

Original Article

# The Impact of E-Service Quality on Customer Loyalty with Customer Satisfaction as Moderating Variable in Digi by Bank Bjb

<sup>1</sup>Zahra Noor Arifin Putri, <sup>2</sup>Indira Rachmawati

<sup>1,2</sup>Magister of Management, Telkom University, Bandung, Indonesia.

Received Date: 29 April 2024

Revised Date: 16 May 2024

Accepted Date: 19 May 2024

Published Date: 31 May 2024

**Abstract:** *The increasing development of technology encourages the banking sector to transform into Digital Banking. The change in people's behavior patterns has resulted in changes in people's consumption patterns who want something that becomes more practical, easier and faster with the use of the Internet. The aim of this research is to see the influence of E-Service Quality on Customer Loyalty mediated by Customer Satisfaction on Digi by Bank Bjb. E-Service Quality instruments include Reliability, Responsiveness, Site Organization, User Friendliness, Personal Needs, Efficiency and Trust. This research uses a quantitative method with questionnaires distributed to respondents using purposive sampling with a sample size consisting of 400 customers using Digi by Bank Bjb. The data analysis in this research uses the Partial Least Square (SEM-PLS) method. The results of this research show there is a significant and positive relationship between E-Service Quality instruments with customer satisfaction among Digi by Bank Bjb users. Further, the results also show that customer satisfaction has a positive and significant effect on customer loyalty in Digi by Bank Bjb users. In addition, the research results show that customer satisfaction as a mediating variable has a positive and significant influence on the relationship between E-Service Quality and Customer Loyalty.*

**Keywords:** *E-Service Quality, Customer Satisfaction, Customer Loyalty.*

## I. INTRODUCTION

The development of technology has led to the entry of a new era, namely the industrial era 4.0. The use of technology in the financial sector has also brought significant changes to the Banking sector. The entry into the industrial era 4.0 has encouraged banking to transform into digital banking. The change in people's behavioral patterns in utilizing the services of financial service institutions has resulted in changes in people's consumption patterns who want something that is more practical, easier and faster with the use of the Internet, where banks now provide electronic services, called *mobile banking*. With the increasing use of mobile banking, Banks are experiencing intense competition to retain and attract customers, which is related to customer loyalty in using a service. Customer Loyalty arises based on the level of customer satisfaction (Rachmawati et al., 2017); if customer satisfaction is higher, the customer will be loyal to using products and services from a Bank, conversely if the service obtained does not match the customer's expectations, the customer will move to another Bank that has better service (Long & Vy, 2016). The service referred to electronic services called E-service quality. The need for E-Service Quality is important to determine whether to indicate the success or failure of an electronic transaction. E-service quality also describes the application's performance in providing services, facilitating customers' online transaction activities, as well as effective and efficient financial transaction services (Parasuraman et al., 2005).

To support digitalization, in 2018, Bank Bjb, a Regional Bank in Indonesia, launched Digi by Bank Bjb, a mobile application e-channel service that can be used for various types of electronic banking. Based on the measurement results by Marketing Resource Indonesia (MRI) regarding Satisfaction, Loyalty and Engagement Index Banking 2023 for Regional Development Banks shows that the measurements are related to the satisfaction of the customers using mobile banking, experience and also emotion while using mobile banking. Loyalty consists of the components retain (keep using), will use, advocate (defend), and referral aspect (possibility to recommend to others), while for the Engagement aspect, there are 8 elements consisting of Trust, being treated fairly, pride in banking, and feeling of belonging. (Infobank, 2023). The Result shows that Bank Bjb is in the 7<sup>th</sup> place out of 8 Regional Development Banks being measured with point 54.50%.

Meanwhile, it was stated that the psychological bond for the Regional Development Bank is in the range of 61.65%. Besides that, from Google Play and the App Store, Digi by Bank Bjb got a 3.4 rating out of 5. From the explanation above



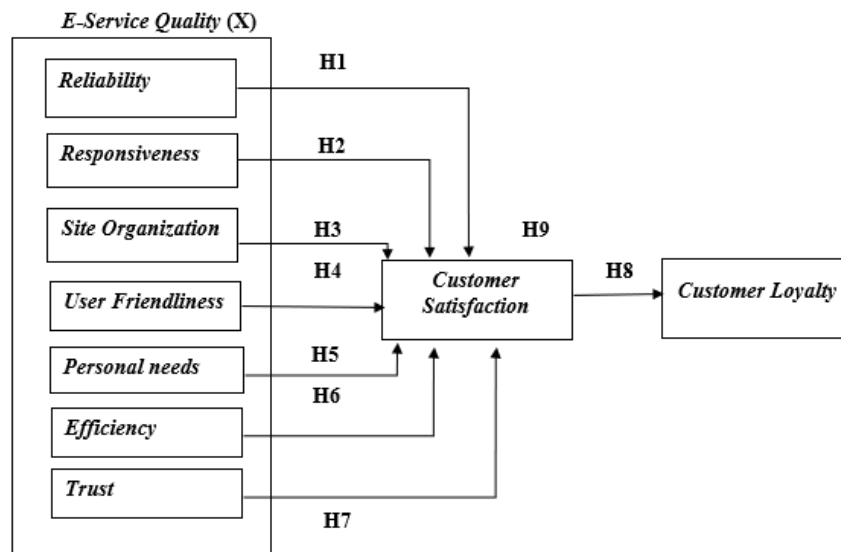
indicates that there is still dissatisfaction with the Digi by Bank Bjb; it can be shown from the review from both Google Play and also Appstore.

## II. LITERATURE REVIEW

In the online sphere, E-Service Quality is a milestone in the success of an electronic transaction. E-Service Quality refers to the quality and ability of a company to fulfill and facilitate services to consumers using the internet network; in other words, E-Service Quality shows how banking service can serve and also facilitate online transactions through effective and efficient (Parasuraman et al., 2005). In maintaining a company to remain competitive, E-Service Quality becomes a key role in the success of the company. Evaluation of E-Service Quality is needed so the consumers feel satisfied and lead to consumer loyalty towards a product or service. When one compares the perceived performance (or outcome) expectations of a product or service to its actual performance, one may feel satisfied or disappointed. The consumer is not happy if the experience or performance does not live up to their expectations. The customer is satisfied if it lives up to their expectations. If it goes above and above, the client is thrilled. Keller and Kotler (2016). There are two strategies that businesses can use to boost customer happiness. The first involves delivering better service by making the experience better, and the second involves making an effort to successfully manage and uphold client expectations. However, of course, companies must be agile to continue making adjustments for continuous improvement (Tao, 2014). A higher level of customer satisfaction will reduce the intention to leave the relationship with the bank. Therefore, a better customer relationship with the bank will increase trust in internet banking transactions and will help the bank to improve its business in the long term (Suariedewi, 2020). This means that Customer satisfaction is a significant factor in the emergence of customer loyalty (Kashif et al., 2016). Customer Loyalty is a firmly held commitment to repurchase a product or service that is in demand regardless of the influence of situations and marketing efforts that cause switching behavior (Kotler & Keller, 2016). Customer loyalty is the desire or propensity of a customer to make repeat purchases from a business or service provider (Puriwat & Tripopsakul, 2017). To build consumer loyalty, companies must provide excellent service quality in both the products and services provided. Customer loyalty comes from how much the company performs in generating satisfaction by minimizing complaints (Melaning & Giantari, 2019). In practice, banks will benefit from customer satisfaction, namely that customers will stay (not switch) and be loyal to using bank products and services, which will create loyalty (Raza et al., 2020). Customer loyalty is significantly influenced by how satisfied they feel with the quality of electronic banking services (Aldaz Manzano et al., 2011; Hariyanto., 2022)

The assessment of E-Service Quality in this research was adapted from Raza et al. (2020). Site Organization, Reliability, Responsiveness, User-Friendliness, Personal Needs, and Efficiency are the components that makeup E-Service Quality. In the meantime, research from Raza et al. (2020) combines the modification model of electronic service quality by Herington & Weaven (2009) and Parasuraman et al. (1985), where two SERVQUAL variables—responsiveness and reliability—as well as four determining factors—personal needs, site organization, user-friendliness, and efficiency—that have significance when assessing E-service quality in the banking sector. Apart from that, researchers will adopt one variable from previous research by Puriwat and Tripopsakul (2017), namely Trust. The conceptual framework will be presented below:

Figure 1. Conceptual Framework



This research uses a quantitative method with questionnaires distributed to respondents using purposive sampling with a sample size consisting of 400 customers using Digi by Bank Bjb. Data Analysis in this research using the Partial Least Square (SEM-PLS) method.

### III. RESULTS AND DISCUSSION

#### A) *Evaluation of the Outer Model (Measurement Model)*

##### a. Convergent Validity

The purpose of Convergent validity is to indicate the level of item accuracy to measure the research object. The items have a convergent validity if the loading factor score > 0.6 (Indrawati, 2015).

**Table 1: Convergent Validity Test**

Variables	Indicator	Loading Factor	Result
Efficiency	E1	0.962	Valid
	E2	0.613	Valid
	E3	0.905	Valid
Personal needs	PN1	0.726	Valid
	PN2	0.788	Valid
	PN3	0.761	Valid
Reliability	R1	0.789	Valid
	R2	0.911	Valid
	R3	0.857	Valid
	R4	0.848	Valid
Responsiveness	RE1	0.837	Valid
	RE2	0.900	Valid
	RE3	0.920	Valid
Site Organization	SO1	0.845	Valid
	SO2	0.882	Valid
Trust	T1	0.941	Valid
	T2	0.947	Valid
User Friendliness	UF1	0.824	Valid
	UF2	0.807	Valid
	UF3	0.721	Valid
Customer Loyalty	CL1	0.817	Valid
	CL2	0.803	Valid
	CL3	0.770	Valid
Customer Satisfaction	CS1	0.817	Valid
	CS2	0.803	Valid
	CS3	0.832	Valid

Table 1 shows that the loading factor value for indicators of latent variable shows > 0.6, so all the indicators are Valid.

**Table 2. Average Variance Extracted (AVE)**

Variables	Average Variance Extracted (AVE)
<i>Customer Loyalty</i>	0.635
<i>Customer Satisfaction</i>	0.668
<i>Efficiency</i>	0.669
<i>Personal needs</i>	0.576
<i>Reliability</i>	0.726
<i>Responsiveness</i>	0.786
<i>Site Organization</i>	0.746
<i>Trust</i>	0.891
<i>User Friendliness</i>	0.617

It is evident from the preceding table that every variable has an AVE value higher than the designated value of 0.5. It is concluded that the usage of manifest variables satisfies the requirements because all variables are legitimate in explaining the latent variables. From this point on, the conclusion demonstrates that every manifest variable satisfies the convergence validity requirements.

### b. Discriminant Validity

Based on the table below concludes that indicators have met the requirements because the cross-loading factor correlation value indicator is higher than other constructs (Arikunto, 2000).

**Table 3. Cross Loading Factor**

	Customer Loyalty	Customer Satisfaction	Efficiency	Personal needs	Reliability	Responsiveness	Site Organization	Trust	User Friendliness
CL1	0.817	0.452	0.146	0.512	0.436	0.326	0.379	0.128	0.385
CL2	0.803	0.431	0.081	0.462	0.405	0.372	0.262	0.066	0.312
CL3	0.770	0.391	0.131	0.394	0.369	0.285	0.255	0.122	0.388
CS1	0.404	0.817	0.083	0.363	0.487	0.527	0.464	0.116	0.489
CS2	0.433	0.803	0.183	0.417	0.465	0.455	0.454	0.258	0.476
CS3	0.470	0.832	0.161	0.508	0.606	0.500	0.519	0.145	0.567
E1	0.154	0.191	0.962	0.124	0.198	0.101	0.100	0.617	0.264
E2	0.008	-0.003	0.513	0.031	0.057	-0.039	-0.072	0.453	0.119
E3	0.117	0.122	0.905	0.076	0.156	0.052	0.106	0.617	0.256
PN1	0.386	0.368	0.072	0.726	0.343	0.330	0.377	0.089	0.323
PN2	0.447	0.431	0.111	0.788	0.389	0.398	0.326	0.072	0.373
PN3	0.473	0.402	0.070	0.761	0.313	0.360	0.319	0.089	0.332
R1	0.399	0.518	0.184	0.414	0.789	0.423	0.470	0.082	0.507
R2	0.482	0.622	0.195	0.406	0.911	0.390	0.597	0.151	0.630
R3	0.418	0.530	0.150	0.366	0.857	0.349	0.578	0.076	0.552
R4	0.425	0.496	0.126	0.383	0.848	0.318	0.699	0.013	0.615
RE1	0.341	0.557	0.020	0.560	0.388	0.837	0.373	0.018	0.398
RE2	0.367	0.528	0.120	0.360	0.385	0.900	0.343	0.092	0.411
RE3	0.388	0.516	0.098	0.344	0.380	0.920	0.380	0.066	0.393
SO1	0.328	0.474	0.084	0.401	0.569	0.316	0.845	0.009	0.503
SO2	0.325	0.538	0.106	0.373	0.614	0.393	0.882	0.057	0.542
T1	0.137	0.193	0.604	0.122	0.083	0.068	0.042	0.941	0.162
T2	0.112	0.204	0.632	0.085	0.103	0.057	0.034	0.947	0.170
UF1	0.341	0.508	0.225	0.342	0.476	0.379	0.534	0.116	0.824
UF2	0.307	0.465	0.213	0.331	0.481	0.338	0.518	0.169	0.807
UF3	0.415	0.500	0.214	0.391	0.633	0.346	0.374	0.131	0.721

### c. Reliability Test

Composite Reliability and Cronbach Alpha are two methods of Reliability testing in Partial Least Square (Arikunto, 2000). The results are as follows:

**Table 5. Composite Reliability and Cronbach Alpha**

Variables	Cronbach Alpha	Composite Reliability
Customer Loyalty	0.713	0.717
Customer Satisfaction	0.752	0.755
Efficiency	0.800	0.972
Personal needs	0.632	0.736
Reliability	0.874	0.883
Responsiveness	0.863	0.862
Site Organization	0.661	0.768
Trust	0.878	0.880
User Friendliness	0.687	0.787

From the test results above, all variables have a Composite Reliability value  $> 0.7$  and a Cronbach Alpha value  $> 0.6$ , so it shows that the data is reliable. There is a consistency of variables in measuring each variable.

## B) Structural Model Evaluation (Inner Model)

### a. R Square Test

Through the coefficient of determination (R-square), the value contained in the table below, it can be seen that in substructure 1, the R-square value of the Customer Satisfaction variable is 0.614, which shows that the Customer Satisfaction variable can be described as 61.40% by E-Service Quality instruments. Meanwhile, in substructure 2, the R-square value of the Customer Loyalty variable is 0.285, which shows that the Customer Loyalty variable can be described as 28.50% by the Customer Satisfaction variable.

**Table 6. R-Squares**

	<b>R Square</b>
<b>Customer Satisfaction</b>	0.614
<b>Customer Loyalty</b>	0.285

**b. Hypothesis Test (Path Analysis)**

The results of H1 show that the T statistical value (4.164) > the t table value (1.64), and the P-value result is smaller than 0.05 ( $0.000 < 0.05$ ). It implies that while improved reliability will have an impact on raising customer satisfaction as well as the contrary, reliability has a positive and significant impact on how satisfied customers are. The results of this research are consistent with previous research from Puriwat & Tripopsakul (2017), where there was an influence of Reliability on Customer Satisfaction. According to previous research, it is said that the Reliability dimension can see the ability of mobile banking to fulfill its duties well until completion, which will influence user satisfaction in using mobile banking.

Based on the results of the H2 test, the T statistical value (6.391) > the t table value (1.64) and the P-value result is smaller than 0.05 ( $0.000 < 0.05$ ). The test results show that Responsiveness has a significant positive effect on Customer Satisfaction. The results of this research are consistent with previous research from Puriwat & Tripopsakul (2017) and Syed Ali Raza (2020), where there is an influence of Responsiveness on Customer Satisfaction. Responsiveness and fast responses can maintain interest, which will help increase user satisfaction and loyalty (Hammoud et al., 2018).

The results of the H3 test show that the T statistical value (2.799) > the t table value (1.64), and also, the P-value result shows smaller than 0.05 ( $0.003 < 0.05$ ). This shows that Site Organization has a positive effect on Customer Satisfaction. With a better Site Organization, Customer Satisfaction will increase. In previous research, it was stated that Site Organization is an essential thing to monitor regularly. Previous research states that Site Organization has a positive influence on Customer Satisfaction (Amin, 2016; Raza et al., 2020).

As for the H4 Test Results, the T statistical value of 2.897 > the t table value (1.64), and the P-value (0.002) is smaller than 0.05. It means that User Friendliness has a significant positive effect on Customer Satisfaction, where the better the User Friendliness, the Customer Satisfaction will increase. Respondents' responses to the User Friendliness variable were included in the good category with a score of 3.81. This shows that Digi by Bank Bjb is easy to operate. Based on previous research conducted by Rajaobelina et al. (2019), user-friendliness and customer satisfaction are highly correlated with each other in the banking sector. This is similar to the results of research from Amin (2016), which states that there is a positive and significant relationship between User-friendliness and customer satisfaction.

Hypothesis assessment on the Personal Needs variable, the T statistical value (2.471) > the t table value (1.64) and the P-value result shows smaller than 0.05 ( $0.007 < 0.05$ ). It shows that Personal needs have a significant and positive effect on Customer Satisfaction. The respondents' responses to the Personal Needs variable were included in the good category with a score of 3.84. This shows that Digi by Bank Bjb provides security, creates a sense of belonging and is in line with customer needs and preferences. The research results are similar to previous research, which stated that Personal Needs had a positive and significant effect on Customer Satisfaction (Raza et al., 2020).

Based on the results of the H6 test, the T statistical value (2.041) > the t table value (1.64) and the P-value (0.021) is smaller than 0.05. The results show that Efficiency has a significant and positive effect on Customer Satisfaction. Respondents' responses to the Efficiency variable were included in the good category with a score of 3.59. This shows that Digi by Bank Bjb is trying to make it easy for customers to access mobile banking, which makes it easier for customers to carry out transactions and access information.

Based on the assessment of the Trust variable, the T statistical value (3.681) > the t table value (1.64) and after that, the P-value (0.000) is also smaller than 0.05. It means that Trust has a significant and positive effect on Customer Satisfaction. Variable Trust is also included in the good category where the score is 3.77. It shows that customers believe in using Digi by Bank Bjb. Trust increases customers' long-term commitment to a service, which has a positive impact on customer loyalty (Mohsin Butt & Aftab, 2013). The research results are similar to previous research where Trust has a positive effect on the overall satisfaction of old customers and can attract the interest of new customers (Puriwat & Tripopsakul, 2017).

Based on the results of the H8 test, the T statistical value (12.010) > the t table value (1.64) and the P-value (0.000) is smaller than 0.05. This means that Customer Satisfaction has a significant and positive effect on Customer Loyalty. This is consistent with previous research. Based on research by Sasono et al. (2021) it was found that electronic service quality has a positive and significant effect on electronic customer satisfaction and electronic customer loyalty. Customers who are

satisfied with their internet banking experience will be more loyal to the bank's services (Amin, 2016; Ramadhanti, 2023).

The results of the H9 assessment are the influence of the Customer Satisfaction variable in mediating the relationship between the variables in E-Service Quality and Customer Loyalty. Based on the research results, it was found that Customer Satisfaction as a mediating variable has a positive and significant effect on the relationship between E-Service Quality variables on Customer Loyalty. It shows from the statistical value greater than the t table value and the P value smaller than 0.05. So, from the research results, it can be concluded that higher Customer Satisfaction, which better E-Service Quality influences, will impact increasing Customer Loyalty (Kusumanegara & Rachmawati, 2023).

**Table 8. Hypothesis Test (Path)**

Hypothesis	Effect	Original Sample (O)	T Statistics ( O/STDEV )	P Values	Result
H1	Reliability -> Customer Satisfaction	0.227	4.164	0.000	Significant
H2	Responsiveness -> Customer Satisfaction	0.298	6.391	0.000	Significant
H3	Site Organization -> Customer Satisfaction	0.141	2.799	0.003	Significant
H4	User Friendliness -> Customer Satisfaction	0.193	2.897	0.002	Significant
H5	Personal Needs -> Customer Satisfaction	0.123	2.471	0.007	Significant
H6	Efficiency -> Customer Satisfaction	0.094	2.041	0.021	Significant
H7	Trust -> Customer Satisfaction	0.177	3.681	0.000	Significant
H8	Customer Satisfaction -> Customer Loyalty	0.534	12.010	0.000	Significant
H9	Reliability -> Customer Satisfaction -> Customer Loyalty	0.121	3.791	0.000	Significant
	Responsiveness -> Customer Satisfaction -> Customer Loyalty	0.159	5.997	0.000	Significant
	Site Organization -> Customer Satisfaction -> Customer Loyalty	0.075	2.735	0.003	Significant
	User Friendliness -> Customer Satisfaction -> Customer Loyalty	0.103	2.828	0.002	Significant
	Personal needs -> Customer Satisfaction -> Customer Loyalty	0.066	2.313	0.010	Significant
	Efficiency -> Customer Satisfaction -> Customer Loyalty	0.050	2.037	0.021	Significant
	Trust -> Customer Satisfaction -> Customer Loyalty	0.094	3.643	0.000	Significant

#### IV. CONCLUSION

The conclusions of this research, "The Impact of E-Service Quality to Customer Loyalty with Customer Satisfaction as Moderating Variable in Digi by Bank Bjb", are as follows:

1. Reliability, Responsiveness, Site Organization, User Friendliness, Personal Needs, Efficiency and Trust have a positive and significant influence on Customer Satisfaction through Digi by Bank Bjb.
2. Customer loyalty is positively and significantly impacted by customer satisfaction at Digi by Bank Bjb.
3. The association between E-Service Quality and Customer Loyalty is positively and significantly impacted by Customer Satisfaction as a mediating variable. Better Reliability, Site Organization, Personal Needs, Responsiveness, Efficiency, User Friendliness and Trust will influence the level of Customer Satisfaction, which will have a positive impact on Customer Loyalty.

The recommendation for Digi by Bank Bjb is to continue improving IT and E-Service Quality. For future research, it can be considered to add another variable that can influence customer perceptions of satisfaction and loyalty through mobile banking, such as Brand Image.

#### V. REFERENCES

- [1] Aldaz Manzano, J., Ruiz Mafe, C., Sanz, B., & Lasalla Navare, C. (2011). Internet banking loyalty: evaluating the role of trust, satisfaction, perceived risk and frequency of use. *The Service Industries Journal*, 1165–1190.
- [2] Amin, M. (2016). Internet banking service quality and its implication on e-customer satisfaction and e-customer loyalty. *International Journal of Bank Marketing*, 34(3), 280–306. <https://doi.org/10.1108/IJBM-10-2014-0139>
- [3] Arikunto, S. (2000). *Manajemen Penelitian*. Rineka Cipta.
- [4] Hariyanto, R. P. F., & Rachmawati, I. (2022). Effect of E-Service Quality on Loyalty through Customer Satisfaction on Livin' Users by Mandiri. *International Journal of Science and Management Studies (IJSMS)*, 73 81. <https://doi.org/10.51386/25815946/ijms-v5i1p108>
- [5] Herington, C., & Weaven, S. (2009). E-retailing by banks: E-service quality and its importance to customer satisfaction. *European Journal of Marketing*, 43(9), 1220–1231. <https://doi.org/10.1108/03090560910976456>

- [6] Indrawati, Ph. D. (2015). *Metode Penelitian Manajemen dan Bisnis “Konvergensi Teknologi Komunikasi dan Informasi”* (D. Sumayyah, Ed.). PT Refika Aditama.
- [7] Infobank. (2023, January). Satisfaction, Loyalty and Engagement Index 2023. *Infobank*, 22–30. <https://infobankstore.com/reader/magazine/scroll?edition=2023&magzid=950&target=b90494348209bb8a5ae76a138977066f>
- [8] Kotler, P., & Keller, K. L. (2016). *Marketing management: Vol. 15 Global Edition*.
- [9] Kusumanegara, A. S., & Rachmawati, I. (2023). *The Effect Of Service Quality and Price On Customer Satisfaction and Loyalty*
- [10] Long, P., & Vy, P. D. (2016). Internet banking service quality, customer satisfaction and customer loyalty: The case of Vietnam. *International Journal of Strategic Decision Sciences*.
- [11] Melaning, A., & Gantari, I. G. A. K. (2019). Technology acceptance application model on internet banking service in BRI Bank Denpasar Indonesia. *International Research Journal of Management, IT and Social Sciences*, 6(4), 135–146. <https://doi.org/10.21744/irjmis.v6n4.667>
- [12] Mohsin Butt, M., & Aftab, M. (2013). Incorporating attitude towards Halal banking in an integrated service quality, satisfaction, trust and loyalty model in online Islamic banking context. *International Journal of Bank Marketing*, 31(1), 6–23. <https://doi.org/10.1108/02652321311292029>
- [13] Parasuraman, A., Zeithaml, V. A., & Malhotra, A. (2005). E-S-QUAL is a multiple-item scale for assessing electronic service quality. *Journal of Service Research*, 7(3), 213–233. <https://doi.org/10.1177/1094670504271156>
- [14] Puriwat, W., & Tripopsakul, S. (2017). Wpływ jakości e-usług na satysfakcję i lojalność klienta w korzystaniu z bankowości mobilnej: Studium przypadku Tajlandii. *Polish Journal of Management Studies*, 15(2), 183–193. <https://doi.org/10.17512/pjms.2017.15.2.17>
- [15] Rachmawati, I., Mohaidin, Z., Sumirat, I. R., & Mohaedin, Z. (2017). The Role of User Experience Towards Customer Loyalty in Indonesian Cellular Operator with the Mediating Role of User Satisfaction and Customer-Based Brand Equity. In *Article in Journal of Computational and Theoretical Nanoscience*. <https://www.researchgate.net/publication/316663183>
- [16] Rajaobelina, L., Brun, I., & Ricard, L. (2019). A classification of live chat service users in the banking industry. *International Journal of Bank Marketing*, 37(3), 838–857. <https://doi.org/10.1108/IJBM-03-2018-0051>
- [17] Ramadhanti, C. (2023). Enrichment: Journal of Management Effect of service to satisfaction and the impact on loyalty of Brimo users. In *Enrichment: Journal of Management* (Vol. 13, Issue 1).
- [18] 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. <https://doi.org/10.1108/TQM-02-2020-0019>
- [19] Sasono, I., Jubaedi, A. D., Novitasari, D., Wiyono, N., Riyanto, R., Oktabianto, O., Jainuri, J., & Waruwu, H. (2021). The Impact of E-Service Quality and Satisfaction on Customer Loyalty: Empirical Evidence from Internet Banking Users in Indonesia. *Journal of Asian Finance, Economics and Business*, 8(4), 465–473. <https://doi.org/10.13106/jafeb.2021.vol8.no4.0465>
- [20] Suariedewi, I. G. A. A. M. (2020). Effect of mobile service quality to e-trust to develop e-satisfaction and e-loyalty mobile banking services. *International Research Journal of Management, IT and Social Sciences*. <https://doi.org/10.21744/irjmis.v7n1.836>
- [21] Tao, F. (2014). Customer Relationship Management based on Increasing Customer Satisfaction. In *International Journal of Business and Social Science* (Vol. 5, Issue 5). [www.ijbssnet.com](http://www.ijbssnet.com)