

The Effect of Serve Quality and Relationship Management on Customer Engagement with Customer Satisfaction as a Mediating Variable at BRI Padang Branch Office

Alhakimin¹, Uci Megawati², Nurhamidah³, Yuni Selfina⁴, Anne Putri⁵

^{1,2,3,4} Sekolah Tinggi Ilmu Ekonomi "KBP" Padang, Sumatera Barat, Indonesia

⁵ Institut Teknologi dan Bisnis Haji Agus Salim Bukittinggi, Sumatera Barat, Indonesia

ABSTRACT : This study aims to determine the effect of the serve equality and customer relationship management on customer engagement with customer satisfaction as a mediation variable. The research method with a quantitative approach with Struktural Equation Modelling Partial Least Square (SEM PLS) using SmartPLS software. Data collection techniques with questionnaires, observation and interviews. The respondents of this study were 100 of customer in BRI Bank Padang. The results of this study found that serve equality have significant effect on customer satisfaction. customer relationship management have significant effect on customer satisfaction. Serve equality does not have significant effect on customer satisfaction. Customer relationship management have significant effect on customer engagement. customer satisfaction have significant effect on customer engagement. Serve equality have significant effect on customer engagement as customer satisfaction in mediation variable. Customer relationship management have significant effect on customer engagement as customer satisfaction in mediation variable.

Keywords -serve equality, customer relationship management, customer engagement, customer satisfaction

I. INTRODUCTION

The development of services at the company is increasingly becoming a concern. Resulting in intense competition in terms of serve equality and promotion. Thus, the thing that is a priority for companies engaged in service is customer satisfaction and increasing loyalty to dominate the market. Companies must be able to make customers feel satisfied by providing better offers and services, so that the company is able to maintain its market position in the midst of increasingly fierce competition. (Nardiman, 2017). One of the service industries that is currently experiencing intense competition is the banking industry. The problem of serve equality is a very decisive factor in business success, because the banking business is a service business based on the principle of trust (Fijay, 2017).

Bank BRI has shown its contribution as one of the banks that has helped drive the national banking industry and the nation's economy. Bank BRI as the leading transactional bank in Indonesia plays an active role in the development of the national banking system. In an effort to increase competitive advantage in the banking industry, customer satisfaction and the quality of customer relationships and commitment are highly prioritized by Bank BRI because it is one of the keys to the success of a service business. Banks that can build and run relationships with customers are able to provide satisfaction so that they can foster long-term loyalty to the bank (Hamka, 2013). Of the 21 banks operating in the city of Padang, currently BRI is one of the oldest banks in the city of Padang, slowly, of course, BRI Bank will seize the market share of banks that both operate in the city of Padang (Putra, 2017).

The COVID-19 pandemic has had an impact on the performance of the banking industry in West Sumatra. The Office of the Financial Services Authority (OJK) of West Sumatra Province said that the performance of the banking industry in the Province of West Sumatra, which consists of Conventional Commercial Banks (BUK), Sharia Commercial Banks (BUS), Sharia Business Units (UUS), BPRs and BPRS, is generally affected by the Covid-19 pandemic. The total assets of the West Sumatra banking industry did increase from Rp. 61.84 trillion in August 2019 to Rp. 62.94 trillion in 2020. This increase in total assets was due to an increase in Third Party Funds (DPK) of Rp. 2.82 trillion (4.56%).) from IDR 45.74 trillion to IDR 48.56 trillion. However, the increase in third party funds has not been optimally channeled into credit. This is reflected in the increase in loans disbursed by only Rp. 840 billion (1.36%) from Rp. 53.30 trillion to Rp. 54.14 trillion. (bisnis.com, 2021).

his phenomenon shows the lack of success of banks in building customer engagement. The results of Wiji Suratno's research in Elinda (2020) that there was a decrease in the volume of banking credit transactions and the addition of banking debit transactions at National Commercial Banks, tended to be caused by the Bank's inability to build customer engagement, that 65.9% of customers felt less attached to the Bank, because the activities those with banking only savings or deposits and current accounts. Likewise, 1.9% of customers feel very attached, because they have a home/car loan, so the bank account they have is only for the transaction of returning/depositing loan funds.

Patterson, Yu, and Ruyter (2014) explain that customer satisfaction affects customer engagement that companies that are able to maintain customer satisfaction are able to increase high customer satisfaction, because customers can be achieved one of them through customer satisfaction, in addition to serving equality and relationships. Kumar, Aksoy, Donkers, Venkatesan, Wiesel, and Tillmans (2014) explain that there is a positive effect of customer satisfaction on customer engagement. Based on the above statement, it can be said that the low customer engagement of National Commercial Banks tends to be caused by low customer satisfaction.

Likewise, Hollebeek (2010) states that customer engagement can be achieved if the customer is satisfied, has a relationship with the customer through good serve equality and proposes a conceptual model taken from several literatures, and adapted to banking conditions that customers/customers are directly influenced by relationship management. customer which includes the trust and commitment of the customer/customer. Based on the statement above, the low attachment of national commercial banking customers in Padang City tends to be caused by the perceived low satisfaction, relationship and serve equality.

The above conditions can have an impact on the dissatisfaction of its customers, even though the progress or failure of the company's business performance depends on its consumers (Pribadi and Kanai, 2011). Reinforced by Nammir, Marane and Ali (2012) that customers are significantly influenced by the quality of the relationship which consists of commitment, and customer trust. Meanwhile, Abbasi, Zivarmoghbeli, and Ebrahimi (2014) found that in the banking industry, serve equality has a positive and significant effect on customer satisfaction. Based on the above findings, it can be seen that serve equality has an effect on customer satisfaction, then customer satisfaction affects customer relationships, so that if the two findings above are combined then in the banking industry, customer satisfaction can be a variable that mediates serve equality and the relationship with customer engagement.

Based on the description above, researchers are interested in conducting research with the title: "the effect of serve equality and relationship management on customer engagement at BRI Padang branch office with customer satisfaction as a mediating variable".

The objectives to be achieved in this research.

1. Testing the effect of serve equality on customer satisfaction of Bank BRI Padang branch customers.
2. Testing the effect of relationship management on customer satisfaction of Bank BRI Padang branch customers.
3. Testing the effect of serve equality on customer engagement at Bank BRI Padang branch.
4. Testing the influence of relationship management on customer engagement at Bank BRI Padang branch.
5. Testing the effect of customer satisfaction on customer engagement at Bank BRI Padang branch.
6. Testing the effect of serve equality on customer engagement at Bank BRI Padang branch with customer satisfaction as a mediating variable.
7. Testing the effect of relationship management on customer engagement at Bank BRI Padang branch with customer satisfaction as a mediating variable.

II. LITERATURE REVIEW

1. Service Quality

Valarie A. Zeithaml, A.Parasuraman and Leonard L.Berry, in book with title "delivering quality service: Balancing Customer Perceptions and Expectations" (2016), there are five dimensions of Service Quality. they are tangibles, reliability, responsiveness, assurance and empathy.

2. Customer Relationship Management

Taleghani, et.al, (2011, p.79) customer relationship management defines from focusing on transaction to building long-term, profitable relationship, Companies focus on their most profitable customer products, and channels". Berry and Parasuraman dalam Unuvar and Kaya, (2016) customer relationship management concern attracting, developing, and retaining relationship. Its central tenet is the creation of true customers, customers who are glad they selected a firm, who perceive they are receiving value and feel valued, who are likely to buy additional services from the firm and who are unlikely to defect to a competitor. True customers are the most profitable of all customers. They spend more money with the firm on a per-year basis and they stay with the firm

for more years. They spread favourable word of mouth information about the firm, and they may even be willing to pay a premium price for the benefits the service offers.

3. Customer Satisfaction

Kombo (2015) found that the dimensions of Bank customer satisfaction are satisfaction with branch services, satisfaction with product and service quality, satisfaction with the availability of branches in a particular location, satisfaction with e-banking, satisfaction with the friendliness of branch personnel, satisfaction with ATM network development. Kumar and Gamal (2011) found that the dimensions of Bank customer satisfaction are bank branches (having 7 indicators), managing account numbers (having 3 indicators), handling inquiries (having 9 indicators).

4. Customer Engagement

Customer engagement is one that is loyal to your brand and actively recommended your product and service to other (Roberts, 2010:198). John H. Fleming Ph.D dan Jim Asplud dalam Human Sigma: Managing the Employee-Customer Encounter (2007, p.96-97) shows that there are four key dimensions to the customer's emotional attachment to the company. That is confidence, integrity, pride, and passion.

5. Conceptual Framework

Conceptual framework is a model that explains the relationship of theory with important factors that are known in a particular problem. The conceptual framework will connect theoretically between research variables namely the independent variable with the dependent variable (Erlina, 2011). Based on the theoretical basis and research problem formulation, the conceptual framework in this study, can be seen in the following figure:

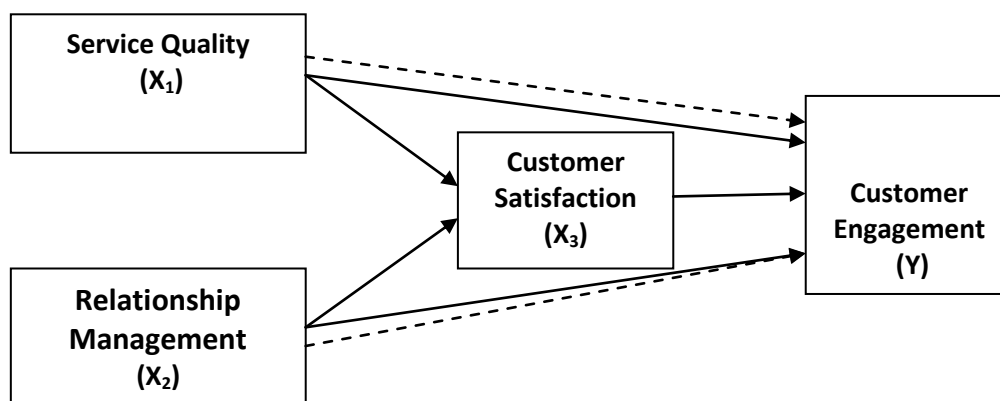


Figure 1. Research Conceptual Framework

6. Hypothesis

Based on the conceptual framework above, it can be formulated a hypothesis in this study as follows:

- H1 : Serve equality has a significant effect on customer satisfaction of BRI Bank Padang
- H2 : Relationship management customer has a significant effect on on customer satisfaction BRI Bank Padang.
- H3 : Serve equality has a significant effect on customer engagement of BRI Bank Padang.
- H4 : Relationship management customer has a significant effect on customer satisfaction of BRI Bank Padang.
- H5 : Customer satisfaction has a significant effect on customer satisfaction of BRI Bank Padang.
- H6 : Serve equality has a significant effect on customer engagement of BRI Bank Padang with customer satisfaction as a mediation variable.
- H7 : Relationship management customer has a significant effect on customer engagement of BRI Bank Padang with customer satisfaction as a mediation variable.

III. RESEARCH METHODS

7. Types of Research

The seventh objective of this study was to determine the effect of relationship management customer on customer engagement with customer satisfaction as a mediation variable. The results of statistical analysis using SEMPLS showed that the seventh hypothesis was accepted, so it can be concluded that the seventh hypothesis (H7) which reads the effect of relationship management customer on customer engagement with

customer satisfaction as a mediation variable was accepted, thus the hypothesis seventh (H7) was accepted. The results of this study are in line with the results of the research of Joana Ofori Boateng (2016) that the effect of relationship management customer on customer engagement with customer satisfaction as a mediation variable has a significant.

8. Population and Sample

According to Hamid (2014, p.55), population is the total number of objects or subjects used as sources of data in a study that has the same characteristics or characteristics. The research sample is a limited number and part of the population, a portion of the population selected and representing that population (Muri, 2015, p.150). The technique in taking this sample uses the technique of total sampling, calculating with Slovin formulas (2011:87) amounting to 100 people.

9. Data Analysis

Characteristics of Respondents

General description of the characteristics of respondents in this study was measured based on 3 (three) categories, namely gender, age, and education level. The following characteristics of research respondents are presented in the table below:

Table 1. Characteristics of Research Respondents (n=100)

Profile	Category	Amount (person)	Percentage(%)
Gender	Men	54	54,0
	Girl	46	46,0
Age	16 - 20 years	5	5,0
	21 - 30 years	31	31,0
	31 - 40 years	43	43,0
	41 - 50 years	19	19,0
	> 50 tahun	2	2,0
Education Level	SMA/SMK	19	19,0
	Diploma	10	10,0
	S1	68	68,0
	S2	2	2,0
	S3	1	1,0

Source: Primary Data, processed by Author 2021

In table 1 above, it can be seen that based on gender, most respondents were male, as many as 54% while the rest were those who were female as much as 46%. This data shows that the respondents are dominated by men.

Based on age, the majority of respondents are aged between 31-40 years which is as much as 43%, then followed by the age group between 21-30 years which is as much as 31%, aged between 40-50 years which is as much as 19%, and those over the age of 50 are 2%. This data shows that in general the respondents still at productive age and can provide objective answers to the questionnaire.

Based on the education level, most respondents were educated with a Bachelor's Degree (S.1) of 68%, S2 of 2%, S3 of 1 % and those who had a Diploma education were 10%. This data shows that the respondents in this research have quite high education, because with the education level employees play a role in shaping the mindset in carrying out work.

Description of Research Results

The results in this study describe the effect of Serve equality and Relationship management customer on customer engagement of BRI Bank Padang with customer satisfaction as a mediation variable. The results of this study are based on the results of the instruments given to respondents, amounting to 100 respondents. In general, the results of this study can be seen in the following table:

Table 2. Variable Descriptive Analysis

	N Stat	Min Stat	Max Stat	Sum Stat	Mean Stat
Serve quality	100	40	95	8469	84.69
Relationship Management	100	19	70	5621	56.21
Customer Satisfaction	100	49	95	8278	82.78
Customer Engagement	100	4	20	1712	17.12
Valid N (listwise)	100				

	Std. Dev Stat	The Item Question	TCR (%)	Information
Serve quality	11.43	19	89.1	Baik
Relationship Management	10.44	14	80.3	Baik
Customer Satisfaction	9.68	19	87.2	Baik
Customer Engagement	3.16	4	85.5	Baik

Valid N (listwise)

Source: Primary Data, IBM SPSS Data Processing Results Ver. 24.0, 2021

From table 2 above it can be seen that the results of the descriptive analysis for each of the variables in this study were obtained:

1. Serve quality; Having an average statement of Serve quality variable items is 84.69% and Respondents Achievement Rate (TCR) is 89.1%. This can be interpreted that each variable of Serve quality of respondents has a good categorized response, but can still be optimized so that efforts are needed to further improve the factors that effect Serve quality itself.
2. Relationship Management Customer ; Having an average of relationship management customer variable items is 56.21% and the Respondent Achievement Rate (TCR) is 80.3%. This can be interpreted that each variable of relationship management customer of respondents has a good categorized response, but can still be optimized so that efforts are needed to further improve the factors that effect relationship management customer itself.
3. Customer Satisfaction; Having an average variable item statement of Customer Satisfaction is 82.78% and Respondents' Achievement Rate (TCR) is 87.2%. This can be interpreted that each customer satisfaction variable of the respondent has a good categorized response, but can still be optimized so that efforts are needed to further improve the factors that effect customer satisfaction itself.
4. Customer Engagement; Having an average statement of Customer Engagement variable items is 17.12% and Respondents Achievement Rate (TCR) is 85.5%. This can be interpreted that each customer engagement variable of the respondent has a good categorized response, but can still be optimized so that efforts are needed to further improve the factors that effect customer engagement itself.

Structural Equation Modelling Partial Least Square (SEM-PLS)

Based on the results of calculations using a computer programs of SmartPLS. Using two steps. First, a recap table can be made for each measurement model of SEMPLS. There are convergent validity using loading factor and AVE. Then Discriminant validity using fornell larcker criterion and composite reliability test results. Second, structural model of SEMPLS test result using R Square and path coefficient. The results can be seen in the following table:

Table3.Recap of Loading Factors Test Results

Items	Serve quality	Relationship Management	Customer Satisfaction	Customer engagement
1	0,904	0,717	0,822	0,826
2	0,919	0,594	0,789	0,868
3	0,893	0,788	0,772	0,906
4	0,915	0,857	0,913	0,644
5	0,886	0,645	0,874	
6	0,802	0,760	0,902	
7	0,825	0,734	0,859	
8	0,980	0,633	0,919	
9	0,929	0,676	0,842	
10	0,916	0,754	0,842	
11	0,878	0,633	0,883	
12	0,961	0,789	0,635	
13	0,910	0,788	0,811	
14	0,866	0,584		
15	0,939			
16	0,929			
17	0,916			
18	0,939			
19	0,919			

Source: Primary Data, SmartPLS Data Processing Results, 2021

Based on Table 3 above, it can be seen that each research variable indicator has a loading factor value greater than 0.5. So it can be concluded that the construct has good convergent validity. The factor loading value of all statement items for each variable exceeds the required standard, so no statement items are deleted from the model. So the measurement model can be said to be valid and can be tested further.

Table4.Recap of AVE and Composite Reliability Test Results

No	Variable	AVE	Composite Reliability
1	Serve quality	0,808	0,988
2	Relationship Management	0,514	0,936
3	Customer Satisfaction	0,733	0,973
4	Customer Engagement	0,668	0,888

Source: Primary Data, SmartPLS Data Processing Results, 2021

Based on Table 4 above, it can be seen that the AVE value for all constructs was greater than 0.5 and the composite reliability value was greater than 0.7. Thus the convergent validity measurement model can be said to be valid and further testing can be done.

Table5.Recap of Fornell Larcker Criterion Test Results

Variable	Serve Quality	Relationship Management	Customer Satisfaction	Customer Engagement
Serve Quality	0.856			
Relationship Management	0.536	0.817		
Customer Satisfaction	0.493	0.391	0.899	
Customer Engagement	0.535	0.469	0.366	0.717

Source: Primary Data, SmartPLS Data Processing Results, 2021

Based on Table 5 above, it can be seen that the value of the Fornell larcker criterion variable is greater than 0.7. Based on the evaluation of the relationship model, it is concluded that the discriminant validity measurement model has been met and is said to be valid and can be tested further.

Table6.Recap of R Square Test Results

Variable	R Square
Customer Satisfaction	0.388
Customer Engagement	0.347

Source: Primary Data, SmartPLS Data Processing Results, 2021

Based on Table 6 in this study, it can be seen that R2 customer satisfaction is 0.388 which means that the variable Serve equality and customer relationship management, explains the customer satisfaction variable by 38.3%, the remaining 61.7% is explained by other constructs outside those studied in this study. Furthermore, the R2 of customer engagement is 0.347, meaning that the variables of Serve equality and management of customer satisfaction and satisfaction, explain the customer engagement variable of 34.7%, the remaining 65.3% is explained by other constructs outside those studied in this study.

Table7.Path Coefficient Hipotesis Testing

Hipotesis	Sample Mean	T statistics	P value
Serve equality → Satisfaction	0,356	5,001	0,002
Customer relationship management → Satisfaction	0,454	5,997	0,001
Serve equality → engagement	0,105	1,581	0,087
Customer relationship management → engagement	0,264	3,021	0,015
Satisfaction → engagement	0,359	3,528	0,008
Serve equality → Satisfaction → engagement	0,130	2,138	0,043
Customer relationship management → Satisfaction → engagement	0,159	3,883	0,006

From table 7 the count values obtained are the results of calculations:

1. The first hypothesis (H1) which says that Serve equality has a significant effect on customer satisfaction of BRI Bank Padang. T value=5,001 > T-table=1,645 consequently the null hypothesis (Ho) is rejected and the alternative hypothesis (Ha) is accepted.

2. The second hypothesis (H2) which says that Relationship management customer has a significant effect on customer satisfaction BRI Bank Padang. $T \text{ value} = 5,997 > T\text{-table} = 1,645$ consequently the null hypothesis (Ho) is rejected and the alternative hypothesis (Ha) is accepted.
3. The third hypothesis (H3) which says that Serve equality has a significant effect on customer engagement of BRI Bank Padang. $T \text{ value} = 1,581 < T\text{-table} = 1,645$, the null hypothesis (Ho) is accepted and the alternative hypothesis (Ha) is rejected.
4. The fourth hypothesis H4 which says that Relationship management customer has a significant effect on customer satisfaction of BRI Bank Padang. $T\text{-statistics} = 3,021 > T\text{-table} = 1,645$, consequently the null hypothesis (Ho) is rejected and the alternative hypothesis (Ha) is accepted.
5. The fifth hypothesis H5 which says that Customer satisfaction has a significant effect on customer satisfaction of BRI Bank Padang. $T\text{-statistics} = 3,528 > T\text{-table} = 1,645$, consequently the null hypothesis (Ho) is rejected and the alternative hypothesis (Ha) is accepted.
6. The sixth hypothesis H6 which says that Serve equality has a significant effect on customer engagement of BRI Bank Padang with customer satisfaction as a mediation variable. $T\text{-statistics} = 2,138 > T\text{-table} = 1,645$, consequently the null hypothesis (Ho) is rejected and the alternative hypothesis (Ha) is accepted.
7. The seventh hypothesis H7 which says that Relationship management customer has a significant effect on customer engagement of BRI Bank Padang with customer satisfaction as a mediation variable. $T\text{-statistics} = 3,883 > T\text{-table} = 1,645$, consequently the null hypothesis (Ho) is rejected and the alternative hypothesis (Ha) is accepted.

IV. RESULTS AND DISCUSSION

The Effect of Serve Equality on Customer Satisfaction

The first objective of this study was to determine the effect of Serve equality on customer satisfaction. The results of statistical analysis using SEMPLS showed that the first hypothesis was accepted, so it can be concluded that the first hypothesis (H1) which reads Serve equality has a significant effect on customer satisfaction was accepted, thus the hypothesis first (H1) was accepted. The results of this study are in line with the results of the research of Navaratnasseelana J.J and Elangkumaran.P (2014) that Serve equality has a significant effect on customer satisfaction.

The Effect of Relationship Management Customer on Customer Satisfaction

The second objective of this study was to determine the effect of relationship management customer on customer satisfaction. The results of statistical analysis using SEMPLS showed that the second hypothesis was accepted, so it can be concluded that the second hypothesis (H2) which reads relationship management customer has a significant effect on customer satisfaction was accepted, thus the hypothesis second (H2) was accepted. The results of this study are in line with the results of the research of Mousavian (2011), Fadayi (2014) and Soliman (2011) that relationship management customer has a significant effect on customer satisfaction.

The Effect of Serve Equality on Customer Engagement

The third objective of this study was to determine the effect of serve equality On Customer engagement. The results of statistical analysis using SEMPLS showed that the third hypothesis was rejected, so it can be concluded that the third hypothesis (H3) which reads serve equality On Customer engagement was accepted, thus the hypothesis third (H3) was rejected. The results of this study are in line with the results of the research of Albhour at all (2013), Goetz Greve (2014) and Wilert Puriwat and Suchart Tripopsakul (2014) that Serve equality has not a significant effect on customer engagement.

The Effect of Relationship Management Customer on Customer Engagement

The fourth objective of this study was to determine the effect relationship management customer On Customer engagement. The results of statistical analysis using SEMPLS showed that the fourth hypothesis was accepted, so it can be concluded that the fourth hypothesis (H4) which reads relationship management customer On Customer engagement was accepted, thus the hypothesis fourth (H4) was accepted. The results of this study are in line with the results of the research of Zhang at all (2013) and Goetz Greve (2014) that Relationship management customer has a significant effect on customer satisfaction

The Effect of Customer Satisfaction on Customer Engagement

The fifth objective of this study was to determine the effect Customer Satisfaction on Customer engagement. The results of statistical analysis using SEMPLS showed that the fifth hypothesis was accepted, so it can be concluded that the fifth hypothesis (H5) which reads Customer Satisfaction on Customer engagement was accepted, thus the hypothesis fifth (H5) was accepted. The results of this study are in line with the results of the research of Kumar, at all (2010) and Kumar and Gangal (2011) that Customer satisfaction has a significant effect on customer satisfaction.

The Effect of Serve Equality on Customer Engagement with Customer Satisfaction as A Mediation Variable

The sixth objective of this study was to determine the effect of serve equality on customer engagement with customer satisfaction as a mediation variable. The results of statistical analysis using SEMPLS showed that the sixth hypothesis was accepted, so it can be concluded that the sixth hypothesis (H6) which reads the effect of serve equality on customer engagement with customer satisfaction as a mediation variable was accepted, thus the hypothesis sixth (H6) was accepted. The results of this study are in line with the results of the research of Rahim Mosahab, Osman Mahamad and T. Ramayah (2010) that the effect of serve equality on customer engagement with customer satisfaction as a mediation variable has a significant.

The Effect of Relationship Management Customer on Customer Engagement with Customer Satisfaction as A Mediation Variable

The seventh objective of this study was to determine the effect of relationship management customer on customer engagement with customer satisfaction as a mediation variable. The results of statistical analysis using SEMPLS showed that the seventh hypothesis was accepted, so it can be concluded that the seventh hypothesis (H7) which reads the effect of relationship management customer on customer engagement with customer satisfaction as a mediation variable was accepted, thus the hypothesis seventh (H7) was accepted. The results of this study are in line with the results of the research of Joana Ofori Boateng (2016) that the effect of relationship management customer on customer engagement with customer satisfaction as a mediation variable has a significant.

V. CONCLUSION

Based on the results of research and data processing that have been done before, some conclusions can be drawn as follows:

1. Serve equality has a significant effect on customer satisfaction of bank BRI branch of Padang.
2. Relationship management customer has a significant effect on on customer satisfaction bank BRI branch of Padang Serve equality has not a significant effect on customer engagement of bank BRI branch of Padang.
3. Relationship management customer has a significant effect on customer satisfaction of bank BRI branch of Padang Customer satisfaction has a significant effect on customer satisfaction of bank BRI branch of Padang.
4. Serve equality has a significant effect on customer engagement of bank BRI branch of Padang with customer satisfaction as a mediation variable.
5. Relationship management customer has a significant effect on customer engagement bank BRI branch of Padang with customer satisfaction as a mediation variable.

Based on the above conclusions, there are some suggestions that the authors propose, namely: Other factors that affect customer engagement is still a lot in addition to this research, there are still other variables that will affect customer engagement namely 63%, like the image of the bank, marketing communications, innovation and other factors so that further study is, because it is possible factors other than what is in this research has a dominant influence in increasing customer engagement at bank BRI branch of Padang.

In this research the variables as dominant influence is Relationship management customer and variable is lowest performance is serve quality so as to further research may produce different finding, When added variable innovation as variable independent who likely to become variable dominant in satisfaction customers and engagement customers.

REFERENCES

- [1] Abbasi, Abbas, Zivarmoghbeli, Abolghasem Ebrahim. 2014. *Survey impact bank reputation in customer citizenship behavior, Case Study of Customer Agri Bank of Kerman (Iran): appraisal and Testing of model by Amos Graphics*, Technical Journal of Engineering and Applied Sciences Available online at www.tjeas.com @2014 TJEAS Journal-2014-4-04/359-369 ISSN @2051-08531 @2014 TJEAS
- [2] Ardiyanto, Roesdian Bayu. 2013. *Pengaruh Kepuasan Nasabah Terhadap Loyalitas Nasabah Yang Dimediasi Oleh Kepercayaan Nasabah Pada Bank BRI Syariah Surakarta*. Skripsi. Universitas Muhammadiyah Surakarta
- [3] Beatson, Amanda T. and Lings, Ian and Gudergan, Siegfried. 2008. *Employee Behavior and relationship quality : impact on customers*. The Services Industries Journal, 28(2). Pp, 211-233.
- [4] Chen, Shih Chih, Kevin Kuan Sun Chiu, Huei Hung Chen, and yah Chil Liao. 2011. *A Pillot Study for understanding the Relationship of Information System Quality, Relationship Quality, and Loyalty*. Australian Journal of Business and Management Research. Vol.1 No.5(17-23).
- [5] Egan, Jhon. 2001. *Relationship Marketing: Exploring Relational Strategis in Marketing*, London, Prentice Hall.
- [6] Elinda, Rita. 2020. *Determinan Kepuasan Pelanggan Serta Implikasinya Terhadap Keterikatan Pelanggan (Kasus Nasabah Bank Umum Kota Padang)*. Disertasi. Universitas Andalas.

- [7] Hollebeek, Linda D. 2010. *Consumer Engagement across differentially service-oriented wine outlets: Moving beyond consumer involvement to predict loyalty*. International Academy of Wine Business Research Conference, Auckland (NZ).
- [8] Kotler, Philip, Kevin, L. Keller. 2012. *Marketing Management 14th Edition*. New Jersey: Prentice Hall
- [9] Kumar, Naveen and VK. Gangal. 2011. *Customer Satisfaction in New Generation Banks (A Case study of HDFC Bank)*. Journal of Arts, Science, & Commerce. Vol 11, Issue 4
- [10] Nammir Darman Sulaiman Sadiq, Bayar Mohamed Rasheed Marane, Aree Mohammed Ali. 2012. *Determine the Role of Customer Engagement on Relationship Quality and Relationship Performance*. European Journal of Business and Management www.iiste.org ISSN 2222-1905 (paper) ISSN 2222-2839 (Online) Vol 4, No.11
- [11] Mohaghar, Ali, Rohollah Ghasemi. 2011. *A Conceptual Model for Supply Chain Relationship Quality and Supply Chain Performance by Structural Equation Modeling : A Case Study in the Iranian Automotive Industry*. European Journal of Social Sciences – Volume 21, Number 2.
- [12] Nardiman. 2017. *Pengaruh Customer Relationship Management Dan Customer Value Terhadap Kepuasan Nasabah Dan Dampaknya Pada Loyalitas Nasabah Bank Bri Unit Tiku Cabang Bukittinggi*. Jurnal EKOBISTEK Fakultas Ekonomi. Oktober 2017. Vol. 6, No. 2
- [13] Patterson, Yu, and Ruyter. 2014. *Understanding Customer Engagement in Services*. University of New South Wales Ko de Ruyter, Maastricht University
- [14] Pi, Ping Wan, Hsieh-Hong Huang. 2011. *Effects of Promotion on Relationship Quality and Customer Loyalty in The Airline Industry: the Relationship Marketing Approach*. African Journal of Business Management Vol.5 (11), pp. 4403-4414.
- [15] Pribadi, Joko and James Kanai. 2011. *Measurement Marketing Performance in Banking Industry*. Journal on Management and Business. UTM Malaysia.
- [16] Taleghani, Mohammad, Shaer Biabani, Shahram Gilaninia, Seyed Abbas Rahbarinia, and Seyyed Javad Mousavian. 2011. *The Relationship Between Customer Satisfaction and Relationship Marketing Benefits*. Arabian Journal of Business and Management Review. Vol. 1.No.3 October.
- [17] Unuvar, Safak and Mursel Kaya. 2016. *Measuring Service Quality by Servperf Method: A Research on Hospitality Enterprises*. Australian Academy of Accounting and Finance Review | Volume 2 · Issue 4 · October 2016.
- [18] Walter, Achim, Thilo A. Mueller, and Gabriele Helfert. 2011. *The Impact of Satisfaction, trust, and Relationship value on Commitment: Theoretical Considerations and Empirical Results*. University of Karlsruhe, IBU.