

The Influence of E-Service Quality on Customer Loyalty Through Customer Satisfaction Among Livin' by Mandiri Users

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ABSTRAK

Kemajuan teknologi informasi dan proliferasi internet yang meluas telah secara signifikan mengubah penyampaian layanan. Bank saat ini dihadapkan pada tuntutan untuk berinovasi dalam layanan perbankan dan layanan elektronik, khususnya dalam konteks mobile banking. Penelitian ini bertujuan untuk menganalisis dampak faktor-faktor seperti desain antarmuka, keandalan, daya tanggap, kepercayaan, dan personalisasi terhadap tingkat kepuasan pelanggan di antara pengguna aplikasi Livin' by Mandiri. Data untuk penelitian ini dikumpulkan melalui penggunaan kuesioner online yang didistribusikan melalui Google Formulir. Penelitian ini menggunakan metode purposive sampling untuk pemilihan sampel, dengan ukuran sampel terdiri dari 408 pelanggan yang menggunakan aplikasi Livin' by Mandiri. Analisis data dalam penelitian ini dilakukan dengan menggunakan metode SEM-PLS (Partial Least Squares). Hasil penelitian ini menunjukkan adanya hubungan positif yang signifikan antara faktor-faktor seperti desain antarmuka, keandalan, daya tanggap, kepercayaan, dan personalisasi dengan kepuasan pelanggan di antara pengguna Livin by Mandiri. Lebih lanjut, temuan riset menunjukkan bahwa kepuasan nasabah berpengaruh positif dan signifikan terhadap loyalitas nasabah dalam konteks Livin by Mandiri. Selain itu, temuan penelitian ini mengungkapkan pengaruh positif yang signifikan dari faktor-faktor seperti desain antarmuka, keandalan, daya tanggap, kepercayaan, dan personalisasi pada loyalitas pelanggan, dengan kepuasan pelanggan bertindak sebagai mediator di antara pengguna Livin by Mandiri.

ABSTRACT

Advances in information technology and the widespread proliferation of the internet have significantly changed service delivery. Banks are currently faced with demands to innovate in banking services and electronic services, particularly in the context of mobile banking. This study aims to analyze the impact of factors such as interface design, reliability, responsiveness, trust, and personalization on the level of customer satisfaction among Livin' by Mandiri application users. Data for this study was collected through the use of an online questionnaire distributed through Google Forms. This study used purposive sampling method for sample selection, with a sample size consisting of 408 customers using the Livin' by Mandiri application. Data analysis in this study was conducted using the SEM-PLS (Partial Least Squares) method. The results of this study show a significant positive relationship between factors such as interface design, reliability, responsiveness, trust, and personalization with customer satisfaction among Livin by Mandiri users. Furthermore, research findings show that customer satisfaction has a positive and significant effect on customer loyalty in the context of Livin by Mandiri. In addition, the study's findings reveal the significant positive influence of factors such as interface design, reliability, responsiveness, trust, and personalization on customer loyalty, with customer satisfaction acting as a mediator among Livin by Mandiri users.

1. INTRODUCTION

The advancements in information technology and the widespread use of the internet have transformed the delivery of services, replacing conventional models with web-based approaches. This transition also holds in the banking sector, where banks now provide services through electronic channels or E-banking. With the increasing adoption of E-banking systems, banks face intense competition in their efforts to attract and retain customers (Al-Omouh et al., 2020; Shankar & Jebarajakirthy, 2019). Proficiency in delivering high-quality services is the key to building a reputation, attracting new users, and enhancing user satisfaction. In the business world, customer satisfaction is a crucial factor. Customer satisfaction not

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only ensures customer loyalty but also generates valuable recommendations to potential customers. However, to achieve customer satisfaction, it is essential to provide the best services in the market with innovative and creative solutions for customers (Hammoud et al., 2018; Sardana & Bajpai, 2020). In the online context, this is known as e-service quality, which is defined as the extent to which a website can facilitate online shopping, purchasing, and delivery processes effectively and efficiently (Grönroos, 2020; Wu et al., 2014). Currently, the banking sector is fiercely competing to provide the best services to customers, particularly in the realm of Mobile Banking. Competition among banks, such as BCA, BRI, Mandiri, and BNI, has become increasingly intense. According to the Top Brand Award for the year 2023 in the e-channel category, specifically mobile banking, the product m-BCA leads as the top choice for customers. BRI Mobile ranks second while m-Banking Mandiri (Livin' by Mandiri) occupies the third position. These findings align with research that states that the e-service quality of Livin' by Mandiri is a factor hindering its competitiveness against m-BCA and BRI Mobile (Aulia & Purmono, 2023; Utomo & Hidayat, 2023). Furthermore, Livin' by Mandiri users have generally provided negative reviews on the Play Store and App Store, expressing dissatisfaction and complaints related to the e-service quality of Livin' by Mandiri. Based on this, the question arises as to whether the quality of the electronic services of Livin' by Mandiri affects customer satisfaction and customer loyalty, which is the focus of this research.

According to the findings of the previous research which found that there is a significant and positive relationship between the dimensions of e-service quality and customer satisfaction in Livin' by Mandiri (Aulia & Purmono, 2023; Utomo & Hidayat, 2023). Furthermore, the study also indicates a significant and positive impact of customer satisfaction on customer loyalty within the context of Livin' by Mandiri. These findings also support the notion that customer satisfaction acts as a mediator in the relationship between the dimensions of e-service quality and customer loyalty among Livin' by Mandiri users. This research represents an adaptation of a previous study with an emphasis on differences in the research period and sample characteristics, which will result in data from different respondents.

To maintain a competitive market share, the banking sector is actively striving to enhance the quality of services, introduce innovations, and incorporate outstanding features into mobile banking applications. Timothy Utama, the Director of IT at Bank Mandiri, has expressed the bank's ongoing commitment to innovation and the provision of various relevant new features, both in the context of banking services and beyond banking services. The Livin' by Mandiri application offers facilities that encompass all the daily financial needs of customers in a single application. Bank Mandiri routinely monitors and reviews its services to ensure that customers can comfortably and securely carry out their transactions.

Table 1. Increase in Mobile Banking Users as a Percentage

Brand Name	2022	2023	Increase
m-BCA	47.4	47.9	0.5
BRI Mobile	19.4	19.8	0.4
m-Banking Mandiri	12.9	13	0.1
BNI Mobile	11.2	11.3	0.1
CIMB Niaga Mobile	3.8	4.2	0.4

Based on the data presented in Table 1, Livin' by Mandiri, which is m-Banking Mandiri, exhibits lower growth compared to its competitors such as m-BCA and BRI Mobile. Despite implementing innovations and improvements in e-service quality, m-Banking Mandiri still lags in the competition. Therefore, the researchers intend to conduct a reanalysis to evaluate the direct influence of the dimensions of e-service quality on customer satisfaction, the direct impact of customer satisfaction on customer loyalty, as well as the influence of e-service quality dimensions on customer loyalty through customer satisfaction. E-service quality refers to the extent to which a website efficiently provides goods and services and facilitates transactions (Al-Dweeri et al., 2019; Kaur et al., 2023). E-service quality can also be understood as the comprehensive evaluation given by users regarding the quality of virtual facilities provided through e-commerce (Lin et al., 2016; Sharma & Lijuan, 2015). In this study, the dimensions of e-service quality that are the focus include interface design, reliability, responsiveness, trust, and personalization (Bhat & Darzi, 2020; Zhang et al., 2023). Customer satisfaction refers to the feelings of pleasure or disappointment experienced by customers when they evaluate the performance or outcomes of a product or service. If the service does not meet customer expectations, they will feel dissatisfied. Conversely, if the service aligns with their expectations, customers will feel satisfied. The ability to provide high-quality service to users has a positive impact on building a reputation, increasing the user base, and attracting potential new users to a bank's website (Ageeva et al., 2018; Li et al., 2021). Therefore, superior service quality significantly enhances the level of user satisfaction.

Customer loyalty refers to a customer's dedication to consistently purchase and utilize a particular product or service as their primary choice (Srivastava & Kaul, 2016; Thakur, 2016). Customer loyalty reflects how customers respond or behave towards a product or service, and customers are considered loyal when they continuously use the product or service they choose, demonstrating a strong commitment to that product or service. In the context of online banking, customer loyalty can be identified through the frequency of using Internet banking services, which reflects a strong relationship between the customer and the service. The relationship between variables in the research is depicted in the conceptual framework that has been presented in Figure 1.

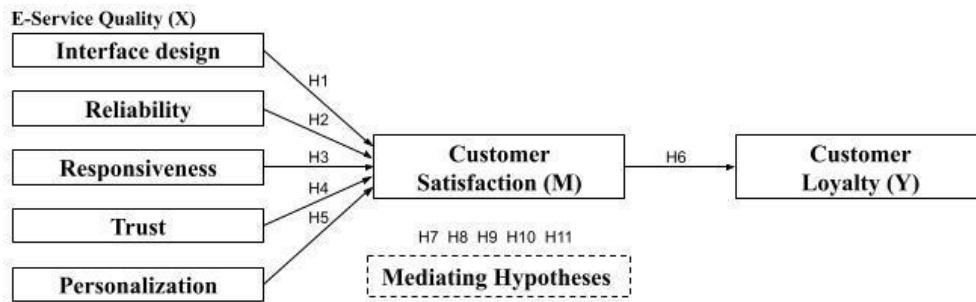


Figure 1. Conceptual Framework

E-service quality plays the role of an exogenous variable that is not influenced by any other variables in this study. Meanwhile, the variable of customer satisfaction serves as a mediating variable, and customer loyalty is an endogenous variable influenced by other variables within the context of this research.

2. METHODS

Research methodology refers to the steps or approaches used to collect data with the aim of enhancing, modifying, or developing an understanding of a research study or group of studies, which seeks to acquire knowledge in solving research problems (Sugiarto, 2022). This research employs a quantitative method as its research framework. The research sample consists of 408 users of Livin' by Mandiri. The sample criteria used are Livin' by Mandiri customers who have used the application at least 7 times or more in the last month. Selecting respondents with these criteria is considered to provide more accurate information in evaluating e-service quality, customer satisfaction, and customer loyalty for Livin' by Mandiri. Data collection is carried out through the distribution of questionnaires provided in the form of Google Form links, using a Likert rating scale. Data analysis is performed using the Structural Equation Modeling (SEM) approach.

3. RESULTS AND DISCUSSIONS

Results

Evaluation Model Measurement (Outer Model)

The Measurement Model or Outer Model is utilized to measure the relationships between latent variables and their associated attributes. There are three measurement models, namely: internal consistency, convergent validity, and discriminant validity, with the results as follows:

Table 2. Evaluation Results of the Outer Measurement Model

Variable	Item Variable	Loading Factor	AVE	CR	CA	Information
Customer Loyalty (CL)	CL1	0.814	0.682	0.865	0.766	Valid and Reliable
	CL2	0.808				Valid and Reliable
	CL3	0.854				Valid and Reliable
Customer Satisfaction (CS)	CS1	0.806	0.665	0.856	0.748	Valid and Reliable
	CS2	0.850				Valid and Reliable
	CS3	0.789				Valid and Reliable
Interface Design (ID)	ID3	0.902	0.812	0.896	0.768	Valid and Reliable
	ID4	0.900				Valid and Reliable

Variable	Item Variable	Loading Factor	AVE	CR	CA	Information
Personalization (PR)	PR1	0.820	0.687	0.868	0.772	Valid and Reliable
	PR2	0.820				Valid and Reliable
	PR3	0.846				Valid and Reliable
Reliability (RE)	RE2	0.773	0.652	0.849	0.733	Valid and Reliable
	RE3	0.839				Valid and Reliable
	RE4	0.808				Valid and Reliable
Responsiveness (RS)	RS1	0.763	0.628	0.835	0.704	Valid and Reliable
	RS2	0.818				Valid and Reliable
	RS3	0.796				Valid and Reliable
Trust (TR)	TR1	0.897	0.786	0.880	0.729	Valid and Reliable
	TR2	0.876				Valid and Reliable

The evaluation results from Table 2 indicate that all the questions in the questionnaire are considered valid because the loading factor values exceed 0.7. Furthermore, all items are assessed as reliable as the Average Variance Extracted (AVE) has values greater than 0.5, while the Composite Reliability (CR) and Cronbach's Alpha (CA) have values exceeding 0.7. The next step is to conduct a discriminant validity test, where the correlation values between indicators and their corresponding constructs should be higher than the correlation values with other constructs, as suggested by Ghazali (2021). All indicators have higher correlations with the relevant constructs compared to other constructs, indicating that the research model has good discriminant validity in terms of cross-loading discriminant validity.

Structural Model Evaluation (Inner Model)

R Square Test

Next, in the inner model testing phase, the assessment is carried out by analyzing the R-Square values for each endogenous variable to evaluate the predictive power of the structural model (Ghozali, 2021). According to the guidelines provided by (Ghozali, 2021), if the R-Square value reaches 0.75, it signifies that the model has high predictive power, whereas if the R-Square value is 0.5, the model is classified as having moderate predictive power, and if the value is 0.25, the model is considered to have low predictive power.

Table 3. R Square Results

Variable	R Square	Information
Customer Loyalty	0.639	Moderate
Customer Satisfaction	0.651	Moderate

The R-Square value that has been presented in Table 3 states for the customer satisfaction variable is 0.65, indicating that approximately 65% of the variation in customer satisfaction can be explained by variables such as interface design, reliability, responsiveness, trust, and personalization used in this study, while the remaining 35% is influenced by other factors not included in the analysis. Furthermore, the customer loyalty variable has an R-Square of 0.63, showing that about 63% of the variation in customer loyalty can be explained by the level of customer satisfaction, while the remaining 37% is influenced by other unexamined factors in this study.

Hypothesis Test (Path Coefficient)

In the research framework, hypotheses are evaluated through model analysis using bootstrapping techniques. The T-Statistics results are compared with the critical t-table value used. This study adopts one-tailed hypotheses, with a significance level of 0.05 (5%) and a critical t-table value of 1.64. Here are the results of the hypothesis testing.

Discussion

Based on the analysis results of H1, it was found that Interface Design has a positive and significant impact on Customer Satisfaction. This is supported by a T-Statistic result of 2.992, which exceeds the critical t-table value of 1.64, and a p-value of 0.003, which is less than 0.05, making this hypothesis acceptable. This result is consistent with previous findings in the research conducted by Hariyanto & Rachmawati (2022). Interface Design plays a crucial role as the first element that captures users' attention and makes the

application stand out (Mohamed et al., 2017; Olorunlome et al., 2017). Consistency in color, font, and icon symbols is vital in ensuring that users can easily interact with the application. Improvements in Interface Design not only help in attracting more users but also contribute to enhancing customer satisfaction (Murali et al., 2016; Rane et al., 2023).

The analysis results for H2 indicate that Reliability has a positive and significant influence on customer satisfaction for Livin' by Mandiri users. This finding is supported by a T-Statistic value of 3.230, which exceeds the critical t-table value of 1.64, and a p-value of 0.001, which is less than 0.05, making this hypothesis acceptable. This result aligns with the findings from the similar research which also affirmed that Reliability has a positive and significant impact on customer satisfaction (Bungatung & Reynel, 2021; Choi, 2019). In this context, Reliability reflects Livin' by Mandiri's dedication to resolving customer issues accurately, maintaining transaction accuracy, and providing an adequate level of security. These factors have the potential to enhance customer satisfaction. Reliability has been recognized as a key component in the quality of information technology-based services. Reliability plays a significant role as a determinant of electronic service quality. Therefore, mobile banking applications must execute each transaction accurately to create a positive perception among customers about the overall banking system, which, in turn, affects customer satisfaction levels.

In the analysis of H3, the results show that Responsiveness has a positive and significant impact on customer satisfaction for Livin' by Mandiri users. This finding is strengthened by a T-Statistic value of 6.392, which is significantly higher than the critical t-table value of 1.64, and a p-value of 0.000, which is less than 0.05, making this hypothesis acceptable. This finding aligns with the similar research, which also affirmed that Responsiveness in electronic services has a significant impact on customer satisfaction (Iberahim et al., 2016; Pradnyadewi & Giantari, 2022). Responsiveness reflects Livin' by Mandiri's ability to provide financial services quickly and efficiently, an aspect not always found in offline banking. Reliability and speed in responding to customer needs are crucial in building customer satisfaction. As noted in the previous research which stated that the speed of responding to customer requests in the electronic service world significantly influences customer satisfaction (Demirel, 2022; Vasić et al., 2019). Therefore, Livin' by Mandiri needs to maintain high responsiveness to provide fast and efficient financial services, which is a crucial factor in enhancing customer satisfaction.

In the analysis of H4, the test results show that Trust has a positive and significant impact on customer satisfaction for Livin' by Mandiri users. This finding is supported by a T-Statistic value of 5.194, which exceeds the critical t-table value (1.64), and a p-value of 0.000, which is lower than the significance level of 0.05, making this hypothesis acceptable. This finding aligns with the results of the previous research, which also stated that Trust has a positive and significant impact on customer satisfaction (Demirel, 2022; Vasić et al., 2019). Trust, or trustworthiness, plays a crucial role in the online context, especially in the adoption of mobile banking applications. The level of customer trust in the application significantly influences online behavior, including the decision to use the application and user satisfaction. Therefore, Livin' by Mandiri needs to ensure the security and confidentiality of customers' data to enhance customer trust. This will contribute to improving customer satisfaction, which, in turn, can lead to the creation of customer loyalty.

The results of testing H5 indicate that Personalization has a positive and significant impact on customer satisfaction for Livin' by Mandiri users. This is demonstrated by a T-Statistic value of 2.192, which exceeds the critical t-table value (1.64), and a p-value of 0.029, which is lower than the significance level of 0.05. Therefore, this hypothesis is acceptable. This result is consistent with the previous research, which also stated that Personalization has a positive and significant impact on customer satisfaction (Kasiri et al., 2017; Marinkovic & Kalinic, 2017). Personalization can enhance customer satisfaction by providing an experience that aligns with customer preferences. By offering content and services relevant to user preferences, customers feel acknowledged and attended to, creating a higher level of satisfaction.

Based on the results of testing H6, it is found that Customer satisfaction has a positive and significant impact on customer loyalty for Livin' by Mandiri users. This is confirmed by a T-Statistic value of 22.494, which exceeds the critical t-table value (1.64), and a p-value of 0.000, which is below the significance level of 0.05. Therefore, this hypothesis is acceptable. This finding aligns with the results of similar research, which also affirm that customer satisfaction with mobile banking plays a crucial role in building customer loyalty (Esmaeili et al., 2021; Mohd Thas Thaker et al., 2019). Customers who are satisfied with mobile banking services tend to maintain a strong and sustainable relationship.

Based on the results of testing H7, it can be concluded that Interface design has a positive and significant impact on customer loyalty through customer satisfaction for Livin' by Mandiri users. This finding is supported by a T-Statistic value of 2.799, which exceeds the critical t-table value (1.64), and a p-value of 0.005, which is below the significance level of 0.05. Therefore, this hypothesis is accepted. The importance of Interface design is evident in creating customer satisfaction for Livin' by Mandiri, which is

achieved through attractive design, organized menu layouts, and the ease and speed of using the Livin' by Mandiri app for transactions. This has a positive impact, where Livin' by Mandiri customers tend to recommend the service to others and use it more frequently. Thus, it can create customer loyalty for Livin' by Mandiri through customer satisfaction.

Based on the results of testing H8, it can be concluded that Reliability has a positive and significant impact on customer loyalty through customer satisfaction for Livin' by Mandiri users. This finding is supported by a T-Statistic value of 3.441, which exceeds the critical t-table value (1.64), and a p-value of 0.001, which is below the significance level of 0.05. Therefore, this hypothesis is accepted. This result is consistent with previous research, especially the study conducted by Hariyanto & Rachmawati (2022), which indicates that customer satisfaction with the use of Livin' by Mandiri mediates the relationship between reliability and customer loyalty (Cahaya et al., 2022; Tjahjono & Dahlan, 2023). To enhance customer satisfaction and customer loyalty, Livin' by Mandiri needs to be consistently ready to assist customers in problem-solving, maintain transaction accuracy, and strengthen the security of banking transactions. This way, customer satisfaction and loyalty can be improved.

Based on the results of testing H9, it can be concluded that Responsiveness has a positive and significant impact on customer loyalty through customer satisfaction for Livin' by Mandiri users. This is reinforced by the T-Statistic value of 6.176, which exceeds the critical t-table value (1.64), and a p-value of 0.000, which is below the significance level of 0.05. Therefore, this hypothesis is accepted. This finding is consistent with previous research, which emphasizes that customer satisfaction with the use of Livin' by Mandiri plays a mediating role in the relationship between responsiveness and customer loyalty (Komara & Utami, 2024; Martio & Moko, 2023). This indicates the importance of the responsiveness and speed of services provided by Livin' by Mandiri in influencing customer satisfaction and, in turn, enhancing customer loyalty.

Based on the results of testing H10, it was found that Trust has a positive and significant impact on customer loyalty through customer satisfaction for Livin' by Mandiri users. This is supported by the T-Statistic value of 5.015, which exceeds the critical t-table value (1.64), and a p-value of 0.000, which is below the significance level of 0.05. Therefore, this hypothesis is accepted. This result is consistent with previous research, which emphasizes that customer satisfaction with the use of Livin' by Mandiri plays a mediating role in the relationship between trust and customer loyalty (Cahaya et al., 2022; Komara & Utami, 2024). This indicates that the trust instilled by Livin' by Mandiri in its customers has a significant impact on creating customer satisfaction, ultimately driving customer loyalty to the application. Customers who feel they can trust and rely on Livin' by Mandiri are more likely to become loyal users and may even recommend the application to others.

The results of testing H11 show that Personalization has a positive and significant impact on customer loyalty through customer satisfaction for Livin' by Mandiri users. This is supported by the T-Statistic value of 5.015, which exceeds the critical t-table value (1.64), and a p-value of 0.019, which is below the significance level of 0.05. Therefore, this hypothesis is accepted. This study is consistent with previous research, which indicates that customer satisfaction with the use of Livin' by Mandiri plays a mediating role in the relationship between personalization and customer loyalty (Permana et al., 2020; Zaid et al., 2020). In this context, personalization becomes key to creating customer loyalty. By catering to the preferences and needs of customers and providing content and services relevant to their preferences, Livin' by Mandiri can create a satisfying experience for customers. As a result, customers will feel valued and acknowledged, which, in turn, encourages them to remain loyal and even recommend the application to others.

Customer satisfaction reflects the overall attitude of customers toward the quality of service after they have purchased and used it, indicating whether customers feel satisfied or not with the service. The positive impact of e-service quality on customer satisfaction has a significant effect on a bank's profitability. High-quality experiences in electronic services have a significant influence on customer assessments and trust, meaning that e-service quality can help build long-term relationships with customers. Customer loyalty, in essence, stems from customer satisfaction, which, in turn, is influenced by service quality. There is a significant positive correlation between e-service quality, customer satisfaction, and customer loyalty. Specifically, customer satisfaction affects customer behavior, and evaluations of e-service quality influence customer satisfaction. In conclusion, assessments of e-service quality have an impact on customer satisfaction, and, ultimately, both play a role in shaping customer loyalty.

4. CONCLUSION

The conclusion of this research is that interface design has a positive and significant influence on customer satisfaction of Livin' by Mandiri users. Reliability, responsiveness, trust, and personalization also have a positive and significant influence on customer satisfaction and customer loyalty. Responsiveness has

the most significant impact on customer satisfaction, showing that Livin' by Mandiri is able to provide services that are fast, responsive and ready to help customers. Trust also plays an important role in influencing customer satisfaction, showing that Livin' by Mandiri is able to build trust and become a choice that customers trust. Recommendations for Livin' by Mandiri include increasing responsiveness in handling customer problems, ensuring customer data security, and increasing transparency in handling customer complaints. For future research, it is recommended to consider the use of different e-service quality dimensions, such as mobile banking services, to broaden the understanding of the influence of e-service quality on customer satisfaction.

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