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THE INTERVENING ROLE OF E-SATISFACTION IN RELATIONSHIPS BETWEEN E-SERVICE QUALITY AND E-LOYALTY: CASE OF BNI MOBILE BANKING IN INDONESIA

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Abstract: Banking as a financial intermediary institution can play a role in encouraging domestic economic growth which can help develop the economy in various regions. Almost all aspects of life today require various kinds of technological assistance which enables the mobility of capital or investment to be easier, faster and more useful for everyday life due to the rapid development of technology and information. The purpose of this study is to determine the response and influence of E-Service Quality on E-loyalty through E-Satisfaction of BNI Mobile Banking user, either directly or indirectly. The research method used is descriptive and quantitative involving 225 respondents using BNI Mobile Banking in Indonesia. The sampling technique used is non-probability sampling with the type of convenience. Data processing and analysis techniques use PLS-SEM through SmartPLS 3.0 software. Quality of electronic services (in terms of effectiveness, compliance, system availability, privacy, contact, and responsiveness) has a direct impact on e-loyalty and e-satisfaction. E-satisfaction has been shown to aid in the creation of client loyalty as a connection between service quality and consumer satisfaction.

Keywords: BNI Mobile Banking, E-Service Quality, E-Satisfaction, E-Loyalty, Structural Equation Model (SEM)

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INTRODUCTION

There is now a whole new way for the businesses to connect with their customers thanks to the development of the technology-based system (Machkour and Abriane, 2020). With this invention, the service sector, namely the banking sector, has significantly changed how they interact with their clients (Kitsios et al., 2021). In order to attract tech-savvy clients, increase business opportunities, and maintain customer loyalty, the banking industry has made the most of this expansion by constructing a range of distribution channels (George and Kumar, 2014). Mobile banking has become more common due to this blending of online services. Customers may access a range of financial services via mobile banking, a kind of electronic banking, including investing and paying bills (Lee et al., 2020). Many financial institutions have adopted mobile banking to reap the benefits of better customer service and lower operating expenses, as Wang et al. (2017) reported. Ultimately, customers and banks will gain from this kind of banking (Rahi and Ghani, 2016; Shahzad et al., 2017). Customers may access their money in various ways, with lower transaction costs, utilizing mobile banking (Farzin et al., 2021). Therefore, mobile banking is more cost-effective than traditional banking since it allows customers to connect with a website rather than a human, improving customer relationships and making the banking system more efficient (Muzurura and Chigora, 2019). Despite the advantages of the mobile banking, banks are still having trouble streamlining their procedures, which is why customers are reluctant to use it (Rahi and Ghani, 2019).

Additionally, banks must provide high-quality mobile banking services to compete with other financial institutions for consumers' business. Ty may acquire a competitive edge (Makanyeza and Chikazhe, 2017). In encouraging domestic economic growth, banking, which is a financial intermediary institution, certainly plays a role as a driver that drives the economy in various sectors (Hunjra et al., 2021). This is due to the importance that the banking plays in all economic activity, including the sector that accounts for the majority of Indonesia's Gross Domestic Product (GDP) (Martiningtiyas and Nitinegeri, 2020). Technological advances have changed aspects of human life from the conventional era to now being more sophisticated

in the digital era (Levin and Mamlok, 2021). Advances in technology-based systems have created new ways for organizations to communicate with their customers (Zhang et al., 2020). With this innovation in the service industry, to be precise, the banking industry is facing a major revolution in reaching its customers (Zhao et al., 2019). The internet has become the most important part of everyday life in the era of technology and information. The results of the Databooks survey in 2022 noted that as of January, there were 204.7 million internet users in Indonesia (Aulia et al., 2022).

The public's expectations for quick, secure, and convenient financial services are changing due to the need for the digital acceleration (Lee et al., 2020). The Regulation Number 12/POJK.03/2018 Concerning the Implementation of Digital Banking Services by Commercial Banks was issued by the Financial Services Authority (Azizah, 2022). By optimizing the use of client data, digital banking services are developed better to meet the demands of consumers (customer experience) and may be performed fully autonomously by the customer (while maintaining a high level of security) (Valsamidis et al., 2020). The use of mobile banking to top up marketplace wallets and e-wallets and transfer money to their accounts, so users use mobile banking applications more often to process various transactions than e-wallets (Wulandari et al., 2020). Top Brand Index survey, which shows the competitive position of the electronic service banking innovation using three parameters, namely Top of mind, Last usage, and Future intention, by calculating the weighted average for each parameter resulting in a score as follows: m-BCA (47.4%), BRI Mobile (19.4%), M-Banking Mandiri (12.9), BNI Mobile (11.2%) and CIMB Niaga Mobile (3.8%). The survey results on daily activity data for BNI Mobile Banking users from April to October 2022 recorded a decrease from April to May of 10.96% and a decrease in August of 8.88% (Daga et al., 2021). Even while the number of the mobile banking users has increased, the adoption rate is still below what was predicted. It may result from poor service quality and dissatisfied customers (Ali et al., 2022). Consumers' views on the level of services provided by traditional banking versus mobile banking vary.

Additionally, users enjoy competitive improvements, but e-service quality cannot create mo-

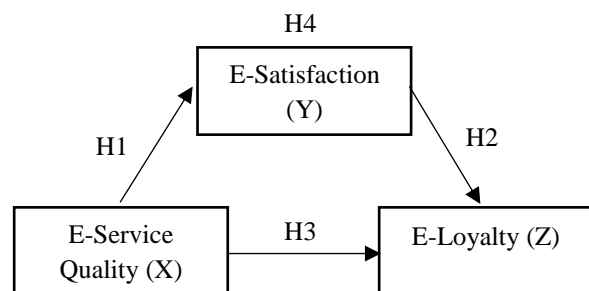
re positive interactions between banks and customers (Sasono et al., 2021). Customer loyalty and satisfaction are thus recognized as crucial elements in building better partnerships (Islam et al., 2021). Therefore, it is necessary to continue researching the topic of service quality in the banking industry (Pakurár et al., 2019). Additionally, it's critical to understand the factors crucial to mobile banking quality and how customers see banks' online offerings.

Research investigating the quality of e-services has recently focused on online retail (Al-Kharyyal et al., 2021), post-sale support (Alkrajji and Ameen, 2022), and even financial services (Rahi and Abd. Ghani, 2019; Shankar and Jebarajakirthy, 2019; Hammoud et al., 2018). Although there isn't much proof, this study employs several theoretical frameworks to investigate the connection between mobile banking service quality, digital consumer satisfaction, and digital loyalty (Lim et al., 2022). This research contributes much to our understanding of bank marketing, and it also provides useful information for academics by illuminating the elements that may predict consumer e-satisfaction with mobile banking services, which in turn enhances customer e-loyalty. This research examines the relationship between e-customer satisfaction and e-loyalty and the mobile banking service quality across six dimensions: efficiency, fulfillment, system availability, privacy, interaction, and responsiveness. It will help the banking sector improve its marketing strategies, build stronger customer relationships, and acquire a competitive edge.

Gibbs and Kharouf (2022) add that when services are interdependent or relational, the quality of that service has a stronger impact on the results the customer's experience. Due to this, several banks have increased their marketing efforts and created Internet banking technologies to strengthen their client ties (Naeem and Ozuem, 2021). User loyalty will increase if the level of user satisfaction is higher. Loyal users prefer and consistently choose the long-term relationships (Chaudhuri et al., 2019). However, not all the BNI Mobile Banking users get satisfactory service quality (Daga et al., 2021). In this context, "service quality" refers to the level of efficiency with which an electronic service is delivered. For the sake of the virtual global market, "e-service quality" refers to a customer's

evaluation of the superiority and high standard of electronic delivery services (Gotama and Indarwati, 2019). There is still a lot of negative feedback about the BNI Mobile Banking app in the app stores. Users have complaints about the app's e-service quality in the following areas: efficiency, fulfillment, privacy, system availability, response, contact, and compensation (Raza et al., 2020).

These complaints show that there is still user dissatisfaction with the implementation of BNI Mobile Banking. The quality of e-services is essential in deciding the success or failure of an electronic transaction. Also, it describes how an application performs in providing services, facilitating online transaction activities, and so on (Pappel et al., 2019). A customer's level of contentment or discontentment with a service is measured by how satisfied they are with the product after comparing its performance and anticipated performance (Awadhi et al., 2021). Prior research has shown that e-service quality has an impact on e-customer loyalty in a favorable and significant way, making it essential for building e-customer loyalty in an online business (Juwaini et al., 2022). This research attempts to construct a theoretical framework (see Figure 1 below) to better understand whether e-service quality will influence increasing e-loyalty by mediating the e-satisfaction variable for users of BNI Mobile Banking.



Source: Modified by Researchers (2023)

Figure 1. Research Framework

LITERATURE REVIEW

E-Service Quality

E-service quality refers to an online store's efficiency in processing client orders and delivering those customers' bought items to them (Rita et al., 2019). Anser et al. (2021) define e-service quality as "the whole quality of service provided to

customers in the market or via the organization's virtual operations." developed the E-S-QUAL and the E-RecS-QUAL. Step one of assessing E-S-QUAL services looks at how effectively they meet their stated goals, how easily the system can access them, and how well they protect their users' personal information. The E-RecS-second QUAL troubleshooting approach has users evaluate three aspects of their system: responsiveness, compensation, and engagement (Raza et al., 2020).

First, customers gain efficiency when quickly finding what they need and using searches or other user-friendly interfaces to gather product information (Demchuk et al., 2020). An application or website must provide the service at the time and with the items that were advertised to the user to fulfill a promise (Gregory, 2019). System availability is the degree to which a service provider can guarantee that all of the features on an application's web page will always work as intended (Shao et al., 2020). Service providers' capacity to provide application security is crucial when protecting their customers' data from fraud and leakage (Ali et al., 2019). When issues arise when using an application or website, users should be able to contact the service provider via various channels, including online chat and phone support (Wu and Ho, 2022). When users have queries or issues with their apps or websites, they want prompt answers from the companies who host those (Liu et al., 2019).

E-Satisfaction

Customers' impressions might be influenced by the quality of the service provided to them (Othman et al., 2021). Customer satisfaction with human or machine-provided services is very sensitive to the quality of such services, especially in service combinations with tangible items like IT services (Chiarini and Kumar, 2022). E-satisfaction is the term used to describe happy customers in online commerce (Quan et al., 2020). E-satisfaction, as defined by Giao et al. (2020), occurs when customers evaluate how they feel about their online buying experience using the application and whether or not it lives up to their expectations. The level of electronic satisfaction a customer has with a business is a measure of how satisfied they are with their online shopping and service experiences with that business (Camilleri, 2021).

Business organizations, online groups, governmental, educational, non-profit, political websites, and so on will all have varied interpretations depending on the term used (Haveman and Nedzhetskaya, 2022). It highlights the necessity for developing interdisciplinary e-satisfaction metrics to evaluate the efficacy of websites for a wide range of enterprises (Vijay et al., 2019). E-satisfaction, as defined by many of the definitions presented above, refers to the level of contentment experienced by the clients after making an online purchase (Tran et al., 2019).

E-Loyalty

The success or failure of an online store may be gauged by the frequency with which the regular consumers make purchases (Moon et al., 2021). As described by Närvänen et al. (2020), E-loyalty is comparable to traditional client loyalty to a business they own. Consumers who feel a sense of loyalty to a brand are more likely to make repeat purchases and return for more (Nyamekye et al., 2021). Being a repeat buyer, having nothing but good things to say about the items and services offered, and encouraging others to check out the website are all examples of devoted online shoppers (Williams et al., 2020). In a recent study by Kim and Kim (2020), E-loyalty fosters and protects patronage in an online establishment. We draw on this to inform our understanding of the dimensions and indicators of e-loyalty measurement used here. E-satisfaction and e-relationships are affected by seven features: efficiency, fulfillment, privacy, and responsiveness (Demir et al., 2020).

HYPOTHESIS DEVELOPMENT

Studies by Khan et al. (2019) explain that there is a positive link and state that e-service quality is one of the assessment materials for calculating e-satisfaction. Furthermore, according to (Zhong and Moon, 2020), "consumer satisfaction is determined by particular product or service characteristics, perceptions of product and service quality, and pricing." The following is how the theory is then presented.

H1: Increasing E-Service Quality can increase E-Satisfaction for BNI mobile banking users.

E-customer satisfaction has a significant and positive influence on e-customer loyalty, showing

that it is essential for promoting the e-customer loyalty on an online platform, according to the Shankar and Jebarajakirthy (2019). The researcher then developed the following statement of the hypothesis.

H2: Increased E-Satisfaction can increase E-Loyalty for BNI mobile banking users.

Sasono et al. (2021) stated, "Based on the results of hypothesis testing, it can be concluded that the E-Service Quality variable has an effect on the Customer Loyalty variable for Mobile Banking users". This is supported by the study by Khan et al. (2019), demonstrating that e-service quality is vital in developing e-loyalty in an online service. The researcher then formulates the following hypothesis.

H3: Increasing E-Service Quality can increase E-Loyalty for BNI mobile banking users.

According to Ali et al. (2022), customers will have more faith in m-banking applications if the quality of the services they receive is higher. E-loyalty for clients who utilize mobile banking applications is positively and significantly impacted by e-satisfaction (Gill et al., 2021). It demonstrates that users are more loyal to continue using the m-banking application when they are satisfied

with the m-banking services (Shahid et al., 2022). The researcher then developed the following statement of the hypothesis.

H4: By mediating e-satisfaction for BNI mobile banking users, improving e-Service Quality may promote e-Loyalty.

METHOD

This research was conducted using descriptive and quantitative approach. The population of this study consists of all Indonesian citizens familiar with BNI Mobile Banking, the precise number of whom is unknown. In this instance, the researcher combines convenience sampling with non-probability method sampling, a sample collection technique based on availability, allowing it to provide the research information (Hollingshead et al., 2022). The sample in this study is the people who know BNI Mobile Banking with the consideration that these people have used BNI Mobile Banking services. This research was conducted by distributing questionnaires using a Likert scale and getting answers from 253 respondents. However, some extreme data and responses selected no and could not continue completing the questionnaire, resulting in 225 respondents being the data used in this study. PLS-SEM is a data processing and analysis method (Wong, 2019).

Table 1. Variable Operational Definitions

Latent Variables	Dimension	Items Statement
E-Service Quality (X) (Sasono et al., 2021)	Efficiency	Easy to use application. The application can load pages quickly.
	Fulfillment	The application provides fast transaction information. The application provides proof of transactions.
	System Availability	The application is operating properly. The app rarely crashes.
	Privacy	The application protects the user's personal data. The application protects user transaction data.
	Compensation	The application provides features to help with user problems. The mobile banking application provides speed in service.
	Contact	Responsible for the problems that occur The application provides corporate contacts.

Latent Variables	Dimension	Items Statement
E-Customer Satisfaction (Y)	Convenience	Satisfied when the application login Satisfied with the ease of transacting with the application
	Merchandising	Satisfied with the service quality of the online application Satisfied with application performance as expected
		Satisfied with the accuracy of transaction data in the application
	Site Design	Satisfied with the transaction direction guide on the application
E-Customer Loyalty (Z)	Security	Satisfied application protects personal data. Satisfied with application security
	Serviceability	Make transactions again with the application.
	Cognitive	Prefer to use the BNI mobile banking application Enjoy using the BNI mobile banking app to complete transactions.
		Trust the application service.
	Affective	Recommend the app to others. Assisted with application services
		The BNI mobile banking app is believed to be the best application in its field.
Conative	The BNI mobile banking application is the first choice. Reusing the app because it's more efficient Reuse the app because of accurate data.	
	Action	Use the application whenever needed. Continue to use the BNI mobile banking apps.

Source: Summarized by Researchers (2023)

RESULTS

Outer Model Test

The link between the two categories of data, independent and dependent, is mapped out by this model. To rephrase, the external model describes the associations between each indicator and the explanatory factors. The following picture shows the test variables used in this study's outer model with SmartPLS 3.0.

The loading factor on the independent variables with suggestions shows the degree of convergent validity. Higher than 0.7 is the expected value (Voros et al., 2018). The intended construct must be greater than the average loading value. The Discriminant Validity Test is a cross-loading factor value that may be utilized in addition to the loading value on the other constructs to decide wh-

ether or not a construct has a sufficient discriminant construction. The last part consists of a Cronbach's alpha and a composite responsibility score. Data are trustworthy when Cronbach's alpha and composite reliability are above 0.7 (Kurdi et al., 2021).

The indicator with the highest loading factor value is 0.859 on the fulfillment dimension with the item statement, the level of transaction efficiency. In the e-satisfaction indicator, there is the greatest loading factor with a value of 0.829, namely in the convenience dimension of the items statement, the level of ease of transactions in the mobile banking application. The e-loyalty indicator has the largest loading factor with a value of 0.816 in the conative dimension of the item statement, reusing the application because the data is accurate.

Based on the graph, it can also be seen that the path coefficient that connects e-service quality and e-satisfaction is 0.807. The path coefficient that connects e-satisfaction with e-loyalty is 0.654. And the path coefficient that connects e-service quality with e-loyalty is 0.192. The results of assessing the reliability and validity using the SmartPLS software 3.0.

The Outer Model's Measurement indicates that each indicator variable for e-service quality, e-satisfaction, and e-loyalty has an outer loading value exceeding the minimum requirement of 0.7. It demonstrates that all indicators in this test have been determined to be valid and are suitable for use as research instruments due to their convergence validity. The results in the Outer Model's Measurement then demonstrate that every variable employed in this study, E-service quality, e-satisfaction, and e-loyalty, are all included, and the composite dependability score has a Cronbach alpha of > 0.7. E-service quality reliability has a composite value of 0.952, e-satisfaction is 0.940, and e-loyalty is 0.940. Cronbach's alpha is 0.945 for online service quality, 0.928 for e-satisfaction, and 0.929 for e-loyalty. This claim shows that each indicator is reliable, accurate, consistent, and appropriate for assessing each variable.

Inner Model Test

The internal model is a structural model that makes inferential predictions about the connection between latent variables. Bootstrapping, a non-parametric technique for evaluating the path coefficients and R2 values of the SEM-PLS variation,

was utilized to offer parameter t-statistical tests for causality prediction. The value of the dependent variable's R2 and the path coefficient (a measure of the strength of the link between variables) are used to rank the relevance of the internal model's variables (structural model). Below is a depiction of the inside model's circuitry.

Studies show that latent variables employ the inner model to forecast causal correlations. It is possible to measure latent variables indirectly. As the image above shows, t counts each latent variable from exogenous to endogenous. In PLS, the inner model is assessed using R2it to gauge how much variation there is when the independent variable changes to the dependent variable. An R2 high value indicates a successful prediction model. How much other variables impact an endogenous variable may be determined using the coefficient of determination (R-Square) metric. According to Wong (2019), R^2A value of 0.67 and above indicates a very good category. Meanwhile, if the results are 0.33-0.67, it is classified as moderate, and 0.19-0.33 is classified as weak.

The results of processed data show that the t statistic between latent variables is greater than 1.9659, which means it is significant. E-service quality with e-satisfaction has a t statistic value of 32.282, which is already greater than 1.9659, so it can be concluded that e-service quality influences e-satisfaction. Likewise, e-satisfaction and e-loyalty have a t statistic value of 6.979, indicating that these variables have affected e-loyalty. The relationship between e-service quality and e-loyalty is significant because the t statistic is 2.199.

Table 3. Inner Model's Measurement Results

Relationship Variables	Original Sample (O)	Sample Means (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values	Hypothesis Conclusion	R-Square
E-Service Quality → E-Satisfaction	0.807	0.807	0.025	32,282	0.000	H0 is rejected, H1 is accepted	0.651
E-Satisfaction → E-Loyalty	0.654	0.656	0.094	6,979	0.000	H0 is rejected, H2 is accepted	0.668
E-Service Quality → E-Loyalty	0.192	0.193	0.087	2,199	0.028	H0 is rejected, H3 is accepted	0.668
E-Service Quality → E-Satisfaction → E-Loyalty	0.528	0.529	0.075	6,999	0.000	H0 is rejected, H4 is accepted	0.668

Source: Processed by Researchers with SmartPLS 3.0 (2023)

Considering how the data has been processed, these findings can be utilized to respond to the study's hypothesis. The t-statistics and P-Values were tested in this study to test the hypotheses. The study hypothesis is deemed acceptable if the P-values are less than 0.05. One way to assess whether or not a predictive model may be successfully applied to a structural model is to utilize the t-statistic between the independent and dependent variables. If the t-value from the statistics test is larger than the t-table value, the null hypothesis is rejected, and the alternative hypothesis is accepted. Based on the results in the table above, it is possible to accept the four hypotheses proposed in this research since each effect shown has a P-value of less than 0.05. It follows that the independent variable must majorly impact the dependent. Exogenous and endogenous latent variables are highly connected since the estimated t value is greater than the critical value of 1.9659.

DISCUSSION

E-Service Quality and E-Satisfaction

Users' levels of e-service quality with BNI Mobile Banking have a considerable and positive impact on their e-satisfaction. The path coefficient for this hypothesis is positive. Assumption the connection between e-satisfaction and e-service quality may now be complete. According to the research conducted by Chimed-Ochir and Tumurbaatar (2019), the success of Mongolian e-commerce sites hinges on the satisfaction of their customers. According to research on superior e-service, satisfied customers are the key to retaining repeat business from online shoppers (Sundaram et al., 2017). In Indonesia, the quality of e-services provided to customers is a major factor in their overall happiness with online travel agents (Suryawardani et al., 2022). According to the collected data, the quality of an online service is more likely to be rated favorably by customers who are happy with the service as a whole.

It explains why the financial transaction may be completed so quickly and easily with BNI Mobile Banking. E-satisfaction, a measure of e-service quality, increases in tandem with efficiency gains. Consistent with earlier studies by San et al. (2020), this one demonstrates that the quality of e-services has a beneficial effect on customers' happiness with their online purchases in Malaysia.

According to Al-Dweeri et al. (2019), efficiency is one of the most important aspects of the Amazon.com shopping experience for Jordanian consumers. Efficiency is critical in determining client happiness, making it vital for online company owners to adopt efficiency in developing corporate procedures (Hasman et al., 2019).

The fulfillment component of e-service quality heavily influences e-satisfaction. It exemplifies how the BNI Mobile Banking app helps guarantee that consumers get their orders promptly and as promised. This study's results corroborate those of Aeni and Mirza (2021), that Jenius BTPN app users in Indonesia are happier with the app when they feel fulfilled. According to studies by Rita et al. (2019), fulfillment rates on Indonesian e-commerce sites are much higher than those on international platforms. Fulfillment is an essential point of interaction for the retailers and buyers in e-commerce (Jain et al., 2017).

In terms of e-service quality, it has been determined that system availability has a positive influence on e-satisfaction. The simplicity and efficiency of the BNI Mobile Banking service become clear in this light. The results of this research are consistent with those of Pudjarti et al. (2019), who found that the users' happiness with the Gojek and Grab apps decreases when system availability decreases in Semarang City. According to a study on Malaysian online shops, system availability is the highest predictor of consumer satisfaction among different levels of the e-service quality (San et al., 2020). The degree to which a system is available influences the level of e-satisfaction felt by a company's customers and vice versa.

Customer satisfaction is positively influenced by privacy as a quality metric of e-services. Using the BNI Mobile Banking app reduces the risk of fraud and the disclosure of sensitive client information. According to research conducted by Al-Dweeri et al. (2019) on the Amazon.com website in Jordan, data privacy is a major factor affecting the consumer satisfaction. Customers in Jordan are more likely to be satisfied with their online banking experience if they feel their personal information is safe, according to a study by (Al-Hawary and Al-Smeran, 2017). Consumers' perceptions of the security and reliability of online stores may be used as a proxy for their overall happiness with the convenience and convenience of purchas-

ing online (Radziszewska, 2018). A higher amount of privacy is associated with increased customer satisfaction, whereas a lower level of privacy is associated with decreased customer contentment.

The customers are more likely to be pleased with their online purchases if they have the option to get in contact with the retailer. It is believed that BNI Mobile Banking app users would have access to online services should they run into any difficulties. Users of BNI Mobile Banking are aided in resolving issues with the app by having a menu and contact information for support that can be easily accessed online. This study's results are consistent with those of Rahman et al. (2022). The quality of e-service interaction was discovered to have an effect on the shoppers' satisfaction with Malaysian e-commerce sites. E-satisfaction among Indonesian users of the BTPN Jenius app has been shown to be significantly influenced by the contact component (Aeni and Mirza, 2021). Customers in Indonesia who use online banks tend to be rather happy overall, and one reason for this is the prevalence of human points of contact (Sasono et al., 2021).

Customers' E-satisfaction is positively correlated with the quality of customer service and negatively correlated with the quality of customer service. The results show that how quickly issues are resolved is a major factor in how satisfied customers are with their BNI Mobile Banking experience. Customers contacting the BNI about mobile banking app issues get prompt attention. The results of this study are consistent with those of (Al-Hawary and Al-Smeran, 2017), who found that responsiveness is the most influential factor in determining a customer's level of e-satisfaction with an online banking service. Responding quickly to customer inquiries has been connected by studies to satisfied and loyal customers in the Indian e-commerce market (Kumar and Ayodeji, 2021). In today's high-speed digital marketplace, a company's survival depends on its ability to address consumer concerns promptly. The research shows that when the response is high, customers are more satisfied, whereas when it is poor, they are less unhappy because of the feedback from a web-based poll of existing clients (Tzeng et al., 2020).

E-Service Quality and E-Loyalty

Satisfaction with the BNI Mobile Banking e-service quality is a key factor in determining the

loyalty of BNI's clientele, which has a considerable and positive impact. Internet banking customers in Indonesia are more likely to stay loyal to their bank if they get high-quality e-services, according to a study by Sasono et al. (2021). Chirumalla et al. (2022) stated that the intention is to facilitate a win-win situation for all parties involved while doing business through the Internet. Building customer loyalty via e-loyalty is vital from a marketing viewpoint since the cost of acquiring a new client is significantly greater than the cost of keeping an existing one. According to the Al-Dweeri et al. (2019), customer loyalty is directly related to their positive perceptions of the quality of the e-services they get. It may also be stated as the correlation between a drop in customer satisfaction and a subsequent drop in e-loyalty on the part of the consumer.

E-Satisfaction and E-Loyalty

Users' levels of e-satisfaction with BNI Mobile Banking have a considerable and positive impact on their e-loyalty. Alkhouli (2017) discovered that if Swedish online banking consumers were happy with the service they received, they were more likely to remain loyal to their bank online. According to Siraj et al. (2020), there is a substantial correlation between e-satisfaction and customer loyalty, as shown in research conducted on the Taobao website and consumers who make purchases through the e-commerce in the United States. It highlights the value of preserving relationships with regular clients over time. Kitsios et al. (2021) found that users' perceptions of the quality and satisfaction of e-services were positively associated with their use of online banking platforms. If Indonesian online banking websites can improve the quality of their electronic services, student e-satisfaction will increase (Sasono et al., 2021). E-satisfaction may have an impact on consumers' views of e-loyalty and vice versa.

The Mediation Role of E-Satisfaction

E-service quality elements include productivity, completeness, system availability, privacy, communication, responsiveness, and mediation hypothesis testing. E-satisfaction acted as a moderating factor between the quality of the service provided and the extent to which customer's remained loyal to the brand in BNI Mobile Banking,

which had a considerable and positive impact. Despite the fact that e-satisfaction seems to play a significant part in mediating the connection between service quality and customer loyalty, BNI Mobile Banking applications have been shown to have an even more significant effect. According to research published in 2021 by Sasono et al., e-satisfaction affects customers' happiness. According to Aeni and Mirza (2021), in Indonesia, high-quality e-services and long-term client loyalty are connected to consumer satisfaction with the Jenius Bank BTPN application. Among Jordanian online shoppers, Al-Dweeri et al. (2019) found that e-satisfaction was a mediator between service quality and customer loyalty. Alkhoul's (2017) study confirms these three assumptions about the impact of e-service quality and e-loyalty on consumer satisfaction with bank websites. A poll found that providing high-quality website services was the most important factor in generating satisfied and committed online customers (Giao et al., 2020).

IMPLICATIONS

For this reason, financial institutions must pay attention to all four factors mentioned above to maintain a high standard of service quality in the mobile banking sector. This research shows that e-service quality depends on a number of factors, including efficiency, fulfillment, system availability, privacy, contact, and response. This demonstrates that clients are drawn to banks that provide convenient Internet portals for quick and easy financial operations. Banks, on the other hand, should strategically focus on raising customers' understanding of and comfort with technological advancements since customers emphasize the website's efficiency when deciding which financial institutions to associate with (online banking system). It will provide financial institutions with a leg up in the marketplace.

As a result, the internet banking should take steps to meet the needs of its consumers, who want their financial transactions to be processed quickly, precisely, and reliably. It is suggested that to provide first-rate services. Banks should provide their customers with an efficient website that has suitable atmosphere and uses the most recent technology advancements. To better understand the evolving facets of virtual client behavior, a larger focus is made on the physical (system, functional-

ties, and interface) and psychological (services, information, and attitudes). Customers now have access to a plethora of online banking options, any one of which might entice them to switch financial institutions. As a result, financial institutions' online platforms need to prioritize usability and aesthetics.

RECOMMENDATIONS

BNI Mobile banks are urged to place a greater emphasis on the quality of their electronic services, as this is the single most important factor in determining whether or not their customers will be satisfied with their electronic banking experience and, consequently, whether or not they will remain loyal to their electronic bank. Mobile banking must put its clients' requirements and happiness first to encourage their continued use of the service and foster a favorable correlation between customer satisfaction and loyalty in the digital banking space. Because of the intense competition in the banking industry, banks must ensure that their mobile banking system is built to respond quickly to consumer requests and problems. The app should be intuitive and easy to use, while the services should be trustworthy and safe. Customers in Indonesia are hesitant to trust online services, but when they experience positive quality assurance measures, they are more inclined to embrace the technology. Personal demands are also a major factor; thus, BNI mobile banking and the higher-ups responsible for the company should pay close attention to what their clients want and how they can get it. Therefore, it is important to develop mobile banking services to accommodate a wide variety of the consumers' preferences for convenience.

These studies have yielded useful insights, but they aren't without their limitations. For one, the data only represents the lifestyles and preferences of those who have used BNI Mobile Banking services. However, individuals of various cultures, nationalities, and age groups may have contrasting attitudes and opinions about using mobile banking. In addition, a convenience sampling method was used to acquire the data, similar to a random sample in many ways. As a result, it is recommended that in the future studies, data be gathered from people in different parts of the nation or the globe to produce a more comprehensive result.

In the future, researchers may also use alter-

native methods for a more in-depth investigation. It is suggested that other variables, such as product attributes or incentives, be included in future iterations of this study since including a second-order element in this research may lead to the exclusion of other factors that might affect consumers' e-loyalty. Prospective researchers may also look into subcategories of online services based on factors like sales volume or product mix. It also suggests that future research can concentrate on other contexts like the rapidity of technological advancement, the quality of user interfaces, the perceived usefulness of mobile banking, the compatibility of mobile banking with other services, and the relationship between these factors and the customers' decisions to use mobile banking and their ability to develop trust in mobile banking as a result of their exposure to wireless networks. Banks are anticipated to expand their investment in the mobile banking technology to keep up with the rising demand. However, a study of human values in the age of mobile banking system is also necessary.

CONCLUSIONS

According to the findings, there was a favorable correlation between e-satisfaction and the efficiency, fulfillment, system availability, privacy, interaction, and responsiveness that make up the quality of an e-service. Quality of electronic services (in terms of effectiveness, compliance, system availability, privacy, contact, and responsiveness) has a direct impact on e-loyalty and e-satisfaction (simultaneously). E-satisfaction has been shown to aid in creating client loyalty as a connection between service quality and consumer satisfaction.

The study aims to clarify the connection between services and their respective clientele. Consideration is given to the effect of the BNI Mobile Banking's e-service quality on e-customer satisfaction and e-customer loyalty. A total of 225 people who have used the BNI Mobile banking were included in the study. Efficiency, fulfillment, system availability, privacy, interaction, and responsiveness were the independent factors that characterize high-quality e-services. Whereas the level of client happiness and the number of repeat electronic purchases were the dependent variables. This study confirms a positive correlation between dependent and independent variables. The results suggest that consumers in the BNI Mobile Banking

and e-service marketplaces form opinions depending on the degree of interaction the website provides. When it comes to online banking and how consumers behave when interacting with online services, service quality plays a pivotal role across all cultures. This research will help e-banking service providers and their management compete in the mobile banking space.

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