

The Role of Customer Satisfaction in Mediating the Effect of Digital Marketing on Customer Loyalty at the Bank North Sumatra Medan Coordinator Branch

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Abstract

This study aims to analyze the role of customer satisfaction as a mediating variable in the effect of *digital marketing* on customer loyalty at Bank Sumut's Medan Coordinating Branch. This study employs a quantitative approach with an associative research design. The sample consisted of 160 active customers who use digital services, selected using *the rule of thumb* method. Data were collected through a questionnaire measuring customers' perceptions of *digital marketing*, satisfaction, and loyalty, and were then analyzed using *Partial Least Squares Structural Equation Modeling* (PLS-SEM). The results indicate that *digital marketing* has a positive and significant effect on customer satisfaction and customer loyalty. Customer satisfaction also has a positive and significant effect on customer loyalty. Mediation analysis indicates that customer satisfaction significantly mediates the effect of *digital marketing* on customer loyalty. The coefficient of determination shows that *digital marketing* explains 16.9% of the variation in customer satisfaction and 46.6% of the variation in customer loyalty, while the remainder is influenced by other factors outside the research model. These findings underscore the importance of targeted *digital marketing* strategies and enhancing customer satisfaction to build long-term loyalty. This study provides theoretical contributions to the development of digital banking strategies and practical recommendations for Bank Sumut to improve customer satisfaction and loyalty through more effective digital services.

Keywords: Digital Marketing, Customer Satisfaction, Customer Loyalty

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Introduction

Advances in information technology have brought about a major transformation in the banking sector, particularly in how banks communicate and build relationships with their customers. Modern banks no longer rely solely on traditional services at branch offices but also utilize *digital marketing* to expand their reach, build brand awareness, and enhance real-time interactions. According to Chaffey and Ellis-Chadwick (2022), digital marketing is the use of digital technology to achieve marketing objectives through a more personalized, interactive, and data-driven approach (Chaffey & Ellis-Chadwick, 2022). An empirical study by Ananda et al. (2023) found that effectively designed *digital marketing* can strengthen customers' emotional bonds with financial institutions and enhance long-term loyalty. Aligned findings were also reported by Nurhadi et al. (2024), who stated that digital marketing strategies significantly contribute to customers' perceived value and their intention to use banking services.

In the context of Bank Sumut's Medan Coordinating Branch, digital marketing encompasses promotions via social media, notifications through the *mobile banking* app, product information dissemination via digital platforms, and direct interactions with customers through the bank's digital channels. Pre-survey data from 20 Bank Sumut customers indicated that perceptions of digital marketing remain moderate. Ten respondents agreed that Bank Sumut's promotional information is easy to find on digital media, while the other 10 disagreed. Furthermore, 9 respondents agreed that Bank Sumut actively interacts through digital channels, while 11 respondents disagreed. Only 8 respondents rated Bank Sumut's digital content as relevant to their needs, while 12 respondents disagreed. Finally, 11 respondents agreed that Bank Sumut provides clear product information digitally, but 9 respondents disagreed. **Table 1.** Pre-Survey Results for Digital Marketing Variables

No	Statement	Agree	Disagree
1	I can easily find Bank Sumut promotional information on digital media	10	10
2	Bank Sumut actively interacts with me through digital channels	9	11
3	Bank Sumut's digital content is relevant to my needs	8	12
4	Bank Sumut provides clear product information through digital channels	11	9

Source: Preliminary survey results, 2026

Table 1 shows that customers' perceptions of Bank Sumut's digital marketing remain mixed and are not yet entirely positive. This means that while some customers have recognized the benefits of Bank Sumut's digital promotions and interactions, others still feel that the bank's digital marketing has not been fully effective in conveying relevant information and fostering customer engagement.

Customer satisfaction is a key indicator in the relationship between service quality and purchasing behavior or long-term decisions. Ghazali et al. (2023) assert that customer satisfaction is formed from customers' perceptions of the fulfillment of service expectations, as well as the decision to continue using the same service in the future (Ghazali, Putri, & Anggraini, 2023). Meanwhile, Nugraha and Wijaya (2024) found that customer satisfaction acts as a mediator that strengthens the influence of digital service quality on customer loyalty in the financial services industry.

Based on the pre-survey results, customer satisfaction at Bank Sumut's Medan Coordinating Branch showed a balanced condition. Ten respondents agreed that they were satisfied with Bank Sumut's services overall, while 10 respondents disagreed. Regarding their experience using the services, 9 respondents were satisfied, but 11 respondents disagreed.

Satisfaction with Bank Sumut's digital services was agreed upon by 8 respondents and rejected by 12 respondents.

Table 2. Pre-Survey Results for Customer Satisfaction Variables

No	Statement	Agree	Disagree
1	I am satisfied with Bank Sumut's services	10	10
2	My experience using Bank Sumut's services has been satisfying	9	11
3	I am satisfied with Bank Sumut's digital services	8	12
4	Overall, I am satisfied with Bank Sumut	10	10

Source: Pre-survey results, 2026

The results in Table 2 show that customer satisfaction remains at a balanced level. This indicates that customers' experiences with Bank Sumut's digital marketing and the quality of its digital services are still insufficient to generate a strong overall level of satisfaction.

Customer loyalty is the level of a customer's commitment to maintaining a long-term relationship with the bank, whether through repeat usage, purchasing additional products, or recommending the bank to others. Wang and Zhao (2025) explain that customer loyalty is formed through consistent experiences, sustained satisfaction, and customers' belief that the bank can meet their needs superiorly compared to competitors (Wang & Zhao, 2025). Rahayu et al. (2024) also emphasize that customer loyalty is not merely about repeat usage but also includes the tendency to recommend the bank to others based on perceived service experiences.

A pre-survey of 20 Bank Sumut customers indicated that customer loyalty is also at a moderate level. Nine respondents agreed that they intend to remain Bank Sumut customers in the long term, while 11 respondents disagreed. Regarding service repurchase, 10 respondents agreed and 10 disagreed. The willingness to recommend Bank Sumut to others was agreed upon by 8 respondents, while 12 disagreed. Finally, 9 respondents stated they were likely to continue choosing Bank Sumut over other banks, while 11 disagreed.

Table 3. Pre-Survey Results for Customer Loyalty Variables

No	Statement	Agree	Disagree
1	I intend to be a long-term customer of Bank Sumut	9	11
2	I will use Bank Sumut's services again	10	10
3	I will recommend Bank Sumut to others	8	12
4	I am likely to continue choosing Bank Sumut over other banks	9	11

Source: Preliminary survey results, 2026

Table 3 shows that customer loyalty has not yet been firmly established. Although some respondents indicated a tendency to continue using the services or become long-term customers, the number of respondents who disagreed was also quite large. This indicates that customer loyalty needs to be further explored, particularly regarding the influence of digital marketing, the quality of digital services, and customer satisfaction.

Overall, these pre-survey results suggest that Bank Sumut's Medan Coordinating Branch has not yet fully succeeded in achieving strong levels of customer satisfaction and loyalty through its digital marketing and digital service quality. Therefore, this study is crucial to analyze the influence of digital marketing and digital service quality on customer loyalty, with customer satisfaction serving as an intervening variable. This study is expected to contribute

theoretically to the development of research on the digital experience of banking customers and to provide practical recommendations for Bank Sumut regarding its digital strategy.

Literature Review Theoretical Framework Customer Loyalty

According to Wang and Zhao (2025), customer loyalty is a customer's tendency to continue using a bank's products or services over the long term, encompassing behaviors such as repeated service usage, purchasing additional products, and recommending the bank to others. Customer loyalty is not merely a short-term choice but the result of repeated interactions between the customer and the bank's services, influenced by satisfaction, trust, and service experience.

Customer Loyalty Indicators

According to Wang and Zhao (2025), customer loyalty can be described through four main indicators:

- 1) **Intention to Remain a Long-Term Customer**
This indicator measures customers' tendency to continue using the bank's products or services over the long term. Customers with this intention tend to maintain their relationship with the bank even when faced with offers from competitors.
- 2) **Repeated Service Usage**
This indicator assesses the frequency and consistency of a customer's use of the bank's services, such as routine transactions via ATMs or mobile banking. Repeated use indicates that the customer finds the bank's services adequate and reliable.
- 3) **Willingness to Recommend the Bank**
This indicator measures the extent to which customers are willing to recommend the bank to friends, family, or colleagues. Willingness to recommend reflects customer satisfaction and trust in the quality of service.
- 4) **Preference for the Bank Over Competitors**
This indicator assesses customers' preference for continuing to use the same bank over others when making transaction decisions. This preference signifies behavioral loyalty and the belief that the bank can better meet their needs.

Customer Satisfaction Definition of Customer Satisfaction

According to Ghazali, Putri, & Anggraini (2023), customer satisfaction is a customer's evaluative perception of their experience using a bank's products or services, reflecting the extent to which their expectations are met or confirmed. Customer satisfaction is one of the primary factors influencing loyalty and the decision to repeatedly use banking services.

Customer Satisfaction Indicators

Based on Ghazali et al. (2023), indicators of customer satisfaction can be broken down into four main aspects:

- 1) **Satisfaction with Bank Services in General**
This indicator measures how satisfied customers are with the bank's services as a whole. This satisfaction encompasses their experiences interacting with various bank services and products.
- 2) **Satisfaction with Transaction Processes**
This indicator assesses the customer's experience when conducting transactions, whether through a branch office, an ATM, or a digital app. Transactions that are fast, accurate, and easy enhance customer satisfaction levels.
- 3) **Satisfaction with Digital Services**
This indicator assesses customers' perceptions of the quality of digital services such as mobile banking or internet banking apps. User-friendly and responsive digital services contribute positively to customer satisfaction.
- 4) **Overall Satisfaction**

This indicator measures customers' overall assessment of the bank, including their perception of the benefits, reliability, and convenience of the services. The overall satisfaction level indicates the extent to which customers feel the bank meets their expectations.

Digital Marketing Definition of Digital Marketing

According to Chaffey & Ellis-Chadwick (2022), digital marketing is the use of digital technology to achieve marketing goals through a more personalized, interactive, and data-driven approach. Effective digital marketing strategies can increase customer engagement, expand service reach, and build long-term loyalty in the banking sector.

Digital Marketing Indicators

Based on Chaffey & Ellis-Chadwick (2022), digital marketing indicators can be broken down into four main aspects:

- 1) Digital Promotion
This indicator measures the extent to which customers receive promotional information through the bank's digital media, such as social media, email, or app notifications. Targeted promotions will increase customer awareness of the bank's products and services.
- 2) Digital Interaction
This indicator assesses the level of interaction between the bank and customers through digital channels, including responses to customer questions or comments. Prompt and clear interactions build customer trust and engagement.
- 3) Relevant Content
This indicator assesses whether the digital content presented by the bank aligns with customers' needs and interests. Relevant content makes customers more inclined to actively use the bank's digital services.
- 4) Digital Product Information
This indicator measures the extent to which the bank provides comprehensive, clear, and easily accessible product information through digital channels. Transparent information helps customers understand products and make more informed decisions.

Conceptual Framework

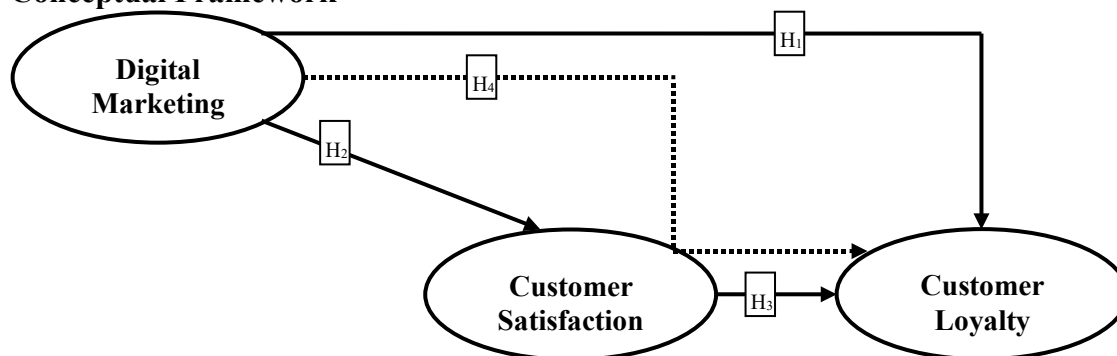


Figure 1. Conceptual Framework

Research Hypotheses:

- H₁: Digital marketing influences customer loyalty at Bank Sumut's Medan Coordinating Branch.
- H₂: Digital marketing influences customer satisfaction at Bank Sumut's Medan Coordinating Branch.
- H₃: Customer satisfaction influences customer loyalty at Bank Sumut's Medan Coordinating Branch.

H₄: Customer satisfaction mediates the effect of digital marketing on customer loyalty at Bank Sumut's Medan Coordinating Branch.

Research Methodology Type of Research

This study employs a quantitative approach with an associative research design. The quantitative approach was chosen because this study aims to test the relationships among variables formulated as hypotheses using numerical data. This data is then analyzed using statistical methods to draw objective and generalizable conclusions.

An associative research design was used because this study focuses on the causal relationship between the independent variable, the intervening variable, and the dependent variable. In this study, the independent variables consist of digital marketing and digital service quality; the intervening variable is customer satisfaction, while the dependent variable is customer loyalty. This study aims to determine the extent to which digital marketing can influence customer loyalty, both directly and indirectly through customer satisfaction as a mediating variable.

Research Location and Time

The research was conducted at Bank Sumut's Medan Coordinating Branch, located at Jalan Imam Bonjol No. 18, Medan, North Sumatra. The study was carried out over a threemonth period, from October to December 2025. Furthermore, this location was selected because it has a substantial customer base and a continuously increasing rate of digital service usage, thereby expected to provide representative data aligned with the research objectives. The research implementation period is from April to June 2026, encompassing the stages of instrument development, data collection, and data processing and analysis.

Population and Sample

The population in this study consists of all customers who have savings accounts at Bank Sumut's Medan Coordinating Branch, totaling 2,875 customers. Sampling in this study follows the methodology proposed by Hair et al. (2020). According to Hair et al. (2020), sampling for quantitative research employs a rule of thumb: multiplying the number of indicators (questionnaire items) by a multiplier between 5 and 10. Referring to Hair's (2020) theory, in this study, the researcher selected a sample size of 6 (six) times the number of indicators. Since there are 16 indicators in this study, the sample size is 10×16 indicators = 160 samples.

The criteria used in sample selection are as follows:

- Active customers of Bank Sumut's Medan Coordinating Branch
- Use digital services (mobile banking or internet banking)
- Willing to serve as respondents and complete the questionnaire

The sample size in this study is 160 respondents. This number is considered to meet the minimum criteria for analysis using Partial Least Squares-based Structural Equation Modeling (SEM-PLS), which generally requires a minimum sample size of between 100 and 200 respondents.

Research Data Sources

The data sources used in this study consist of primary and secondary data.

1. Primary Data

Primary data is data obtained directly from the primary source, namely, the research respondents. In this study, primary data were obtained by distributing questionnaires to Bank Sumut customers who served as the research sample. This data reflects respondents' perceptions of the variables digital marketing, digital service quality, customer satisfaction, and customer loyalty.

2. Secondary Data

Secondary data is data obtained indirectly, namely through pre-existing sources. The secondary data in this study were obtained from books, scientific journals, previous research reports, and other sources relevant to the research topic. This data was used as a theoretical foundation and support for the research analysis.

Results

Outer Model Analysis

The *Outer Model* analysis using the *PLS Algorithm* yielded the following: **Validity Test**

Table 4. Outer Loadings Values

	Customer Loyalty	Customer Satisfaction	Digital Marketing
X1.1			0.825
X1.2			0.849
X1.3			0.877
X1.4			0.840
Y.1	0.735		
Y.2	0.871		
Y.3	0.765		
Y.4	0.865		
Z.1		0.806	
Z.2		0.771	
Z.3		0.872	
Z.4		0.835	

Source: Smart PLS Output, 2025

Based on the values in Table 1 above, the results of the outer model testing through factor loadings/outer loadings indicate that all indicators for each variable have loadings ≥ 0.70 . This indicates that each indicator is measured validly and reliably. Therefore, it can be concluded that all items in the questionnaire have met the validity criteria, as shown in the following figure.

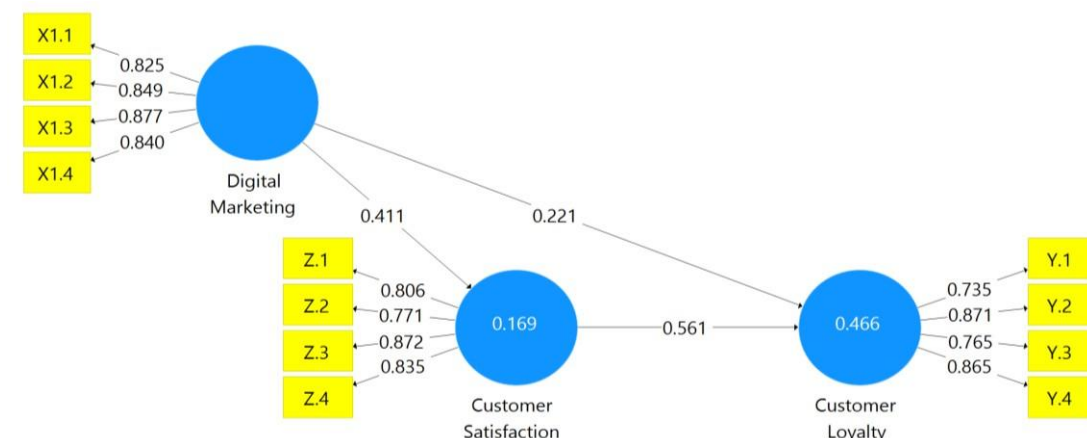


Figure 1. Outer Loadings

Reliability Test

Table 5. Construct Reliability and Validity Test

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
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Customer Loyalty	0.826	0.837	0.885	0.658
Customer Satisfaction	0.840	0.850	0.893	0.675
Digital Marketing	0.870	0.876	0.911	0.719

Source: Smart PLS Output, 2025

From Table 2 above, the reliability test results show that the Cronbach's Alpha and Composite Reliability values for all constructs are above 0.70. This indicates that all indicators have high internal consistency and are reliable for measuring their respective constructs. Thus, the research instrument is deemed reliable and suitable for use in structural equation modeling.

Coefficient of Determination (R^2)

When evaluating a model using PLS, the process begins by examining the R-squared for each latent dependent variable. The table below presents the estimated R-squared values using SmartPLS.

Table 6. R-Square Results

	R-Square	Adjusted R-Square
Customer Satisfaction	0.169	0.163
Customer Loyalty	0.466	0.459

Source: Smart PLS, 2025

Table 3 shows the R-squared values for both dependent variables. For the customer satisfaction variable, the R-squared value is 0.169. This means that the influence of digital marketing is 16.9%; the remainder is attributed to other variables outside the model. The R-squared value for customer loyalty is 0.466; this means that digital marketing and customer satisfaction account for 46.6%; the remainder is attributed to other variables outside the model.

Structural Model Testing (Inner Model) Hypothesis Testing Direct Effects Between Variables

Direct effects between variables can be seen in the *path coefficient* values. The data analysis results show that the direct effect values can be seen in the following table. **Table 7.** *Path Coefficients* (Direct Effects)

	Original Sample	T Statistics	P Values	Conclusion
Digital Marketing -> Customer Loyalty	0.221	3.337	0.001	Accepted
Digital Marketing -> Customer Satisfaction	0.411	6,369	0.000	Accepted
Customer Satisfaction -> Customer Loyalty	0.561	9.396	0.000	Accepted

Source: Smart PLS Output, 2025

Table 4 shows the following direct effect values:

1. Digital marketing has a positive and significant effect on customer loyalty with a t-statistic value of 3.337 above 1.96 and a significance level of 0.001 below 0.05. This means that digital marketing has a real effect on customer loyalty because the significance value is below 0.05. These findings align with previous research, which also found that digital marketing has a positive and significant effect on customer loyalty (Prasetyaningsih & Lukitaningsih, 2026; Tarigan et al., 2025).
2. Digital marketing has a positive and significant effect on customer satisfaction with a tstatistic value of 6.369, which is above 1.96, and a significance level of 0.000, which is

below 0.05. This means that digital marketing has a significant effect on customer satisfaction because the significance level is below 0.05. The results of this study are consistent with previous research, namely that digital marketing has a positive and significant effect on customer satisfaction (Hasan, 2025).

3. Customer satisfaction has a positive and significant effect on customer loyalty with a t-statistic value of 9.396, exceeding 1.96, and a significance level of 0.000, which is below 0.05. This means that customer satisfaction has a significant effect on customer loyalty because the significance level is below 0.05. These findings align with previous research, which indicates that customer satisfaction has a positive and significant effect on customer loyalty (Mesra & Nasution, 2025; Akbari et al., 2022).

Indirect Effects Between Variables

The indirect effects between variables can be seen in the *specific indirect effects* values. The data analysis results show that the indirect effect values are presented in Table 5 below. **Table 8. Specific Indirect Effects**

	Original Sample	T Statistics	P Values	Conclusion
Digital Marketing → Customer Satisfaction → Customer Loyalty	0.230	5.160	0.000	Accepted

Source: Smart PLS, 2025

Table 5 shows an indirect relationship between the variables: digital marketing has a positive and significant effect on customer loyalty through customer satisfaction, with a t-statistic of 3.494 (above 1.96) and a significance level of 0.001 (below 0.05). This means that customer satisfaction acts as a mediating variable between digital marketing and customer loyalty.

Conclusion

1. Digital marketing influences customer satisfaction at Bank Sumut's Medan Coordinating Branch.
2. Digital marketing influences customer loyalty at Bank Sumut's Medan Coordinating Branch.
3. Customer satisfaction influences customer loyalty at Bank Sumut's Medan Coordinating Branch.
4. Customer satisfaction mediates the effect of digital marketing on customer loyalty at Bank Sumut's Medan Coordinating Branch.

Recommendations

1. Future research on the customer loyalty variable could distinguish between behavioral loyalty—such as repeated service usage and the purchase of additional products—and affective loyalty, which involves the willingness to recommend the bank and the preference for choosing the bank over competitors. Researchers are also advised to analyze loyalty based on customer segments, such as age, digital experience, and the types of products used. Additionally, incorporating moderator variables such as trust or customers' risk perceptions can help understand the conditions that strengthen or weaken the influence of digital marketing and digital service quality on customer loyalty.
2. Customer satisfaction as an intervening variable should be examined by incorporating emotional and affective aspects, such as perceptions of trust, a sense of security, and satisfaction with the digital experience. Further research could test the role of customer satisfaction as a mediator between digital marketing and digital service quality in relation to loyalty. The use of mixed-methods approaches, such as combining quantitative questionnaires with interviews or focus groups, can provide a deeper understanding of the factors that make customers feel satisfied or dissatisfied with bank services.

3. Digital marketing variables can be expanded by examining more specific dimensions, such as digital promotions, social media interactions, push notifications, content personalization, and digital advertising strategies. Future research is recommended to analyze the influence of each digital channel separately on customer satisfaction and loyalty. Additionally, research could consider customer segments to identify the most effective digital marketing strategies for enhancing loyalty among specific customer groups.

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