

# The Role of Customer Satisfaction and Customer Commitment in Mediating the Effect of Islamic Service Quality on Customer Loyalty

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**Abstract.** The purpose of this study was to determine the effect of Islamic service quality on customer loyalty mediated by customer satisfaction and customer commitment at Bank Jateng Syariah KCP Salatiga. The method used in this study is a quantitative method with the aim of confirming the existing theory with the data obtained in the field. The data obtained in this study is primary data by distributing questionnaires to 100 respondents from Bank Jateng Syariah KCP Salatiga customers. Data analysis in this research includes descriptive analysis, validity test, reliability test, classical assumption test, model determination test and Path Analysis test assisted by SPSS. Based on the results of research and data processing, the results obtained that service quality and customer commitment have a significant positive effect on customer satisfaction, customer satisfaction has a significant positive effect on customer loyalty, customer commitment is not significant on customer loyalty, customer satisfaction can mediate service quality on customer loyalty, customer commitment cannot mediate service quality on customer loyalty and customer satisfaction can mediate customer commitment to customer loyalty.

**Keywords:** Islamic Service Quality, Loyalty, Satisfaction and Commitment

## 1 Introduction

Islamic banks are banks that carry out all their activities, whether collecting or distributing funds in accordance with the sharia principles of the fatwa of the Indonesian Ulama Council (MUI) which have been regulated. Tight and good competition must be increased by an Islamic financial institution in order to create satisfaction aimed at increasing customer loyalty. Loyalty is a condition in which consumers are consistent and committed to only continue to use and subscribe to a product that has been chosen even in situations where there are more tempting influences to move (Kalsum, 2019). A company or financial institution can improve the quality of service provided to consumers beyond expectations so as to increase consumer loyalty.

Service quality is something that can be felt by consumers directly from the activities or activities that banks do in providing services to customers. Quality service is able to become a place to identify because service is not just about listening and helping and answering customer complaints (Prameswari & Suhermin, 2017). In increasing customer loyalty, in addition to service quality as one of the factors, customer satisfaction and customer commitment are also important factors in it. Feelings of pleasure or disappointment can be felt directly when customers make transactions or after transactions and use products from a company that provides services, is the definition of satisfaction (Nasfi et al., 2019).

Commitment is described as an expectation that is continuously held to maintain a valuable relationship. Commitment is the hope of being able to maintain a relationship with the hope that it will last in the long term. This is based on objectivity if the customer will not hesitate to always use products and services if the customer has a strong enough commitment to Islamic banking and the customer will also not hesitate to maintain his loyalty to Islamic banks (Rahmawaty, 2016).

Susanti and Syahrian conducted research on service quality on customer loyalty and showed the results that there was an influence between service quality on customer satisfaction (Susanti & Syahrian, 2019). This chapter is not in line with Andriani and Ardianto's research where service quality has no effect on satisfaction (Andriyani & Ardianto, 2020). In research Prameswari & Suhermin, (2017) research, satisfaction has an influence on loyalty. Meanwhile, research conducted by Mulyani et al., (2018) provides results that satisfaction has no effect on loyalty.

Service quality variables on commitment whose research was conducted by Abror et al., (2020) showed positive and significant results. The results of the study are in line with Ruata et al., (2018) research where service quality affects commitment. In research conducted by Fakhrudin et al., (2018) shows that commitment has an influence on customer loyalty. This is contrary to Ningtyas & Rachmad, (2011) research which found that commitment has no effect on customer loyalty. Then the commitment to satisfaction researched by Fakhrudin et

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al., (2018) shows influential results. The results of this study are in line with Lay, (2019) research, the results of which show that commitment has an influence on satisfaction. And than that research conducted by Levina Dharmayanda, (2018) provides results that service quality affects customer loyalty mediated by commitment. And the effect of commitment to loyalty mediated by satisfaction researched by Nuraini, (2019) shows positive and significant with mediated by satisfaction.

Customer loyalty is formed due to several factors including service quality, customer satisfaction and commitment. The customer's emotional bond to commit to the bank will be formed very strongly when the customer is satisfied then loyal, this satisfaction can be obtained when the bank provides services that are more than what the customer expects. Based on this, the researcher chose the object as research, namely Bank Jateng Syariah KCP Salatiga. The reason the researchers chose Bank Jateng Syariah KCP Salatiga is because the existing gap phenomenon shows that Bank Jateng Syariah KCP Salatiga has enough customers. One of the vision and mission is "Realizing growth and profit above the sustainable industry average". In order to realize the success of the vision and misis that has been dibenyukmaka there is a need for a good strategy so that it can maintain customer loyalty.

The location chosen for research is at Bank Jateng Syariah KCP Salatiga on the grounds that in the area there are still many conventional banks besides Bank Jateng Syariah KCP Salatiga. The increasing number of customers of Bank Jateng Syariah KCP Salatiga, then at the same time become competitors. For this reason, banks are required to continue to improve the quality of their services in order to be able to generate customer satisfaction to remain loyal and committed. The low level of loyalty is owned by almost all customers of Bank Jateng Syariah KCP Salatiga. In this case it can be seen by the number of customers who are reluctant to visit Bank Jateng Syariah Salatiga. There are several customer complaints that convey that there is no satisfaction in the service and the existence of customers who close accounts has increased.

Based on the above phenomenon, in order to know the loyalty of Bank Jateng Syariah KCP Salatiga customers, the bank must know and understand the quality of service in order to create satisfaction, customer loyalty and commitment. Because with the presence of customer satisfaction without coercion to the quality of service received, the products and services will be reused by customers. This is also one of the reasons the author determines Bank Jateng Syariah KCP Salatiga as the object of research.

Seeing the phenomena described above, this research will refer to efforts to be able to prove how much influence Islamic service quality has on customer loyalty and how satisfaction and commitment mediate Islamic service quality on customer loyalty.

## 2 Literature Riview

### 2.1 Consumer Behavioral Theory

Consumer behavior has a term that can be interpreted as behavior that appears in the form of a sense of satisfaction when consumer needs are met where the behavior is shown when consumers buy, evaluate, seek, use or spend services and product (Schiffman & Kanuk, 1994). What can be described and described in the stages of consumer behavior and become the center of attention in consumer behavior is how to study the individual's ability to choose, use, store and buy goods, services, and ideas or experiences to complete the needs, not only of individuals, but also of groups or organizations (Sangadji, 2013). Basically, consumer behavior is to explore "why do consumers do what they do". All actions, activities, and psychological processes where these actions encourage a person before buying, when buying, using, spending and evaluating products and services are the basis of consumer behavior (Sumarwan, 2003).

### 2.2 Customer Loyalty

Loyalty can be defined as a positive attitude that is reflected in the form of consistent repeat purchases while remaining committed to a company, supplier or brand. Truly loyal customers have a high probability of being loyal to the company's portfolio of products and services for years - not just potential word-of-mouth advertises (Irawan, 2012). Responses that are closely related to promises or commitments to fulfill commitments underlie the continuity of the relationship and often result in repeated and ongoing purchases from the same supplier on the basis of devotion and pragmatic constraints (Tjiptono, 2012).

From the above definition, it can be concluded that although there are many goods and services that can have the potential to make customers move, customers choose to maintain a series of strongly held commitments to buy and support the product or service again even though the market environment is able to make customers move. Under any conditions and anywhere, loyal consumers will still have a firm commitment to use and repurchase goods and services in the company.

### 2.3 Islamic Service Quality

Quality is a dynamic condition that affects services, products, processes, environment and people to exceed or meet expectations (Tjiptono, 2002). All properties of a product service that have an influence on its ability to satisfy implied needs are also a definition of quality (Kotler, 2005). The activities of other people carried out directly in the process of meeting needs are the definition of service. Meanwhile, according to Kotler, service is an operation carried out by one party to another party where one party performs actions or activities offered to the other party, where what is offered is intangible and non-ownership (Kotler & Keller, 2012).

Service quality is an action received by consumers from producers for offering services and products that producers offer, producers try to provide consumers with products and services according to their needs and producers try to provide based on their abilities then producers help to overcome the obstacles faced by consumers at that time by making it easy to resolve obstacles according to the characteristics of the products and services that producers offer. In the world of Islamic banking, sharia principles are used in performing services. Banks offer products or services, take actions and solve problems in accordance with Islamic law.

### 2.4 Satisfaction

Satisfaction is a feeling after comparing the results of the expected product performance with those received, then a feeling of pleasure or not (Kotler & Armstrong, 2014). Satisfaction is something that companies or financial institutions really need to pay attention to in order to measure what they have to improve and fix again. Customer satisfaction shows how far the performance received from a product is in line with customer expectations. If customer expectations are appropriate and commensurate with the performance of the product provided, the customer is satisfied. The level of customer satisfaction will increase and be high if the product performance they receive exceeds expectations.

Customer expectations are formed due to previous purchasing experiences, as well as information or promises from producers (Kotler & Armstrong, 2014). In addition, satisfaction is also defined as the level of a person's feelings after comparing the results / performance he feels with his dreams (Supranto, 2001). Service is one of the factors that influence customers or customers to decide to buy a product. The services provided whether or not provided by the company or financial institution will be seen directly by customers or customers by showing satisfaction or dissatisfaction.

### 2.5 Commitment

Commitment is the customer's hope to maintain a mutually beneficial relationship where these expectations and desires have been attached to the customer for a long time. Commitment is the intention shown by an attitude to maintain long-term openness (Indarjo, 2002). Commitment is also a link between attitudes towards processes, physical evidence, and employees with quality, as well as its role in fostering repeat purchase intentions and loyalty, as a desire to maintain relationships in the long term (Moorman et al., 1993).

In this case, it is also emphasized that commitment is part of behavior as a way to strengthen and maintain a long-lasting relationship between the two parties in order to create a more meaningful relationship. If a relationship where one party feels there is a disadvantage and is not profitable, a commitment will not be formed. In a commitment there are two things where each party wants to work well together for the purpose of maintaining the relationship that has been formed and the second is that both parties try to maintain this valuable relationship. In measuring commitment, there can be indicators including emotional ties, pride in being part of the bank, being involved with bank activities, and difficulty moving to another bank (Allen & Meyer, 1990).

### 2.6 Hypothesis Development

The hypotheses used in this study include:

#### 2.6.1 *The Effect of Islamic Service Quality on Customer Satisfaction*

To increase customer satisfaction, a company must pay attention to one of the main factors, one of which is service quality, the feeling of satisfaction or not that consumers have after receiving the services provided, if the service received is good and exceeds dreams, it can increase customer satisfaction. The satisfaction felt by consumers will grow even more if the quality of service received is very good. In increasing customer satisfaction, one of the important factors is service (Kotler & Keller, 2012).

Research by Susanti & Syahrian (2019) reveals that the effect of service quality on customer satisfaction has a significant positive effect. Meanwhile, Andriyani & Ardianto (2020) conducted research which revealed that

service quality on satisfaction had no effect. From the theory and research that has been done above, hypothesis 1 in this study can be formulated as follows:

H1: It is suspected that service quality has a significant and positive effect on customer satisfaction,

### *2.6.2 The Effect of Customer Satisfaction on Customer Loyalty*

Satisfaction and loyalty have a fairly close relationship, where when consumers are satisfied at the highest point, consumers will be loyal to a company, not only emotionally but also behaviorally. Increasing customer satisfaction will go hand in hand with increasing customer loyalty (Cronin & Taylor, 1992).

Nadya (2017) conducted research that revealed satisfaction with loyalty had a significant positive effect. Meanwhile, and conducted research by revealing that customer satisfaction had no significant effect. From the theory and research that has been done above, hypothesis 2 in this study can be formulated as follows:

H2: It is suspected that customer satisfaction has a significant and positive effect on customer loyalty

### *2.6.3 The Effect of Islamic Service Quality on Customer Commitment*

A company is expected to be able to know the needs of its consumers and what consumers expect, if the company can provide services in accordance with consumer dreams, an emotional bond will be formed and consumers will feel proud to have chosen the company and will happily make attachments or commitments. Good service quality in a company has a significant influence on (Mittal & Walfried M, 1996).

Abror et al. (2020) provides results that the effect of service quality on commitment has a significant positive effect. In line with research conducted by Ruata & Ogi, Lisbeth Mananeke (2018) also revealed that service quality on commitment has a significant positive effect. From the research and theory that has been done above, hypothesis 3 in this study can be formulated as follows:

H3: It is suspected that service quality has a significant and positive effect on customer commitment,

### *2.6.4 The Effect of Customer Commitment on Customer Loyalty*

Commitment is a form of relationship between consumers and companies in the form of emotional ties, if the company is able to make consumers feel proud and have emotional ties so that consumers will be loyal and continue to use the company's products or services even though there are more offers outside. Customer commitment is one of the important things to build long-term relationships, commitment has a power that has an important influence that can make customers loyal to a company (Bowen & Shoemaker, 1998).

Research by Fakhruddin et al. (2018) revealed that commitment to loyalty has a significant positive effect. Meanwhile, research conducted by Ningtyas & Rachmad (2011) revealed that commitment to loyalty has no effect. From the theory and research that has been done above, hypothesis 4 in this study can be formulated as follows:

H4: It is suspected that customer commitment has a significant and positive effect on customer loyalty

### *2.6.5 The Effect of Customer Commitment on Customer Satisfaction*

If consumers have decided to commit to the company, it is certain that these consumers are satisfied with the product or service. The theory expressed by Thurau & Hansen (2000), even though the company has mistakes, customers who are truly committed will still see the company as the best. If the customer has chosen to commit to a company, it means that the customer is satisfied with the product or service provided.

Research conducted by Fakhruddin et al. (2018) revealed that commitment to satisfaction has a significant positive effect. In line with Lay (2019) also revealed that commitment to customer satisfaction has a significant positive effect. From the theory and research that has been done above, hypothesis 5 in this study can be formulated as follows:

H5: It is suspected that customer commitment has a significant and positive effect on customer satisfaction

### *2.6.6 The Effect of Islamic Service Quality on Customer Loyalty with Customer Satisfaction as an Intervening Variable*

Companies can increase customer satisfaction by trying to find out the needs and expectations of consumers for the services provided, if the company is able to fulfill it and even provide more, it is hoped that customer satisfaction will continue to increase and consumers will become loyal. This is in line with the theory conveyed by Tjiptono (2001), providing services according to consumer needs and consumer desires, then it is hoped that

with satisfying services, consumers will become loyal. This is reinforced by the theory of Kotler & Keller (2009) which states that consumers will remain loyal and loyal for a long time if customers feel very satisfied.

In research conducted by Risal (2019) revealed that service quality on loyalty with satisfaction as a mediating variable has a significant positive effect. In line with Prabayu et al, (2018) revealed that satisfaction can mediate the effect of service quality on loyalty. From the theory and research that has been done above, hypothesis 6 in this study can be formulated as follows:

H6: It is suspected that service quality has a significant and positive effect on customer loyalty mediated by customer satisfaction,

**2.6.7 The Effect of Islamic Service Quality on Customer Loyalty with Customer Commitment as an Intervening Variable**

If the company provides excellent and appropriate service to consumers, consumers will be loyal, good service forms loyalty, loyalty is formed due to emotional ties or consumer commitment to the company. Loyalty is a consequence of commitment. The birth of a long-term relationship is based on one important factor, namely commitment and the successful formation of a good relationship, with services that are in accordance with consumer needs, consumers will be loyal and strengthen commitment (Pritchard et al 1999).

Research conducted by (Levina Dharmayanda, 2018) reveals that service quality has a significant positive effect on loyalty which is mediated by commitment variables. From the theory and research that has been done above, hypothesis 7 in this study can be formulated as follows:

H7: It is suspected that service quality has a significant and positive effect on customer loyalty mediated by customer commitment,

**2.6.8 The Effect of Customer Commitment on Customer Loyalty with Customer Satisfaction as an Intervening Variable.**

If the company is able to increase customer satisfaction, there will be an emotional bond and a sense of consumer pride in the company, so that loyalty / loyalty will be formed between consumers and the company, close commitment will form loyalty with a sense of satisfaction. The theory of Pritchard et al (1999) Loyalty is a consequence of commitment. The birth of a long-term relationship is based on one important factor, namely commitment and the successful formation of a good relationship, with services that meet consumer needs, consumers will be loyal and strengthen commitment.

In a case study by Nuraini (2019) revealed that commitment to loyalty mediated by satisfaction has a significant positive effect. Meanwhile, research conducted by Muniroh et al (2017) proves insignificant negative results. From the theory and research that has been done above, hypothesis 8 in this study can be formulated as follows:

H8: It is suspected that commitment has a significant and positive effect on customer loyalty mediated by customer satisfaction.

**3 Research Method**

This research uses quantitative research. The data in this research is obtained by conducting direct research on the actors in the field, namely customers of Bank Jateng Syariah KCP Salatiga or also called this research using primary data types. Bank Jateng Syariah KCP Salatiga customers are the population that will be used in this study. In order to determine the sample that the author will use, the author chooses to use probability sampling with simple random sampling type. The sample is a representative taken from the entire population of the object or subject designated for this study. The sample in this study were customers of Bank Jateng Syariah KCP Salatiga. This study uses several variables including the dependent variable and the independent variable. Islamic service quality (X1) is the independent variable in this study and the dependent variable is customer loyalty (Y). While customer satisfaction (Z1) and customer commitment (Z2) are intervening variables. This study uses several variables including the dependent variable and the independent variable. Islamic service quality (X1) is the independent variable in this study and the dependent variable is customer loyalty (Y). While customer satisfaction (Z1) and customer commitment (Z2) are intervening variables.

After conducting research with the results of data based on the gender of customer respondents as follows:

**Table 1.** Frequency of Respondents by Gender

No	Gender	Frequency	Percentage
1	Man	34	34%
2	Women	66	66%
Total		100	100%

From the data with 100 respondents, with the number of men being 34, the percentage was 34%. Female respondents received 66 results at a rate of 66%. And from the results of the data obtained, it can be concluded that the average customer of Bank Jateng Syariah KC Salaiga is female.

**Table 2.** Respondent Frequency by Age

No	Age	Frequency	Percentage
1	< 20 years	6	6%
2	> 50 years	5	5%
3	21-30 years	54	54%
4	31-40 years	20	20%
5	41 - 50 years	15	15%
Total		100	100%

After conducting research and the results have been summarized in the table above as many as 100 respondents, information was obtained on respondents under the age of 20 years 6 respondents with a percentage of 6%. Respondents aged 50 years and above consisted of 5, a percentage of 5%. Respondents aged 21 to 30 years amounted to 54 respondents or 54%. There were 20 respondents aged 31-40, representing 20%. Fifteen respondents were between the ages of 41 and 50, representing 15%. And from the results of the data obtained, it can be concluded that the average customer of Bank Jateng Syariah KC Salaiga is between 21 and 30 years old.

**Table 3.** Frequency of Respondents Based on Job

No	Job	Frequency	Percentage
1	Private Employees	16	16%
2	Others	12	12%
3	Student	41	41%
4	PNS/TNI/POLRI	20	20%
5	Self employed	11	11%
Total		100	100%

After conducting research and the results have been summarized in the table above as many as 100 respondents, in their detailed information there are 16 private employees or 16%. Then 12 respondents, or 12%, worked elsewhere. A total of 41 respondents were students or working as students, or 41%. Civil servants, the TNI, and the National Police, there are 20 percent of 20%. Eleven (11%) are entrepreneurs. And from the results of the data obtained, it can be concluded that the average customer of Bank Jateng Syariah KC Salaiga is a student.

**Table 4.** Respondents' Frequency Based on Last Education

No	Education	Frequency	Percentage
1	Postgraduate	3	3%
2	Bachelor	36	36%
3	SD	2	2%
4	SMA/SMK	53	53%
5	SMP	6	6%
Total		100	100%

After conducting research and the results have been summarized in the table above as many as 100 respondents, the information of postgraduate graduates is 3% for 3 people. Thirty-six respondents have a bachelor's degree, or 36%. Two graduated from elementary school, or 2%. The number of respondents graduating from high school/vocational school was 53 people with a percentage of 53%. There are 6 junior high school graduates, or 6%. And from the results of the data obtained, it can be concluded that the average customer of Bank Jateng Syariah KC Salatiga has a high school/vocational education.

**Table 5.** Frequency of Respondents Based on Length of Time as a Customer

No	Customer Duration	Frequency	Percentage
1	< 1 years	56	56%
2	2 - 3 years	44	44%
Total		100	100%

After conducting research and the results have been summarized in the table above as many as 100 respondents, the information of respondents who have been members for less than one year is 56 people, the percentage is 56%. 44 respondents have been enrolled for 2-3 years, or 44%. And from the results of the data obtained, it can be concluded that the average customer of Bank Jateng Syariah KC Salatiga for 2-3 years.

## 4 Result and Discussion

### 4.1 Quality of Islamic Services on Satisfaction

From the results of data processing, where the results of the t test (persial) of the study prove that t calculated the quality of Islamic services (X1)  $16.401 > t$  table 1.984 and the results of the significant level of Islamic service quality (X1) of  $0.000 < 0.05$ , which means that there is a significant influence of Islamic service quality (X1) on the satisfaction (Z1) of customers of Bank Jateng Syariah Salatiga Branch Office, then H1 is accepted. The results of this study are in line with the research of Susanti & Syahrian (2019) with the results that service quality has a positive and significant influence on customer satisfaction.

### 4.2 Satisfaction on Loyalty

From the results of data processing, it was obtained that the t test (precisely) of the study proved that the t calculation of satisfaction (X1) was  $6.808 > t$  table was 1.984 and the results of the significant level of Islamic service quality (X1) of  $0.000 < 0.05$ , meaning that there was a significant influence between satisfaction (Z1) and loyalty (Y) of customers of Bank Jateng Syariah Salatiga Branch Office, then H2 was accepted. The results of this study are in line with Ayuza's (2017) research showing that satisfaction has a positive and significant effect on loyalty.

### 4.3 Quality of Islamic Services on Commitment

From the results of data processing, the study proved that the quality of Islamic services (X1) was calculated at  $5.481 > t$  table was 1.984 and the results of the significant level of Islamic service quality (X1) were  $0.000 < 0.05$ , which means that there was a significant influence of Islamic service quality (X1) on the commitment (Z2) of Bank Jateng Syariah Salatiga Branch Office customers, then H3 is accepted. The results of this study are in line with the research of Abror & Hidayati, (2020) revealing that service quality has a positive and significant influence on customer commitment.

### 4.4 Commitment on Loyalty

From the results of data processing, the t-test (persial) of the study proved that the t calculated commitment (Z2) was  $0.230 < t$  table was 1.984 and the result of the significant level of commitment (Z2) was  $1.984 > 0.05$ , meaning that there was no influence between the commitment variable (Z2) on the loyalty (Y) of Bank Jateng Syariah Salatiga Branch Office customers, then H4 was rejected. The results of this study are not in line with or in accordance with the research of Fakhruddin et al., (2018) which revealed that commitment has a positive and significant effect on customer loyalty.

### 4.5 Commitment to Satisfaction

From the results of data processing, where the t-test (persial) of the study proved that the t calculation of satisfaction (X1) was  $2,490 > t$  table was 1,984 and the result of a significant level of Islamic service quality (X1) of  $0.014 < 0.05$ , meaning that there was a significant influence of satisfaction (Z1) on the loyalty (Y) of customers of Bank Jateng Syariah Salatiga Branch Office, then H5 was accepted. The results of this study are in line with

the research of Fakhruddin et al., (2018) revealing that commitment has a positive and significant effect on customer satisfaction.

#### 4.6 Quality of Islamic Services towards Satisfaction Mediated Loyalty

Based on the results of the calculation from the sobel test and continued with statistical calculations and proving t table 1.984, and obtained t calculation of 6.2590 or  $1.984 < 6.2590$  with a significance rate of 5%. This means that the satisfaction variable (Z1) has a significant influence in mediating service quality (X1) on loyalty (Y), so H6 is accepted. The results of this study are in line with the research of Rizal & Taufik (2020) which shows that service quality has a positive and significant effect on customer loyalty with satisfaction as an intervening variable.

#### 4.7 Quality of Islamic Services towards Loyalty Mediated Commitment

Based on the calculation results from the sobel test and continued with statistical calculations and proving t table 1.984, and obtained t calculation of 0.2185 or equal to  $1.984 > 0.215$  with a significance rate of 5%. This means that commitment (Z2) does not have a significant effect in mediating the influence of service quality (X1) on loyalty (Y), so H7 is rejected. The results of this study are not in line with the research of Levina Dharmayanda, (2018) showing that service quality has a positive and significant effect on customer loyalty mediated by commitment variables.

#### 4.8 Commitment to Loyalty-mediated Satisfaction

Based on the results of the calculation from the sobel test and continued with statistical calculations and proving t table 1.984, and obtained a calculation of 2.3263 or equal to  $1.984 < 2.3263$  with a significance rate of 5%. This means that satisfaction (Z1) has a significant influence in mediating commitment (Z2) to loyalty (Y). The results of this study are in line with Nuraini, (2019) research which revealed that customer commitment has a positive and significant effect on customer loyalty mediated by the satisfaction variable.

## 5 Conclusion

The conclusion of the results of the above research is as follows:

The quality of service has a positive and significant effect on customer satisfaction at Bank Jateng Syariah Salatiga Branch Office, then H1 is accepted. Customer satisfaction has a positive and significant effect on customer literacy at Bank Jateng Syariah Salatiga Branch Office, then H2 is accepted. The quality of service has a positive and significant effect on customer commitment at Bank Jateng Syariah Salatiga Branch Office, then H3 is accepted. The customer's commitment has a negative and insignificant effect on customer loyalty at Bank Jateng Syariah Salatiga Branch Office, then H4 is rejected.

Customer commitment has a positive and significant effect on customer satisfaction at Bank Jateng Syariah Salatiga Branch Office, then H5 is accepted. Satisfaction is able to mediate the relationship between service quality and customer loyalty at Bank Jateng Syariah Salatiga Branch Office, then H6 is accepted. Commitment is not able to mediate the relationship between service quality and customer loyalty at Bank Jateng Syariah Salatiga Branch Office, then H7 is rejected. Satisfaction is able to mediate the relationship between commitment to customer loyalty at Bank Jateng Syariah Salatiga Branch Office, then H8 is accepted.

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