

Service Quality and Customer Trust on Customer Engagement: The Mediating Role of Customer Satisfaction

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Abstract

This study aims to analyze the effects of service quality and customer trust on customer engagement, with customer satisfaction as an intervening variable at Bank Nagari in Padang City. The study employed a quantitative approach using a survey method. The sample consisted of 200 Bank Nagari customers selected through purposive sampling. Data were collected using a Likert-scale questionnaire. Data analysis was conducted using multiple linear regression and path analysis to examine the direct and indirect effects among the variables. The results show that service quality has a positive and significant effect on customer satisfaction. Customer trust also has a positive and significant effect on customer satisfaction. Furthermore, customer satisfaction has a positive and significant effect on customer engagement. Service quality and customer trust also have positive and significant direct effects on customer engagement. The path analysis results indicate that customer satisfaction mediates the effects of service quality and customer trust on customer engagement. These findings suggest that improving service quality and strengthening customer trust simultaneously are essential for enhancing customer satisfaction and engagement. The study provides practical implications for Bank Nagari by emphasizing the importance of strengthening service interactions, transaction security, employee competence, and the fulfillment of customer needs as strategies for building long-term customer relationships.

Keywords: service quality, customer trust, customer satisfaction, customer engagement.

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INTRODUCTION

Digital transformation has substantially reshaped the interaction between banks and their customers. Advances in financial technology have enabled banks to deliver services that are faster, more convenient, flexible, and accessible regardless of location and time. This development has not only encouraged greater adoption of digital banking services but has also raised customers' expectations regarding the quality of services provided. In an increasingly competitive banking environment, offering convenient and user-friendly products alone is no longer sufficient. Banks are also required to create favorable customer experiences and establish relationships that can be sustained over the long term.

One important indicator of the strength of such relationships is customer engagement. Customer engagement refers to the extent to which customers become cognitively, emotionally, and behaviorally involved in their relationship with a company. In banking, highly engaged customers do more than simply use banking products or services. They are more likely to interact with the bank, pay attention to information communicated by the bank, continue using its services, and provide positive responses or recommendations to others. Consequently, customer engagement has become increasingly relevant as part of a bank's strategy for maintaining enduring customer relationships.

Service quality is considered one of the factors that may contribute to the development of customer engagement. It reflects the bank's ability to deliver services that meet or exceed customers' expectations and requirements. Prompt, accurate, responsive, secure, and accessible services can generate favorable experiences among customers. In mobile banking, service quality also encompasses aspects such as ease of use, transaction security, application design, system performance, and customer convenience. Fianto et al.

(2021), for example, found that several dimensions of mobile banking service quality significantly influenced user satisfaction in Islamic banking in Indonesia. Their findings indicate that the quality of digital services represents an important component in shaping customers' positive evaluations of banking services. In addition to service quality, customer trust represents a fundamental element of the relationship between customers and banks. Trust becomes particularly important in digital banking because customers provide personal data and financial information through technological systems operated by banks. Transaction security, system reliability, information transparency, and the bank's ability to fulfill its service commitments can strengthen customers' confidence in the institution. Previous research on mobile banking has also identified trust as an important factor associated with customer satisfaction and the continuation of customer relationships with digital banking services.

The relationships among service quality, customer trust, and customer satisfaction have received empirical support in banking research. Mandiri et al. (2021) reported that service quality and trust had positive and significant effects on the satisfaction of BRImo users. Similarly, Novitasari et al. (2021), in their study of BCA mobile banking users, found that both service quality and trust significantly affected customer satisfaction. These findings suggest that customer satisfaction represents an evaluative response to the quality of services received as well as to the degree of confidence customers place in the bank. Within the bank–customer relationship, satisfaction should not be viewed merely as the final outcome of service delivery. Rather, it may function as a mechanism through which favorable service experiences are translated into stronger relational behavior. Customers who are satisfied are more likely to develop positive perceptions of the bank and demonstrate a greater willingness to maintain their relationship with the service provider. In the context of Islamic banking in Indonesia, Abror et al. (2020), in a study published in the *Journal of Islamic Marketing*, demonstrated that service quality had a positive effect on customer satisfaction, while customer satisfaction served as an important antecedent of customer engagement and loyalty.

The mediating role of satisfaction has also been supported by research on electronic banking. Khatoon et al. (2020) found that customer satisfaction could mediate the relationship between electronic banking service quality and customer behavioral outcomes. This finding implies that high-quality services may not only produce favorable evaluations directly but may first enhance customer satisfaction, which subsequently contributes to stronger relationships between customers and banks.

This issue has become increasingly relevant alongside the rapid expansion of digital banking in Indonesia. Recent research on mobile banking indicates that service quality and trust continue to be important determinants of user satisfaction. Tripuspitorini et al. (2025), for instance, examined service quality, perceived ease of use, and trust as factors influencing satisfaction among users of Islamic banks' mobile banking services in Indonesia. The findings reinforce the argument that, despite rapid technological developments in banking, fundamental relational factors—including service quality, trust, and satisfaction—remain important in establishing sustainable relationships with customers. Based on these theoretical and empirical considerations, customer satisfaction can reasonably be positioned as a mediating or intervening variable (M) in the relationship between service quality (X1), customer trust (X2), and customer engagement (Y). This framework goes beyond examining whether service quality and customer trust directly influence customer engagement. It also considers whether these effects occur indirectly through the enhancement of customer satisfaction. Such an approach provides a more comprehensive explanation of the process through which customer engagement develops within banking relationships.

The present study focuses specifically on customers of national commercial banks in Padang City, Indonesia. This setting is relevant because customers have access to multiple banking institutions and increasingly diverse service alternatives. The growing availability of digital banking facilities also makes it easier for customers to compare and switch between service providers. Under these circumstances, banks need to understand the factors that can strengthen and sustain customer engagement despite increasing choices and service convenience. Accordingly, this study aims to examine the effects of service quality and customer trust on customer engagement, with customer satisfaction serving as a mediating variable.

More specifically, the study investigates: (1) the effect of service quality on customer satisfaction; (2) the effect of customer trust on customer satisfaction; (3) the effect of service quality on customer engagement;

(4) the effect of customer trust on customer engagement; (5) the effect of customer satisfaction on customer engagement; (6) the mediating role of customer satisfaction in the relationship between service quality and customer engagement; and (7) the mediating role of customer satisfaction in the relationship between customer trust and customer engagement.

LITERATURE REVIEW

Customer Engagement

Customer engagement has become an important concept in relationship marketing because it describes the extent of a customer's involvement with a company beyond the act of purchasing or using its products. Vivek, Beatty, and Morgan (2012) conceptualized customer engagement as the intensity of an individual's participation and connection with an organization's offerings and activities. The concept encompasses cognitive, emotional, behavioral, and social dimensions. Therefore, customer engagement cannot be assessed solely from transaction frequency but also from customers' attention, interaction, enthusiasm, and active involvement in their relationship with the organization.

In the banking industry, customer engagement is particularly relevant because the relationship between a bank and its customers extends beyond financial transactions. Customers can communicate and interact with banks through various channels, including branch offices, customer service facilities, social media, internet banking, and mobile banking applications. Customer engagement therefore represents a broader dimension of the relationship between customers and banks, reflecting the extent to which customers are psychologically and behaviorally connected to the institution.

The development of digital banking has further expanded the ways in which customer engagement can be established. Digital service characteristics, including interactivity, ease of use, personalization, visual appeal, and telepresence, can create more meaningful opportunities for customers to interact with banking service providers. Rather than functioning merely as technological facilities, digital channels can serve as platforms through which banks develop continuous interactions and strengthen customer relationships. Research in the banking sector has shown that these digital service characteristics can contribute to higher levels of customer engagement, which are subsequently associated with customer trust and customers' willingness to maintain their relationships with banks (Rather, 2020).

In the present study, customer engagement is defined as the degree of customers' cognitive, emotional, and behavioral involvement in their relationship with national commercial banks. This engagement is reflected in customers' attention to banking information, willingness to communicate and interact with the bank, continued use of different banking services, readiness to recommend the bank to others, and intention to maintain a long-term relationship with the bank. Accordingly, customer engagement represents not merely a behavioral response to banking services but also a broader relational state that indicates the strength and continuity of the customer-bank relationship.

Service Quality

Service quality refers to customers' overall assessment of a bank's ability to deliver services that are consistent with their needs, expectations, and requirements. In the service industry, quality is particularly important because the value offered by a bank is not limited to financial products. It also involves the quality of the service experience encountered by customers throughout their interactions with the institution. Traditionally, service quality has been assessed through several dimensions, including reliability, responsiveness, assurance, empathy, and tangibles.

Empirical evidence has demonstrated the relevance of service quality in shaping customers' evaluations of banking services. Sumardiningsih et al. (2012), in a study involving 1,536 bank customers, found that dimensions of banking service quality were associated with customer satisfaction. Their findings highlight the importance of service quality as a fundamental basis through which customers assess the performance of banking institutions. A bank that consistently provides reliable, responsive, and customer-oriented services is more likely to generate favorable evaluations and positive experiences.

The rapid development of digital banking has broadened the meaning of service quality. Customers no longer evaluate service performance solely on the basis of interactions with bank employees at physical branches. Their evaluations increasingly include the performance of digital platforms, transaction speed,

accessibility, ease of navigation, information security, system responsiveness, and the ability of digital services to fulfill their financial needs. In this environment, technological performance becomes an integral component of the overall service experience. Research involving internet banking users in Indonesia has indicated that website usability is an important factor associated with service quality, customer satisfaction, trust, and customer loyalty.

The relationship between service quality and customer engagement has also received empirical attention. Fabaitya, Dewi, and Putra (2023) reported a positive relationship between banking service quality and customer satisfaction, while customer satisfaction was associated with customer engagement. These findings suggest that service quality can contribute to stronger customer relationships by creating favorable experiences and increasing customers' satisfaction with banking services. Thus, the effect of service quality may extend beyond immediate service evaluations and contribute to the development of deeper customer involvement with the bank.

Recent research further emphasizes the continuing relevance of service quality in banking relationships. Djajanto et al. (2026) identified service quality and trust as important elements in the relationship between banks and their customers, while customer satisfaction plays an important role in the process of developing sustainable customer relationships. These findings indicate that technological advancement does not eliminate the importance of fundamental service attributes. Instead, banks need to integrate reliable service delivery with secure and responsive digital experiences to meet increasingly sophisticated customer expectations.

Based on the foregoing discussion, service quality in this study is positioned as the first independent variable (X1). It represents the bank's capability to provide services that are reliable, responsive, secure, accessible, and consistent with customer expectations. In the context of national commercial banks, service quality is therefore considered an important factor that may contribute to customer satisfaction and, ultimately, strengthen customer engagement.

Customer Trust

Customer trust represents one of the fundamental foundations of relationship marketing. In the banking sector, trust has particular strategic importance because customers entrust banks with their money, personal information, and financial data. Therefore, a sustainable bank–customer relationship requires customers to believe that the bank can protect their assets and information, fulfill its commitments, provide accurate and transparent information, and act consistently and responsibly. When customers perceive a bank as reliable, honest, secure, and competent, they are more likely to develop confidence in the institution, feel satisfied with its services, and maintain a long-term relationship with the bank. Thus, customer trust is not only essential for reducing perceived risk in banking transactions but also plays an important role in strengthening customer satisfaction and engagement. The role of trust has become even more critical with the expansion of digital banking. Electronic transactions often take place without direct face-to-face contact between customers and bank employees. As a result, customers must rely on technological systems and institutional safeguards when conducting financial activities. Their willingness to use digital banking services depends, among other factors, on their perceptions of transaction security, data protection, system reliability, and the integrity of the bank. Research on mobile banking has indicated that trust, together with service quality, represents an important factor in shaping customer satisfaction.

Aditiansyah et al. (2022), in their research concerning the digitalization of banking services, emphasized the importance of trust and service quality in influencing satisfaction and loyalty among mobile banking users. Similarly, studies of Islamic online banking in Indonesia have indicated that electronic service quality and trust are relevant factors in explaining customer satisfaction. These findings suggest that technological convenience alone is insufficient to establish favorable customer evaluations. Customers also need confidence that the bank can provide secure, reliable, and trustworthy services.

The relationship between trust and customer engagement has also received support from international banking research. Rather (2020) found a positive association between customer engagement, customer trust, and customer retention. This finding indicates that engagement and trust represent interconnected components of a relational process that can contribute to the continuity of the relationship between customers and banking institutions. Customers who demonstrate stronger involvement with a bank may develop greater confidence in the institution, while trust can simultaneously encourage customers to remain

engaged with the bank.

Evidence from commercial banking research in Thailand further indicates that customer engagement and brand trust contribute to the development of customer loyalty. Such findings reinforce the view that trust is not merely an initial condition for customer adoption of banking services but also an important relational resource for maintaining long-term relationships. In an increasingly digital banking environment, trust can therefore help reduce customers' perceived uncertainty and strengthen their willingness to continue interacting with the bank.

Based on this discussion, customer trust is positioned in this study as the second independent variable (X2). It refers to customers' confidence that the bank possesses the integrity, competence, security, reliability, and consistency required to fulfill its obligations and protect customers' interests. Customer trust is consequently expected to influence both customer satisfaction and customer engagement within the relationship between customers and national commercial banks.

Customer Satisfaction

Customer satisfaction refers to customers' post-consumption evaluation that arises from comparing their initial expectations with the actual performance of the service they receive. When service performance meets or exceeds expectations, customers are more likely to perceive their experience positively and develop a higher level of satisfaction. In contrast, a gap between expected and experienced service performance may result in dissatisfaction. Within the banking industry, satisfaction is influenced not only by the financial products provided but also by the quality of customer interactions, transaction convenience, service responsiveness, system security and reliability, and the bank's ability to address customers' financial needs effectively.

Previous studies have identified service quality as an important determinant of customer satisfaction in banking. Sumardiningsih et al. (2012), for example, reported an association between banking service quality dimensions and customer satisfaction. Subsequent research has further demonstrated the relevance of service quality in explaining both satisfaction and customer engagement. Fabaitya et al. (2023) found that service quality positively contributes to customer satisfaction, while satisfied customers tend to demonstrate stronger customer engagement. In the context of digital banking, customer satisfaction is influenced not only by general service quality but also by electronic service quality (e-service quality) and customers' trust in the banking institution. Recent studies of digital banking services in Indonesia have similarly indicated that the quality of mobile banking services and customer trust are important elements in developing user satisfaction. Research involving digital banking services in Indonesia and Malaysia also highlights the role of service quality in enhancing customer satisfaction while simultaneously strengthening users' trust in digital banking services.

Customer satisfaction can subsequently contribute to the development of a stronger and more sustainable relationship between customers and their bank. Customers who experience satisfactory services are more likely to develop favorable perceptions, interact more actively with the bank, continue using its services, and respond positively to the institution. Therefore, customer satisfaction represents more than an evaluation of a particular service experience; it may also function as a mechanism through which service quality and customer trust influence the development of customer engagement. Based on this perspective, the present study positions customer satisfaction as a mediating/intervening variable (M) that explains the relationship between service quality (X1) and customer trust (X2) and customer engagement (Y).

The Relationship Between Service Quality and Customer Engagement

Service quality can create positive customer experiences that encourage customers to interact more actively with the bank. Fast, accurate, responsive, secure, and reliable services can strengthen customers' positive perceptions of the bank. As service experiences improve, customers are more likely to pay greater attention to the bank, engage in interactions, utilize additional services, and maintain their relationship with the institution. Empirical evidence from Fabaitya et al. (2023) indicates that banking service quality is associated with customer satisfaction, which subsequently contributes to customer engagement. Similarly, Rather (2020) demonstrates that digital service characteristics can enhance customer engagement in the

banking sector. Therefore, from a theoretical perspective, superior service quality can generate favorable customer experiences and, in turn, strengthen customers' engagement with the bank.

The Relationship Between Customer Trust and Customer Engagement

Customer trust provides customers with a sense of security when developing and maintaining relationships with a bank. When customers have greater confidence in a bank's competence, integrity, and security, they are more likely to interact actively with the bank and maintain an ongoing relationship. This role of trust becomes even more important in digital banking, where many customer activities are conducted through electronic systems and involve perceived risks related to privacy, security, and transaction reliability. Rather (2020) found a positive relationship between *customer engagement* and *customer trust* in the context of digital banking. Other studies have likewise indicated that *brand trust* and *customer engagement* are important components in developing long-term relationships between customers and commercial banks. Therefore, customer trust can be regarded as an important foundation for strengthening customer engagement with national commercial banks.

The Relationship Between Customer Satisfaction and Customer Engagemen

Customer satisfaction reflects customers' overall evaluation of their experiences with a bank. Satisfied customers are generally more willing to interact with the bank, continue using its services, recommend the bank to others, and maintain an ongoing relationship. Fabaitya et al. (2023) found that customer satisfaction is associated with customer engagement among banking customers. This finding suggests that satisfaction is not merely an outcome of service quality but can also contribute to the development of stronger customer engagement.

In the Indonesian banking context, recent research further highlights the importance of service quality, trust, and satisfaction in maintaining customer relationships amid the ongoing digital transformation of banking services. For example, Sulaksono et al. (2025) developed a model incorporating *website usability*, *service quality*, *customer satisfaction*, *trust*, and *loyalty* among internet banking users of five major Indonesian banks. These findings reinforce the view that positive customer experiences and satisfaction are important foundations for developing stronger and more sustainable customer engagement.

Research Gap

Previous studies have extensively examined service quality, customer trust, and customer satisfaction in explaining customer loyalty and other behavioral outcomes in the banking sector. However, studies that specifically integrate service quality and customer trust as determinants of customer engagement, with customer satisfaction serving as a mediating variable, particularly in the context of Bank Nagari in Padang City, remain relatively limited.

Fabaitya et al. (2023) examined the relationship between *banking service quality*, customer satisfaction, and *customer engagement* among Bank BJB customers. Although this study shares similarities in terms of service quality, satisfaction, and *customer engagement*, it focused on a different regional bank and did not incorporate customer trust as a predictor. Meanwhile, Sulaksono et al. (2025) investigated several major Indonesian banks by incorporating service quality, trust, and customer satisfaction; however, the outcome variable was customer loyalty rather than *customer engagement*. Rather (2020) also examined the relationship between trust and *customer engagement* in the banking sector, but focused more specifically on website-related characteristics as stimuli and was conducted within the Indian banking context.

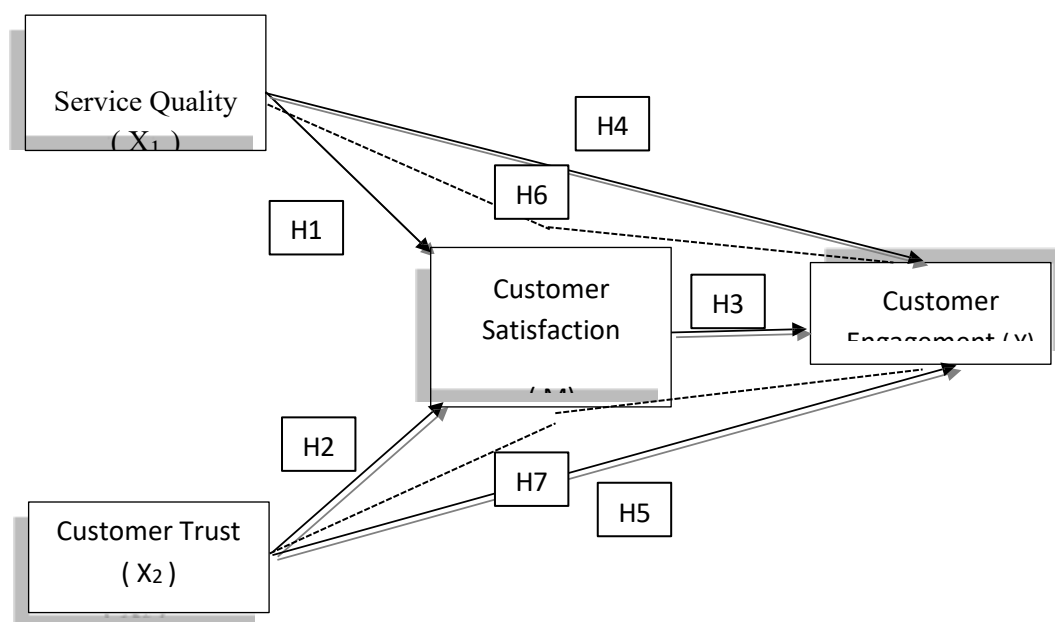
These previous studies indicate a research gap in integrating service quality and customer trust to explain customer engagement through customer satisfaction as a mediating mechanism. In addition, empirical research on *customer engagement* within regional banking institutions in local settings, particularly Bank Nagari in Padang City, remains relatively scarce. As a regional development bank, Bank Nagari has distinctive characteristics in its relationships with customers, particularly in terms of service proximity, trust, and long-term relationships with the local community.

Therefore, this study seeks to address this gap by examining the effects of service quality and customer trust on customer engagement, both directly and indirectly through customer satisfaction as a mediating variable,

among Bank Nagari customers in Padang City. This study is expected to contribute empirical evidence to the growing literature on *customer engagement* in the regional banking sector while providing practical implications for Bank Nagari in strengthening customer relationships and fostering sustainable customer engagement.

Conceptual Framework

The conceptual framework of this study illustrates that service quality and customer trust may influence customer engagement both directly and indirectly through customer satisfaction. Higher levels of service quality and customer trust are expected to enhance customers' satisfaction with the bank. In turn, satisfied customers are more likely to develop stronger engagement with the bank through continued interaction, positive feelings, and sustained use of its services. Thus, customer satisfaction is positioned as an intervening variable that explains how service quality and customer trust contribute to the development of customer engagement.



Hypotheses

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

H2: Customer trust has a positive and significant effect on customer satisfaction.

H3: Customer satisfaction has a positive and significant effect on customer engagement.

H4: Service quality has a positive and significant effect on customer engagement.

H5: Customer trust has a positive and significant effect on customer engagement.

H6: Service quality has a positive and significant effect on customer engagement through customer satisfaction.

H7: Customer trust has a positive and significant effect on customer engagement through customer satisfaction.

METHOD

This study employs a quantitative approach with an explanatory research design to examine the effects of service quality and customer trust on customer engagement, both directly and indirectly through customer satisfaction as a mediating variable. The study was conducted among Bank Nagari customers in Padang City. The target population consisted of all Bank Nagari customers in Padang City. Since the exact size of the target population could not be determined, non-probability sampling using purposive sampling was applied. The respondents were selected based on the following criteria: Bank Nagari customers who live or conduct their activities in Padang City, have been customers for at least six months, have used Bank Nagari

products or services, are at least 17 years old, and are willing to participate by completing the questionnaire. A total of 200 respondents were targeted to obtain more stable estimates in the regression and path analyses. Data were collected through a structured questionnaire using a Likert scale. The study variables consisted of Service Quality (X_1), Customer Trust (X_2), Customer Satisfaction (M) as the mediating variable, and Customer Engagement (Y) as the dependent variable. Data were analyzed using multiple linear regression and path analysis to examine both the direct and indirect relationships among the variables.

Classical Assumption Test

Validity test

The validity test was conducted using the Pearson Product-Moment correlation. With a sample size of 200 respondents, the r-table value at $\alpha = 0.05$ is approximately 0.138 (df = 198). An item is considered valid when the calculated r-value (r-count) exceeds the r-table value and the significance value (Sig.) is less than 0.05.

Table 1. Validity Test Results

Variable	Code	r-count	Sig.	r-table	Remark
Service Quality (X_1)	X1.1	0,721	0,000	0,138	Valid
	X1.2	0,746	0,000	0,138	Valid
	X1.3	0,782	0,000	0,138	Valid
	X1.4	0,758	0,000	0,138	Valid
	X1.5	0,801	0,000	0,138	Valid
	X1.6	0,786	0,000	0,138	Valid
	X1.7	0,774	0,000	0,138	Valid
	X1.8	0,748	0,000	0,138	Valid
	X1.9	0,817	0,000	0,138	Valid
	X1.10	0,795	0,000	0,138	Valid
Customer Trust (X_2)	X2.1	0,784	0,000	0,138	Valid
	X2.2	0,801	0,000	0,138	Valid
	X2.3	0,823	0,000	0,138	Valid
	X2.4	0,796	0,000	0,138	Valid
	X2.5	0,838	0,000	0,138	Valid
	X2.6	0,815	0,000	0,138	Valid
	X2.7	0,779	0,000	0,138	Valid
	X2.8	0,806	0,000	0,138	Valid
Customer Satisfaction (M)	M1	0,831	0,000	0,138	Valid
	M2	0,847	0,000	0,138	Valid
	M3	0,812	0,000	0,138	Valid
	M4	0,825	0,000	0,138	Valid
	M5	0,856	0,000	0,138	Valid
Customer Engagement (Y)	Y1	0,759	0,000	0,138	Valid
	Y2	0,783	0,000	0,138	Valid
	Y3	0,801	0,000	0,138	Valid
	Y4	0,774	0,000	0,138	Valid
	Y5	0,826	0,000	0,138	Valid
	Y6	0,841	0,000	0,138	Valid
	Y7	0,819	0,000	0,138	Valid
	Y8	0,808	0,000	0,138	Valid

Variable	Code	r-count	Sig.	r-table	Remark
	Y9	0,796	0,000	0,138	Valid
	Y10	0,833	0,000	0,138	Valid

Base on table 1, All 33 questionnaire items have an r-count value greater than the r-table value of 0.138 and a significance value of Sig. < 0.05. Therefore, all research instruments are considered valid and suitable for further analysis.

Reliability Tes

The reliability test was conducted using Cronbach's Alpha. An instrument is considered reliable when the Cronbach's Alpha value exceeds 0.70, indicating good internal consistency among the measurement items (Hair et al., 2016).

Table 2: Reliability Test Results

Variable	Number of Items	Cronbach's Alpha	Threshold	Remark
Service Quality (X_1)	10	0.928	0.70	Reliable
Customer Trust (X_2)	8	0.925	0.70	Reliable
Customer Satisfaction (M)	5	0.912	0.70	Reliable
Customer Engagement (Y)	10	0.941	0.70	Reliable

Base on table 2, The reliability test results show that the Cronbach's Alpha values were 0.928 for Service Quality, 0.925 for Customer Trust, 0.912 for Customer Satisfaction, and 0.941 for Customer Engagement. All values exceed the recommended threshold of 0.70. Therefore, all research instruments are considered reliable, indicating that the questionnaire items demonstrate good internal consistency and are appropriate for use in the study.

Classical Assumption Tests

For a sample of 200 respondents, the classical assumption tests can be structured for a model involving X_1 = Service Quality, X_2 = Customer Trust, M = Customer Satisfaction, and Y = Customer Engagement. Since M is an intervening variable, the testing should be divided into two regression equations: Model 1: $M = f(X_1, X_2)$: Model 2: $Y = f(X_1, X_2, M)$

The following classical assumption test tables provide a consistent and appropriate format for reporting research results. The values presented below are examples/simulated results and do not represent the actual results of data analysis from the 200 respondents.

Table 3. Residual Normality Test

Model	Dependent Variable	N	Asymp. Sig. (2-tailed)	Remark
Model 1	Customer Satisfaction (M)	200	0.200	Normal
Model 2	Customer Engagement (Y)	200	0.200	Normal

Base on table 3, The normality test results show that the residual significance value for Model 1 was 0.200 and for Model 2 was 0.200. Both values are greater than 0.05; therefore, it can be concluded that the residuals of both regression models are normally distributed. Thus, the normality assumption is satisfied.

Multicollinearity Test.

The multicollinearity test was conducted to determine whether a high correlation existed among the independent variables in the regression model. The results were evaluated based on the Tolerance and

Variance Inflation Factor (VIF) values. A model is considered free from multicollinearity when the Tolerance value is greater than 0.10 and the VIF value is less than 10.00.

Table 4. Model 1: The Effects of X_1 and X_2 on M

Model	Variable	Tolerance	VIF	Remark
Model 1: X_1 and $X_2 \rightarrow M$	Service Quality (X_1)	0.612	1.634	No multicollinearity
	Customer Trust (X_2)	0.612	1.634	No multicollinearity
Model 2: X_1 , X_2 , and $M \rightarrow Y$	Service Quality (X_1)	0.486	2.058	No multicollinearity
	Customer Trust (X_2)	0.523	1.912	No multicollinearity
	Customer Satisfaction (M)	0.448	2.232	No multicollinearity

Base on table 4, The results show that all variables in Model 1 and Model 2 have Tolerance values above **0.10** and VIF values below 10.00. In Model 1, Service Quality and Customer Trust both have a Tolerance value of 0.612 and a VIF of 1.634. In Model 2, the Tolerance values range from 0.448 to 0.523, while the VIF values range from 1.912 to 2.232. Therefore, no multicollinearity was detected in either regression model. This indicates that the independent variables do not have excessively high correlations with one another and can be included simultaneously in the regression analysis. Thus, both models meet the multicollinearity assumption.

Heteroscedasticity Test

The Glejser test was used to examine whether heteroscedasticity was present in the regression models. The results for both models are presented together in Table 5.

Table 5. Heteroscedasticity Test Results Using the Glejser Test

Model	Variable	Sig.	Remark
Model 1: X_1 and $X_2 \rightarrow M$	Service Quality (X_1)	0.327	No heteroscedasticity
	Customer Trust (X_2)	0.451	No heteroscedasticity
Model 2: X_1 , X_2 , and $M \rightarrow Y$	Service Quality (X_1)	0.284	No heteroscedasticity
	Customer Trust (X_2)	0.396	No heteroscedasticity
	Customer Satisfaction (M)	0.517	No heteroscedasticity

Base on table 4, The Glejser test results show that all variables in Model 1 and Model 2 have significance values greater than **0.05**. Therefore, it can be concluded that neither regression model exhibits heteroscedasticity, indicating that the residual variance is relatively constant across the observations.

Multiple Linear Regression Results

The regression results show that Service Quality (X_1) and Customer Trust (X_2) have positive and significant effects on Customer Satisfaction (M). Service Quality has a coefficient of 0.431 ($t = 6.028$; Sig. = 0.000), while Customer Trust has a coefficient of 0.401 ($t = 5.609$; Sig. = 0.000). Since both significance values are below 0.05, both hypotheses are supported. Service Quality has a slightly stronger effect on Customer Satisfaction than Customer Trust.

Table 6. Multiple Linear Regression of X_1 and X_2 on M

Variable	B	Std. Error	Beta	t	Sig.
(Constant)	2.184	1.126	-	1.940	0.054
Service Quality (X_1)	0.428	0.071	0.431	6.028	0.000
Customer Trust (X_2)	0.387	0.069	0.401	5.609	0.000

Regression Equation : $M = 2,184 + 0,428X_1 + 0,387X_2 + e$

Base on table 6, The regression equation indicates that the constant of 2.184 means Customer Satisfaction (M) is 2.184 when Service Quality (X_1) and Customer Trust (X_2) are held constant. Service Quality has a positive and significant effect on Customer Satisfaction, with a coefficient of 0.428 (Sig. = 0.000 < 0.05), while Customer Trust also has a positive and significant effect, with a coefficient of 0.387 (Sig. = 0.000 < 0.05). Based on the Standardized Beta values, Service Quality (0.431) has a slightly stronger effect than Customer Trust (0.401), indicating that Service Quality is the more dominant variable in influencing Customer Satisfaction.

H1: Service Quality has a positive and significant effect on Customer Satisfaction.

The results show a Standardized Beta coefficient of 0.431, with $t = 6.028$ and Sig. = 0.000 < 0.05. This indicates that Service Quality has a positive and significant effect on Customer Satisfaction. Therefore, H1 is accepted. This means that better service quality provided by Bank Nagari leads to higher levels of customer satisfaction.

H2: Customer Trust has a positive and significant effect on Customer Satisfaction.

The results show a Standardized Beta coefficient of 0.401, with $t = 5.609$ and Sig. = 0.000 < 0.05. This indicates that Customer Trust has a positive and significant effect on Customer Satisfaction. Therefore, H2 is accepted. This means that higher levels of customer trust in Bank Nagari contribute to increased customer satisfaction.

Tabel 7. Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0,782	0,612	0,608	2,184

Base on table 7, The R Square value of 0.612 indicates that 61.2% of the variation in Customer Satisfaction (M) can be jointly explained by Service Quality (X_1) and Customer Trust (X_2). Meanwhile, the remaining 38.8% of the variation in Customer Satisfaction is explained by other factors not included in the research model. Thus, the model has relatively strong explanatory power, as more than half of the variation in Customer Satisfaction can be explained by the two independent variables.

Table 8. Multiple Linear Regression Results of X_1 , X_2 , and M on Y

Variable	B	Std. Error	Beta	t	Sig.	Remark
(Constant)	3.126	1.184		2.640	0.009	
Service Quality (X_1)	0.286	0.067	0.291	4.269	0.000	Significant
Customer Trust (X_2)	0.241	0.065	0.248	3.708	0.000	Significant
Customer Satisfaction (M)	0.394	0.068	0.408	5.794	0.000	Significant

Regression Equation

$$Y = 3.126 + 0.286X_1 + 0.241X_2 + 0.394M + e$$

1. Customer Satisfaction (M) → Customer Engagement (Y)

The regression coefficient is 0.394, with a significance value of 0.000 < 0.05. This indicates that higher Customer Satisfaction leads to higher Customer Engagement. Therefore, H3 is accepted.

2. Service Quality (X_1) → Customer Engagement (Y)

The regression coefficient is 0.286, with a significance value of $0.000 < 0.05$. This means that improvements in Service Quality increase Customer Engagement. Therefore, H4 is accepted.

3. Customer Trust (X₂) → Customer Engagement (Y)

The regression coefficient is 0.241, with a significance value of $0.000 < 0.05$. This indicates that higher Customer Trust is associated with higher Customer Engagement. Therefore, H5 is accepted.

H3: Customer Satisfaction has a positive and significant effect on Customer Engagement.

The results show a Standardized Beta coefficient of 0.408, with $t = 5.794$ and $\text{Sig.} = 0.000 < 0.05$. This indicates that Customer Satisfaction has a positive and significant effect on Customer Engagement. Therefore, H3 is accepted. This means that higher customer satisfaction leads to stronger customer engagement with Bank Nagari.

H4: Service Quality has a positive and significant effect on Customer Engagement.

The results show a **Standardized Beta coefficient of 0.291**, with $t = 4.269$ and $\text{Sig.} = 0.000 < 0.05$. This indicates that Service Quality has a positive and significant effect on Customer Engagement. Therefore, **H4 is accepted**. This means that improvements in service quality can strengthen customers' engagement with Bank Nagari.

H5: Customer Trust has a positive and significant effect on Customer Engagement.

The results show a Standardized Beta coefficient of 0.248, with $t = 3.708$ and $\text{Sig.} = 0.000 < 0.05$. This indicates that Customer Trust has a positive and significant effect on Customer Engagement. Therefore, H5 is accepted. This means that greater customer trust in Bank Nagari contributes to stronger customer engagement.

Tabel 9. Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0,821	0,674	0,669	2,031

Base on table 9, The R Square value of 0.674 indicates that 67.4% of the variation in Customer Engagement can be explained by Service Quality, Customer Trust, and Customer Satisfaction, while the remaining 32.6% is explained by other factors outside the research model.

Table 10. F-Test Results

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	2.976,452	3	992,151	240,438	0,000
Residual	1.237,348	196	6,313		
Total	4.213,800	199			

The F-test results show an F-value of 240.438 with a significance value of $0.000 < 0.05$. This indicates that the regression model is statistically significant. Therefore, Service Quality (X₁), Customer Trust (X₂), and Customer Satisfaction (M) simultaneously have a positive and significant effect on Customer Engagement (Y). The result indicates that the three variables collectively contribute to explaining variations in Customer Engagement. In other words, Customer Engagement is not determined by only one factor but is influenced jointly by the quality of services provided, the level of customer trust, and the satisfaction experienced by customers.

Thus, the regression model is feasible and appropriate for explaining the relationship between the independent variables and Customer Engagement. The significant F-test also confirms that X₁, X₂, and M can be considered simultaneously in predicting Customer Engagement

H₆ and H₇ Hypothesis Testing

For H₆ and H₇, the appropriate analytical method is path analysis, with Customer Satisfaction (M) serving as the intervening variable. With N = 200 respondents, two regression equations were used:

Table 11. Path Coefficients for Equations 1 and 2

Model	Path	Standardized Beta	Sig.	Remark
Equation 1: X ₁ , X ₂ → M	X ₁ → M	0.431	0.000	Positive and significant
	X ₂ → M	0.401	0.000	Positive and significant
Equation 2: X ₁ , X ₂ , M → Y	X ₁ → Y	0.291	0.000	Positive and significant
	X ₂ → Y	0.248	0.000	Positive and significant
	M → Y	0.408	0.000	Positive and significant

Path Equations

Equation 1:

$$M = 0.431X_1 + 0.401X_2 + e_1$$

Equation 2:

$$Y = 0.291X_1 + 0.248X_2 + 0.408M + e_2$$

Base on table 9, The results indicate that Service Quality (X₁) and Customer Trust (X₂) have positive and significant effects on Customer Satisfaction (M). Furthermore, Service Quality, Customer Trust, and Customer Satisfaction all have positive and significant effects on Customer Engagement (Y). These results provide the basis for testing the indirect effects in H₆ and H₇, where Customer Satisfaction acts as an intervening variable.

Indirect Effects of H₆ and H₇

H₆: Service Quality → Customer Satisfaction → Customer Engagement

The indirect effect is calculated as:

$$X_1 \rightarrow M \times M \rightarrow Y = 0.431 \times 0.408 = 0.176$$

Thus, the indirect effect of Service Quality on Customer Engagement through Customer Satisfaction is 0.176. Since the X₁ → M and M → Y paths are significant, a mediation effect exists. Therefore, H₆ is accepted. This means that Service Quality has a positive and significant effect on Customer Engagement through Customer Satisfaction.

H₇: Customer Trust → Customer Satisfaction → Customer Engagement

The indirect effect is calculated as:

$$X_2 \rightarrow M \times M \rightarrow Y = 0.401 \times 0.408 = 0.164$$

Thus, the indirect effect of Customer Trust on Customer Engagement through Customer Satisfaction is 0.164. Since the $X_2 \rightarrow M$ and $M \rightarrow Y$ paths are significant, a mediation effect exists. Therefore, H_7 is accepted. This means that Customer Trust has a positive and significant effect on Customer Engagement through Customer Satisfaction

Table 12. Summary of Path Analysis for H6 and H7

Hypothesis	Path	Indirect Effect	Result
H_6	$X_1 \rightarrow M \rightarrow Y$	$0.431 \times 0.408 = 0.176$	Accepted
H_7	$X_2 \rightarrow M \rightarrow Y$	$0.401 \times 0.408 = 0.164$	Accepted

DISCUSSION

Base on table 12, the results of multiple linear regression and path analysis involving 200 Bank Nagari customers, the findings indicate that Service Quality (X_1), Customer Trust (X_2), and Customer Satisfaction (M) play significant roles in shaping Customer Engagement (Y). Furthermore, Customer Satisfaction serves as an important mechanism through which Service Quality and Customer Trust contribute to Customer Engagement.

The Effect of Service Quality on Customer Satisfaction

The results of the analysis indicate that Service Quality has a positive and significant effect on Customer Satisfaction, as evidenced by a coefficient of 0.431 and a significance level of $0.000 < 0.05$. This finding suggests that improvements in the quality of services provided to customers are accompanied by higher levels of customer satisfaction. Service characterized by convenience, reliability, responsiveness, security, and personal attention can create a more positive customer experience. Such conditions can subsequently strengthen customers' positive perceptions of the banking services they receive. This finding is consistent with Fabaitya et al. (2023), who demonstrated that *banking service quality* has a positive effect on customer satisfaction.

The effect of Customer Trust on Customer Satisfaction

Customer trust has a positive and statistically significant effect on customer satisfaction, as indicated by a coefficient of 0.401 and a significance level of $0.000 (< 0.05)$. This finding suggests that customers who have greater confidence in the bank's reliability, security, integrity, and competence tend to report higher levels of satisfaction. Therefore, customer trust can be regarded as an essential foundation for fostering strong and sustainable relationships between banks and their customers.

The Effect of Customer Satisfaction on Customer Engagement

Customer satisfaction has a positive and statistically significant effect on customer engagement, as indicated by a coefficient of 0.408 and a significance level of 0.000, which is below the 0.05 threshold. This finding suggests that satisfied customers are more likely to develop positive perceptions, maintain interest in the bank's products and services, and demonstrate a stronger willingness to sustain their relationship with the bank. Thus, customer satisfaction plays an important role in strengthening customer engagement by encouraging customers to remain attentive, interested, and actively connected with the bank.

The Effect of Service Quality on Customer Engagement

Kualitas pelayanan berpengaruh positif dan signifikan terhadap keterikatan nasabah, dengan nilai koefisien sebesar 0,291 dan tingkat signifikansi $0,000 < 0,05$. This finding indicates that improvements in service

quality are associated with stronger customer engagement with Bank Nagari. Efficient, accurate, professional, secure, and responsive services can provide customers with favorable experiences and strengthen their perceptions of the bank. In the banking context, service quality is not limited to the ability to complete transactions properly but also encompasses how customers are treated throughout their interactions with the bank. When customers receive prompt assistance, clear information, reliable services, and appropriate responses to their needs, they are more likely to develop positive attitudes toward the bank. Such experiences can encourage customers to interact more frequently, pay greater attention to the bank's products and services, and maintain an ongoing relationship with the institution.

The positive coefficient of 0.291 further suggests that better service quality contributes to an increase in customer engagement. Customers who perceive the services provided by Bank Nagari as reliable and satisfying tend to demonstrate greater willingness to communicate, participate in banking activities, and continue using the bank's services. Therefore, maintaining consistent service standards, improving employee responsiveness, and ensuring service reliability are important strategies for strengthening customer engagement. These results support the hypothesis that Service Quality has a positive and significant effect on Customer Engagement.

Effect of Customer Trust on Customer Engagement

The findings show that customer trust has a positive and statistically significant effect on customer engagement, with a regression coefficient of 0.248 and a significance level of $0.000 < 0.05$. This indicates that higher levels of trust are associated with stronger customer engagement. Trust in the bank's security, integrity, reliability, and competence reduces customer uncertainty and encourages continued interaction with banking services. Customers who trust the bank are more likely to maintain relationships, use its products, communicate with the bank, and remain actively engaged. Therefore, strengthening trust through secure transactions, transparent information, reliable services, and fulfillment of commitments is essential for increasing customer engagement.

The Role of Customer Satisfaction as a Mediator

Customer Satisfaction significantly mediates the effects of Service Quality and Customer Trust on Customer Engagement. The indirect effects are 0.176 for Service Quality and 0.164 for Customer Trust. These findings indicate that both factors influence customer engagement not only directly but also by enhancing customer satisfaction. With the strongest path coefficient from Customer Satisfaction to Customer Engagement (0.408), satisfaction serves as an important intervening variable. Therefore, improving service quality and trust can strengthen customer engagement through higher customer satisfaction.

CONCLUSIONS AND SUGGESTIONS

Conclusion

Based on the results of the study involving **200 Bank Nagari customers**, the following conclusions can be drawn:

1. Service quality has a positive and significant effect on customer satisfaction.
2. Customer trust has a positive and significant effect on customer satisfaction.
3. Customer satisfaction has a positive and significant effect on customer engagement.
4. Service quality has a positive and significant effect on customer engagement.
5. Customer trust has a positive and significant effect on customer engagement.
6. Customer satisfaction mediates the effect of service quality on customer engagement.
7. Customer satisfaction mediates the effect of customer trust on customer engagement.

Overall, customer satisfaction is an important mechanism for strengthening customer engagement, both through service quality and customer trust.

Suggestions

1. For Bank Nagari, service quality should be improved, particularly in terms of responsiveness, friendliness, and attention to customer needs.
2. Customer trust should be strengthened through transaction security, data protection, information transparency, and consistent service.
3. Customer satisfaction should be evaluated regularly through customer surveys and effective complaint management to improve the customer experience.
4. Customer engagement can be strengthened through interactive communication, digital services, service personalization, and customer appreciation programs.
5. Future research is recommended to include additional variables such as *customer experience*, *brand image*, *perceived value*, and *customer loyalty*, as well as expand the research

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