Creating Customer Loyalty Through Commitment to Quality of Service Model of Brady Cronin

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ABSTRACT

Purpose –This study aims to see how the effect of the service quality of the Brady Cronin model (quality of interaction, quality of the physical environment, quality of results) on customer loyalty directly or indirectly through commitment.
Methodology/approaches –This was done by distributing questionnaires to 200 customers of Bank Nagari in the city of Padang.
Findings –It was found that the quality of the interaction and the quality of the physical environment in the service quality of the Brady Cronin model directly affected customer loyalty. Meanwhile, the quality of the results in the service quality of the Brady Cronin model does not directly affect customer loyalty. Indirectly, the three services of the Brady Cronin model of service quality affect customer loyalty through commitment.
Novelty/values –The quality of results that do not have a direct effect on loyalty indicates that customers have not got what they want. So it is important for Bank Nagari to improve the quality of results to increase customer loyalty in the future.

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 bank management. The point of view of operational management and marketing management are two things that become a benchmark for looking at service quality. As a conventional service company, Bank Nagari certainly seeks to increase profits and also seeks to expand the company's market share by using a marketing mix through products, prices in this case by giving interest (price), promises (promotions), places/locations (places), physical evidence, people or human resources, processes, information systems and technology.(Susriyanti: 2019).

The results of the pre-research survey found the phenomenon that there were still 41.7% of Bank Nagari customers who had passive accounts. This indicates that the customer's commitment to always use Bank Nagari for their banking activities is not good enough, thus indicating that loyalty is not good enough because of this.Meanwhile, consumer loyalty is defined as a form of customer commitment to a brand or company in the long run, making purchases based on very positive traits.

That is, a combination of satisfaction and complaint can be obtained through loyalty, as the saying goesFandy, (2019).

Another phenomenon from the results of the pre-research survey found that a number of Bank Nagari customers also had many other bank accounts. 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. This phenomenon is presented in Figure 1 below:
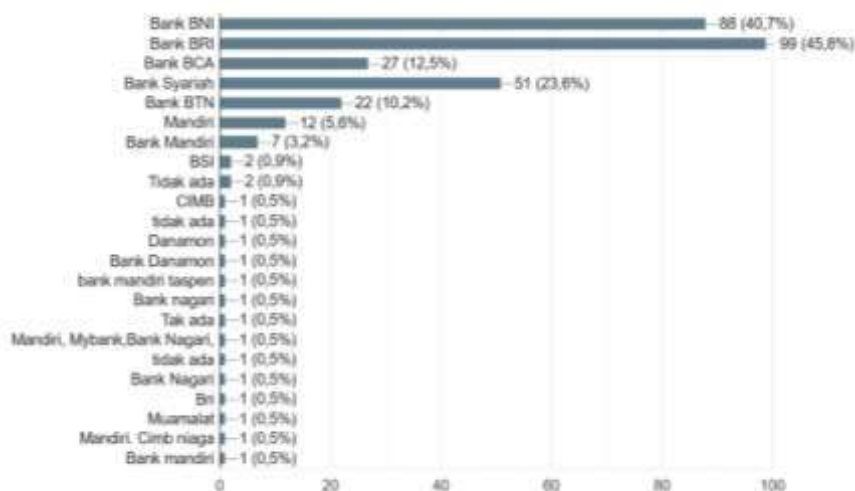

Figure 1: Number of BN Customer Accounts at Other Banks
Source: Pre Research Data

Based on Figure 1, we can see that there are around 45.8% of BN customers who have accounts at Bank BRI. Around 40.7% have accounts at BNI, 23.6% at Bank Syariah, 12.5% at Bank BCA, 10.2% at Bank BTN and a few percent at other banks as well. This of course indicates that the possibility for customers to move and not commit to always using BN products can continue to occur at any time if they feel disappointed. So that the possibility of moving can also show that the customer is not committed and also not loyal to BN. Because loyalty isconsumer's attitude immunity from being influenced by the situation towards other marketing efforts that will potentially make them switch. Loyalty also forms a deeply held commitment to continue to purchase or re-support products or services they like now or in the future, as the expressionKeller & Sabran, (2009).

The two findings from the pre-research above are phenomena that can be used as a reference by the author that there are problems that arise with regard to loyalty if these conditions are not anticipated and corrected. Improving the quality of service to customers, either directly or indirectly, is one way to improve the quality of customer loyalty in the future.

In the previous research that the author had done at Bank Nagari, it was also entitled "The Influence of the Physical Environment and Trust on Customer Commitment of Bank Nagari Sijunjung Branch",(Susriyanti: 2019). Physical Environment (X1) and Trust (X2) are influencing (independent). While Customer Commitment (Y) is the dependent variable that is given influence.

Then the author also journalizes the results of another linear study entitled "Analysis of Factors Affecting Customer Loyalty of Sikoci Savings Users at Bank Nagari Padang Main Branch",(Susriyanti: 2020). Trust (X1), Switching Cost (X2), and Word of Mouth (X3) are independent/independent variables, while the dependent variable is Customer Loyalty (Y).

So that from the two previous studies above, what the authors have done, state of the art or the uniqueness of this research is to make commitment an intermediate variable (intervening variable) and changes in variables with certain dimensions and indicators.In previous studies that the authors did not use a particular model in viewing the quality of this service. So the author seeks to improve

current research based on the Brandy and Cronin Model disclosed by Fandy Tjiptono in his book "Service, Quality & Customer Satisfaction" 5th Edition(F. and CG Tjiptono, 2019)and coupled with internet banking consisting of E-Service Quality and E-CRM. So it is hoped that this research will be able to identify and build a Service Quality Model.This difference will be further explained on the theoretical basis in this study.

Fandy (2019)provides an explanation that in service quality a level of excellence is highly expected. Consumers wish to control that level of excellence as they wish.Conceptually, there are at least four dominant conceptualizations of service quality, namely: the Nordic model, the SERVQUAL model, the Three-Component model, and the Brandy and Cronin model. The four models will be presented in Figure 2 below:
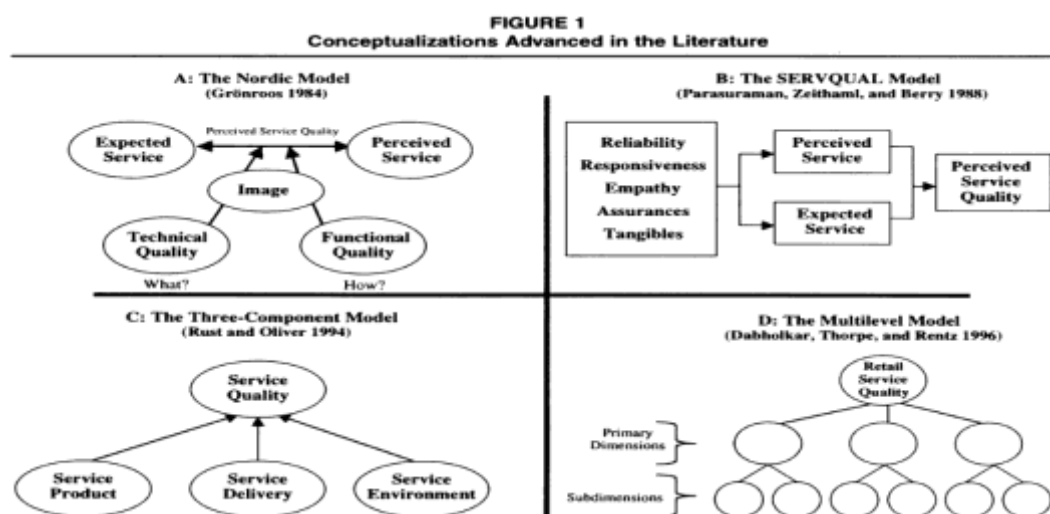

Figure 2: Service Quality Concept Model. Source:Fandy (2019)

Brady and Cronin took measurements to see the quality of services or services based on multi-modeling containing three-dimensional coverage, from quality interactions, adequate quality physical environment, and quality service results. Development of a quality service model based on a hierarchical approach to perceive service quality (Perceived Service Quality A Hierarchial Approach).

According to Brady and Cronin, there is a significant gap in the complexity of evaluating the interaction of service quality, service environment and service impact. So that the quality of services through interaction quality (Interaction Quality), quality physical environment (Physical Environment), and quality results (Outcome Quality), as the three components that become the main measure to be able to measure the quality of these services as a whole.

So the purpose of this study is to see how the influence of the service quality of the Brady Cronin model from three aspects that will be used as variables, namely the quality of interaction (X1), the quality of the physical environment (X2) and the quality of results (X3) on customer loyalty (Y) directly . And also indirectly through commitment (Z) as the intervening.

Based on the mapping from previous research as has been doneKadir et al. (2018),Fida, Ahmed, Al-Balushi, et al. (2020),Winata & Fiqr (2017),Izogo & Ogba (2015),Bagasworo & Rimadias (2019)it can be seen that not all loyalty is positively and significantly affected by service quality. But there is also the opposite from researchAfif et al (2017)especially those using the Brady Cronin (MBC) model.This indicates that there is a research gap that needs to be reviewed by the next researcher who will examine the same problem.

LITERATURE REVIEWS
Customer Loyalty

This definition of loyalty will be explained from the expressions of several experts and some previous studies as a reference in this writing. The definition reference can be read through Table 1 below:

Table 1: Definition of Loyalty

Reference	definition
(Fianto et al., 2020)	Loyal customers will have specific prejudices and tend to the products and services of the companies with which they interact
Fandy, (2019)	Consumer loyalty is defined as a form of customer commitment to a brand or company in the long term to make purchases based on very positive traits. That is, a combination of satisfaction and complaints can be obtained through loyalty.
Burhanuddin, (2018)	Loyalty is the strength of a customer's sense of commitment to continue to subscribe or re-buy the products or services they like from the company, even though they are influenced by situations and other competitors that can cause the potential to change consumer behavior to switch to other products.
Keller & Sabran, (2009)	It is the immunity attitude of consumers not to be influenced by other marketing efforts that will potentially make them switch. Loyalty also forms a deeply held commitment to continue to purchase or re-support a product or service they like now or in the future.
Lovelock, Christopher. Jochen Wirtz, and Jacky, (2011)	Is one of the customer's willingness to continue in the long term to use the company's products, provide recommendations to others about the product without being asked by the company and use it exclusively.
F. Tjiptono, (2011)	Loyalty is a situation that is consistently consistent with a positive attitude and is accompanied by a pattern of repeated purchases from customers of the company's products.

Source: Processed Data, Susriyanti (2021)

So that from the several definitions that have been disclosed it can be said that loyalty iscustomer loyalty or compliance manifested in aan attitude given by consumers/customers to companies or banks in using the products or services offered to them, on an ongoing basis and with a strong commitment not to switch again to products/services from other companies or banks. This loyalty will also be influenced by all the efforts and activities of the company or bank in providing services to them as users, both physically and psychologically.

Customer Commitment

The desire that is born from within the customer/customer itself to maintain a valuable relationship or a relationship that provides benefits (valued relationship) will be found in a commitment that will last a long time. When the relationship already has an important meaning by the customer/customer, then they will show a sense of commitment as shown by the concept of valued relationship.(Rismi, 2014). In commitment there is also a continuity of relationship between them as a business relationship that is tied to an explicit or implicit agreement in the strength of the symbiosis of mutualism between them. Commitment is an effort that is an element for both parties to maintain their long-term relationship and also an effort to maintain the relationship so that it becomes more meaningful.

If the relationship is felt to be unprofitable, by one party or both parties, commitment will never occur. In the commitment of each of the symbiotic parties to work together to maintain the relationship because they feel that the relationship is valuable and is felt to be very necessary to be maintained. Both parties must both feel this benefit together and also realize it together as well. The

definition of commitment according to expert explanations or from previous findings, can be seen in Table 2 below:

Table 2: Definition of Commitment

Reference	definition
(Afendi & Ghofur, 2021)	Commitment is an effort that is an element for both parties to maintain a long-term relationship and also an effort to maintain a more meaningful relationship. In 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 a strong mutual symbiosis between them.
KBBI, (2021)	According to the Big Indonesian Dictionary (KBBI), the meaning of the word commitment is responsibility. Another meaning of commitment is an agreement (attachment) to do something. So that it can be said that commitment is a form of dedication or obligation that binds to other people, certain things, or certain actions.
(Sinabariba et al., 2020)	Customer commitment is a strong customer desire to maintain a long-term relationship with the company.
Thaichon, P., and Nguyen TQ, (2015)	Defining customer commitment as a strong desire and belief from the customer in maintaining an existing relationship because perhaps this relationship will produce functional and emotional benefits for both parties.
(Rismi, 2014)	Commitment is something that will encourage the emergence of a desire to establish a relationship that is considered important where the desire is very strong or high and has value for the customer (value relationship).

Source: Processed Data, Susriyanti (2021)

Based on the definitions in Table 2 above, it can be explained that commitment is an attitude that is born from the customer's desire and belief to remain loyal and consistently establish a good relationship with the company or a party in the long term physically and emotionally. Commitment here is consistency in the overall sense, both in maintaining a mutually beneficial relationship, using the company's products in the long term, and accepting all conditions that may exist or occur between the two parties as a positive consequence.

The Brady Cronin Model of Service Quality

Conceptually according to service quality(F. Tjiptono, 2008)in his book "Marketing Scales" says that so far there are at least four dominant conceptualizations, namely the Nordic model, the SERVQUAL model, the Three-Component model, and the Brandy and Cronin model. The author is very interested in conducting research on the four models. However, at this time the author only raises one model, namely the Brandy and Cronin models.(F. Tjiptono, 2008)dividing the service quality of the Brandy and Cronin models into 3, namely:

1. Interaction quality. This quality will be seen from: elements of attitude, elements of behavior, and elements of expertise.
2. Quality physical environment. This will be seen from: elements of the surrounding conditions (ambient conditions), elements of design, and elements of social factors.
3. Quality results. This quality will be seen from: the element of waiting time, the element of physical evidence, and the element of valence.

Interaction Quality

Several definitions of interaction quality are presented in Table 3 below:

Table 3: Definition of Interaction Quality

Reference	definition
Gronroos (2007)	Quality interaction is a close relationship between quality by looking at how companies interact as service providers to consumers through their employees. The way employees interact will be seen from: the attitude of employees in serving, how employees show their behavior and skills when performing these services.
(Rinaldy et al., 2017)	Interaction quality (intraction quality). In this quality, there is a process in contact between service providers and their customers. This interaction process will become an evaluation standard as a key determinant to see the quality of the services it provides.
(Brady, MK and Cronin, 2001)	The quality of the interaction is the quality of the interaction between the service provider and the consumer that occurs between the two.
(Hartline and Ferrell 1996)	Looking at the quality of interaction as a form of face-to-face interaction between identified service provider employees and consumers.
(Brady, MK and Cronin, 2001)	Services that are inherent, intangible and have inseparability characteristics. In it there is personal interaction that has the greatest influence in creating consumer perceptions of service quality during service delivery and occurs frequently. Quality interpersonal interaction in the sense that there is a good meeting between the service provider and the buyer. It was identified by Brady and Cronin that there were 3 things that influenced seeing this quality interaction service, namely: attitude interaction, behavioral interaction and skill interaction.

Source: Processed Data, Susriyanti (2021)

From the several definitions in Table 3 above, it can be explained that the quality of interaction is a form of interactive relationship between customers and the bank represented by its employees face to face or facing each other when making transactions or other needs related to the services provided. Through the quality of this interaction, customers can see the attitudes, attention, behavior and skills possessed by employees in interacting with customers in a professional and sincere manner. Moreover, Bank Nagari has the jargon "Serve With Heart". So that with this motto, they must really be able to show that the services provided are truly whole-hearted, full of patience dealing with various types of customers, showing high empathy, friendly expressions,

Quality of the Physical Environment
Several definitions of the quality of the physical environment will be presented in Table 4 below:

Table 4: Definitions of Quality of the Physical Environment

Reference	definition
(Rinaldy et al., 2017)	The quality of the physical environment is related to the company's ability to provide satisfaction for consumers or customers when enjoying how far the tangible features provided by the company.
Lovelock et al., (2011)	The service scape is closely related to the style and physical appearance and other experience elements that customers encounter on the premises.
Astuti, LD, (2008)	The physical environment is one of the elements that must be utilized in such a

Reference	definition
	way by the organization so that it can provide a sense of comfort, peace, make you feel at home, encourage both internal and external parties who use the company's services and can improve good work results to improve the organization's performance. .
Gronroos (2007)	The quality of the physical environment is a quality that can be seen from the physical surroundings of the company.
(Brady, MK and Cronin, 2001)	The quality of the physical environment is the condition of the physical environment in the service area provided, which can be seen, touched and enjoyed by consumers physically as well.There are 3 things that affect the physical quality in the company environment, namely: the factor of the surrounding conditions (ambient condition), the factor of how to design facilities, and the social factor. This is due to the intangible nature of services (intangible) and the direct involvement of consumers during the service process. So that the overall consumer perception can be shaped by the existence of the physical environment of the company.

Source: Data Processed 2021

From the several definitions in Table 4 above, it can be explained that the quality of the physical environment is the quality or quality of a physical appearance that can be enjoyed, touched and seen directly by customers, when they are in the banking room. Within this physical environment there are facilities and infrastructure that support the physical appearance of the interior or exterior. The forms include property, furniture, wall hangings, flowers, indoor paint colors, air humidity, lighting, employee uniforms (how to dress), supporting machines (electronic or manual), and other matters related to online services. physical quality that can be enjoyed by customers.

Yield Quality
Several definitions of quality results will be presented in Table 5 below:

Table 5: Definitions of Outcome Quality

Reference	definition
(Ramadan, 2021)	Outcome quality is something that is obtained from the results of service activities that have been provided and evaluated, including the timeliness of service handling. The quality of the results obtained while in the process or obtained after the process has been passed and obtained or when the service has been received and felt by consumers.
(Rinaldy et al., 2017)	The quality of the results is something that is obtained from the results of the service activities that have been provided and evaluated, including the timeliness of handling the services.
(Murbani & Supriyanto, 2014)	The quality of the results is the result in which there is also a long waiting time to get service, the formation of a good experience, as well as the convenience of the customer's physical facilities.
Gronroos (2007)	The quality of the results is obtained or obtained after the process has been passed and obtained or when the service has been received and has been felt by consumers, as a quality result.
(Brady, MK and Cronin, 2001)	Determining consumer perceptions and evaluations of what they get, they also feel after the service they receive and finish, is the quality of the result.

Based on the definitions presented in Table 5, it can be explained that the quality of the results is the quality or satisfaction that consumers or customers get for what they receive from completing the service needs they want according to expectations. The quality of the results of this service can be felt and received by customers during the process and after the process is complete. The quality of these results will become an evaluation standard for customers in the future to assess the quality of the services they are currently receiving, have received and are perceived to receive again in the future. Quality results that are good and according to the standard of customer expectations, fast and on time, will be a satisfaction that will never disappear and will always be remembered by them, they will even tell other people too.

The Influence of Interaction Quality on Customer Loyalty
To see the effect of interaction quality on customer loyalty, it can be explained through some of the results of previous studies as follows: Journal of research results conducted byDevi & Untoro, (2019)entitled "Customer Satisfaction Mediates the Influence of Process Quality, Infrastructure Quality, and Interaction Quality on Customer Loyalty". In this study, an analysis was conducted to see the effect of process quality, infrastructure quality, and interaction quality on customer loyalty with customer satisfaction as a mediating variable. This study uses quantitative methods, and uses a questionnaire to collect data. Accidental sampling was used to take a sample with a total of 170 inpatients at Type D hospitals in Sukoharjo which are divided into PKU Muhammadiyah Hospital and Nirmala Suri Hospital. Data analysis through Structural Equation Modeling (SEM) using the SmartPLS 2.0 program. Validity and reliability tests were analyzed through the outer model, while the inner model is used to test the hypothesis. The results showed that process quality, infrastructure quality, and interaction quality had a positive and significant effect on customer loyalty and customer satisfaction, which were proven to mediate the relationship between process quality, infrastructure quality, and interaction quality on customer loyalty. So that the better the process quality, infrastructure quality, and interaction quality, the higher customer satisfaction and customer loyalty at Type D Hospital in Sukoharjo. Research journal and interaction quality on customer loyalty. So that the better the process quality, infrastructure quality, and interaction quality, the higher customer satisfaction and customer loyalty at Type D Hospital in Sukoharjo. Research journal and interaction quality on customer loyalty. So that the better the process quality, infrastructure quality, and interaction quality, the higher customer satisfaction and customer loyalty at Type D Hospital in Sukoharjo. Research journalAf, (2019), entitled "The Influence of Physical Aspects, Reliability, Personal Interaction, Problem Solving, and Policies on Patient Satisfaction (Case Study at the Dustira Hospital Radiology Installation)". The purpose of this study was to determine the effect of service quality from the dimensions of service quality proposed by Dabholkar, namely physical aspects, reliability, personal interaction, problem solving, and policies on patient satisfaction. The sample used in this study amounted to 386 respondents. Sampling method using purposive sampling. Data collection using a questionnaire. The data analysis method used is the validity test and reliability test, F test, coefficient of determination, t test and multiple linear regression analysis. Based on the results of the study indicate that the quality of service which consists of physical aspects, reliability, personal interaction, problem solving, and policies simultaneously have a significant effect on patient satisfaction. While partially, the physical aspects and reliability are not proven to have a significant effect on satisfaction.

The Influence of Physical Environment Quality on Customer Loyalty
To see the effect of the quality of the physical environment on customer loyalty, it can be explained through some of the results of previous studies as follows: Journal of the results of research conducted byHartanto & Andreani, (2019), entitled "The Influence of Product Quality, Service Quality, and Physical Environment on Customer Loyalty Through Customer Satisfaction as a Mediation Variable

at De Mandailing Cafe Surabaya". The results of research with 100 respondents using SmartPLS 3.0 show that service quality and physical environment have a positive and significant effect on customer loyalty either directly or through customer satisfaction. Journal of research results conducted byDevi & Untoro, (2019)entitled "Customer Satisfaction Mediates the Influence of Process Quality, Infrastructure Quality, and Interaction Quality on Customer Loyalty". In this study, an analysis was conducted to see the effect of process quality, infrastructure quality, and interaction quality on customer loyalty with customer satisfaction as a mediating variable. This study uses quantitative methods, and uses a questionnaire to collect data. Accidental sampling was used to take a sample with a total of 170 inpatients at Type D hospitals in Sukoharjo which are divided into PKU Muhammadiyah Hospital and Nirmala Suri Hospital. Data analysis through Structural Equation Modeling (SEM) using the SmartPLS 2.0 program. Validity and reliability tests were analyzed through the outer model, while the inner model is used to test the hypothesis. The results showed that process quality, infrastructure quality, and interaction quality had a positive and significant effect on customer loyalty and customer satisfaction, which were proven to mediate the relationship between process quality, infrastructure quality, and interaction quality on customer loyalty. So that the better the process quality, infrastructure quality, and interaction quality, the higher customer satisfaction and customer loyalty at Type D Hospital in Sukoharjo. and interaction quality on customer loyalty. So that the better the process quality, infrastructure quality, and interaction quality, the higher customer satisfaction and customer loyalty at Type D Hospital in Sukoharjo. and interaction quality on customer loyalty. So that the better the process quality, infrastructure quality, and interaction quality, the higher customer satisfaction and customer loyalty at Type D Hospital in Sukoharjo.

In this study, the quality of infrastructure is assumed to be the same as the quality of the physical environment

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Effect of Quality Results on Customer Loyalty

To see the effect of quality results on customer loyalty, it can be explained through some of the results of previous research as follows. Journal of research conducted byDevi & Untoro, (2019)entitled "Customer Satisfaction Mediates the Influence of Process Quality, Infrastructure Quality, and Interaction Quality on Customer Loyalty". In this study, an analysis was conducted to see the effect of process quality, infrastructure quality, and interaction quality on customer loyalty with customer satisfaction as a mediating variable. This study uses quantitative methods, and uses a questionnaire to collect data. Accidental sampling was used to take a sample with a total of 170 inpatients at Type D hospitals in Sukoharjo which are divided into PKU Muhammadiyah Hospital and Nirmala Suri Hospital. Data analysis through Structural Equation Modeling (SEM) using the SmartPLS 2.0 program. Validity and reliability tests were analyzed through the outer model, while the inner model is used to test the hypothesis. The results showed that process quality had a positive and significant effect on customer loyalty and customer satisfaction, which was proven to be able to mediate the relationship between process quality, infrastructure quality, and interaction quality on customer loyalty. So that the better the process quality, infrastructure quality, and interaction quality, the higher customer satisfaction and customer loyalty at Type D Hospital in Sukoharjo. In this study, process quality is assumed to be outcome quality. Research journal and interaction quality on customer

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loyalty. So that the better the process quality, infrastructure quality, and interaction quality, the higher customer satisfaction and customer loyalty at Type D Hospital in Sukoharjo. In this study, process quality is assumed to be outcome quality. Research journal and interaction quality on customer loyalty. So that the better the process quality, infrastructure quality, and interaction quality, the higher customer satisfaction and customer loyalty at Type D Hospital in Sukoharjo. In this study, process quality is assumed to be outcome quality. Research journal(Afif et al., 2017),entitled "Factors Influencing Service User Satisfaction in the Bogor City Disdukcapil Service Unit". Data processing in this study uses Structural Equation Modeling (SEM) with Partial Least Square. Service users are dominated by youth between the ages of 17-20 years, namely 50%. The results of the analysis show that Outcome Quality has no effect on service user satisfaction.

METHODS

This research is a quantitative research. Primary data collection was carried out by distributing questionnaires to 200 Bank Nagari customers in the city of Padang. Data processing and hypothesis testing were carried out using Smart PLS (*Partial Least Square).*

RESULTS AND DISCUSSION

In the results of data quality testing, all processed data is valid and reliable.

Result of Direct Influence of Service Quality on Customer Loyalty

In order to make it easier to understand, we will see the direct effect with the help of Table 6 using the following standard significance value at 5%:

Table 6: Direct Influence

	Original Sample (O)	Sample Means (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
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**
Result Quality -> Customer Loyalty	0.040	0.046	0.085	0.471	**0.638**
Customer Commitment -> Customer Loyalty	0.275	0.273	0.068	4,024	**0.000**

Source: SmartPLS 3.2, Susriyanti, 2022

Based on Table 6 it can be explained that to find out the direct effect on loyalty this equation can be arranged:

Y = 0.177X1 + 0.172X2 + 0.040X3 + 0.275M

The explanation of the equation above based on the direct influence between Interaction Quality, Physical Environment Quality, and Commitment to Customer Loyalty is:

1. The Interaction Quality variable has a regression value of 0.177 with a positive sign. This means that the Quality of Interaction has an influence on customer loyalty of 0.177 or 17.7% in the same direction. If the Interaction Quality is increased by one unit, then Customer Loyalty will also increase by 0.177. Vice versa if the Quality of Interaction is lowered. The calculated t value is 2.414 > 1.971 and is significant at 0.016 > 0.05, so Ha is accepted and H0 is rejected. The conclusion that can be generated is based on statistical values and significance values, that the quality of interaction significantly affects customer loyalty.
2. The Physical Environment Quality variable gives a regression value of 0.172 with a positive sign. This means that the Quality of the Physical Environment has an influence on Customer Loyalty of 0.172 or 17.2% in the same direction. If the Quality of the Physical Environment is increased by one unit, then Customer Loyalty will also increase by 0.172. Vice versa if the Quality of the Physical Environment is lowered. The calculated t value is 2,260 > 1.971 and a significant value is 0.024 <0.05, so Ha is accepted and H0 is rejected. The conclusion that can be generated based on the statistical t value and this significance value, that the Physical Environment Quality variable significantly affects Customer Loyalty.
3. The Variable Quality of Results gives a regression value of 0.040 with a positive sign. This means that the Quality of Results has an influence on Customer Loyalty of 0.040 or 4% in the same direction. If the Quality of Results is increased by one unit, then Customer Loyalty will also increase by 0.040. Vice versa if the quality of results is lowered. The T statistic is 0.471 < 1.971 and the P-Value is 0.638 > 0.1 as a level of significance, so Ha is rejected and H0 is accepted. The conclusion that can be generated based on the statistical t value and this significance value, that the Quality of Results variable has no significant effect on Customer Loyalty.
4. The Customer Commitment variable gives a regression value equal to a positive sign. This means that Customer Commitment has an influence on Customer Loyalty of 0.275 or 27.5% in the same direction. If customer commitment is increased by one unit, customer loyalty will also increase by 0.275. Vice versa if the customer's commitment is lowered. The T statistic is 4,024 > 1.971 with a P-Value at a significant level of 0.000 <0.05, so Ha is accepted and H0 is rejected. The conclusion that can be generated based on the statistical t value and this significance value, states that Customer Commitment significantly affects Customer Loyalty.

Discussion of the Direct Effect of Service Quality on Customer Loyalty

Effect of interaction quality on customer loyaltyBased on the test results, it was found that Interaction Quality has a positive and significant influence on Customer Loyalty. Especially on the attitude dimension which states that Bank Nagari employees show an attitude of willingness to help customers, is rated high. Meanwhile, from the expertise dimension, the ability of employees to quickly answer customer questions is still considered low.

The results of this study are in line with the results of research fromDevi & Untoro, (2019)as well asHartanto & Andreani, (2019) which also states that the Quality of Interaction has a direct effect on Loyalty. The influence obtained also has a positive slot.The results of this study are also in accordance with the theory based onBrady and Cronin models. The Brady and Cronin model believes that the quality of interaction is part of the measurement dimension in service quality. As sophisticated as technology, people 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 standard for customers that can make them loyal. This will still have a good impact with a positive impact on customers and still they want, strongly. Especially in the attitude shown when interacting.

The effect of the quality of the physical environment 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 which are rated high. And what is considered low is the design dimension.

The results of this study are in line with the results of research fromDevi & Untoro, (2019)as well asHartanto & Andreani, (2019) which also states that the Quality of the Physical Environment directly affects Loyalty. The influence obtained also has a positive slot.They find that the Quality of the Physical Environment affects Loyalty.

Effect of quality results on customer loyalty

Based on the test results, it was found that the Quality of Results did not significantly affect Customer Loyalty but positively. The quality of the results of the services provided by the bank for each customer's needs and complaints plays a very important role 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 the bank. The physical factor here is more to the psychological leanings 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 research fromDevi & Untoro, (2019)as well asHartanto & Andreani, (2019) which also states that the Quality of Results directly affects Loyalty. However, the influence obtained both has a positive slot.It means ifThe quality of the results is increased, it will also increase loyalty.

Indirect Effect of Service Quality on Customer Loyalty

To see the indirect effect, it will be presented in Table 7 below:

Table 7: Indirect Effects

	Original Sample (O)	Sample Means (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**
Result Quality -> Customer Commitment -> Customer Loyalty	0.074	0.075	0.030	2,453	**0.014**

Source: SmartPLS 3.2, Susriyanti, 2022

From Table 7 it can be made the regression equation for the indirect effect is as follows:

Y = 0.072X1M + 0.063X2M + 0.074X3M

The explanation of the equation above is based on the indirect effect between the variables Quality of Interaction, Quality of Physical Environment, Quality of Outcomes on Customer Loyalty through Customer Commitment, namely: Indirect effect through Commitment of Interaction Quality on Customer Loyalty Customers have a regression coefficient of 0.027 with a positive sign. T count is 2.714 > 1.971 and is significant at 0.007 <0.05, so Ha is accepted and H0 is rejected. The conclusions generated are based on the statistical t value and this significance value, the Interaction Quality variable has a significant effect on Customer Loyalty through Customer Commitment. Indirect influence through Customer Commitment, from the Quality of the Physical Environment to Customer Loyalty has a regression coefficient value of 0.063 with a positive sign. T count is 2.260 > 1.971 and is significant at 0.024 <0.05 then Ha is accepted and H0 is rejected. The conclusions generated are based on the statistical t value and this significance value, the variable Quality of the Physical Environment through Customer Commitment influences Customer Loyalty in a positive and significant way. Through Customer Commitment, the direct influence of Result Quality on Customer Loyalty has a regression coefficient of 0.074 with a positive sign. The T statistic is 2.453 > 1.971 with a significant value of 0.014 <0.05, so Ha is accepted and H0 is rejected. The conclusions generated are based on the statistical t value and this significance value, the Quality of Results variable influences Customer Loyalty through Commitment in a positive and significant way. 05 then Ha is accepted and H0 is rejected. The conclusions generated are based on the statistical t value and this significance value, the variable Quality of the Physical Environment through Customer Commitment influences Customer Loyalty in a positive and significant way. Through Customer Commitment, the direct influence of Result Quality on Customer Loyalty has a regression coefficient of 0.074 with a positive sign. The T statistic is 2.453 > 1.971 with a significant value of 0.014 <0.05, so Ha is accepted and H0 is rejected. The conclusions generated are based on the statistical t value and this significance value, the Quality of Results variable influences Customer Loyalty through Commitment in a positive and significant way. 05 then Ha is accepted and H0 is rejected. The conclusions generated are based on the statistical t value and this significance value, the variable Quality of the Physical Environment through Customer Commitment influences Customer Loyalty in a positive and significant way. Through Customer Commitment, the direct influence of Result Quality on Customer Loyalty has a regression coefficient of 0.074 with a positive sign. The T statistic is 2.453 > 1.971 with a significant value of 0.014 <0.05, so Ha is accepted and H0 is rejected. The conclusions generated are based on the statistical t value and this significance value, the Quality of Results variable influences Customer Loyalty through Commitment in a positive and significant way. the variable Quality of the Physical Environment through Customer Commitment influences Customer Loyalty positively and significantly. Through Customer Commitment, the direct influence of Result Quality on Customer Loyalty has a regression coefficient of 0.074 with a positive sign. The T statistic is 2.453 > 1.971 with a significant value of 0.014 <0.05, so Ha is accepted and H0 is rejected. The conclusions generated are based on the statistical t value and this significance value, the Quality of Results variable influences Customer Loyalty through Commitment in a positive and significant way. the variable Quality of the Physical Environment through Customer Commitment influences Customer Loyalty positively and significantly. Through Customer Commitment, the direct influence of Result Quality on Customer Loyalty has a regression coefficient of 0.074 with a positive sign. The T statistic is 2.453 > 1.971 with a significant value of 0.014 <0.05, so Ha is accepted and H0 is rejected. The conclusions generated are based on the statistical t value and this significance value, the Quality of Results variable influences Customer Loyalty through Commitment in a positive and significant way.

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Discussion of the Indirect Effect of Service Quality on Customer Loyalty

Effect of interaction quality on customer loyalty through commitment

Based on the test results, it was found that the Quality of Interaction on Customer Loyalty through Customer Commitment has a positive and significant effect. Especially on the attitude dimension.
This result is in line with previous research by(Sudirman & Atmosphere, 2018)in a study entitled "The Influence of Online Service Quality on Internet Banking Customer Satisfaction, Commitment, and Loyalty in Denpasar City". From the results of his research it was found that the quality of interaction as X2 has an effect on customer loyalty through commitment.In previous studies, the intermediary to see the effect of interaction quality on loyalty is not commitment, but utilitarian values and hedonic values.(Chen et al., 2013). So that this becomes one of the novelties for writers in this study, by making commitment as the intermediate variable.
Nevertheless 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. Vice versa if the quality of interaction through commitment decreases, it will be able to reduce their loyalty as well.
The effect of the quality of the physical environment on customer loyalty through commitment

Based on the test results, it was found that the quality of the physical environment has a significant effect on loyalty through commitment. This result is in accordance with the theory described in the previous chapter.And this research is in line with the researchSudirman & Atmosphere (2018), who also found that the quality of the physical environment affects loyalty through commitment.Likewise with the results of research fromDevi & Untoro, (2019)who found that the quality of infrastructure affects loyalty.And also research resultsHartanto & Andreani, (2019), who also found that the quality of the physical environment affects loyalty. However, the mediation of the two in this study is not commitment but customer satisfaction.
Effect of quality results on customer loyalty through commitment

From the test results it was found that the quality of the results has a positive and significant influence on loyalty through commitment. This means that customer loyalty can be increased by service from quality results through commitment. In line with the results of research in line with those carried out by(Rinaldy et al., 2017), entitled "The Influence of Service Quality on BNI Mobile Banking Customer Loyalty in Banda Aceh with Customer Trust, Customer Satisfaction, Customer Commitment, and Customer Value as Mediation Variables". In this case the quality of results is part of the quality of service.Customer commitment and all mediation affect in full (full mediation) the causal relationship of service quality to customer loyalty indirectly.
In theory, quality service results can foster customer commitment because of satisfaction and pleasure from the service so that increased commitment can increase loyalty or loyalty to the company. Customers always demand that companies have services that produce good quality so that they can

meet all customer needs. Fulfillment of customer needs will create a commitment to always be loyal to the company.

CONCLUSION

From the description that has been presented, it can be concluded as follows:

1. The quality of interaction has a positive and significant effect on customer loyalty, directly or indirectly.
2. The quality of the physical environment has a positive and significant effect on customer loyalty, directly or indirectly.
3. The quality of results does not affect customer loyalty directly. However, it provides a positive and significant influence indirectly through commitment

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