The effect of e-service quality (e-servqual) dimensions on e-customer loyalty with e-customer satisfaction as mediation on BRI mobile banking applications

Nadilla Annisa Yasmine[1], Gesit Thabrani[2*]

[1] Jurusan Manajemen, [2]Fakultas Ekonomi, Universitas Negeri Padang, Indonesia

INFO ARTIKEL	ABSTRAK
	Penelitian ini bertujuan untuk menganalisis pengaruh *E-Service Quality* terhadap *E-Customer Loyalty* peranan *E-Customer Satisfaction* sebagai variabel mediasi pada Aplikasi BRI *Mobile Banking* di Kota Padang. Studi ini melibatkan 374 orang. Penulis mengumpulkan data dengan mengirimkan kuesioner secara online dan kemudian menggunakan perangkat lunak SmartPLS untuk mengolah data. Hasil penelitian ini menunjukan bahwa (1) *Site Organization* pengguna tidak berpengaruh secara signifikan terhadap *E-Customer Satisfaction* pada Aplikasi BRI *Mobile Banking*. (2) *Reliability* pengguna berpengaruh positif dan signifikan terhadap *E-Customer Satisfaction* pada Aplikasi BRI *Mobile Banking*. (3) *Responsiveness* berpengaruh positif serta signifikan terhadap *E-Customer Satisfaction* pada Aplikasi BRI *Mobile Banking*. (4) *User Friendliness* pengguna berpengaruh positif serta signifikan terhadap *E-Customer Satisfaction* pada Aplikasi BRI *Mobile Banking*. (5) *Personal Needs* pengguna mempunyai pengaruh positif serta signifikan terhadap *E-Customer Satisfaction* pada Aplikasi BRI *Mobile Banking*. (6) *Efficiency* pengguna mempunyai pengaruh positif serta signifikan terhadap *E-Customer Satisfaction* pada Aplikasi BRI *Mobile Banking*. (7) *E-Customer Satisfaction* pengguna mempunyai pengaruh positif serta signifikan terhadap *E-Customer Loyalty* pada Aplikasi BRI *Mobile Banking*. (8) *Site Organization* tidak berpengaruh secara signifikan terhadap *E-Customer Loyalty* pada Aplikasi BRI *Mobile Banking* dengan *E-Customer Satisfaction* sebagai mediasi. (9) *Reliability* mempunyai pengaruh positif serta signifikan terhadap *E-Customer Loyalty* pada Aplikasi BRI *Mobile Banking* dengan *E-Customer Satisfaction* sebagai mediasi. (10) *Responsiveness* mempunyai pengaruh positif serta signifikan terhadap *E-Customer Loyalty* pada Aplikasi BRI *Mobile Banking* dengan *E-Customer Satisfaction* sebagai mediasi. (11) *User Friendliness* mempunyai pengaruh positif serta signifikan terhadap *E-Customer Loyalty* pada Aplikasi BRI *Mobile Banking* dengan *E-Customer Satisfaction* sebagai mediasi. (12) *Personal Needs* mempunyai pengaruh positif serta signifikan terhadap *E-Customer Loyalty* pada Aplikasi BRI Mobile Banking dengan *E-Customer Satisfaction* sebagai mediasi. (13) *Efficiency* mempunyai pengaruh positif serta signifikan terhadap *E-Customer Loyalty* pada Aplikasi BRI *Mobile Banking* dengan E-Customer Satisfaction sebagai mediasi..
	ABSTRACT
	This research aims to analyze the effect of E-Service Quality dimensions on E-Customer Loyalty with the role of E-Customer Satisfaction as a mediating variable on the BRI Mobile Banking Application in Padang City. 374 respondents were the samples of this study. Data is processing by SmartPLS and collected from online questionnaire. The outcomes of this research

Efficiency, E-Customer Satisfaction, E-Customer Loyalty	*demonstrated that (1) Site Organization has no influence significant effect on E-Customer Satisfaction on the BRI Mobile Banking Application. (2) Reliability has a significant and positive effect on E-Customer Satisfaction on the BRI Mobile Banking Application. (3) Responsiveness has a significant and positive effect on E-Customer Satisfaction on the BRI Mobile Banking Application. (4) User Friendliness has a significant positive effect on E-Customer Satisfaction on the BRI Mobile Banking Application. (5) User's Personal Needs have a significant positive effect on E-Customer Satisfaction on the BRI Mobile Banking Application. (6) Efficiency has a significant positive effect on E-Customer Satisfaction on the BRI Mobile Banking Application. (7) E-Customer Satisfaction has a significant positive effect on E-Customer Loyalty on the BRI Mobile Banking Application. (8) Site Organization has no significant effect on E-Customer Loyalty in the BRI Mobile Banking Application with E-Customer Satisfaction as mediation. (9) Reliability has a positive and significant effect on E-Customer Loyalty in the BRI Mobile Banking Application with E-Customer Satisfaction as mediation. (10) Responsiveness has a positive and significant effect on E-Customer Loyalty in the BRI Mobile Banking Application with E-Customer Satisfaction as mediation. (11) User Friendliness has a positive and significant effect on E-Customer Loyalty on the BRI Mobile Banking Application with E-Customer Satisfaction as mediation. (12) Personal Needs have a positive and significant effect on E-Customer Loyalty in the BRI Mobile Banking Application with E-Customer Satisfaction as mediation. (13) Efficiency has a positive significant effect on E-Customer Loyalty in the BRI Mobile Banking Application with E-Customer Satisfaction as mediation..*

* *Corresponding author: perengki.unp@gmail.com*

INTRODUCTION

The rapid development of technology has become the main supporting material for changes in activities ranging from business, promotion of products and services, until the transaction activities in the financial sector using internet access. Until now, internet users in the world are increasing because all activities are carried out online. It is also clear that residents recognize that technological sophistication is a necessity of their life to carry out their activities (Arcand et al., 2017). Recently, sector banking conditions have changed from time to time. The banking sector has begun to take advantage of technological sophistication both in the transition from operating traditionally to first generation web-based to the formation of digital apps, banks are every time facing significant new challenges in building a relationship base with their customers. In addition, these changes also come from internal and external such as political, legal and social influences.

Customer loyalty is an aspect that is considered important for maintaining a banking existence with the aim of trying to bind customers so that they remain loyal in carrying out transaction and company services as well as being the key to success for banks in outperforming their competitors. The attitude of customer loyalty towards to business electronically is referred as E-Customer Loyalty. The attitude of E-Customer loyalty arises because there is a tendency for consumers to frequently make transactions with the application so that they feel a positive influence and pass it on to others (Anderson & Srinivasan, 2003; Gera, 2011).

In obtaining a sense of customer loyalty for banking services, of course it is influenced by the sense of satisfaction felt by the customer himself. E-Customer Satisfaction greatly influences banks in developing services electronically in providing online services to their customers. In the context of banking sector, E-Customer Satisfaction is sense of user satisfaction with their transaction experience with a particular bank in online transactions (Anderson & Srinivasan, 2003).

Service quality is another factor that can be used to create a sense of loyalty and satisfaction to customers. Of course, for the banking sector to strive outperform its competitors, issue strategies through digital or online-based services whose quality must be the same as services provided manually. The

method used to measure service quality digitally can be developed through electronic service quality or E-service quality (E-servqual). The method used to measure service quality digitally can be developed through electronic service quality or E-service quality (E- servqual). E-Service Quality (E-SERVQUAL) is defined as an interactive facility that allows companies to characterize their services so as to provide that procedures in order to get a competitive advantage (Santos, 2003).

According to (Raza et al., 2020), dimensions of electronic service quality are modified by combining the E-Servqual model proposed by (Herington & Weaven, 2009) and (Parasuraman et al., 1985) several dimensions of service quality that have been adapted to the object being used. studied included Site Organization, Reliability, Responsiveness, User Friendliness, Personal Need, and Efficiency. Each of these dimensions has positive significant influence on E-Customer Satisfaction as a mediating link to the E-Customer loyalty variable (Raza et al., 2020).

On the Site Organization dimension, it can improve the quality of banking services through design aesthetics and appearance that increase overall customer satisfaction (Zhilin Yang et al., 2004). Reliability is applied by banks in relying on transaction services so users can enjoy sustainability on banking services (Singh & Kaur, 2013). Responsiveness can help banking applications in increasing customer satisfaction and loyalty in responding to customer service problems (McNeish, 2015; Sheng & Liu, 2010). According to (Mahadin et al., 2020), User Friendliness has a large impact on user loyalty because it is used as a convenience in using electronic banking services. The bank also pays attention to what the Personal Needs of its customers are by trying to submit offers and fulfill these requests (Hamadi, 2010). As well as the needs and expectations of these customers can be carried out in an efficient manner so that services are carried out optimally and in accordance with the expectations of customers. The dimension of E-servqual is considered as a good influence on customer satisfaction and loyalty because the more positive the results of the E-SERVQUAL dimension, the more customer satisfaction and loyalty to the bank will increase.

The development of banks in Indonesia currently supports technological advances through banking transaction service media. digital mobile banking. The services provided by m-banking are transfer services, payments, e-wallet top ups, as well as banking administration services. One of the banks in the best m-banking applications in Indonesia is PT. Bank Rakyat Indonesia (BRI) which launched an m-banking facility, namely BRI mobile banking. BRI issued a strategy so that the market share they controlled remained afloat and attracted new customers by providing online transaction facilities as well as fulfilling satisfaction and creating loyalty for their customers. BRI mobile has merchants that work with BRI and accept payments using QR-Code.

LITERATURE REVIEW

E- Customer Loyalty

The theory that supports this research is Cognitive Motivational Theory (CMR) which is a theory developed by Lazarus (1991) to assist in understanding the relationship between cognitive evaluation and emotional motivation. The concept of loyalty is described by (Chou et al., 2015) as a commitment to revisit either an online website or a place to buy a product or service causes customers come to be loyal for a brand it can creates repeat purchase intentions. In the banking sector, if customers enjoy the m-banking system, the level of service from these customers is raised to a higher level so that customers are satisfied and will not switch to other banks (Raza et al., 2020). Therefore, the focus on E-Customer Loyalty is important for banks to maintain loyalty relationships with their customers (Amin et al., 2013).

According to (Amin, 2016; Ramseook-Munhurrun & Naidoo, 2011) e-customer loyalty indicators are as follows :
1. Banking service recommendations

2. Positif E-WOM
3. Usage Continuity

E- Customer Satisfaction

E-Customer Satisfaction can be seen from a theoretical perspective using the application of Theory of Reasoned Action (TRA) which is a theory that explains one's behavioral intentions and understands the feelings that arise in the relationship between one's intentions and behavior (Fishbein Martin & Ajzen Icek, 1975). E-Customer Satisfaction is conceptualized as customer satisfaction regarding their experience in using services or previous purchases with certain companies (Anderson & Srinivasan, 2003). E-Customer Satisfaction is user satisfaction based on their current and previous transaction experiences with certain banks. Customers who are always satisfy enough with e-banking services tend to feel loyal and use these services in the long term (Banerjee & Sah, 2012). This demonstrates that the more delighted consumers a business has, the more stable and long-lasting relationships they have, of course, customers show an attitude of loyalty with the bank they use (Al-alak, 2014).

According to (Amin, 2016) the indicators contained in the E-Customer satisfaction variable are as follows :
1. Happiness
2. Convenience
3. Satisfaction

E- Service Quality

E-Service Quality defined as the quality of services delivered via the internet (A. Parasuraman et al., 2005; Bauer et al., 2006; Santos, 2003). Theory that supports this research is Cognitive Motivational Theory (CMR) which is a theory used to explain the relationship between e-banking service quality and customer loyalty. (Parasuraman et al., 1985) states that the dimension of E-Service Quality has a scale of traditional service quality dimensions developed, namely the dimensions of Reliability and Responsiveness. According to (Herington & Weaven, 2009b), E-Service Quality has several dimensions that refer to the dimensions of electronic banking services including User Friendliness, Efficiency, Personal Needs, and Site Organization which can directly affect E-Customer Satisfaction and E-Customer Loyalty.

a. Site Organization

Site Organization is a tool in the form of a website or banking transaction application launched by banking company to improve the quality of service to customers electronically (Yasser Mahfooz & Mohammad Al-Motairi, 2013). Site Organization includes a description of the services provided and the management of websites visited by users and run functionally according to the procedures that have been implemented (George & Kumar, 2014).

According to (Raza et al., 2020), Site Organization can be measured based on the following two indicators :
1. Visual Appealing
2. Well Organized

b. Reliability

Reliability is ability to complete the tasks and obligations that have been agreed upon correctly and correctly. Banks are known for their reliability and consistency in carrying out banking tasks, especially electronic services to customers (Singh & Kaur, 2013). By showing reliability in providing

services, it indirectly binds customers to use these services repeatedly (Chemingui & ben lallouna, 2013). The Reliability indicators according to (Raza et al., 2020) are as follows :

1. Reliability in service
2. Security in service
3. Service performance
4. Punctuation of service

c. Responsiveness

Responsiveness defined as how speed banking with the service providers for responses to customer requests appropriately in a virtual business environment (Ayo et al., 2016; Zeithaml, 2002). Responsiveness for banking provides support to customers when problems occur or there are questions about the services provided it can be affected the level of customer satisfaction with the services provided (Sohn & Tadisina, 2008). According to (Raza et al., 2020), Responsiveness can be measured based on the following indicators :

1. Provision of the service
2. Accuracy of service responses
3. Responsivenss on banking service

d. User Friendliness

User friendliness very important to ensure user ease in using the service (Wu & Cheng, 2013). According to (Mahadin et al., 2020) many users have not achieved a sense of satisfaction with m-banking services due to the lack of the User Friendliness feature where this feature has a major impact on user satisfaction and loyalty. The indicators of User Friendliness according to (Raza et al., 2020) are as follows:

1. Ease of use
2. Instructions of use
3. Banking network system
4. Smooth in transaction

e. Personal Needs

Banks must know what the needs of each individual user are. Thus Personal Needs for banking application services can be analyzed to provide offers to customers and it can fulfill customer requests accurately and the users get satisfaction and loyalty with these services (Yoon, 2010). The indicators of Personal Needs according to (Raza et al., 2020) are as follows :

1. Transaction security
2. Customer requirements
3. Service offerings

f. Efficiency

The needs and responses of customers must be handled efficiently by banks because it will affect the satisfaction and loyalty of customers and customers more loyal and pleased when their transactions are done (Amin, 2016). The Efficiency indicators according to (Raza et al., 2020) are as follows:

1. Efficiency on Banking Service
2. Speeding
3. Ease of Service

Research model & hypotheses

Site Organization with E-Customer Satisfaction

Research conducted by (Raza et al., 2020) states that the relationship between Site Organization and E-Customer Satisfaction is positive and significant. (Gera, 2011) highlighted that customer interaction experiences with organizational sites and transaction service applications are the things that most influence customer decisions to return to visit these sites and recommend positively to others. Therefore, the more attractive and optimally organized the website or applications is launched, the more comfortable it will be for customer to use and cause satisfaction for these customers.

H1: Site Organization has a significant positive effect on E-Customer Satisfaction on BRI Mobile Banking Application in Padang City

Reliability with E-Customer Satisfaction

Raza et al., (2020) showed that there is a positive relationship caused by reliability to e-customer satisfaction through quantitative research using PLS-SEM software as a tool for processing data with research showing positive results. besides that, Hammoud et al., (2018) Kettinger & Lee, 2005) where with reliability in banking performance, customers feel satisfied because they get proper and accurate service information.

H2: Reliability has a significant positive effect on E-Customer Satisfaction on BRI Mobile Banking Application in Padang City

Responsiveness with E-Customer Satisfaction

Providing Responsiveness with effective and timely communication so that it can solve customer problems with E-banking services which significantly affect customer satisfaction (Hammoud et al., 2018). Banks generally respond to their customer' needs quite well and offer services in accordance with it wishes and needs of the customers themselves so as to create a sense of satisfaction with the customers themselves.

H3: Responsiveness has a significant positive effect on E-Customer Satisfaction on BRI Mobile Banking Application in Padang City

User Friendliness with E-Customer Satisfaction

User Friendliness and E-Customer Satisfaction are highly correlated with each other in the banking sector because they can achieve competitive advantage and ensure the convenience of services used (Rajaobelina et al., 2019).

H4: User Friendliness has a significant positive effect on E-Customer Satisfaction on BRI Mobile Banking Application in Padang City

Personal Needs with E-Customer Satisfaction

The personal needs relationship with e-customer satisfaction has a direct relationship which is seen based on research results which state this variable as a trigger for customer satisfaction with users of electronic banking services. Banks must know what the needs and desires of their customers are through promotional strategies and offers provided to users so that they can be analyzed to meet user requests accurately (Amin, 2016).

H5: Personal Needs has a significant positive effect on E-Customer Satisfaction on BRI Mobile Banking Application in Padang City

Efficiency with E-Customer Satisfaction

Research conducted by (Sadiq Sohail & Shaikh, 2008) shows that there is a positive and significant relationship between Efficiency and E-Customer Satisfaction, this shows that with efficient service, customers can complete their electronic transactions easily (Raza et al., 2020).

H6: Efficiency has a significant positive effect on E-Customer Satisfaction on BRI Mobile Banking Application in Padang City

E-Customer Satisfaction with E-Customer Loyalty

The ability of m-banking services to manage service quality can increase customer satisfaction and ultimately these customers are loyal to the bank. Consumers who are satisfied with these banking services are likely to become customers in the long term and show loyal behavior towards the bank (Al-alak, 2014; Gounaris et al., 2010; Wong & Zhou, 2006).

H7: E-Customer Satisfaction has a significant positive effect on E-Customer Loyalty on BRI Mobile Banking Application in Padang City

Site Organization towards E-Customer Loyalty with E-Satisfaction as mediation

With electronic-based banking services, the site organization becomes a tool to support these services. Site organization according to (Wang et al., 2017) uses E-Satisfaction as a mediation in its research on iBSQ where the design of the site is used as a reference as satisfying consumers to become their customers.

H8: Site Organization has a significant positive effect on E-Customer Loyalty with E-Satisfaction as mediation on the BRI Mobile Banking Application in Padang City.

Reliability towards E-Customer Loyalty with E-Satisfaction as mediation

Reliability is able to achieve the influence of e-customer loyalty by using e-satisfaction as mediation. Because reliability in banking electronic services maximizes customers in meeting their needs so that customers feel satisfied and loyal to the services offered.

H9: Reliability has a significant positive effect on E-Customer Loyalty with E-Satisfaction as mediation on the BRI Mobile Banking Application in Padang City.

Responsiveness towards E-Customer Loyalty with E-Satisfaction as mediation

According to (Herington & Weaven, 2009) highlights that responsiveness can affect e-loyalty through e-satisfaction if the bank can get customer satisfaction through a positive response and the customer is satisfied with the response given so that the customer becomes loyal.

H10: *Responsiveness* has a significant positive effect on E-Customer Loyalty with E-Satisfaction as mediation on the BRI Mobile Banking Application in Padang City.

User Friendliness towards E-Customer Loyalty with E-Satisfaction as mediation

User friendliness can positively and significantly influence E-Customer Loyalty through E-Satisfaction. Because the sites used are safe and confidential, customers want long-term service (Rajaobelina et al., 2019).

H11: User Friendliness has a significant positive effect on E-Customer Loyalty with E-Satisfaction as mediation on the BRI Mobile Banking Application in Padang City.

Personal Needs towards E-Customer Loyalty with E-Satisfaction as mediation

Individual needs can affect customer loyalty if the services provided by the bank electronically have been fulfilled and they get satisfaction and finally decide to commit and make repeated transactions at the bank (Hamadi, 2010).

H12: Personal Needs has a significant positive effect on E-Customer Loyalty with E-Satisfaction as mediation on the BRI Mobile Banking Application in Padang City.

Efficiency towards E-Customer Loyalty with E-Satisfaction as mediation

The influence of Efficiency on E-Customer Loyalty is achieved through E-Satisfaction as mediation. With electronic banking services that are efficient and do not inconvenience users and make this influence increase a sense of loyalty to customers (Raza et al., 2020).

H13: Efficiency has a significant positive effect on E-Customer Loyalty with E-Satisfaction as mediation on the BRI Mobile Banking Application in Padang City.
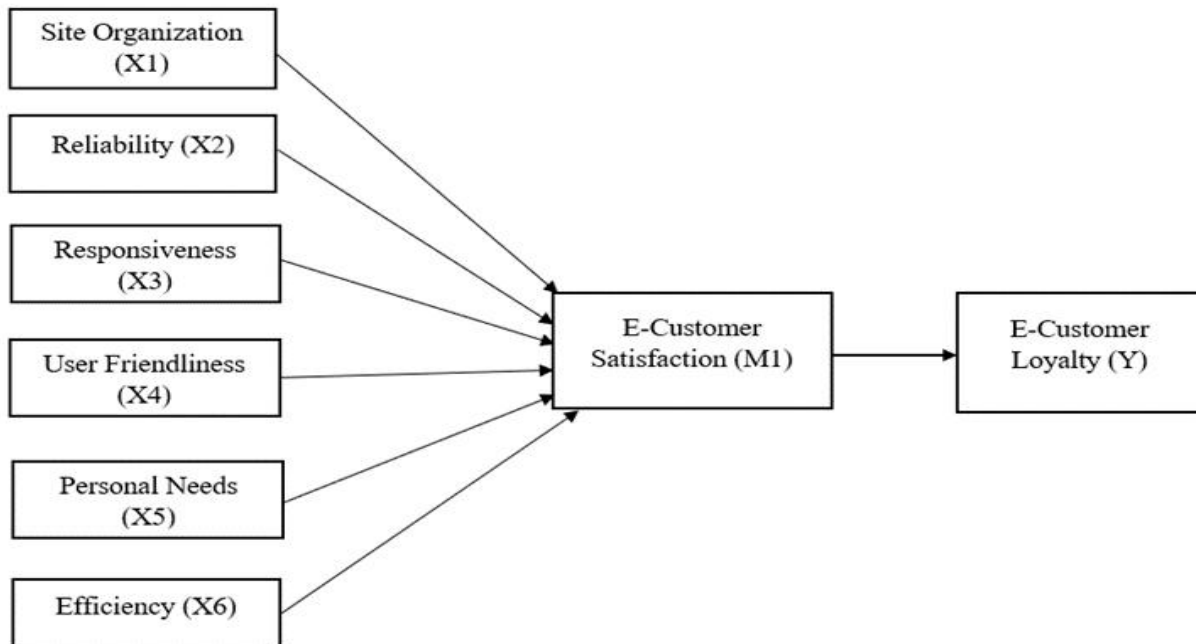

Figure 1. Research Model

 METHOD

This study utilizes a quantitative descriptive survey design. For the purpose of gathering primary data, this researcher employed a questionnaire survey approach. Through the use of a Google form, questionnaires were distributed at random online. PLS data analysis with measurement model and structural model testing classification. Two assessment approaches validity and discriminant validity—were utilized to test the validity of this investigation. While evaluating the output of Cronbach's alpha and composite reliability, as well as the structural model by evaluating r square, q square, and goodness of fit that will be evaluated after carrying out a validity test to see the effect, reliability is assessed. The direction of the relationship between variables as well as assessing the significance between variables. In this study there are 8 variables, namely 6 independent variables (X1 = Site Organization, X2 = Trust, X3 = Responsiveness, X4 = User Friendliness, X5 = Personal Needs, X6 = Efficiency), 1 mediation variable (M = E-Customer Satisfaction), 1 dependent variable (Y = E-Customer Loyalty).

RESULT AND DISCUSSION

This study combines a structural equation model with multivariate analysis (SEM). Measurement errors can be calculated and unseen variables (variables that cannot be measured) can be analyzed using structural equation models (SEM). The SEM method employed in this investigation is based on partial least squares (SEM-PLS). Small sample sizes can be effectively employed using this strategy. A causal model that optimizes the amount of latent variable variation that may be predicted uses the SEM-PLS technique. Analysis was performed using SmartPLS software.

In the external measurement model, the instrument's validity and dependability will be examined. A validity test is necessary to assess the quality of current instruments, demonstrate the validity of the instrument, and determine how well a measure can be used to understand a concept. Its goal is to determine how effectively the measuring instrument can measure what we want to examine. (Hair et al. , 2018). The validity test is measured by convergent validity where the loading factor value received must be more than 0.7. and the average variance extract (AVE) value must be more than 0.5 (Noyan & Simsek, 2012). This research has fulfilled the validity test requirements. Outer loading results can be seen in Table 1.

Table 1. Outer Loading

Variabel	Indikator	Outer Loading
E-Customer Satisfaction (M)	ECS 1	0.744
	ECS 2	0.879
	ECS 3	0.766
Site Organization (X1)	SO 1	0.926
	SO 2	0.931
Reliability (X2)	REL 1	0.750
	REL 2	0.729
	REL 3	0.778
	REL 4	0.748
Responsiveness (X3)	RESP 1	0.790
	RESP 2	0.769

	RESP 3	0.810
User Friendliness (X4)	USFR 1	0.709
	USFR 2	0.713
	USFR 3	0.756
	USFR 4	0.847
Personal Needs (X5)	PENE 1	0.772
	PENE 2	0.822
	PENE 3	0.898
Efficiency (X6)	EFFE 1	0.913
	EFFE 2	0.759
	EFFE 3	0.764
E-Customer Loyalty (Y)	ECL1	0.859
	ECL2	0.785
	ECL3	0.768

Source: Primary Data (2022)

Based on Table 1, it is found that the values of all indicators are higher than 0.7. The convergent validity's value is valid.

Table 2. Output AVE

	Average Variance Extracted **(AVE)**
E-Customer Loyalty (Y)	0.649
Site Organization (X1)	0.862
Reliability (X2)	0.565
Responsiveness (X3)	0.624
User Friendliness (X4)	0.575
Personal Needs (X5)	0.693
Efficiency (X6)	0.665
E-Customer Satisfaction (M)	0.638

Sources: Primary Data (2022)

Based to Table 2, it shows that the AVE value of all variables is greater than 0.5. The convergent validity's value is valid.

Table 3. Cross Loading

Variabel	ECL (Y)	SO (X1)	REL (X2)	RESP (X3)	USFR (X4)	PN (X5)	EFFE (X6)	ECS (M)
ECL1	**0.859**	0.311	0.319	0.288	0.234	0.414	0.430	0.369
ECL 2	**0.785**	0.218	0.327	0.318	0.143	0.427	0.392	0.375
ECL 3	**0.768**	0.319	0.264	0.245	0.216	0.387	0.378	0.366
SO 1	0.324	**0.926**	0.225	0.219	0.171	0.275	0.390	0.335
SO 2	0.327	**0.931**	0.275	0.257	0.168	0.265	0.384	0.347
REL 1	0.319	0.199	**0.750**	0.285	0.147	0.334	0.358	0.332
REL 2	0.217	0.517	**0.762**	0.555	0.756	0.523	0.527	0.295
REL 3	0.247	0.168	**0.778**	0.264	0.186	0.301	0.330	0.381
REL 4	0.358	0.267	**0.748**	0.316	0.073	0.359	0.246	0.299
RESP 1	0.270	0.176	0.295	**0.790**	0.210	0.339	0.350	0.435
RESP 2	0.220	0.182	0.231	**0.769**	0.054	0.323	0.267	0.350
RESP 3	0.333	0.245	0.356	**0.810**	0.143	0.451	0.405	0.459
USFR 1	0.176	0.074	0.157	0.076	**0.709**	0.218	0.197	0.142
USFR 2	0.157	0.183	0.093	0.107	**0.713**	0.167	0.216	0.240
USFR 3	0.189	0.122	0.193	0.180	**0.756**	0.167	0.198	0.209
USFR 4	0.220	0.149	0.143	0.160	**0.847**	0.277	0.255	0.279
PN 1	0.390	0.192	0.313	0.321	0.143	**0.772**	0.374	0.327
PN 2	0.437	0.200	0.333	0.408	0.256	**0.822**	0.361	0.454
PN 3	0.442	0.323	0.408	0.441	0.267	**0.898**	0.454	0.461
EFFE 1	0.450	0.377	0.389	0.369	0.264	0.432	**0.913**	0.449
EFFE 2	0.374	0.377	0.302	0.377	0.209	0.408	**0.759**	0.403
EFFE 3	0.389	0.262	0.293	0.326	0.231	0.323	**0.764**	0.410
ECS 1	0.407	0.271	0.374	0.422	0.237	0.389	0.402	**0.744**
ECS 2	0.338	0.323	0.313	0.422	0.219	0.402	0.460	**0.879**
ECS 3	0.352	0.283	0.359	0.423	0.258	0.416	0.373	**0.766**

Sources: Primary Data (2022)

Based to Table 3. It demonstrates that the variable's score (correlation) for the indicator is higher than its score for other indicators. It is clear that all of the study's assessed indicators were deemed to have discriminant validity.

Table 4. Cronbach Alpha and Composite Reliability

	Cronbach's Alpha	Composite Reliability
E-Customer Loyalty (Y)	0.727	0.847
Site Organization (X1)	0.841	0.926
Reliability (X2)	0.744	0.838
Responsiveness (X3)	0.701	0.833
User Friendliness (X4)	0.757	0.843
Personal Needs (X5)	0.780	0.871
Efficiency (X6)	0.742	0.855
E-Customer Satisfaction (M)	0.712	0.840

Sources: Primary Data (2022)

Based on Table 4. It shows that variables have good reliability or are able to measure their constructs. If Cronbach's alpha has a higher value than 0.6 and composite reliability has a higher value than 0.7, then the variables can be declared reliable (Ghozali, 2018)

Table 5. R Square

	R Square
E-Customer Loyalty (Y)	0.212
E-Customer Satisfaction (M)	0.458

Sources: Primary Data (2022)

Based on Table 5. The results of the R Square value of the variable E-Customer Loyalty (Y) are 0.212 or 21.2% meaning that variables of Site Organization, Reliability, Responsiveness, User Friendliness, Personal Needs, Efficiency can substantially explain the variable E-Customer Loyalty (Y) with level 21 .2% while the remaining 78.8% is influenced by elements which aren't relevant to the research model. In addition, the r square value of the E-Customer Satisfaction variable is 0.458 or 45.8% meaning that the Site Organization, Reliability, Responsiveness, User Friendliness, Personal Needs, and Efficiency variables can substantially explain the E-Customer Satisfaction variable with a level of 45.8 % while the remaining 54.2% is influenced by other variables not included in this research model.

Table 6. Q Square

	Q Square
E-Customer Loyalty (Y)	0,132
E-Customer Satisfaction (M)	0,271
Site Organization (X1)	
Reliability (X2)	

Sources: Primary Data (2022)

Based on the Table 6. it shows that The Q Square variable for E-Customer Satisfaction is 0.271 and the E-Customer Loyalty variable is 0.132. This means that for the variables E-Customer Satisfaction and E-Customer Loyalty the value of Q Square is higher than 0 so that it can be concluded indicating the model is relevant for prediction.

Table 7. Goodness of Fit

	Saturated Model	*Estimated Model*
Chi-Square	1223.443	1229.611
d_ULS	1.468	2.378
d_G	0.530	0.579
NFI	0.673	0.652
SRMR	0.067	0.086

Sources : Primary Data (2022)

In Table 7. it shows that value below 0.10 or 0.08, it's 0.067. It shows that the model and the correlations coincide. The Normal Fit Index (NFI) yields a result in the range of 0 and 1. The NFI values in this model is 0.673, which means that it is close to 1, and also the closer to 1 the value is, the better/more suitable the model is constructed.

Table 8. Path Coefficient

	Original Sample	*T Statistics*	*P Values*	*Hypothesis*
Site Organization (X1) -> E-Customer *Satisfaction* (M)	0.116	1.834	0.067	Rejected
Reliability (X2) -> E-Customer Satisfaction (M)	0.140	2.579	0.010	Received
Responsiveness (X3) -> E-Customer *Satisfaction* (M)	0.269	3.279	0.001	Received
User Friendliness (X4) -> E-Customer *Satisfaction* (M)	0.104	2.319	0.021	Received
Personal Needs (X5) -> E-Customer *Satisfaction* (M)	0.168	2.878	0.004	Received
Efficiency (X6) -> E-Customer Satisfaction (M)	0.184	2.778	0.006	Received
E-Customer Satisfaction (M) -> E-Customer *Loyalty* (Y)	0.460	10.347	0.000	Received

Sources : Primary Data (2022)

From table 8 seen from the results of statistical analysis using PLS, it is concluded that:

1. Site Organization has no significant effect on E-Customer Satisfaction. (H1)

Based on Table 8. it can be seen that the results of hypothesis testing show that the relationship between the Site Organization variable and E-Customer Satisfaction shows a p-value of 0.067 <0.05 and the original sample value is 0.116 so it can be concluded that Site Organization has no significant effect on E-Customer Satisfaction which means the hypothesis is Rejected.

2. Reliability has a significant positive effect on E-Customer Satisfaction. (H2)

From Table 8. it shows that the results of hypothesis testing show that the relationship variable Reliability (X2) has a significant positive effect on E-Customer Satisfaction (M). On E-Customer Satisfaction showing an original sample value of 0.140 (positive) meaning that the Reliability variable has a positive influence of 0.140 to E-Customer Satisfaction. Then the p-value is 0.010 <0.05 and the t-statistic value is 2.579 > 1.96 so it can be concluded that Reliability has a positive and significant effect on E-Customer Satisfaction, which means the hypothesis is accepted.

3. Responsiveness has a significant positive effect on E-Customer Satisfaction. (H3)

Based on Table 8, the results of hypothesis testing show that the relationship between the Responsiveness variable and E-Customer Satisfaction shows an original sample value of 0.269 (positive), meaning that the Responsiveness variable has a positive effect of 0.269 on E-Customer Satisfaction. Then the p-value is 0.001 <0.05 and the t-statistic value is 3.279 > 1.96 so it can be concluded that Responsiveness has a positive and significant effect on E-Customer Satisfaction, which means the hypothesis is accepted.

4. User Friendliness has a significant positive effect on E-Customer Satisfaction. (H4)

Table 8 shows that the results of hypothesis testing show that the relationship between the User Friendliness variable and E-Customer Satisfaction shows an original sample value of 0.104, meaning that the User Friendliness variable has a positive effect of 0.104 on E-Customer Satisfaction. Then the p-value is 0.021 <0.05 and the t-statistic value is 2.319 > 1.96 so it can be concluded that User Friendliness has a positive and significant effect on E-Customer Satisfaction, which means the hypothesis is accepted.

5. Personal Needs has a significant positive effect on E-Customer Satisfaction. (H5)

Based on Table 8, it can be seen that the results of hypothesis testing show that the relationship between the Personal Need variable and E-Customer Satisfaction shows an original sample value of 0.168 (positive), meaning that the Personal Need variable has a positive effect of 0.168 on E-Customer Satisfaction. Then the p-value is 0.004 <0.05 and the t-statistic value is 2.878 > 1.96 so it can be concluded that Personal Need has a positive and significant effect on E-Customer Satisfaction, which means the hypothesis is accepted.

6. Efficiency has a significant positive effect on E-Customer Satisfaction. (H6)

Based on Table 8, it shows that the results of testing the hypothesis of the relationship between the Efficiency variable and E-Customer Satisfaction show an original sample value of 0.184 (positive), meaning that the Efficiency variable has a positive effect of 0.184 on E-Customer Satisfaction. Then the p-value is 0.006 <0.05 and the t-statistic value is 2.778 > 1.96 so it can be concluded that efficiency has a positive and significant effect on E-Customer Satisfaction, which means the hypothesis is accepted.

7. E-Customer Satisfaction has a significant positive effect on E-Customer Loyalty. (H7)

Based on Table 8, it shows that the results of hypothesis testing show that the relationship between the E-Customer Satisfaction variable and E-Customer Loyalty shows an original sample value of 0.460 (positive), meaning that the E-Customer Satisfaction variable has a positive effect of 0.460 on E-Customer Loyalty. Then the p-value is 0.000 <0.05 and the t-statistic value is 10.347 > 1.96 so it can be concluded that

E-Customer Satisfaction has a positive and significant effect on E-Customer Loyalty, which means the hypothesis is accepted.

Table 9 Indirect Effect

	Original Sample	T Statistics	P Values	Hypothesis
Site Organization (X1) -> *E-Customer Satisfaction* (M) -> *E-Customer Loyalty* (Y)	0.053	1.711	**0.088**	**Rejected**
Reliability (X2) -> *E-Customer Satisfaction* (M) -> *E-Customer Loyalty* (Y)	0.065	2.553	0.011	Received
Responsiveness (X3) -> *E-Customer Satisfaction* (M) -> *E-Customer Loyalty* (Y)	0.124	3.462	0.001	Received
User Friendliness (X4) -> *E-Customer Satisfaction* (M) -> *E-Customer Loyalty* (Y)	0.048	2.170	0.031	Received
Personal Needs (X5) -> *E-Customer Satisfaction* (M) -> *E-Customer Loyalty* (Y)	0.077	2.679	0.008	Received
Efficiency (X6) -> *E-Customer Satisfaction* (M) -> *E-Customer Loyalty* (Y)	0.085	2.481	0.014	Received

Sources: Primary Data 2022

Based on Table 9 it shows that
1. Site Organization has no significant effect on E-Customer Loyalty mediated on E-Customer Satisfaction
   From Table 9, the results of hypothesis testing between Site Organization and E-Customer Loyalty through the mediation of E-Customer Satisfaction show a t statistic value of 1,711 p-value of 0.088 where the value is greater than 0.05 so it can be concluded that Site Organization has no significant positive effect towards E-Customer Loyalty with E-Customer Satisfaction as mediation, the hypothesis is Rejected.

2. Reliability significant positive effect on E-Customer Loyalty mediated by E-Customer Satisfaction
   Through Table 9, the results of testing the hypothesis between Reliability and E-Customer Loyalty through the mediation of E-Customer Satisfaction show an original sample value of 0.065 (positive) and a p-value of 0.011 ≤ significance (0.05) and a t-statistic value of 2.533 > t -table (1.96) so that it can be concluded that Reliability has a significant positive effect on E-Customer Loyalty with E-Customer Satisfaction as mediation, meaning that it is appropriate, the hypothesis can be accepted.

3. Responsiveness significant positive effect on E-Customer Loyalty mediated by E-Customer Satisfaction
   Based on Table 9, the results of testing the hypothesis between Responsiveness to E-Customer Loyalty through mediation of E-Customer Satisfaction show an original sample value of 0.124

(positive) and a p-value of 0.001 ≤ significance (0.05) and a t-statistic value of 3.462 > t -table (1.96) so that it can be concluded that Responsiveness has a significant positive effect on E-Customer Loyalty with E-Customer Satisfaction as mediation, meaning that it is appropriate, the hypothesis can be accepted.

4. User Friendliness significant positive effect on E-Customer Loyalty mediated by E-Customer Satisfaction
Based on Table 9, it can be seen that the results of hypothesis testing between User Friendliness and E-Customer Loyalty through E-Customer Satisfaction mediation show an original sample value of 0.048 (positive) and a p-value of 0.031 ≤ significance (0.05) and a t-statistic value of 2,170 > t-table (1.96) so it can be concluded that User Friendliness has a significant positive effect on E-Customer Loyalty with E-Customer Satisfaction as mediation, meaning that it is appropriate, the hypothesis can be accepted.

5. Personal Needs significant positive effect on E-Customer Loyalty mediated by E-Customer Satisfaction
Based on Table 9, it shows that the results of testing the hypothesis between Personal Needs and E-Customer Loyalty through the mediation of E-Customer Satisfaction show an original sample value of 0.077 (positive) and a p-value of 0.008 ≤ significance (0.05) and a t-statistic value of 2.679 > t-table (1.96) so it can be concluded that Personal Needs has a significant positive effect on E-Customer Loyalty with E-Customer Satisfaction as mediation, meaning that it is appropriate, the hypothesis can be accepted.

6. Efficiency significant positive effect on E-Customer Loyalty mediated by E-Customer Satisfaction
Table 9 shows that the results of testing the hypothesis between Efficiency and E-Customer Loyalty through the mediation of E-Customer Satisfaction show an original sample value of 0.085 (positive) and a p-value of 0.014 ≤ significance (0.05) and a t-statistic value of 2.481 > t-table (1.645) so that it can be concluded that Efficiency has a significant positive effect on E-Customer Loyalty with E-Customer Satisfaction as mediation, meaning that it is appropriate, the hypothesis can be accepted.
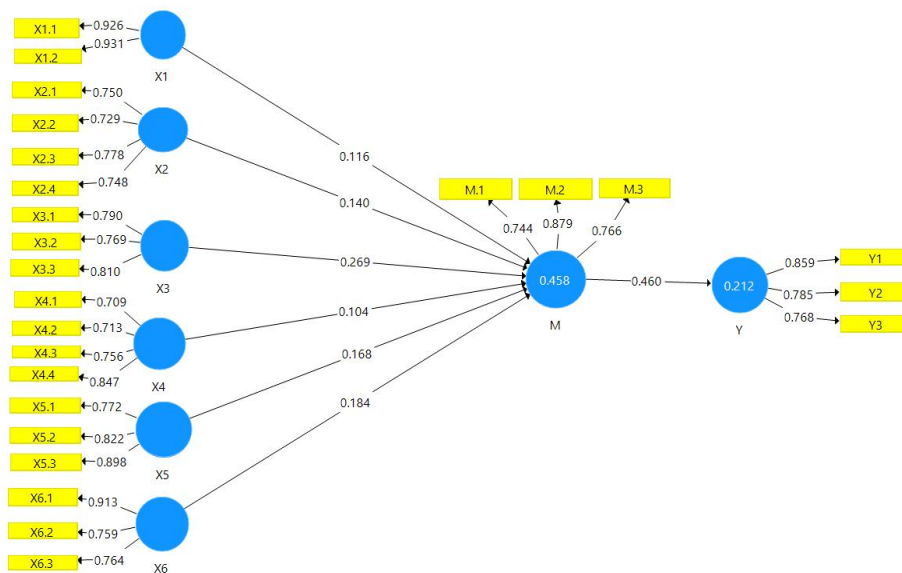

Figure 2. Final PLS Model Output

DISCUSSION

After conducting data analysis using the PLS-SEM analysis technique, the results of statistical processing are obtained to test the research hypothesis, as follows : The results of this study indicate that Site Organization has no significant effect on E-Customer Satisfaction. In a study (Eveland & Cortese, 2004) based on the frequency distribution data of the site organization variable, it shows that the Respondent Achievement Level (TCR) is categorized as good. Which means that although respondents think that the appearance of the BRI Mobile banking application is good and attractive, it is not the aspect of achieving user satisfaction. So, the site organization variable is not a factor that influences E-Customer Satisfaction on the BRI Mobile banking application. Research (Eveland & Cortese, 2004) states that the appearance of the M-Banking application is used as a supporting factor for achieving user satisfaction so that it does not have a significant effect on satisfaction.

From this study it is stated that the Reliability variable has a positive and significant effect on E-Customer Satisfaction. According to (Shankar & Jebarajakirthy, 2019), Reliability is used as the main factor in supporting Cognitive Motivational Theory (CMR) because reliability is one of the factors measuring one's satisfaction in using banking technology facilities repeatedly so as to get a feeling of maximum satisfaction (Shankar & Jebarajakirthy, 2019). This is supported by research that has been conducted by (Hammoud et al., 2018) that with reliability on banking sites, customers get a sense of satisfaction because they get information that suits their needs.

The analysis is based on the data on the hypothesis which shows that the Responsiveness variable has a positive and significant effect on e-customer satisfaction. The results of this research are supported by research according to (Raza et al., 2020) which states that banks respond well to their customers by providing services that are in accordance with the wishes and needs of customers so that it creates a feeling of satisfaction with the customer.

The results of the study show that the User Friendliness variable has a positive and significant effect on E-Customer Satisfaction. According to research findings, the launch of the BRI Mobile Banking application can make it easier for BRI customers to be able to make transactions easily without having to visit the bank. Because the features contained in the BRI Mobile Banking application provide instructions for use that are easy for users to understand so that users get a sense of satisfaction in making transactions. The results of the research are in accordance with research conducted (Rajaobelina et al., 2019) where User Friendliness is highly correlated with E-Customer Satisfaction because it can achieve competitive advantage and ensure convenience for the services provided.

This study shows that the Personal Needs variable has a positive and significant effect on the E-Customer Satisfaction variable. According to the results of the research test, with the creation of a mobile banking application, it can meet the needs of its users personally or privately. The security in the application is also equipped with a strong security code so that it is safe for users to make transactions. The results of this study are supported by research according to (Amin, 2016) which states that the relationship between personal needs and e-customer satisfaction has a direct relationship which is seen based on the results research that states this variable as a trigger for customer satisfaction with users of electronic banking services.

The results showed that the Efficiency variable had a positive and significant effect on the E-Customer Satisfaction variable. This is in accordance with the Cognitive Motivational Theory (CMR) theory where efficient service to consumers can increase satisfaction from the perceived experience (Ul Haq & Awan, 2020). The results of this study are supported by research according to (Herington & Weaven, 2009) which states that efficiency is an important factor in measuring the quality of banking services. Therefore, if the more efficient the service provided, the sense of customer satisfaction will increase.

The results of the study show that the variable effect of E-Customer Satisfaction has a positive and significant effect on E-Customer Loyalty. The relationship between E-Customer Satisfaction and E-Customer Loyalty variables is related to the concept of Cognitive Motivational Relational (CMR) theory where satisfaction is an emotional individual response in evaluating the quality of services provided so that it creates an emotional feeling with loyalty as an emotional response in recognizing service performance systems online banking (Shankar & Jebarajakirthy, 2019). This research is supported by research from (Ramseook-Munhurrun & Naidoo, 2011) which states that the ability of e-banking services to manage service quality can increase customer satisfaction and ultimately these customers are loyal to the bank.

The results of the study show that Site Organization has no significant effect on E-Customer Loyalty with E-Customer Satisfaction as mediation. This is evidenced by the results of research on hypothesis testing with a p-value of the hypothesis of 0.088 where the value is greater than 0.5 (> 0.5). The results of research by (Quach et al., 2016) state that internet banking users do not pay much attention to updates from websites that are launched.

The results showed that the Reliability variable had a positive and significant effect on E-Customer Loyalty with E-Customer Satisfaction as mediation. The results of the study state that E-Customer Satisfaction can mediate between these two variables. The Reliability variable is related to the concept of Cognitive Motivational Relational (CMR) theory whereby the banking service sector is able to rely on good service to customers so that customer responses arise such as increasing feelings of satisfaction or loyalty to customers (Ul Haq & Awan, 2020). The results of this study are in line with previous research conducted by (Amin, 2016) which states that reliability achieves the effect of e-customer loyalty by using e-customer satisfaction as mediation.

The results showed that the Responsiveness variable had a positive and significant effect on E-Customer Loyalty with E-Customer Satisfaction as mediation. The results of the study state that E-Customer Satisfaction can mediate between these two variables. The responsiveness variable is related to the concept of Cognitive Motivational Relational Theory (CMR) theory where the response is one of the strongest influences of a person in giving an emotional response to the service that has been felt. The BRI Mobile application provides their best response in handling complaints from customers through customer service numbers that already exist in the application. The results of this study are in line with research conducted by (Herington & Weaven, 2009) highlighting that responsiveness has a positive and significant influence on loyalty through satisfaction because a sense of responsiveness and readiness of banks in serving their customers generates a response in the form of a sense of satisfaction that turns into loyalty. for the use of these services.

The analysis is based on the data on hypothesis shows that the User Friendliness variable has a positive and significant effect on E-Customer Loyalty with E-Customer Satisfaction as mediation. The results of the study state that E-Customer Satisfaction can mediate between these two variables. The User Friendliness variable is related to the concept of Cognitive Motivational Relational Theory (CMR) theory where friendliness in using applications provides positive emotional responses and has a very good influence in improving the quality of online services (Shankar & Jebarajakirthy, 2019). In the BRI Mobile application, user friendliness in the application is contained in the instructions for making transactions, both in making payments via inter-bank transfers and e-wallet payments and others.

The results showed that the Personal Needs variable had a positive and significant effect on E-Customer Loyalty with E-Customer Satisfaction as mediation. The results of the study state that E-Customer Satisfaction can mediate between these two variables. The Personal Needs variable is related to the concept of the Cognitive Motivational Relational Theory (CMR) theory where the customer's personal needs become a supporting factor in increasing the feeling of consumer loyalty (Sivapalan & Jebarajakirthy, 2017). By fulfilling individual customer needs optimally, the sense of loyalty will strengthen, such as by providing attractive offers to customers and enhancing features in the application

so that customers can access anything through the application. The results of this study are supported by previous research by (Hamadi, 2010) highlighting that personal needs have a significant positive effect on e-customer loyalty through e-satisfaction.

The results showed that the Efficiency variable had a positive and significant effect on E-Customer Loyalty with E-Customer Satisfaction as mediation. The results of the study state that E-Customer Satisfaction can mediate between these two variables. The Efficiency variable is related to the concept of Cognitive Motivational Relational Theory (CMR) theory where this variable becomes one of the components of e-service quality where in evaluating cognitive services provided by service providers requires an efficient assessment to get the maximum influence of satisfaction and loyalty (Sivapalan & Jebarajakirthy, 2017). According to (Amin, 2016), the effect of efficiency on e-customer loyalty is due to the effect of full satisfaction through the performance of services provided by banking sites to customers.

CONCLUSSION

Based on the results of the analysis on testing the effect of the hypothesis of the dimension of E-Service Quality on E-Customer Loyalty with E-Customer Satisfaction as mediation in the BRI Mobile Banking Application in Padang City as follows;

Site Organization has no significant effect on E-Customer Loyalty. The design on the initial appearance of the application is a factor that underlies a person in increasing the feeling of satisfaction with the service. Satisfaction from users will affect if the evaluation of the initial appearance of the application is considered attractive so, satisfaction and loyalty are achieved for BRI Mobile Banking application.

Reliability has a positive and significant effect on E-Customer Satisfaction. The BRI Mobile Banking application always serves consumer requests in a timely manner and if there are problems in making transactions it can be resolved properly so that user expectations can be fulfilled in increasing E-Customer Satisfaction in the BRI Mobile Banking application.

Responsiveness has a positive and significant effect on E-Customer Satisfaction. Responsiveness to the BRI Mobile Banking application can help users and provide fast services such as application speed in making transactions through m-banking.

User friendliness has a positive and significant impact on E-Customer satisfaction. With the launch of the BRI Mobile Banking application, it will make it easier for BRI customers to be able to make transactions easily without having to visit the bank. Because the features contained in the BRI Mobile Banking application provide instructions for use that are easy for users to understand so that users get a sense of satisfaction in making transactions.

Personal Needs have a positive and significant effect on E-Customer Satisfaction. Each person's individual needs certainly have their own way of fulfilling them. The BRI Mobile application is able to meet the user's personal needs because it provides complete features according to customer needs.

Efficiency has a positive and significant effect on E-Customer Loyalty. The BRI Mobile Banking application provides services efficiently and on time to users, so that users get a sense of immediate satisfaction.

E-Customer Satisfaction has a positive and significant effect on E-Customer Loyalty. With the convenience provided by the BRI Mobile Banking application, users get maximum satisfaction from a positive experience they can create a sense of loyalty to users.

Furthermore, the dimensions of E-Service Quality (site organization, reliability, responsiveness, user friendliness, personal needs, and efficiency) have a significant positive effect on E-Customer Loyalty with E-Customer Satisfaction as mediation. Satisfaction has an important role in linking the influence of this dimension in increasing the sense of loyalty of BRI Mobile Banking users where E-Customer

Satisfaction can directly influence E-Customer Loyalty. However, in one of the dimensions of E-Service Quality, namely site organization, it does not have a significant effect on E-Customer Loyalty when mediated by E-Customer Satisfaction. This is because satisfaction does not affect site organization strongly in increasing customer loyalty.

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