

The Intervening Role Of E-Customer Satisfaction: E-Service Quality And E-Trust Features Towards E-Customer Loyalty (Study of Mobile Banking Users in Jakarta)

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ABSTRACT

The main problem addressed in this research lies in understanding how E-Service Quality and E-Trust influence E-Customer Satisfaction and the extent to which these factors contribute to customer loyalty in the context of mobile banking. This study seeks to examine the influence of E-Service Quality and E-Trust on E-Customer Satisfaction among BNI Mobile Banking users, with E-Customer Loyalty acting as an intervening variable. The study utilizes a descriptive quantitative approach and is conducted in Central Jakarta. A questionnaire employing a five-point Likert scale serves as the instrument for data collection, involving a total sample size of 105 participants. The results indicate that trust and satisfaction play a significant role in shaping loyalty, demonstrating that strong trust in electronic services enhances customer loyalty, while customer satisfaction mediates the relationship between electronic service quality and loyalty. Notably, the correlation between electronic service quality and customer satisfaction appears to be insignificant.

The implications of these findings are critical for bank marketers and service providers in developing strategies to enhance trust and improve customer satisfaction. By prioritizing trust-building measures and addressing customer satisfaction effectively, banks can foster stronger loyalty among users, ultimately leading to improved retention rates and business performance in the competitive mobile banking landscape.

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

INTRODUCTION

The internet's ease has emerged as an effective means for individuals to obtain information, communicate, and perform financial transactions, usually known as Financial Technology or Fintech. The contemporary lifestyle is characterized by the prevalence of information technology and the rapid demands of daily life. Fintech enables transactions remotely without in-person interactions or currency, facilitating swift payments. In recent years, the banking sector has experienced a revolution that is recognized to yield numerous advantages. Improvements in financial services, particularly in mobile finance, have enhanced user value (Juwaini et al., 2022).



Figure 1. Percentage Level of Mobile Banking Users in 2023

The poll results indicate that the five most utilized banking super applications by respondents in the past three months since installation are BCA Mobile (85.2%), BRImo (78.1%), Livin' by Mandiri (77.8%), SeaBank (75.8%), and OCTO Mobile (74.3%), with BNI Mobile Banking at 71.5% following closely. As of 2023, BNI Mobile Banking is the sixth most utilized mobile banking application. Mobile Banking was initially introduced in late 1995 by Excelcom, motivated by banks seeking to utilize technology during that period (Layyinna, 2024). Indonesia launched Mobile Banking in 2001. Bank Negara Indonesia (BNI), a government-owned financial institution operated by a state-owned business (BUMN), is the oldest commercial bank since the nation's independence. Since the inception of its m-banking service in 2007, BNI has consistently innovated to address the increasing demand for digital transactions.

As of February 2023, BNI Mobile Banking customers reached 14.03 million, reflecting a 25% increase from the prior year. The number of transactions increased by 9.8%, from 104 million in February 2022 to 114.2 million in February 2023. This expansion reflects BNI's dedication to facilitating digital transformation via innovative, user-centric financial services . With over 50 years of business and assets above 800 trillion rupiah, BNI provides dependable digital banking services, including online and mobile banking. BNI Mobile Banking enables consumers to verify their balance, execute cash transfers, settle water and energy bills, reserve airplane tickets, get prepaid credit, review transaction history, and establish deposit accounts. This service is safe and easily accessed by a password or PIN, with 24/7 customer support available through a call center.

BNI Mobile Banking customers need help with multiple problems, including utilizing two passwords: an M-Pin for app access and a transaction password for executing transactions. Despite BNI Mobile Banking offering numerous digital functionalities to enhance banking operations, these impediments affect client happiness. Customer satisfaction is essential since it provides immediate advantages and bolsters the bank's long-term competitiveness. The BNI Mobile Banking app has a rating of 4.5 out of 5 on the Google Play Store, accompanied by a hundred thousand reviews. Despite numerous favorable reviews, users often need help with problems including unattractive new features, ongoing OTP debugging, application malfunctions post-updates, absent transaction receipts despite balance deductions, challenges in data entry during transactions, recurrent app freezes, and notifications following updates. These issues result in user discontent (Layyinna, 2024).

Mobile Banking signifies the preliminary phase in transforming banks into financial service providers (FSPs). In this framework, banks' functions encompass more than simply safeguarding and allocating funds. In the future, banks will oversee their customers' financial affairs as Financial Service Providers (FSP) (Malaquias & Hwang, 2019). Baabdullah et al., (2019) defines Mobile Banking as a banking service accessible directly via GSM (Global System for Mobile Communication) mobile phones through SMS (Short Message Service). According to Elhajjar & Ouaida (2019), M-banking is a novel service that banks provide that enables consumers to make banking transactions through their smartphones. Apidana & Prasetyo (2023) characterize E-Service Quality as the comprehensive interactions between consumers and a website, wherein the site provides convenience and efficacy in shopping,

purchasing, and product delivery to customers. E-Service Quality is defined as an enhancement of a website's capacity to enable shopping, purchasing, and distribution efficiently and effectively Haza Fatikah & Albanna (2022). Atha Ardelia Cahyanti et al., (2022) define E-Service Quality as the capability of a website or application to deliver efficient and effective online buying, purchasing, and delivery services. As described by Pearson, Chandra & Henriette Pattyranie Tan (2022), e-service quality refers to fulfilling customer expectations without direct engagement, indicating that e-service quality satisfies consumer requirements without dependence on interpersonal communication. costs employers

Martio et al., (2023) define trust as a company's readiness to depend on its business partners. This dependence is contingent upon various interpersonal and inter-organizational elements, including perceived competence, integrity, honesty, and virtue. Confidence in online services is termed electronic trust (E-Trust). E-Trust is characterized as the formation of perceptions between consumers and vendors, encompassing consumer beliefs and anticipations concerning the attributes linked to the reliability of online merchants (Shanti Nugrahani et al., 2022). E-trust signifies the assurance consumers possess when engaging in online transactions. In contrast, consumer distrust may arise from apprehensions, overpayment risks, and the safeguarding of information on e-commerce platforms (Oktariani et al., 2022). The phrase satisfaction derives from the Latin words "satis" (meaning sufficient) and "facio" (to do or create). Satisfaction can be defined as the endeavor to satisfy or render something suitable (VO et al., 2020). In a digital context, satisfaction is commonly termed e-satisfaction. Utomo & Hidayat (2023) describe e-satisfaction as customer satisfaction derived from consumers' perceptions of online convenience, transaction methods, website design, security, and service. E-satisfaction denotes the ease experienced by clients when utilizing a company's online facilities and services.

Customer loyalty is crucial to a company's success (Aferi & Yeni, 2022). Loyalty, as defined by Gopi & Samat (2020), manifests when a consumer exhibits purchasing behavior marked by voluntary acquisitions throughout time by different decision-makers. Dr. Geeta Kesavaraj (2023) characterize e-loyalty as the consumers' intention to return to a website, irrespective of the occurrence of an online transaction. Rezeki et al., (2023) define e-loyalty as a consumer's favorable disposition towards an e-retailer, resulting in habitual purchasing

behavior. Consequently, e-loyalty emphasizes customers' interest and intention to repurchase from a provider in the future (Juwaini et al., 2022). E-satisfaction pertains to users' responses while engaging with a website, which must be pleasurable and fulfill consumer demands and expectations.

This research seeks to explore several interconnected issues regarding the impact of electronic service quality and trust on customer loyalty within the mobile banking context. The first problem examines the influence of E-Service Quality on the E-Customer Loyalty of mobile banking users, aiming to understand how the quality of electronic services provided affects customers' loyalty to their banking service.

Additionally, the study investigates the effect of E-Trust on E-Customer Loyalty among mobile banking users, analyzing the extent to which trust in electronic services fosters loyalty among customers. Moreover, the research will delve into how E-Service Quality influences E-Customer Satisfaction, providing insights into the relationship between service quality and customers' overall satisfaction with the mobile banking experience.

Furthermore, the research aims to assess the impact of E-Trust on E-Customer Satisfaction, recognizing how trust in the mobile banking platform can enhance customer satisfaction. It will also explore the connection between E-Customer Satisfaction and E-Customer Loyalty, identifying how satisfied customers are likely to show stronger loyalty toward their banking services. Lastly, the study will investigate how E-Service Quality impacts E-Customer Loyalty through E-Customer Satisfaction and how E-Trust similarly affects E-Customer Loyalty through E-Customer Satisfaction. Each of these inquiries aims to provide a deeper understanding of the complex relationships that govern customer behaviors in the mobile banking landscape.

METHOD

This study utilizes a descriptive quantitative approach. The research is conducted in Central Jakarta. The instrument employed for data collection is a questionnaire that utilizes a five-point Likert scale. The study's demographic and sample comprise customers or users of BNI Mobile Banking who have utilized the service for at least one year, reside in Jakarta, and

are 17 or older. The employed sample technique is non-probability sampling utilizing purposive sampling. This research needs to correctly identify the precise population of BNI Mobile Banking customers in Jakarta; therefore, the sample size is established. A minimum sample size of 105 is determined to assure data adequacy for a viable model.

This research examines the operational variables of E-Service Quality, E-Trust, E-Customer Satisfaction, and E-Customer Loyalty. E-Service Quality assesses the caliber of services offered by the BNI Mobile Banking application, utilizing indicators such as reliability, responsiveness, assurance, empathy, and tangibles. E-Trust evaluates user confidence in BNI Mobile Banking services, emphasizing factors such as transaction security, data privacy, and the service provider's credibility. E-consumer happiness assesses consumer contentment following the usage of BNI Mobile Banking services, employing metrics of overall happiness, expectation congruence. E-client Loyalty assesses client allegiance to the BNI Mobile Banking application, utilizing indicators such as desire to reuse, recommendations to others, and frequency of usage. The study will conduct validity testing via factor analysis to verify that the indicators accurately measure the intended constructs. Reliability testing will be done using Cronbach's Alpha to evaluate the internal consistency of the research instruments. The employed data analysis techniques will include descriptive quantitative analysis to summarize respondent characteristics and research variables, Structural Equation Modeling (SEM) to assess the relationships among independent variables concurrently (E-Service et al.), the intervening variable (E-Customer Satisfaction), and the dependent variable (E-Customer Loyalty), as well as multiple linear regression to explore the direct effects of E-Service Quality and E-Trust on E-Customer Satisfaction and its influence on E-Customer Loyalty.

RESULT AND DISCUSSION

This document delineates the characteristics of respondents derived from questionnaires distributed to 105 participants.

Table 1. Respondent Characteristics

No.	Characteristics	Frequency	Presentation
1.	Gender		
	- Woman	66	66,86%
	- Man	39	37,14%
2.	Age		
	- 17-20 year	9	8,57%
	- 21-24 year	59	56,19%
	- 25-28 year	12	11,34%
	- 29-32 year	0	0%
	- > 32 years	25	23,81%
3.	Term of Use		
	- < 1 year	0	9%
	- > 1 year	105	100%

Examining respondent characteristics provides substantial insights into the sample population utilizing the BNI Mobile Banking application. A significant majority of the respondents, 66 out of 105, are women, representing 66.86% of the sample, whereas men comprise 37.14%. This signifies a substantial female user demographic for the application. The majority of responders (56.19%) belong to the 21-24-year age group, indicating that this demographic constitutes the most active consumers of the service. Additional age demographics comprise 8.57% aged 17-20, 11.34% aged 25-28, and 23.81% aged above 32, with an absence of individuals in the 29-32 year category, indicating a possible deficiency in engagement within that age bracket. All responders have utilized the program for over one year, demonstrating a robust commitment to the service and suggesting its efficacy in meeting users' needs consistently. These features indicate that the BNI Mobile Banking platform predominantly targets a young female audience with sustained usage, which may guide marketing efforts and prospective service improvements.

This study employed Smart PLS 4.0 software to investigate the external model to evaluate the reliability of the indicators utilized in the research. A cross-loading value is deemed valid if the value of a statement regarding one variable exceeds the value of the statement concerning another variable.

Table 2. Data Validity and Reliability Testing

	X1_ESQ	X2_ET	Y1_ECL	Z1_ECS
ECL-1	0.561	0.607	0.802	0.586
ECL-2	0.476	0.551	0.864	0.606
ECL-4	0.676	0.636	0.819	0.735
ECS-2	0.710	0.653	0.638	0.860
ECS-4	0.706	0.593	0.588	0.751
ECS-5	0.632	0.707	0.727	0.841
ECS-6	0.673	0.643	0.628	0.846
ESQ-2	0.748	0.649	0.649	0.710
ESQ-3	0.809	0.656	0.569	0.746
ESQ-4	0.775	0.585	0.503	0.533
ESQ-5	0.746	0.548	0.495	0.562
ESQ-7	0.733	0.559	0.391	0.525
ET-1	0.575	0.762	0.536	0.539
ET-2	0.691	0.822	0.678	0.692
ET-3	0.643	0.730	0.444	0.562
ET-4	0.665	0.843	0.626	0.733
ET-5	0.470	0.704	0.485	0.475
Cronbach's alpha				
<i>E-Service Quality</i>	0.822	0.874	Realibel	
<i>E-Trust</i>	0.833	0.881	Realibel	
<i>E-Customer Loyalty</i>	0.772	0.868	Realibel	
<i>E-Customer Satisfaction</i>	0.843	0.895	Realibel	

All structures exhibit a high degree of reliability if the Composite Reliability surpasses 0.6 and Cronbach's alpha exceeds 0.60.

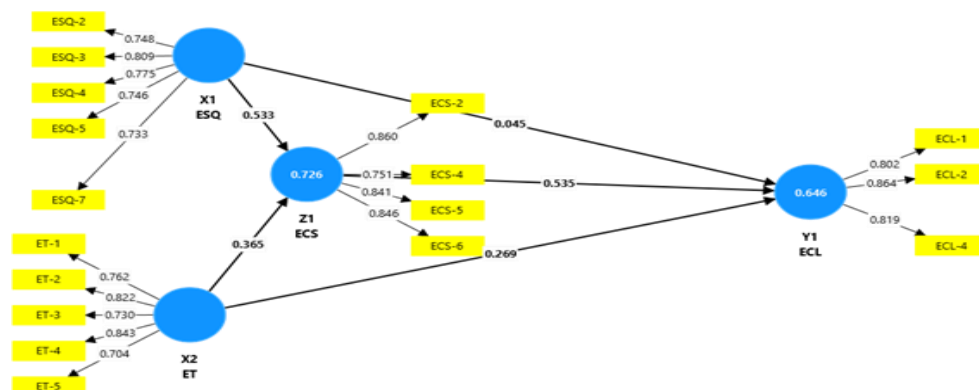


Figure 2. Outer Model Test

Convergent validity is assessed using the loading factor of the latent variable and its associated indicators. A loading factor between 0.5 and 0.6 is deemed valid.

Upon finalizing the study of the outer model and confirming the validity and reliability of the variables, the subsequent stage is to analyze the inner model. This phase seeks to evaluate and examine the internal framework of the research and test the hypotheses made in the study.

Table 3. R-Square (R2) Value

	R-square	Presentation	Information
<i>E-Customer Loyalty (Y)</i>	0.646	64,6%	Moderate Model
<i>E-Customer Satisfaction (Z)</i>	0.726	72,6%	High Moderate Model

Table 3 indicates a moderate correlation between the R-Square (R2) for visual merchandising and store atmosphere in connection to impulsive purchases and positive emotions. Path Coefficient values near +1 signify a robust association between variables, while values approaching -1 denote a negative relationship. Determining "good" or "ideal" depends on the study's setting and the analysis's objective.

Table 4. Path Coefficient Values

	<i>E-Service Quality</i>	<i>E-Trust</i>	<i>E-Customer Satisfaction</i>	<i>E-Customer Loyalty</i>
<i>E-Service Quality</i>			0.533	0.045
<i>E-Trust</i>			0.365	0.269
<i>E-Customer Satisfaction</i>				0.535
<i>E-Customer Loyalty</i>				

Table 5. Hypothesis Testing

	Path	T statistics	P values	Information
X1 -> Y1	0.045	0.242	0.809	Does not have a significant impact
X1 -> Z1	0.533	3.989	0.000	Have a significant impact
X2 -> Y1	0.269	2.161	0.031	Have a significant impact
X2 -> Z1	0.365	2.380	0.017	Have a significant impact
Z1 -> Y1	0.535	3.166	0.002	Have a significant impact

Table 5. Mediation Test Results

	Path	T statistics	P values
X1 -> Z1 -> Y1	0.285	2.707	0.007
X2 -> Z1 -> Y1	0.195	1.877	0.061

The influence of e-service quality on e-customer loyalty of mobile banking users does not have a significant impact. Electronic service quality needs to be improved to affect consumer loyalty directly. This may result from several other elements that significantly influence consumer loyalty, such as trust or customer happiness. Therefore, hypothesis H1 needs to be supported, indicating that simply enhancing electronic service quality is inadequate to increase customer loyalty substantially. In this context, it is crucial to understand that while E-Service Quality plays a role in building customer loyalty, merely improving it is not sufficient to significantly impact that loyalty. This indicates that various other factors also heavily influence consumer loyalty, such as trust and customer satisfaction. E-Service Quality encompasses multiple aspects, including response time, ease of use, and system reliability. For instance, in an e-commerce platform, if customers encounter difficulties in locating products or find the checkout process cumbersome, it can diminish their positive experience. Conversely, a platform that offers a user-friendly interface and a swift checkout process can enhance customers' perception of service quality. However, despite the importance of good service quality, research conducted by Budiarto et al. (2023) indicates that factors like trust and customer satisfaction also have a significant impact on customer loyalty.

Trust is a key element in the relationship between consumers and service providers. When customers feel they can trust a platform, they are more likely to return for repeat

transactions. For example, if an e-commerce site has clear and transparent privacy policies and provides accurate product information, customers will feel more secure in their shopping experiences. On the other hand, if there is ambiguity or issues regarding data security, customers may feel hesitant and choose not to return. In this regard, trust not only affects purchase decisions but also contributes to long-term loyalty.

The influence of e-trust on e-customer loyalty of mobile banking users have a significant impact. Customer confidence in electronic services is essential for cultivating their loyalty. Customers are more inclined to maintain loyalty to services they perceive as safe, reliable, and credible. This conclusion is corroborated by research conducted by Juwaini et al., (2022), which illustrates the impact of E-Trust on E-Customer Loyalty among Mobile Banking customers in Central Jakarta. Consequently, hypothesis H2 is accepted, signifying that bolstering client trust in electronic services is essential for augmenting their loyalty.

The influence of e-service quality on e-customer satisfaction of mobile banking users have a significant impact. It illustrates that superior electronic service quality can markedly improve customer satisfaction. Customers who encounter electronic services that are intuitive, efficient, and dependable generally exhibit higher satisfaction with the banking services provided. This conclusion is corroborated by research conducted by Sihombing et al., (2023), demonstrating the impact of E-Service Quality on E-Customer Satisfaction among Mobile Banking users in Central Jakarta. Consequently, it may be argued that hypothesis H3 is validated, confirming that enhancing electronic service quality positively increases customer happiness.

The influence of e-trust on e-customer satisfaction of mobile banking have a significant impact. Consumer confidence in electronic services directly enhances their enjoyment. Customers exhibit more satisfaction with their banking experiences when they perceive the services as trustworthy, secure, and transparent. This conclusion is corroborated by research conducted by Apidana & Prasetyo (2023), which illustrates the impact of E-Trust on E-Customer Satisfaction among Mobile Banking customers in Central Jakarta. Consequently, hypothesis H4 is likely validated, confirming that elevated trust in electronic services can substantially improve consumer satisfaction.

The influence of e-customer satisfaction on e-customer loyalty of mobile banking users have a significant impact. In an increasingly competitive business landscape,

understanding this relationship is crucial for companies aiming to retain their customers and achieve long-term profitability. Customer satisfaction serves as a key factor in fostering loyalty. When customers are pleased with the services they receive, they are more likely to remain loyal and continue using those services. For instance, in the context of digital banking, if a customer finds that their transactions are seamless, customer service is responsive, and the app interface is user-friendly, they are more inclined to keep using that application for their banking needs. Research conducted by Gautam & Sah (2023) clearly illustrates this, demonstrating how mobile banking satisfaction in Central Jakarta contributes to customer loyalty.

In their study, the researchers found that customers who were satisfied with the service quality received from their digital bank were likely to recommend these services to others. This indicates that satisfaction not only affects customers' decisions to continue using the services but also has the potential to attract new customers through positive word-of-mouth recommendations. This highlights the importance of creating positive customer experiences, which can lead to greater loyalty and an expanding customer base.

Research by Hwang (2022) further underscores the impact of E-Service Quality on E-Customer Satisfaction. In the mobile banking context, service quality encompasses various aspects such as transaction speed, data security, and ease of access. Hwang found that customers who perceive high service quality are more likely to feel satisfied. For instance, if a mobile banking app features advanced security options like two-factor authentication, customers will feel safer during transactions. This sense of security contributes to their overall satisfaction, ultimately strengthening their loyalty to the service.

There is a close relationship between satisfaction and customer loyalty. Enhancing customer satisfaction can be achieved through improved service quality, which in turn contributes to customer loyalty. In competitive industries like digital banking, companies that consistently deliver superior service experiences will have a significant competitive advantage. The interconnection between satisfaction and customer loyalty creates a mutually beneficial cycle. High customer satisfaction drives loyalty, while strong loyalty encourages companies to continually enhance their service quality. Therefore, businesses must invest in strategies that focus not only on acquiring new customers but also on retaining existing ones by enhancing their satisfaction levels. In the long run, such strategies will yield significant results in both customer loyalty and financial profitability.

The influence of e-service quality on e-customer loyalty through e-customer satisfaction of mobile banking users have a significant impact. Customer satisfaction serves as a mediator in the relationship between electronic service quality and customer loyalty. Customer satisfaction with services increases the likelihood of loyalty to such services. This conclusion is corroborated by a study by Hansopaheluwakan (2021), which illustrates the impact of E-Service Quality on E-Customer Loyalty via E-Customer Satisfaction among Mobile Banking customers in Central Jakarta. Consequently, H6 is validated, highlighting that customer happiness is crucial in connecting electronic service quality and customer loyalty.

E-Service Quality refers to digital banking services performed autonomously without direct oversight. E-Trust signifies consumers' assurance of dependable internet services throughout precarious circumstances (Ahmad et al., 2020). This trust is essential for fostering enduring connections between banks and clients. E-client Loyalty denotes client allegiance shaped by service satisfaction. Wang & Prompanyo (2020) established that e-satisfaction positively influences e-loyalty, whereas Khan et al., (2019) demonstrated an indirect effect of E-Service Quality on e-loyalty mediated by E-Customer Satisfaction.

The influence of e-trust on e-customer loyalty through e-customer satisfaction of mobile banking users does not have a significant impact. In this context, customer satisfaction does not serve as a mediator in the relationship between customer trust in electronic services and loyalty. Research by Alnaim et al. (2022) illustrates that E-Trust does not affect E-Customer Loyalty through E-Customer Satisfaction among mobile banking customers in Central Jakarta. Consequently, hypothesis H7 is rejected, indicating that customer satisfaction does not significantly affect the relationship between customer trust and loyalty.

In an increasingly digital world, E-Trust emerges as a pivotal aspect influencing consumer behavior. E-Trust refers to the belief customers have that they can rely on the services provided by digital platforms. For example, when a customer engages in online banking transactions, they must feel confident that their personal and financial information is secure. However, despite its significance, this study shows that trust alone is insufficient to drive customer loyalty without adequate satisfaction.

One crucial aspect to consider is how E-Customer Satisfaction is impacted by E-Service Quality and E-Trust. Studies by Afthanorhan et al. (2019) and Supriyanto et al.

(2021) indicate that E-Service Quality positively affects customer satisfaction. The quality of electronic services includes various elements, such as access speed, ease of use, and responsiveness to customer complaints. For instance, if a mobile banking application features an intuitive and user-friendly interface, customers are likely to feel satisfied with their experience. Conversely, challenges in accessing services can diminish satisfaction, even if they trust the service is secure.

However, some research presents different findings. Uvet (2020) reported that not all elements of E-Service Quality significantly affect customer satisfaction, suggesting that other factors influencing satisfaction may not be fully understood. Contextual factors like prior user experiences, company reputation, and social elements can also contribute to customer satisfaction.

Further studies by Huang et al. (2019) and Zygiaris et al. (2022) indicate that E-Trust positively impacts e-satisfaction. Customer trust in electronic services can enhance their sense of satisfaction, as they feel safe and comfortable during transactions. Nonetheless, Balinado et al. (2021) found that E-Trust does not always have a significant impact, hinting at other variables that might affect this relationship. For example, if customers find customer service unresponsive or unhelpful, their trust in the service may wane, ultimately affecting their satisfaction.

The relationship among E-Trust, E-Customer Satisfaction, and E-Customer Loyalty is complex and influenced by many variables. While E-Trust is an essential factor, it cannot stand alone in building customer loyalty. In many cases, customers may have a high level of trust in a service, but if their experience does not meet expectations, they may not remain loyal customers. For instance, in the e-commerce industry, customers may believe that a website is safe for transactions. However, if they receive a product that does not match the description or encounter difficulties in the return process, they may choose not to shop there again. This underscores that, although E-Trust exists, adequate satisfaction is necessary for building customer loyalty.

This research highlights the importance of understanding the interplay between E-Trust, E-Customer Satisfaction, and E-Customer Loyalty. While E-Trust plays a significant role in developing customer relationships, it is insufficient to guarantee loyalty without adequate satisfaction. Further research is needed to explore additional factors that can influence this relationship and to gain deeper insights into customer behavior dynamics

within electronic service contexts. Therefore, companies should focus not only on building trust but also on enhancing service quality and customer experience to achieve sustainable loyalty.

CONCLUSION

This study investigates the impact of electronic service quality on customer loyalty in BNI Mobile Banking within Central Jakarta. The results indicate that electronic service quality alone does not directly influence customer loyalty, while trust and satisfaction are more essential. The negligible correlation between electronic service quality and customer loyalty indicates that it may be affected by factors such as trust and satisfaction. Augmenting customer trust in electronic services is essential for fostering loyalty, as it enhances total customer pleasure. The research indicates a significant correlation between electronic service quality and customer satisfaction; clients who view the services as reliable, secure, and transparent are inclined to exhibit loyalty. Elevated trust in electronic services can significantly improve consumer happiness, serving as a crucial factor in cultivating robust client loyalty. Moreover, customer satisfaction mediates the association between electronic service quality and customer loyalty, ultimately enhancing loyalty. The negligible correlation between electronic service quality and customer satisfaction suggests that customer satisfaction does not significantly mediate the relationship between consumer trust and loyalty.

It is advisable to undertake longitudinal studies to enhance future research and practice by elucidating the evolution of these interactions throughout time. Moreover, integrating other variables, such as user experience or emotional connection, may yield more profound insights into the dynamics of client loyalty. Organizations ought to prioritize enhancing their service credibility via transparent communication, stringent security protocols, and dependable support methods.

A disadvantage of this research is its concentration on a singular banking application within a specific geographical region, potentially hindering generalization to other contexts or sectors. Moreover, the dependence on self-reported data from customers may add bias, as they may need to convey their genuine experiences and emotions precisely. Subsequent research may be enhanced by employing a larger and more heterogeneous sample and a mixed-methods strategy to collect quantitative and qualitative data.

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