

The Impact of E-Service Quality on E-Loyalty among Indonesian Sharia Bank Customers Using BSI Mobile through the Mediation of E-Trust and E-Satisfaction

Hesti Weningtyas^{a,1*}, Marsudi^{b,2}, Ratih Juliati^{c,3}

¹Master of Management, University of Muhammadiyah Malang, Indonesia

^{2,3} University of Muhammadiyah Malang, Indonesia

Email: ^ahesti.weningtyas@gmail.com, ^bmarsudi@umm.ac.id, ^cratih@umm.ac.id

ABSTRACT

Keywords:

E-Loyalty; E-Service Quality; E-Trust; E-Satisfaction; BSI

Nowadays, electronic services are common in all industries, including banking. Electronic services are one of the most essential ways to build loyalty among bank customers. The goal of this study is to look at how e-service quality influences e-loyalty in Bank Syariah Indonesia clients who utilize BSI Mobile, with e-trust and e-satisfaction serving as mediators. Using a purposive sampling technique, the population of this study was made up of active BSI Mobile users for at least six months. Three hundred people qualified for the study's sample. This study's data was analyzed using SEM-PLS. According to the findings, e-loyalty is positively and significantly influenced by e-service quality. E-trust and e-satisfaction have a significant impact on loyalty as well. Furthermore, e-trust and e-satisfaction are strongly influenced by e-service quality. E-trust and e-satisfaction serve as intermediaries between e-service quality and e-loyalty. In the future, researchers may do analogous studies by developing fresh viewpoints on the quality of e-service, particularly those relating to Islamic services, and by integrating interview techniques to probe deeper into the information source data.

Citation Suggestion (APA 7th):

Weningtyas, H., Marsudi, M., & Juliati, R. (2024). The Impact of E-Service Quality on E-Loyalty among Indonesian Sharia Bank Customers Using BSI Mobile through the Mediation of E-Trust and E-Satisfaction. *Business Innovation Management and Entrepreneurship Journal*, 3(02), 93–105. <https://doi.org/10.22219/bimantara.v3i02.31187>

Article Info:

Submitted: 19/12/2023

Revised: 09/10/2024

Published: 31/10/2024

INTRODUCTION

In the era of globalization and increasingly fierce business competition, companies in various sectors, especially the service sector, such as banking and financial services, are progressively mindful of the significance of retaining existing customers. Customer loyalty is one of the key factors that can help companies achieve competitive advantage for long-term success (Els & Bisschoff, 2023). The longer the company maintains loyal customers, the greater the profit. Customer loyalty not only generates stable revenue but also has the potential to stimulate organic growth through positive references from satisfied customers (Khan et al., 2023).

Indonesia, a developing country with a large population and significant economic growth, has a dynamic and competitive banking sector. Along with economic development and technological advancement, the competitive banking business in Indonesia has undergone significant transformation in recent years. These changes affect not only the way banks operate but also the way banks compete to gain market share and retain customers. Banks are competing to gain and retain a larger market share by segmenting their customers more deeply. They develop products and services that suit the needs of specific segments, ranging from large corporations to micro businesses.

The Financial Services Authority (OJK) informs that Islamic banking continues to grow every year. The market share of Islamic banking to national finance is reported to be 7.09% in 2022, up from 6,51% in 202 and 6,74% in 2021. BSI is recognized as Indonesia's largest Islamic commercial bank in terms of both assets and network. BSI is a market niche based on its market share in the national banking sector. According to (Tjiptono, 2015) A market niche is a company that specializes in serving a part of the market that large companies ignore. BSI has a special niche market with a loyal customer character based on spirituality. BSI, Indonesia's largest Islamic Bank, recorded positive growth in two years since its inception.

The development of information and communication technology has had a significant impact on the banking sector, including Islamic banks. In an effort to improve their services, Islamic banks have also adopted electronic platforms by providing ease of access through online platforms, speed in transaction processing, availability of accurate information, and quality of interaction with electronic customer service. E-service quality can be described as an assessment of the virtual quality provided through the digital world of business (Raza et al., 2020). In addition, customer trust in electronic media is also an important concern regarding customer confidence in banks in maintaining the confidentiality of personal information and the security of transactions through electronic platforms (Su et al., 2021).

In early May 2023, BSI experienced server downtime and service disruptions. This condition caused some customers to move their funds to other banks, decreasing customer trust. This is in accordance with the preliminary survey, which shows that 50% of respondents experienced a decrease in the level of trust in BSI due to the server down case and BSI services disrupted in early May 2023. The long service disruption experienced by BSI made some customers think that BSI's service quality was disappointing.

In this context, it is critical to perform in-depth research to determine how electronic service quality enhances customer loyalty through satisfaction and trust, particularly with regard to electronic channels. These factors are interrelated and form a complex network of influences in producing customer loyalty behavior. According to recent research (Kaya et al., 2019; Marliyah et al., 2021; Morsi, 2023) E-service quality has a considerable impact on e-loyalty. According to different reports (Gotama & Indarwati, 2019; Lie et al., 2019) E-service quality has no significant impact on e-loyalty.

As a result, research on the impact of e-service quality on loyalty through customer satisfaction and trust has significant value for understanding the dynamics of maintaining and strengthening relationships between companies and customers. This study is expected to optimize the connection between BSI and customers in a modern business full of challenges and opportunities. Based on the description of the phenomenon and prior research, researchers wish to look into the influence of e-service quality on e-loyalty using e-satisfaction and e-trust as mediators among Bank Syariah Indonesia (BSI) mobile customers.

LITERATURE REVIEW

Consumer loyalty is the profound commitment of a consumer to repurchase a product or service in the future, even while it is influenced by conditions that induce customers to switch (Kotler & Armstrong, 2019). Consumers are considered loyal if they engage in frequent purchase activity or if there is a condition requiring them to buy at least twice in a certain period (Griffin, 2003). Customer loyalty indicates loyalty to certain items, such as brands, products, services or stores (Lie et al., 2019). Customer loyalty is a very valuable asset for every company since being a loyal customer means having a commitment to them, which will bring profit to the organization. Long-term benefits: keeping existing customers is easier than finding and acquiring new customers (Bae & Jeon, 2022). E-loyalty is a positive attitude towards electronic business that leads to consumers making recurrent purchases (Anderson & Srinivasan, 2003).

According to Kotler & Keller (2020) Satisfaction is a feeling of pleasure or disappointment caused by comparing the perceived performance of a product to their expectations. One of the efforts to maintain the market is to create satisfaction with consumers. According to Oliver, (Oliver, 1999) Customer satisfaction is an affective attitude that reflects whether customers are pleased or disappointed after comparing their perceptions and expectations of the performance of a product or service. E-satisfaction is defined as the overall online shopping experience (Szymanski & Hise, 2000). In the use of electronic services, e-satisfaction is defined as customer satisfaction with regard to previous purchasing experiences with a particular e-commerce company (Anderson & Srinivasan, 2003).

According to (Rousseau et al., 1998) Trust is a psychological state that includes the willingness to accept vulnerability due to positive expectations of others' intentions or behaviour. According to (Gefen, 2000), trust in online providers is defined as the willingness to make oneself vulnerable to the behavior of trusted parties due to confidence and security. In terms of the use of electronic technology, e-trust is defined as the degree to which consumers trust online commerce channels and assume that sellers will keep their promises (Ribbink et al., 2004). In Islamic banking, trust in the application of Islamic principles is the backbone of banking activities (Amin et al., 2013).

Parasuraman et al. (2005) Describe e-service quality as a website's capacity to effectively and efficiently support shopping, transactions, and delivery. This understanding defines e-service quality from the buying process (easy of use, product information, ordering information, and personal data protection) to the post-purchase procedure. According to Wolfinbarger & Gilly, (2003), e-service quality encompasses the complete transaction process from start to finish, including information search, website navigation, ordering, customer service interaction, delivery, and satisfaction with the requested goods. Service quality has a great impact on customer satisfaction and organizational performance (Li & Suomi, 2009) Digital technologies are

constantly evolving, including service quality. The use of electronic devices as a means of service has given rise to a new concept, namely e-service quality.

A Study by (Garepasha et al., 2020) Conducted on 651 online banking customers in Iran showed that e-service quality has a positive and significant impact on e-loyalty. These results are supported by the studies of (Morsi, 2023; Santi et al., 2020).

H1: E-service quality has a positive and significant impact on e-loyalty

A study conducted by (Su et al., 2021) On 353 bank customers using mobile payments, it was found that E-trust had a positive and significant impact on e-loyalty. Other studies have also shown similar results (Aslam et al., 2020; Gotama & Indarwati, 2019; Pham et al., 2020; Shankar & Jebarajakirthy, 2019).

H2: E-trust has a positive and significant influence on e-loyalty

Research conducted by (Raza et al., 2020) Involving 500 bank consumers in Pakistan utilizing Internet banking services indicates that e-satisfaction has a significant impact on e-loyalty. This is corroborated by a study conducted by Kaya et al. (2019) and Magdalena & Jaolis, (2018).

H3: E-satisfaction has a positive and significant influence on e-loyalty

Research by Bhat & Darzi (2020) Involving 660 online consumers demonstrates that e-service quality significantly influences e-trust. Studies corroborate this finding (Lionello et al., 2020) (Choi & Mai, 2018).

H4: E-service quality has a positive and significant impact on e-trust

A study by (Zouari & Abdelhedi, 2021) including 145 clients of Sharia banks in Tunisia, demonstrates that e-service quality significantly influences e-satisfaction. This research is corroborated by the findings of Dehghanpouri et al. (2020), Marliyah et al. (2021), and Zuliestiana & Setiawan (2022).

H5: E-service quality has a positive and significant influence on e-satisfaction.

This study posits that clients' confidence mediates the relationship between e-service quality and customer loyalty. This is corroborated by studies conducted by Amiruddin et al. (2023), Choi & Mai (2018), and Mittal & Kaur (2023).

H6: E-trust mediates the influence of e-service quality on e-loyalty.

This study posits that e-satisfaction mediates the relationship between e-service quality and e-loyalty. This is corroborated by studies conducted by Amiruddin et al. (2023); Ginting et al. (2023), and Lie et al. (2019).

H7: E-satisfaction mediates the influence of e-service quality on e-loyalty.

Based on the previously described theory, phenomena, and past study, the researcher suggests a framework for thinking about the relationship between service quality, trust, customer satisfaction, and loyalty, as depicted in Figure 1.

RESEARCH METHOD

The study was conducted using quantitative research methods. The research was carried out in Malang with the Google Form distribution region extending throughout Indonesia. The research was carried out during October 2023. The participants in this study were BSI bank clients. The sample is a subset of the population whose characteristics are to be investigated and is thought to represent the whole population. This study used a non-probability sampling technique, which is a form of purposive sampling. Purposive sampling according to (Sugiyono, 2021) is a sample approach that is employed intentionally with certain concerns. The data used in this study is primary. According to (Schindler, 2019), primary data is the original information

gathered by researchers to analyze specific situations. Primary data for this study were collected by distributing Google Forms to respondents, specifically BSI clients in Indonesia. Respondents in this survey had the following characteristics: 1) above the age of 17, 2) have a BSI e-banking application, 3) became a customer before May 2023, and 4) had at least three active transactions in the last six months.

The data-gathering strategy utilized in this study was a survey with questionnaires distributed using Google Forms. The questionnaire was distributed to candidate respondents of BSI mobile banking users from various communities and members of institutions that are cooperation partners with BSI, namely the Islamic school network, zakat and waqf social institutions and other Islamic institutions. In addition, the questionnaire was personally handed to 300 possible respondents who knew the researcher and were involved in numerous cross-regional social organizations and commercial partners. The personal distribution of the questionnaire took into account concerns regarding the misuse of data or links spread through cyberspace.

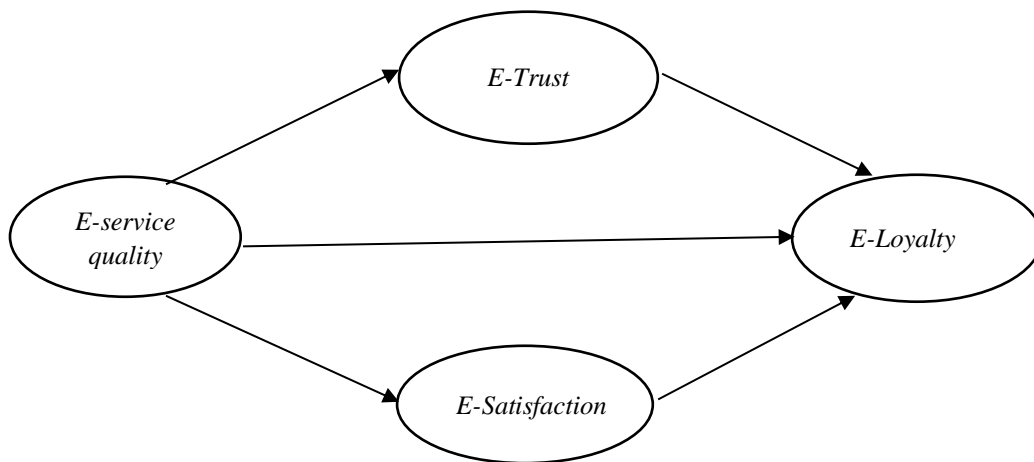


Figure 1. Conceptual Framework

The Likert Scale was employed to measure the data in this investigation. To acquire high-quality research results, the research instruments employed must be legitimate and dependable. As a result, before beginning the analysis, validity and reliability tests must be performed. Indicators are considered legitimate if the outer loading factor value is more than 0.7. Variable constructs are considered legitimate if the Average Variance Extracted (AVE) value exceeds 0.50 (Chin & Newsted, 1999). The Partial Least Square Structural Equation Model (PLS-SEM) method is used in this study's data analysis, namely for evaluation of the Measurement Model (Outer Model), Evaluation of the Structural Model (Inner Model) and hypothesis testing. The T-table value and the T-statistic calculate the hypothesis significance measure; if the T-statistic is greater than the T-table, the hypothesis built can be accepted (Chin, 1998). A bootstrapping distribution is used in the mediation test.

Based on data from 300 respondents, the following respondent profiles were obtained:

Table 1. Respondent's Profile

No	Characteristic Demographic	Frequency	Percentage
1	Gender		
	Male	91	30,33%
	Female	209	69,67%
2	Age		
	17-30 years old	31	10,33%

No	Characteristic Demographic	Frequency	Percentage
	31-45 years old	230	76,67%
	46-60 years old	39	13%
	Above 60 years	0	0%
3	Education		
	SMP	2	0,67%
	SMA/SMK	21	7 %
	Diploma	22	7,33%
	S1/S2/S3	255	85%
4	Domicile		
	Jawa	255	85%
	Sumatera	14	4,67%
	Kalimantan	16	5,33%
	Sulawesi	3	1%
	Lainnya	12	4%

Source: Primary Data Processed, 2023

RESULT AND DISCUSSION

Indicators are regarded legitimate if their correlation value is greater than 0.7, but loading factors ranging from 0.5 to 0.6 are still acceptable during the research stage of measuring scale creation (Chin & Newsted, 1999; Ghozali & Latan, 2015). In this study, reflective indicators can be declared valid except for RES3, WU4, WU5, and SAT1 indicators. The researcher issued the four indicators because the outer loading was below 0.7. After issuing the reflecting indicators RES3, WU4, WU5, and SAT1, the reflective indicators indicate a loading factor above 0.7, with the exception of ASS1, ASS2, ASS3, REL3, and WU, which have a loading factor below 0.7, but above 0.65, thus is maintained because AVE shows a > value of 0.5. E-service quality, e-trust, e-satisfaction, and e-loyalty all have an AVE greater than 0.5. Based on these values, all of the study's construction variables are legitimated. The table below shows the outcomes of the loading factor and AVE:

Table 2. Loading factor and AVE Result

Variable	Reflective Indicators	Loading Factor	AVE	Information
E-Service Quality	WU1	0,702	0,504	Valid
	WU2	0,721		Valid
	WU3	0,665		Valid
	WU4	0,654		Tidak Valid
	WU5	0,612		Tidak Valid
	REL1	0,744		Valid
	REL2	0,725		Valid
	REL3	0,670		Valid
	REL4	0,734		Valid
	RES1	0,733		Valid
	RES2	0,714		Valid
	RES3	0,617		Tidak Valid
	RES4	0,735		Valid
	ASS1	0,663		Valid
	ASS2	0,663		Valid
	ASS3	0,669		Valid
ASS4	0,731	Valid		

Variable	Reflective Indicators	Loading Factor	AVE	Information
E-Trust	TR1	0,842	0,649	Valid
	TR2	0,863		Valid
	TR3	0,807		Valid
	TR4	0,702		Valid
E-Satisfaction	SAT1	0,639	0,712	Tidak Valid
	SAT2	0,777		Valid
	SAT3	0,806		Valid
	SAT4	0,885		Valid
E-Loyalty	LOY1	0,792	0,718	Valid
	LOY2	0,875		Valid
	LOY3	0,853		Valid
	LOY4	0,867		Valid

Source: Primary Data Processed, 2023

Reliability tests are performed to ensure that the instrument is accurate, consistent, and precise while measuring the construct. The analysis results in this study demonstrated Cronbach's Alpha and Composite Reliability values of more than 0.7, indicating that all latent variables are reliable.

Table 3. Internal Consistency Reliability

Variable	Cronbach's Alpha	Composite Reliability	Information
E-service quality	0,924	0,934	Reliable
E-trust	0,818	0,880	Reliable
E-satisfaction	0,796	0,881	Reliable
E-loyalty	0,869	0,911	Reliable

Source: Primary Data Processed, 2023

The R-square values of each latent variable can be seen to predict the strength of the structural model. Based on the R-square values of 0.75, 0.5, and 0.25, the model is strong, moderate, and weak. In this study, the R-square values are between 0.5 and 0.7, so it may be concluded that the structural model has a moderate strength.

Table 3. R-Square Result

Variable	R Square	R Square Adjusted
E-loyalty	0,678	0,675
E-satisfaction	0,662	0,661
E-trust	0,542	0,541

Source: Primary Data Processed, 2023

Hypothesis testing is used to determine the influence and relationship between constructions. The T-table and T-statistics results can be used to determine the hypothesis's relevance (Chin & Newsted, 1999). The standard coefficient values for each relationship in the structural and measurement model range from -1 to +1. A path coefficient around +1 implies a strong positive association and vice versa for a negative value (Hair et al., 2019). The test result is judged significant when the statistical T value exceeds the T-table value (Ghozali, 2021).

Table 4. Direct Effect Hypothesis Result

Hypothesis	Path	Path Coefficient	T Statistic	P Values	Result
H1	E-service quality -> E-loyalty	+0,163	2,266	0,024	accepted
H2	E-trust -> E-loyalty	+0,287	4,922	0,000	accepted
H3	E-satisfaction -> E-loyalty	+0,451	6,990	0,000	accepted
H4	E-service quality -> E-trust	+0,736	27,335	0,000	accepted
H5	E-service quality -> E-satisfaction	+0,813	37,486	0,000	accepted

Source: Primary Data Processed, 2023

The mediation effect refers to the link between exogenous and endogenous constructs via a connector variable or between them. The SEM-PLS mediation test uses bootstrapping to examine the indirect relationship (Ghozali, 2021). Table 5 displays the findings of the mediation test analysis for this.

Table 5. Mediation Test Result

Hypothesis	Path	Path Coefficient	T Statistic	P Values	Result
H6	E-service quality -> e-trust -> e-loyalty	+0,211	4,893	0,000	accepted
H7	E-service quality -> e-satisfaction -> e-loyalty	+0,367	7,004	0,000	accepted

Source: Primary Data Processed, 2023

Based on scale range evaluation, the findings of this survey show that respondents provided a high rating to e-loyalty, e-satisfaction, e-trust, and e-service quality at BSI Mobile. All indicators are within the good assessment range. In terms of service, the BSI Mobile application is thought to be effective at providing clients services. Furthermore, clients are delighted with and trust the BSI Mobile application. The influence of good service, the emergence of satisfaction, and the trust felt by users encourage customers to continue using the BSI Mobile application to meet their diverse financial transaction demands.

The findings indicated that e-service quality has a positive and significant effect on e-loyalty. This is consistent with prior research (Marliyah *et al.*, 2021) on customers who utilize Bank Syariah Mandiri mobile banking, as well as research by (Budiman *et al.*, 2020) on Mandiri Online users customers. These results support the findings (Aslam *et al.*, 2020; Pham *et al.*, 2020) that e-service quality affects e-loyalty. Reliability and privacy/security in the e-bank service quality dimension are very important to increase customer loyalty. Banks should focus on these aspects to attract and retain customers effectively (Shankar & Jebarajakirthy, 2019). To increase customer e-loyalty, banks or businesses must focus on improving the quality of their e-services (Kaya *et al.*, 2019). According to the observed phenomena, the quality of electronic services is one of the elements that influence clients to continue using these bank services. This study examines the quality of electronic services across four dimensions: website usability, reliability, responsiveness, and assurance. In the website usability dimension, the indicator related to BSI Mobile's innovation in offering Islamic services such as qurban, zakat

and waqf receives the highest average assessment score. This demonstrates that the innovation differs from that of other banks and is accepted by BSI customers. The customer agrees that transactions completed through BSI Mobile are recorded accurately, in real-time, precisely, according to their designation, and can be accessed at any time. Fast response, timely assessment, and responsiveness when there are problems with transactions utilizing BSI Mobile are essential indicators of electronic service quality. Furthermore, security guarantees during BSI Mobile transactions are critical indications to consider to ensure that clients continue to utilize the bank's services.

The finding indicated that e-trust has a positive and significant impact on e-loyalty. This is consistent with previous research (Gotama & Indarwati, 2019) On 220 fintech respondents, they found that e-trust had a positive and significant effect on e-loyalty. Other findings from (Kaya et al., 2019; Magdalena & Jaolis, 2018; Raza et al., 2020) Found similar results that e-trust affects e-loyalty. This is in accordance with the phenomena that occur, especially for BSI customers who experience trust issues in electronic services due to service interruptions that have been felt several times. Trust in electronic services is a very important factor in retaining customers who will continue using BSI Mobile services. In other aspects, customers believe that BSI applies sharia principles in its transactions. Customer trust related to Sharia compliance applied by BSI plays an important role in maintaining customers to remain loyal customers. This is one of the major reasons why clients remain loyal and do not want to migrate to other bank services, particularly conventional banks. This is consistent with Islamic bank's majority market share, which consists of consumers who recognize the importance of implementing Sharia principles in financial transactions.

The finding indicates that e-satisfaction has a positive and significant impact on e-loyalty. These findings confirm previous research (Kaya et al., 2019) Which found that e-satisfaction has a positive and significant effect on e-loyalty. These findings confirm previous research (Choi & Mai, 2018; Lionello et al., 2020) Which revealed similar results for e-satisfaction e-loyalty. This is also consistent with the view that satisfaction leads to loyalty (Oliver, 1999). Customers who are satisfied with BSI Mobile are more likely to continue using the service. Customer satisfaction is influenced by the presence of options or menus throughout the BSI Mobile service so that clients are satisfied and prefer to use the service again. Overall, BSI Mobile's services satisfy its clients. Customers who are satisfied with the BSI Mobile service will leave positive feedback and promote it to others. Furthermore, clients who continue to be satisfied with BSI Mobile services are more likely to continue to use them in the future. Higher customer satisfaction leads to higher loyalty.

This study looks at the relationship between e-service quality and e-trust. According to research findings, e-service quality has a positive and significant impact on e-trust. This is inconsistent with the hypothesis given. These findings confirm the previous study (Dehghanpouri et al., 2020; Goutam & Gopalakrishna, 2018; Zouari & Abdelhedi, 2021; Zuliestiana & Setiawan, 2022) Which found that e-service quality has a significant impact on e-trust. In this scenario, boosting the quality of BSI Mobile's electronic services leads to increased trust in these services. The phenomenon happens when BSI Mobile users judge the quality of electronic services, which influences their trust in these services. Users trust BSI Mobile because of the promise of client privacy, transaction security, customer care responsiveness, and BSI's dedication to incorporating Islamic principles in its services. The fast, easy transaction experience, comprehensive functionality and guarantee of these services boost client confidence in utilizing BSI Mobile.

The findings of this study suggest that e-service quality has a positive and significant impact on e-satisfaction. This is consistent with another study (Amiruddin et al., 2023; Choi & Mai, 2018; Mittal & Kaur, 2023; Shared, 2019), which found that e-service quality improves e-satisfaction. In the study, the association between these two variables had the most influence on the highest path coefficient value and t-statistics when compared to the relationship between other constructs included in the research model. This demonstrates how the quality of electronic services influences customer satisfaction. Better e-service quality contributes to increased e-satisfaction with BSI Mobile users. Electronic service quality has a significant impact on customer satisfaction. The convenience of transactions provided by the BSI Mobile services leaves users delighted. The BSI Mobile service also provides many other benefits to customers, such as the flexibility of transactions that can be completed at any time, as well as the availability of Islamic services, which make it easier for users to transact for a variety of purposes. This improves the satisfaction of BSI Mobile users.

The results showed that e-trust can mediate the relationship between e-service quality and e-loyalty. This is consistent with the findings of (Amiruddin et al., 2023) This shows that e-trust can mediate the association between e-service quality and e-loyalty. With e-trust as a mediating variable, the effect of e-service quality on e-loyalty becomes more pronounced. In this study, e-trust functions are used as a partial mediation. Partial mediation arises because e-service quality has a considerable influence on e-loyalty, both directly and indirectly through e-trust mediation. This is in accordance with the phenomena that occur with BSI customers. Customers believe that BSI Mobile provides a better electronic services promise because it protects customer privacy/data and adheres to Sharia rules in its transactions. This has an indirect impact on customer loyalty and their willingness to utilize BSI Mobile services again in the future. The Sharia compliance factor, or the Sharia principles in transactions, is an indicator that can boost customer loyalty, particularly among clients in a certain niche market, such as those who select Islamic banks because they adhere to religious standards.

The mediation test of the effect of e-service quality on e-loyalty using e-satisfaction mediation also shows positive and significant results. The study found that e-satisfaction can influence the relationship between e-service quality and e-loyalty. This is congruent with the findings of (Lie et al., 2019) Who discovered that e-satisfaction can mediate the relationship between e-service quality and e-loyalty. With e-satisfaction as a mediating variable, the effect of e-service quality on e-loyalty becomes stronger. The existence of high-quality e-service at BSI Mobile can boost e-satisfaction and foster e-loyalty. E-satisfaction is an effective partial mediation because e-service quality has a considerable influence on e-loyalty both directly and through e-satisfaction. According to earlier research (Magdalena & Jaolis, 2018), good electronic service quality combined with high consumer satisfaction might boost customer loyalty.

CONCLUSION

The findings indicated that e-service quality has a positive and significant impact on e-loyalty. E-trust has a significant impact on e-loyalty. E-Satisfaction has a positive and significant impact on e-loyalty. E-service quality has a big impact on e-trust. E-service quality has a positive and significant impact on e-satisfaction. E-trust and e-satisfaction can mediate the impact of e-service quality on e-loyalty. E-service quality has a direct and considerable positive impact on e-trust and e-satisfaction when using BSI Mobile. Customers' confidence and contentment with BSI mobile are influenced by the quality of electronic services provided. Overall, these findings

underscore the importance of focusing on improving the quality of electronic services as a key strategy to build user trust, satisfaction, and, ultimately, loyalty to BSI Mobile.

The company is expected to be able to develop a more advanced security system and make it less vulnerable to hacking on BSI Mobile, resulting in a strong favorable image and clients who are not concerned when transacting. It is also planned to enhance response time when BSI mobile customers perceive a barrier by taking prompt follow-up action on complaints and developing a mechanism that speeds up solution delivery. To improve e-trust, commit to improving service quality, such as boosting cyber security and increasing bandwidth usage. Future studies could explore similar areas by defining new ideas linked to e-service quality, particularly in the context of Islamic services, and conducting interviews to acquire deeper insights from the data.

REFERENCES

- Amin, M., Isa, Z., & Fontaine, R. (2013). Islamic banks: Contrasting the drivers of customer satisfaction on image, trust, and loyalty of Muslim and non-Muslim customers in Malaysia. *International Journal of Bank Marketing*, 31(2), 79–97.
- Amiruddin, K., Paly, M. B., & Abdullah, M. W. (2023). Customer Loyalty Islamic Banks in Indonesia: Service Quality Which Mediated By Satisfaction and Customer Trust. *International Journal of Professional Business Review*, 8(4), 1–23.
- Anderson, R. E., & Srinivasan, S. S. (2003). E-Satisfaction and E-Loyalty: A Contingency Framework. *Psychology and Marketing*, 20(2), 123–138.
- Aslam, W., Hussain, A., Farhat, K., & Arif, I. (2020). Underlying Factors Influencing Consumers' Trust and Loyalty in E-commerce. *Business Perspectives and Research*, 8(2), 186–204.
- Bae, J. H., & Jeon, H. M. (2022). Exploring the Relationships among Brand Experience, Perceived Product Quality, Hedonic Value, Utilitarian Value, and Brand Loyalty in Unmanned Coffee Shops during the COVID-19 Pandemic. *Sustainability (Switzerland)*, 14(18).
- Bhat, S. A., & Darzi, M. A. (2020). Online Service Quality Determinants and E-trust in Internet Shopping: A Psychometric Approach. *Vikalpa*, 45(4), 207–222.
- Budiman, A., Yulianto, E., & Saifi, M. (2020). Pengaruh E-Service Quality Terhadap E-Satisfaction Dan E-Loyalty Nasabah Pengguna Mandiri Online. *Profit*, 14(01), 1–11.
- Chin, W. W., & Newsted, P. R. (1999). Structural Equation Modeling Analysis with Small Samples Using Partial Least Squares. In R. H. Hoyle (Ed.), *Statistical Strategies for Small Sample Research* (p. 307). Sage Publications.
- Chin W W, M. G. (1998). The Partial Least Squares Approach to Structural Formula Modeling. *Advances in Hospitality and Leisure*, 8 (2) .
<https://www.researchgate.net/publication/311766005>
- Choi, Y., & Mai, D. Q. (2018). The sustainable role of e-trust in Vietnam's B2C e-commerce. *Sustainability (Switzerland)*, 10(1). <https://doi.org/10.3390/su10010291>
- Dehghanpouri, H., Soltani, Z., & Rostamzadeh, R. (2020). The impact of trust, privacy and quality of service on the success of E-CRM: the mediating role of customer satisfaction. *Journal of Business and Industrial Marketing*, 35(11), 1831–1847.
- Els, D., & Bisschoff, C. A. (2023). A post-COVID model to measure brand loyalty of banking clients. *Banks and Bank Systems*, 18(2), 24–37.
- Garepasha, A., Aali, S., Zendeh, A. B., & Iranzadeh, S. (2020). Dynamics of online relationship marketing: Relationship quality and customer loyalty in Iranian banks. *Revista Brasileira de Gestao de Negocios*, 22(1), 140–162. <https://doi.org/10.7819/rbgn.v22i1.4043>
- Gefen, D. (2000). E-commerce: The role of familiarity and trust. *Omega*, 28(6), 725–737.
- Ghozali, I. (2021). *Partial Least Squares : Konsep, Teknik dan Aplikasi Menggunakan Program SmartPLS 3.2.9 untuk Penelitian Empiris*. Badan Penerbit Universitas Diponegoro.
- Ghozali, I., & Latan, H. (2015). *Konsep, Teknik Dan Aplikasi Menggunakan Program Smart PLS*

- 3.0. Universitas Diponegoro.
- Ginting, Y. M., Chandra, T., Miran, I., & Yusriadi, Y. (2023). Repurchase intention of e-commerce customers in Indonesia: An overview of the effect of e-service quality, e-word of mouth, customer trust, and customer satisfaction mediation. *International Journal of Data and Network Science*, 7(1), 329–340.
- Gotama, F., & Indarwati, T. A. (2019). The Effects of E-Trust and E-Service Quality to E-Loyalty with E-Satisfaction as the Mediation Variable (The Study of Bebas Bayar Application User's in Indonesian). *Jurnal Minds: Manajemen Ide Dan Inspirasi*, 6(2), 145.
- Goutam, D., & Gopalakrishna, B. V. (2018). Customer loyalty development in online shopping: An integration of e-service quality model and commitment-trust theory. *Management Science Letters*, 8(11), 1149–1158.
- Griffin, J. (2003). *Customer Loyalty, Menumbuhkan dan Mempertahankan Kesetiaan Pelanggan*. Penerbit Erlangga.
- Hair, J. F., Black, W. C., Babin, B. J., & Anderson, R. W. (2019). *Multivariate Data Analysis* (8th ed.). Cengage Learning EMEA.
- Kaya, B., Behraves, E., Abubakar, A. M., Kaya, O. S., & Orús, C. (2019). The Moderating Role of Website Familiarity in the Relationships Between e-Service Quality, e-Satisfaction and e-Loyalty. *Journal of Internet Commerce*, 18(4), 369–394.
- Khan, S. M., Ali, M., Puah, C. H., Amin, H., & Mubarak, M. S. (2023). Islamic bank customer satisfaction, trust, loyalty and word of mouth: the CREATOR model. *Journal of Islamic Accounting and Business Research*, 14(5), 740–766.
- Kotler, P., & Armstrong, G. (2019). *Prinsip-Prinsip Pemasaran* (Edisi 12).
- Kotler, P., & Keller, K. L. (2020). *Marketing Management* (14th ed.). Prentice Hall.
- Li, H., & Suomi, R. (2009). A Proposed Scale for Measuring E-service Quality. *International Journal of U- and e-Service, Science and Technology*, 2(1), 1–10.
- Lie, D., Sudirman, A., Efendi, E., & Butarbutar, M. (2019). Analysis of mediation effect of consumer satisfaction on the effect of service quality, price and consumer trust on consumer loyalty. *International Journal of Scientific and Technology Research*, 8(8), 421–428.
- Lionello, R. L., Slongo, L. A., & Matos, C. A. de. (2020). Electronic service quality: a meta-analysis. *Marketing Intelligence and Planning*, 38(5), 619–635.
- Magdalena, A., & Jaolis, F. (2018). Analisis Antara E-Service Quality, E-Satisfaction, dan E-Loyalty Dalam Konteks E-Commerce Bukalapak. *Jurnal Strategi Pemasaran*, 5(2), 1–11.
- Marliyah, M., Ridwan, M., & Sari, A. K. (2021). The Effect of E-Service Quality on Satisfaction and Its Impact on Customer Loyalty of Mobile Banking Users (Case Study of Bank Syariah Mandiri KCP Belawan). *Budapest International Research and Critics Institute (BIRCI-Journal): Humanities and Social Sciences*, 4(2), 2717–2729.
- Mittal, E., & Kaur, N. (2023). Building E-Loyalty Toward Online Food Delivery Apps : A Serial Mediation Model. *Asian Academy of Management Journal*, 28(1), 139–161.
- Morsi, S. (2023). Evaluation of E-service Quality and its impact on Customer Satisfaction for Mobile Commerce Applications in Egypt. *Journal of System and Management Sciences*, 13(4), 370–388.
- Oliver, R. L. (1999). Whence consumer loyalty? *Journal of Marketing*, 63(Special Issue 1999), 33–44.
- Parasuraman, A., Zeithaml, V. A., & Malhotra, A. (2005). ES-QUAL: A multiple-item scale for assessing electronic service quality. *Journal of Service Research*, 7(3), 213–233.
- Pham, C. H., Vu, N. H., & Tran, G. T. H. (2020). The role of e-learning service quality and e-trust on e-loyalty. *Management Science Letters*, 10(12), 2741–2750.
- Raza, S. A., Umer, A., Qureshi, M. A., & Dahri, A. S. (2020). Internet banking service quality, e-customer satisfaction and loyalty: the modified e-SERVQUAL model. *TQM Journal*, 32(6), 1443–1466.
- Ribbink, D., Streukens, S., Van Riel, A. C. R., & Liljander, V. (2004). Comfort your online customer: Quality, trust and loyalty on the internet. *Managing Service Quality: An International Journal*, 14(6), 446–456.

- Rousseau, D. M., Sitkin, S. B., Burt, R. S., & Camerer, C. (1998). Not so different after all: A cross-discipline view of trust. *Academy of Management Review*, 23(3), 393–404.
- Santi, I. N., Muzakir, M., & Wahyuningsih, W. (2020). Pengaruh E-Servqual Terhadap E-Loyalty Pada Pelanggan Traveloka. *E-Journal Ekonomi Bisnis Dan Akuntansi*, 7(2), 120.
- Schindler, P. . (2019). *Business Research Methods*. McGraw-Hill Education.
- Shankar, A., & Jebarajakirthy, C. (2019). The influence of e-banking service quality on customer loyalty: A moderated mediation approach. *International Journal of Bank Marketing*, 37(5), 1119–1142.
- Shared, H. A. (2019). The Relationship between E-Service Quality and E-Customer Satisfaction: An Empirical Study in Egyptian Banks. *International Journal of Business and Management*, 14(5), 171–182.
- Su, B. C., Wu, L. W., & Yen, Y. C. (2021). Antecedents and consequences of trust and loyalty in physical banks affecting mobile payments. *Sustainability (Switzerland)*, 13(22).
- Sugiyono. (2021). *Metode Penelitian Kuantitatif, Kualitatif & RnD* (Sutopo (ed.); Cetakan Ke). Alfabeta.
- Szymanski, D. M., & Hise, R. T. (2000). E-satisfaction: An initial examination. *Journal of Retailing*, 76(3), 309–322.
- Tjiptono, F. (2015). *Strategi Pemasaran* (Edisi 4). Andi Offset.
- Wolfenbarger, M., & Gilly, M. C. (2003). eTailQ: Dimensionalizing, measuring and predicting etail quality. *Journal of Retailing*, 79(3), 183–198.
- Zouari, G., & Abdelhedi, M. (2021). Customer satisfaction in the digital era: evidence from Islamic banking. *Journal of Innovation and Entrepreneurship*, 10(1).
- Zuliestiana, D. A., & Setiawan, A. N. (2022). Pengaruh E-Service Quality Terhadap E-Customer Satisfaction Dan Dampaknya Terhadap E-Customer Loyalty Pada Pengguna Aplikasi Bca Mobile. *Jurnal Ilmiah MEA (Manajemen, Ekonomi, Dan Akuntansi)*, 6(2), 494–512.