Private Sector Employees            | 68               | 17.6       |
|                            | Civil Servant/State Civil Apparatus | 187              | 48.4       |
|                            | Self-employed                       | 39               | 10.1       |
|                            | Farmer/Fisherman                    | 16               | 4.1        |
|                            | Housewives                          | 24               | 6.2        |

|         |     |       |
|---------|-----|-------|
| Retired | 10  | 2.6   |
| Others  | 42  | 10.9  |
| Total   | 386 | 100.0 |

Source: Proessed Data (2026)

### 5.2. Measurement Model Assessment

**Table 2. Convergent Validity Result**

|                     | Cronbach's alpha | Composite (rho_a) | reliability | Composite (rho_c) | reliability | Average variance extracted (AVE) |
|---------------------|------------------|-------------------|-------------|-------------------|-------------|----------------------------------|
| Bank Image          | 0.900            | 0.900             |             | 0.918             |             | 0.555                            |
| Customer Commitment | 0.911            | 0.912             |             | 0.925             |             | 0.529                            |
| Service Quality     | 0.945            | 0.945             |             | 0.951             |             | 0.531                            |
| Customer Loyalty    | 0.878            | 0.879             |             | 0.906             |             | 0.578                            |

Source: Data Processing (2026)

The result of outer loading coefficient > 0.7 and AVE value > 0.5 which means that all of item can be used for further analysis. Consequently, all statements is valid for measuring customer loyalty on bank with high accuracy.

### 5.3. Discriminat Validity

Table 3 presents the results of the discriminant validity test for the constructs under study, namely Bank Image, Customer Commitment, Service Quality, and Customer Loyalty. The diagonal values represent the square root of the Average Variance Extracted (AVE) for each construct, while the off-diagonal values indicate the correlations between constructs. The results demonstrate good discriminant validity, as the diagonal values are higher than the corresponding inter-construct correlations, indicating that each construct is distinct from the others:

**Table 3. Discriminant Validity**

|                     | Bank Image   | Customer Commitment | Service Quality | Customer Loyalty |
|---------------------|--------------|---------------------|-----------------|------------------|
| Bank Image          | <b>0.745</b> |                     |                 |                  |
| Customer Commitment | 0.589        | <b>0.727</b>        |                 |                  |
| Service Quality     | 0.581        | 0.563               | <b>0.729</b>    |                  |
| Customer Loyalty    | 0.616        | 0.548               | 0.678           | <b>0.760</b>     |

Source: Proessed Data (2026)

Based on the table above, it can be seen that the correlation between the variables of bank image (0.745), customer commitment (0.727), service quality (0.729), and customer loyalty (0.760) with the variables themselves is greater than the correlation with other variables. Thus, all variables in this model have met the discriminant validity criteria, because each has a higher correlation value with itself than with other constructs.

### 5.6. Structural Model Assessment

The following are the outcomes of the bootstrapping approach used to evaluate the Structural Model Assessment (SMA):

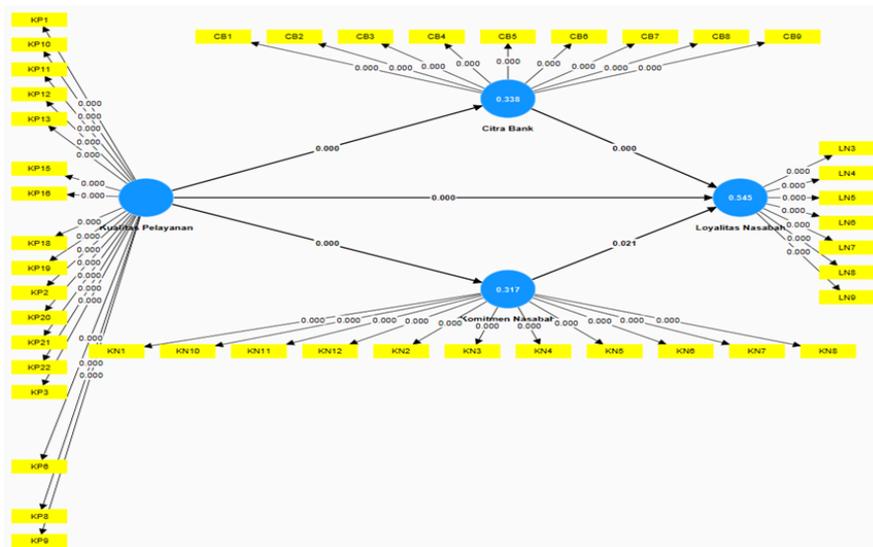


Figure 3. Measurement Framework Model

The figure above shows the results of the SMA test using the bootstrapping method and can be summarized as follows:

Table 4. Hypothesis Testing

|                                                            | Original sample | T statistics | P values | Hypothesis  |
|------------------------------------------------------------|-----------------|--------------|----------|-------------|
| Service Quality -> Customer Loyalty                        | 0.438           | 5.749        | 0.000    | H1 Accepted |
| Service Quality -> Bank Image                              | 0.581           | 9.638        | 0.000    | H2 Accepted |
| Service Quality -> Customer Commitment                     | 0.563           | 8.377        | 0.000    | H3 Accepted |
| Bank Image -> Customer Loyalty                             | 0.282           | 3,972        | 0.000    | H4 Accepted |
| Customer Commitment -> Customer Loyalty                    | 0.135           | 2,303        | 0.021    | H5 Accepted |
| Service Quality -> Bank Image -> Customer Loyalty          | 0.164           | 3.482        | 0.001    | H6 Accepted |
| Service Quality -> Customer Commitment -> Customer Loyalty | 0.076           | 2.116        | 0.034    | H7 Accepted |

Source: Proessed Data (2026)

## 5.7. Discussion

### 5.7.1. The Effect of Service Quality on Customer Loyalty

The results of this study found that the implementation of service quality at PT Bank Nagari Main Branch Padang is classified as good. This can be proven by the average score of the service quality variable, which is 4.18 with a TCR of 83.57%. Meanwhile, for the customer loyalty variable, the results of the study found that the implementation of customer loyalty is classified as high, as evidenced by the average score of the customer loyalty variable of 4.13 with a TCR of 82.62%.

Furthermore, the results of testing the first hypothesis (H1) regarding the effect of service quality on customer loyalty found an original sample of 0.438 (positive), T statistics of 5.749 (greater than 1.96), and P values of 0.000 (less than 0.05). Thus, it can be concluded that service quality has a positive and significant effect on customer loyalty, so the first hypothesis (H1) is accepted.

These findings are supported by previous studies on several banks in Indonesia and found that the quality of service provided to customers, both online and offline, greatly influences their loyalty to the bank (Mahatama & Wardana 2021; Kadir et al., 2023; Permadani et al., 2023). The comfort obtained from the quality provided to customers is an added value for the formation of loyalty (Budiani et al. 2025; Islam et al., 2024). So, it can be interpreted that Nagari Bank customers are loyal because they have been provided with good service as long as they make Nagari Bank their main place for saving.

### 5.7.2. The Effect of Service Quality on Bank Image

This research found that the implementation of service quality at PT Bank Nagari Main Branch Padang is classified as high. This can be proven by the average score of the service quality variable of 4.18 with a TCR of 83.57%. Meanwhile, for the bank image variable, the results of the study found that the implementation of bank image is classified as good, as evidenced by the average score of the bank image variable of 4.11 and the Respondent Achievement Rate (TCR) of 82.23%.

Thus, the results of testing the second hypothesis (H2) regarding the effect of service quality on customer loyalty found an *original sample* of 0.581 (positive), *T statistics* of 9.638 (greater than 1.96), and *P values* of 0.000 (less than 0.05). Thus, it can be concluded that service quality has a positive and significant effect on bank image, so the second hypothesis (H2) is accepted.

In line with previous studies that the quality of service provided by banks to customers and prospective customers makes the bank's image highly valued in the eyes of the public (Mahatama & Wardana 2021; Fasa & Yunani 2024; Ferdiansyah & Sudarso 2024). The same thing was also found by other researcher where quick action by the company when customers encounter obstacles is included in good service quality in the eyes of customers, so that it plays a role as a determinant of customer loyalty (Pratiwi et al. 2021; DAM & DAM 2021). In conclusion, the high quality of service at PT Bank Nagari Main Branch Padang positively influences the bank's image in the eyes of customers. Furthermore, this strong service quality contributes significantly to customer loyalty, confirming that well-implemented service practices are key drivers of lasting customer relationships.

### 5.7.3. The Effect of Service Quality on Customer Commitment

This analysis revealed that the implementation of service quality at PT Bank Nagari Main Branch Padang is classified as good. This can be proven by the average score of the service quality variable, which is 4.18 with a TCR of 83.57%. Meanwhile, for the customer commitment variable, the results of the study found that the implementation of customer commitment is classified as high, as evidenced by the average score of the customer commitment variable of 4.13 with a Respondent Achievement Rate (TCR) of 82.56%.

So that the results of testing the third hypothesis (H3) regarding the effect of service quality on customer commitment found an *original sample* of 0.563 (positive), *T statistics* of 8.377 (greater than 1.96), and *P values* of 0.000 (less than 0.05). Thus, it can be concluded that service quality has a positive and significant effect on customer commitment, so that the third hypothesis (H3) is accepted.

It in line with related studies mention that the quality of bank services has a significant positive effect on customer loyalty (Mahatama & Wardana 2021; Redda & Van Deventer 2023). Consumer commitment to continue using a company's products is based on the quality of service provided by that company (Cinkir et al. 2022; Ali et al. 2022). This shows that the excellent service quality provided by Bank Nagari has resulted in strong customer commitment to continue using its services.

### 5.7.4. The Effect of Bank Image on Customer Loyalty

The hypothesis testing emphasize the implementation of bank image at PT Bank Nagari Main Branch Padang is classified as good. This can be proven by the average score of the bank image variable of 4.11 and the Respondent Achievement Level (TCR) of 82.23%. Meanwhile, for the customer loyalty variable, the results of the study found that the implementation of customer loyalty was classified as high at , as evidenced by the average customer loyalty score of 4.13 with a TCR of 82.62%.

In addition, the results of testing the fourth hypothesis (H4) regarding the effect of bank image on customer loyalty found an *original sample* of 0.282 (positive), *T statistics* of 3.972 (greater than 1.96), and *P values* of 0.000 (less than 0.05). Thus, it can be concluded that bank image has a positive and significant effect on customer loyalty, so that the fourth hypothesis (H4) is accepted.

The analysis of this study are in line with other findings which found that bank image influences customer loyalty to its products (Mahatama & Wardana 2021). Bank image has a significant effect on consumer loyalty. When consumers trust a brand, the bank's image will improve and influence the loyalty of its customers (Kuswati et al. 2021; Mukminin & Latifah 2020). Bank image is related to attitudes in the form of beliefs and preferences towards a brand (Afiftama & Nasir 2024). Customers who see a positive image of Bank Nagari are more likely to remain loyal and positive, making them less susceptible to offers from other banks.

### 5.7.5. The Effect of Customer Commitment on Customer Loyalty

The results of this study found that the implementation of customer commitment at PT Bank Nagari Main Branch Padang is classified as high. This can be proven by the average score of the customer commitment variable of 4.13 with a Respondent Achievement Level (TCR) of 82.56%. Meanwhile, for the customer loyalty variable, the results of the study found that the implementation of customer loyalty is classified as high, as evidenced by the average score of the customer loyalty variable of 4.13 with a TCR of 82.62%.

Meanwhile, the results of testing the fifth hypothesis (H5) regarding the effect of bank image on customer loyalty found an *original sample* of 0.135 (positive), *T statistics* of 2.303 (greater than 1.96), and *P values* of 0.021 (greater than 0.05). Thus, it can be concluded that customer commitment has a positive and significant effect on customer loyalty, so that the fifth hypothesis (H5) is accepted.

Other study also found that customers who are committed to a particular bank tend not to want to switch to another bank (Mahatama & Wardana 2021; Abed et al. 2022; Putranti et al. 2023). The findings of this study show that customers are committed to Bank Nagari and that this commitment is accompanied by concrete actions that strengthen their loyalty to Bank Nagari.

### 5.7.6. The Effect of Bank Image as a Mediator of Service Quality on Customer Loyalty

This precision measurement of data analysis found that the implementation of bank image at PT Bank Nagari Main Branch Padang is classified as good. This can be proven by the average score of the bank image variable of 4.11 and the Respondent Achievement Rate (TCR) of 82.23%. Then, the average score for the service quality variable was 4.18 with a TCR of 83.57%. Meanwhile, for the customer loyalty variable, the results of the study found that the implementation of customer loyalty was classified as high, which was proven by the average score for the customer loyalty variable of 4.13 with a TCR of 82.62%.

Conclusively, the results of testing the sixth hypothesis (H6) regarding bank image mediating service quality on customer loyalty found an *original sample* of 0.164 (positive), *T statistics* of 3.482 (greater than 1.96), and *P values* of 0.001 (less than 0.05). Thus, it can be concluded that bank image is proven to mediate the relationship between service quality and customer loyalty, so that the sixth hypothesis (H6) is accepted.

This study analysis are in line with the previous findings which bank image is able to mediate the effect of service quality on bank customer loyalty (Mahatama & Wardana 2021). Then, another researcher also found that bank image is able to mediate other variables on customer loyalty (Martin & Nasib, 2021). Customer commitment can be created through maximum service quality for customers (Cinkir et al., 2022). Therefore, the good service quality provided by Bank Nagari will make customers have a high level of commitment, which indirectly also increases their loyalty to Bank Nagari.

### 5.7.7. The Effect of Customer Commitment as a Mediator of Service Quality on Customer Loyalty

The results of this study found that the implementation of customer commitment at PT Bank Nagari Main Branch Padang is classified as high. This can be proven by the average score of the customer commitment variable

of 4.13 with a Respondent Achievement Rate (TCR) of 82.56%. Then, the average score for the service quality variable was 4.18 with a TCR of 83.57%. Meanwhile, for the customer loyalty variable, the results of the study found that the implementation of customer loyalty was classified as high, as evidenced by the average score for the customer loyalty variable of 4.13 with a TCR of 82.62%.

Then the results of testing the seventh hypothesis (H7) regarding bank image mediating service quality on customer loyalty found an *original sample* of 0.076 (positive), *T statistics* of 2.116 (less than 1.96), and *P values* of 0.075 (less than 0.05). Thus, it can be concluded that customer commitment is proven to mediate the relationship between service quality and customer loyalty, so that the seventh hypothesis (H7) is accepted.

This study is supported by latest finding which prove that customer commitment can mediate the effect of service quality on customer loyalty (Mahatama & Wardana (2021); Redda & Van Deventer 2023; Kalia et al. (2021). Good service quality will be able to make customers committed so that they will also become loyal customers of the bank (Abdullah et al. 2021; Putranti et al. 2023). It can be stated that Bank Nagari customer loyalty which built from service quality is mediated by customer commitment.

## 6. Conclusions

Based on the results and discussion presented above, several conclusions can be drawn from this study, as follows:

- 1) Service quality has a positive and significant effect on customer loyalty at Bank Nagari's Main Branch in Padang. This shows that the better the quality of service provided by the bank, the higher the level of customer loyalty.
- 2) Service quality has a positive and significant effect on the bank's image at Bank Nagari Main Branch Padang. This means that excellent service can shape the public's positive perception of Bank Nagari's image.
- 3) Service quality has a positive and significant effect on customer commitment to Bank Nagari Main Branch Padang. The better the service provided, the higher the level of customer commitment to the bank.
- 4) The bank's image has a positive and significant effect on customer loyalty at Bank Nagari Main Branch Padang. A strong and positive bank image will encourage customers to remain loyal to the bank's products and services.
- 5) Customer commitment has a positive and significant effect on customer loyalty at Bank Nagari Main Branch Padang. Customers who have high commitment tend to show loyal behavior in the long term.
- 6) Bank image significantly mediates the influence of service quality on customer loyalty at Bank Nagari Main Branch Padang. This shows that service quality can increase customer loyalty through the formation of a positive bank image.
- 7) Customer commitment significantly mediates the influence of service quality on customer loyalty at Bank Nagari Main Branch Padang. This shows that customer commitment is also shaped and strengthened by service quality towards customer loyalty.

## 7. Suggestion

### 1. Managerial Recommendations

Bank Nagari should prioritize ongoing training programs for employees to ensure high-quality service delivery at every customer touchpoint. By focusing on responsiveness, reliability, and empathy, employees can enhance customer experiences, which in turn strengthens both customer commitment and loyalty.

### 2. Marketing and Communication Strategy

The bank can leverage its positive image by designing marketing campaigns that highlight its service excellence and customer-centric initiatives. Communicating success stories, customer testimonials, and innovative banking solutions can reinforce the bank's reputation and attract new customers, while maintaining loyalty among existing clients. Strategic branding and targeted communication efforts are essential to sustaining a competitive advantage in the banking sector.

### 3. Future Research Directions

Future studies can explore other potential mediators or moderators that may influence the relationship between service quality and customer loyalty, such as digital banking adoption, customer satisfaction, or trust. Additionally, comparative studies across different branches or regions could provide a broader understanding of the impact of service quality and bank image on customer behavior in diverse banking environments.

## 8. Implications

### 1. Theoretical Implications

This study contributes to the development of banking service marketing management literature by confirming that service quality not only directly affects customer loyalty, but also shapes the bank's image and customer commitment as a significant mediating mechanism. These findings reinforce and expand on previous theoretical models by emphasizing the role of psychological and perceptual variables in building customer loyalty in financial services.

### 2. Practical Implications

The results of this study have practical implications for Bank Nagari's Main Branch in Padang, namely that increasing customer loyalty needs to be done in an integrated manner through improving service quality, strengthening the bank's image, and increasing customer commitment. The bank needs to maintain consistent service standards, strengthen its communication strategy to build a positive image, and create a banking experience that encourages emotional attachment among customers so that loyalty can be achieved.

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