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An Examination of How Communication and Dedication Affect Savings Account Customers' Perceptions of Banks (Case Study of Bank Lampung KCP Way Jepara)

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ABSTRACT

The goal of this study is to investigate how consumers who have savings at Bank Lampung KCP Way Jepara perceive the bank in relation to commitment and communication. In this study, a quantitative approach was used. Using the LISREL 8.8 program and the Structural Equation Modeling (SEM) approach, a sample of 250 respondents was chosen at random. The study's findings demonstrate that communication significantly affects commitment and bank image, with route coefficient values surpassing the significance threshold. Additionally, commitment shows a strong and favorable impact on bank image, demonstrating its function as a mediating factor between communication and bank image. The results show that the bank's dedication to offering creative and reliable service, coupled with affective communication that includes openness, constructive critism, and the distribution of clear information, all work together to create a favorable bank image. In the fiercely competitive banking sector, this study highlights the significance of an integrated communication strategy and Bank Lampung KCP Way Jepara's continued dedication to enhancing client loyalty and strengthening its corporate image.

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INTRODUCTION

Banks operate as financial institutions that cater to the many needs of clients in contemporary society, where economic activities continue to change and advance together with the times (Nurmala, 2008). The financial services sector is currently experiencing fierce rivalry, which is mostly caused by the existence of foreign banks with well-known worldwide brands, cutting-edge product lines, and vast global networks. Additionally, the competition for market share has become more intense due to the rise of non-bank financial firms (Darusman, 2018). In such a competitive market, Bank Lampung KCP Way Jepara's primary strategy is to retain its loyal customers, as this not only reduces the costs of acquiring new business but also generates long-term profits thru positive word of mouth recommendations. Strong organizational commitment and effective communication, which are crucial for creating long lasting client relationships and maintaining a competitive edge in the market, can create a favorable bank image in this scenario.

Banks can cultivate a favorable perception in the eyes of their clients by demonstrating a strong commitment and communicating effectively (Darusman, 2018). In the end, clients decide to stick with Bank Lampung KCP Way Jepara's savings service since they have a positive opinion of and confidance in the bank's reputation. Given that keeping current clients is far more economical than gaining new ones, the goal of this study is to asce

Customer loyalty is significantly influenced by the bank's image. Darusman (2018) states that a number of important characteristics can be used to gage how Bank Lampung KCP Way Jepara's clients view the bank, including: 1) Reliability: Customers' favorable opinion of the bank is strengthened by the bank's consistent and reliable service; 2) Honesty: The bank's reputation is increased by its openness in providing information about ist savings services and products; 3) Competence: the bank exhibits the capacity to deliver on its commitments, as evidenced by its stable finances and high-quality; and 4) Liking, which describes the favorable experiences clients have with the bank, leading to a pleasant and fulfilling relationship that enhances the bank's overall reputation.

The intricacy of human interactions is the source of bank image in the relationship between banks and customers. If consumers have a favorable opinion of a bank, they will use its goods and services; if not, they might decide not to use them agaim. To maintain and enhance a favorable bank image, financial institutions must cultivate a good reputation in society (Nurmala, 2008). A strong bank image encompasses the ability to influence customer perceptions, maintain consistent service standards, and avoid arbitrary that could undermine the bank's credibility and the vulnerability of customer relationships.

Conflict between the parties is mostly caused by a lack of knowledge. According to Nurmala (2008), communication's capacity to handle and settle disputes is thot to have a major influence on a relationship's success. A business cannot establish positive relationships with its clients without effective communication, which could harm the bank's reputation with the general public.

If banks are unable to effectively manage information thru communication and use it to add value, they will lose some of their competitive advantages.

Communicated data not only creates value for consumers but also becomes a crucial component of valuable products and services (Nurmala, 2008). Businesses use feedback as a way to communicate with their clients. Positive or negative comments, such as grievances or expressions of discontent with the product's quality, might be included in this feedback. As a result, continuous communication between banks and their clients can greatly impact each other's opinions, which in turn affects the bank's reputation and the degree of confidence that clients have in the organization.

Researchers found a number of problems that can damage Bank Lampung KCP Way Jepara's reputation. These include inadequate customer service and lengthy wait times for certain patrons. Additionally, the staff's capacity to communicate with clients in an efficient manner in an efficient manner needs to be strengthened. Bank Lampung KCP Way Jepara needs to keep making sure that its clients are happy and loyal. Developing a positive bank image requires specialized managerial expertise. Even in situations when the banks has not yet built a direct contact with potential clients, developing a positive image is essential to attracting and keeping savings consumer. These initial results suggest that in order to promote a positive bank image, communication and bank commitment must be improved. It is expected that the bank will be able to address the several problems found in these preliminary observations thru strong organizational commitment and efficient communication.

Bank Lampung KCP Way Jepara must provide dependable, truthful, capable, and customer focused services. Strong commitment and clear communication are essential to creating a great bank image. Ultimately, this will improve savings customers' loyalty and bolster the bank's ability to compete in the financial sector.

Further research on developments in the banking sector is intriguing. This study focuses on Bank Lampung KCP Way Jepara, a financial institution that plays a crucial role in offering its clients the best services, especially those who use savings products. In order to create a positive bank image and cultivate long-term customer connections, Bank Lampung must be able to apply the principle of outstanding service, which includes effective communication and a strong commitment in every encounter with clients.

LITERATURE REVIEW

Bank Image

According to Meileny & Wijaksana (2020), trust is an organization's capacity to work together and establish connections with its business partners. Rahman et al., (2023), on other hand, define trust as the ability of one party to take risks from another and take the required steps to earn that party's trust. In the context of this study, such trust is closely linked to the bank image, as it reflects the customers overall perception of the bank's reliability, honesty, and competence.

Conviction is one word for belief. Conviction that a certain person or group's behavior is consistent with their beliefs. This conviction develops gradually and gets stronger with time. Customer trust is influenced by both good feedback from the service provider and the customer's experience utilizing a product or service. When both parties have faith in one another (Putra & Latifah, 2025). In the context of this study, such trust contributes significantly to the formation of a positive bank image among savings customers.

Belief is the conviction that something has specific qualities. The consumer's perception of the possibility of a connection between an item and its pertienent attributes is known as the on object attribute link (Utami et al., 2019). In the meantime, Winasih & Hakim (2021) assert that trust is a crucial part of the connections banks make with their stakeholders, particularly customers. Knowledge from service providers, prior customer encounters with products or services, and the excitement sparked by these experiences and knowledge are all part of the progressive process that builds trust. In the context of this study, such trust plays a crucial role in shaping and reinforcing the bank image among savings customers.

According to the opinions of the aforementioned experts, a bank's ability to consistently deliver positive customer experiences rather than relying solely on relationships formed thru interactions involving transparency, dependable service, and the ability to meet customer needs is what leads to a positive bank image.

Communication

Communication is fundamental to persuading customers to act and make quick buying decisions (Kusumawardhani et al., 2023). It encompasses various marketing channels, from advertising to personal selling (Suriadi et al., 2024; Kotler & Keller, 2016), though it can also be viewed as an indirect managerial tool Wahyono et al., (2023). Tarigan et al., (2023) conclude that the success of this process depends on its optimization to effectively inform the public.

Sakhroni et al., (2025) highlight that communication is essential for organizational well being, enabling the internal of information and viewpoints. By fostering better understanding and reducing misunderstandings, it ultimately contributes to a more productive and harmonious work environment.

To conclude, the expert views highlight that communication is fundamentally about delivering key information to influence consumer choices and promote products to the right audience.

Commitment

According to H. G. P. Putra et al., (2024), commitment is a person's allegiance to a relationship, goal, or value. This concept involves clients establishing longterm goals in business alliances that are related to emotional factors. Furthermore, commitment is described as a clear mutual agreement or an indication of a continuing relationship between two or more people.

Zanri (2025) asserts that a bank's degree of dedication may be shown in the way it consistently provides services, and offers innovative products. Given the abundance of competing options available, maintaining strong commitment from the bank is believed to be a key driver of increased customer loyalty.

According to the research mentioned above, commitment is a type of loyalty and long-lasting attachment that includes emotional elements and goals that are in line with one another. This is demonstrated by genuine efforts to provide dependable service attend to client needs, and seek innovation in product development.

Based on the above described literature review, a conceptual framework was developed, leading to the following results.

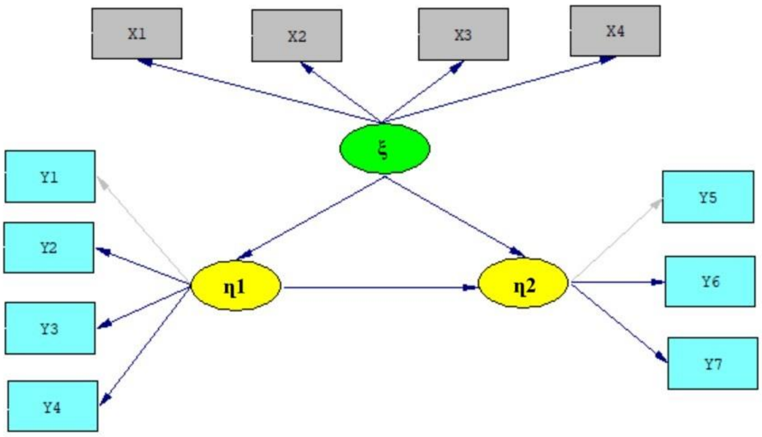

Figure 1 Research Framework

Note: ξ (Communication); η1 (Commitment); η2 (Bank Image)

METHODOLOGY

The purpose of this study, which was conducted at Bank Lampung KCP Way Jepara, was to determine wheter commitment and communication have an impact on savings account users confidence. A quantitative method was used, and structural equation modelling (SEM) was used to analyze the data. A random sampling technique was applied to a sample of 250 individuals. Beyond assessing direct effects, the analysis also seeks to determine wheter indirect effects exist, whereby exogenous variables influence endogeneous variables through intervening variables.

RESEARCH RESULT AND DISCUSSION

Validity Test

To determine how well an indicator measures a latent variable, validity testing is carried out.

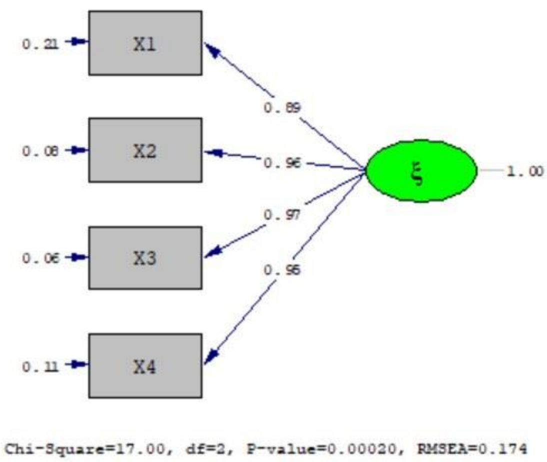

Figure 2 Validity Test ξ Communication

The confirmatory factor analysis produced factor weight values for each dimension on 0.89, 0.96, 0.97, and 0.95, as seen in the above image. It can be inferred that each indication is valid in generating the communication variable because all of these values are more than 0.05.

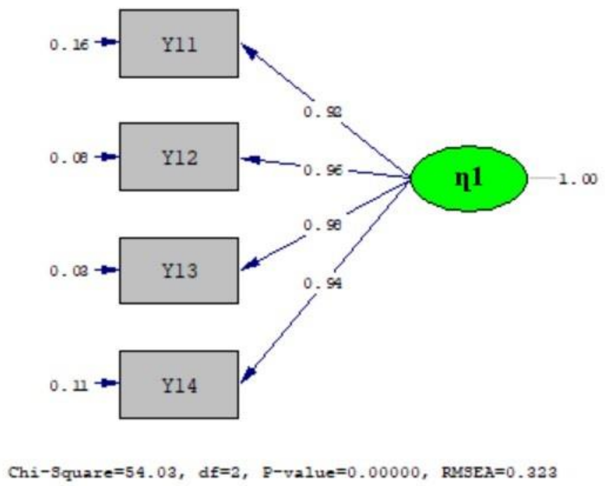

Figure 3 Validity Test η1 Commitment

The confirmatory factor analysis yielded factor weight values of 0.92, 0.96, 0.98. and 0.94 for each dimension, as shown in the above figure. It may be inferred that each indicator to appropriate for creating the commitment variable as all of these values are more than the 0.05 cutoff.

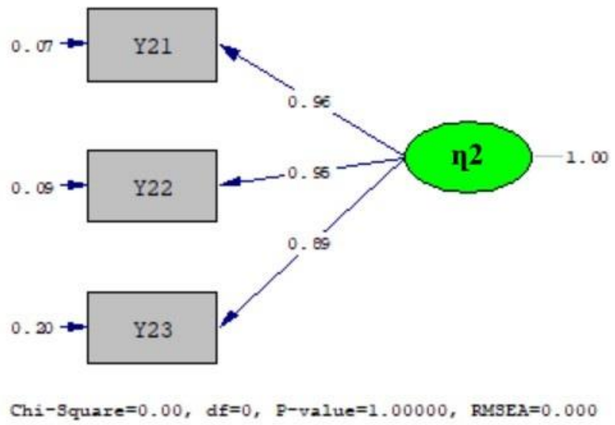

Figure 4 Validity Test η2 Bank Image

The confirmatory factor analysis produced factor weight values 0f 0.92, 0.96, 0.98, and 0.94 for each dimension, as seen in the above figure. It may be inferred that each indicator is appropriate for creating the commitment variable as all of these values are more than the 0.05 cutoff.

Reliability Test

To test the construct's capacity to evaluate the exogeneous latent variable (ξ), manifest variable are examined.

Table 1. Calculation of Construct Reliability and Extracted Variances (ξ)

Indicator	Std. Loading	∑std.loading²	Eror	CR	VE
X1	0,87	0,7569	0,24	0,735	0,763
X2	0,98	0,9604	0,03		
X3	1	1	0,01		
X4	0,92	0,8464	0,15		
Total	3,77	3,5637	0,43		

The four latent variables show consistency in measuring the communication construct, as seen in the above table. The communication variable's composite reliability (CR) value is 0.735, which is higher than the suggested cutoff of 0.70 (CR>0.70). Furthermore, the average variance extracted (AVE) value is 0.763, which exceeds the 0.50 minimum criteria (AVE>0.50).

Table 2 Calculation of Construct Reliability and Extracted Variance (η1)

Indicator	Std. Loading	∑std.loading²	Eror	CR	VE
Y1	0,95	0,9025	0,09	0,978417063	0,962936958
Y2	0,99	0,9801	0,03		
Y3	0,96	0,9216	0,06		
Y4	0,94	0,8836	0,12		
Total	3,84	3,6878	0,3		

The four latent variables consistently measure the commitment construct, as the accompanying table illustrates. The commitment variable's composite dependability (CR) value is 0.978, which is higher than the suggested cutoff of 0.70 (CR>0.70). Furthermore, the average variance extracted (AVE) value is 0.962, which exceeds the 0.50 minimum criteria (AVE>0.50).

Table 3 Calculation of Construct Reliability and Extracted Variance (η2)

Indicator	Std. Loading	∑std.loading²	Eror	CR	VE
Y5	0,95	0,9025	0,09	0,977621787	0,971784733
Y6	0,99	0,9801	0,03		
Y7	0,96	0,9216	0,06		
Total	2,9	2,8042	0,18		

The four latent variables consistenly measure the commitment construct, as the accompanying table illustrates. The commitment variable's composite dependability (CR) value is 0.977, which is higher than the suggested cutoff of 0.70 (CR>0.70). Furthermore, the average variance extracted (AVE) value is 0.917, above the 0.50 minimum criteria (AVE>0.50).

Normality Test

The study's data are regulary distributed, as seen in Table 1.

Table 4 Results of the Normality Test

Variable	Coefisien α	Value Sig	Conclusion
ξ	0,05	0,189	Normal
η1	0,05	0,211	Normal
η2	0,05	0,151	Normal

Linierity and Regression Test

To determine wheter each variable creates a significant linear relationship or regression line, linearity and regression tests are carried out.

Table 5 Results of Linearity Test

Variable	Sig. Regression		Regression Significance	Lin. Regression		Linearity Regression
	Fvalue	Ftable		Tvalue	Ttable	
η1 atas ξ	0,47	1,88	Significant	2,16	1,65	Linear
η2 atas ξ	1,01	1,88	Significant	5,10	1,65	Linear
η2 atas η1	0,06	1,88	Significant	11,37	1,65	Linear

Homogenity Test

By determining whether the variances are comparable or different, the homogenity test is used to evaluate data variation. The data in this investigation are regarded as homogeneous, as indicated by Table 6.

Table 6 Results of the Homogeneity Test

Variable	Coefisien α	Value Sig	Conclusion
η1 atas ξ	0,05	0,222	Normal
η2 atas ξ	0,05	0,222	Normal
η2 atas η1	0,05	0,148	Normal

Standardized Solution Path Diagram

The results of the hypothesis test show that each path coefficient's standardized loading factor values are greater than 0.05, with a t-value of 1.65. As a result, for two significant pathways, the null hypothesis (Ho) is rejected. Figure 5 shows the usual solution path diagram for each variable, showing the links between structural linear programming.

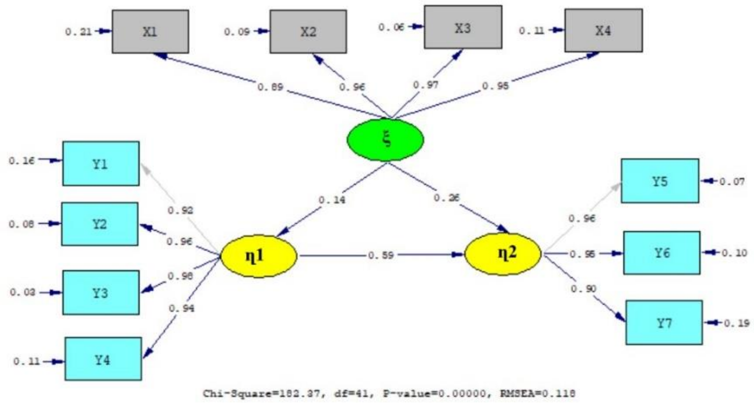

Figure 5 Standardized Solution Path Diagram

Since there are no other intervening variables, it is clear from the description in figure 5 that the influence value ξ to η1, η1 to η2, and ξ to η2 is the same as the direct influence value for each variable. Meanwhile, the indirect influence ξ towards η2 through η1 is 0.14 x 0,59 = 0,08 because the intervening variable is 0,59 and the total impact is 0,08 + 0,26 = 0,34.

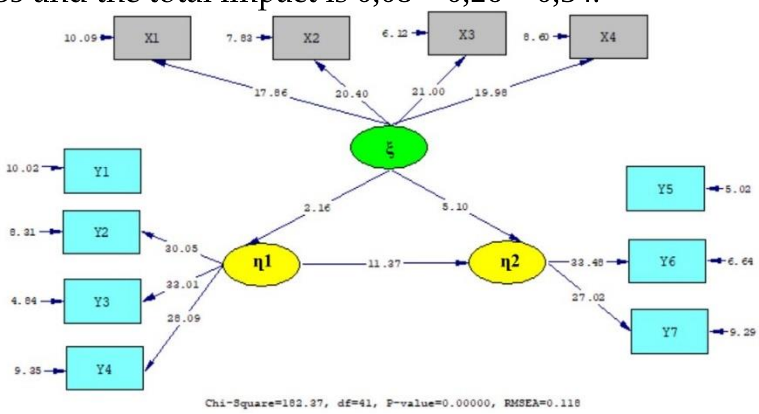

Figure 6 T-Value Path Diagram

Overall Model Fit Test

The following table presents the detailed results of the goodness of fit test conducted within the structural equation modelling (SEM) analysis.

Table 7 Goodness of Fit

No.	Index	Result	Recommended Value	Conclusion
1	*Probabilitas* X^2	0,00074	>0,05	*Marginal fit*
2	X^2/df	1,53	<5	*Good fit*
3	*RMSEA*	0.034	≤0,08	*Good fit*
4	*AGFI*	0.89	<0,90	*Marginal fit*
5	*GFI*	0.94	<0,90	*Marginal fit*
6	*CFI*	0.99	>0,90	*Good fit*
7	*NFI*	0.98	>0,90	*Good fit*
8	*NNFI*	0.98	>0,90	*Good fit*
9	*IFI*	0.99	>0,90	*Good fit*
10	*RFI*	0.97	>0,90	*Good fit*
11	*ECVI*	0.58	<5	*Good fit*

A chi-square value of 80.62 in the goodness of fit table indicates that the model is not appropriate. Nonetheless, a reasonable fit is suggested by the chi-square to degrees of freedom (X^2/DF) ratio of 89.14/35=2.54. Additionally, the results show decreases in the Goodness of Fit Index (GFI), the Adjusted Goodness of Fit Index (AGFI), and the Root Mean Square Error of Approximation (RMSEA). Additionally, the Expected Cross-Validation Index (ECVI) shows a lower value.

There is an Influence of Communication (ξ) on Commitment (η1)

The results of the study show that commitment is positively impacted by communication. Effective communication encompasses not only the clear dissemination of information but also active listening, constructive feedback, and an understanding of others needs. Commitment, which is characterized as a type of loyalty and long-term attachment encompassing emotional components and common objectives, is achieved thru sincere attempts to provide dependable service, attend to client wants, and innovate in product development. These findings are consistent with Sayuti et al., (2024) study, which found that communication greatly increases commitment.

There is an Influence of Communication (ξ) on Bank Image (η2)

The study's findings demonstrate that trust is significantly impacted by communication. Therefore, avoiding logical fallacies and maintaining open communication are essential to sustaining long-term consumer trust. In addition to the dependability that is established throughout interactions, the banks's capacity to consistently deliver exceptional customer experiences achieved thru transparency, service consistency, and responsiveness to customer needs is another source of confidence. These results corroborate the study conducted by Iskandar et al., (2024), which found that communication significantly boosts trust.

There is an Influence of Communication (η1) on Bank Image (η2)

The results of the study show that trust is signicantly impacted by commitment. It can be decuded that the bank is committed to maintaining long-term client connections because of its ability to continuously provide excellent customer experiences that go beyond simply relying on dependability created thru transparent interactions, consistent service, and product innovation. This results is consistent with the study conducted by Permana et al., (2020), which found that consumer trust is influenced by commitment to some extent.

CONCLUSION AND RECOMMENDATIONS

The study's conclusions show that long-term relationships in the banking sector are linked by commitment, trust, and communication. The study's conclusions show that long-term relationships in the banking sector are linked by commitment, trust, and communication. First, effective communication, which involves giving clear, honest information and constructive critism, significantly increases the bank's commitment to its customers. Second, communication is essential for fostering consumer trust, especially when it is provided consistently, leading to favorable customer experiences. Third, the bank's commitment to enhancing customer relationship and boosting trust is demonstrated by its consistent service, responsiveness, and poduct innovation. As a result, these three factors reinforce each other, creating a circular pattern: strong commitment is bolstered by good communication, which in turn builds trust, which in turn generates customer loyalty. The results show that in an increasingly competitive financial environment, building and maintaining client trust requires a well thought out communication strategy and sincere dedication from Bank Lampung KCP Way Jepara.

ADVANCED RESEARCH

Although this study has successfully revealed the significant influence of communication and commitment on bank image, it has a number of limitations that can serve can serve as a foundation for future research. First, the scope of this study is limited to one sub-branch office (KCP) of Bank Lampung in Way Jepara with a sample size of 250 respondents. Therefore, the generalization of the research findings to all branches of Bank Lampung or to the banking industry as a whole still needs to be undertaken with greater caution. Further research is recommended to expand the research locations and involve more respondents from various regions in order to obtain a more comprehensive overview.

Second, the quantitative approach with the SEM method employed in this study successfully measured the magnitude of the influence among variables, but it has not explored in depth the contextual factors that may affect these relationhips. To that end, future research could adopt a mixed methods approach by adding in depth interviewes or qualitative case studies. This approach is expected to provide a richer understanding of how customer interpret the communication and commitment provided by the bank, as well as how their specific experiences shape their perceptions of the bank's image.

Third, the variables in this study are limited to communication, commitment, and bank image. Subsequent research is advised to integrate other variables that potentially influence customer loyalty, such as service quality, customer satisfaction, or trust, either as antecedent or consequent variables. In addition, the research model could be developed by incorporating moderating variables such as customer demographic characteristics (age, gender, or educational level) or the level of financial literacy, to examine whether the influence of communication and commitment on bank image differs across customer groups. In this way, future research will further enrich the body of knowledge in banking service marketing management and provide more applicable recommendations for industry practitioners.

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