International Journal of Business and Quality Research

https://e-journal.citakonsultindo.or.id/index.php/IJBQR
E-ISSN: 2985-9468

Analysis of the Influence of E-Service Quality, E-Satisfaction and E-Trust on E-Customer Loyalty among BRImo Mobile Banking Users in Mataram City

Baiq Marlia Apriyani [1] , Bambang [2]

[1.2] Faculty of Economics and Business, University of Mataram

Author Correspondence: baiqmarliaapriyani@gmail.com

Abstract

The rationale behind this study is to examine the impact of e-service quality, e-satisfaction, and e-trust on BRImo mobile banking users' customer loyalty. Purposive sampling is the sampling strategy used in this quantitative study. The primary data used in this study were gathered from 100 respondents via questionnaires. This investigation implemented multiple linear regression techniques featuring SPSS 26 as the data analysis tool. The study findings suggest that e-service quality has no own impact on the e-customer loyalty of BRImo mobile banking users, whereas e-satisfaction and e-trust have a noteworthy and favorable effect on customer loyalty

.

Keywords: E-Service Quality, E-Satisfactions, E-Trust and Customer Loyalty

INTRODUCTION

Amidst the rapidly developing digital era like today, technology and communication have become part of everyday life. Advances in information technology bring changes in business strategies including banking business. In terms of finance, the development of the era has brought digital transactions that allow us to make transactions anytime and anywhere. One example of the use of technology that is very popular today is the use of banking services through the mobile banking platform. Mobile banking grants customers to make financial exchanges online and in real time via mobile devices such as smartphones or tablets.

One of the banking services that already has a mobile banking service as a means of interacting with customers in Indonesia is Bank Rakyat Indonesia (BRI). Previously, BRI had own own mobile application outline is application For e-banking transactions, services

Copyright to the author of some rights reserved This work is licensed under aCreative Commons Attribution-ShareAlike 4.0 International License.

International Journal of Business and Quality Research
https://e-journal.citakonsultindo.or.id/index.php/IJBQR
E-ISSN: 2985-9468

provided by Bank Rakyat Indonesia include internet banking, BRI info, and BRI call. While that, BRI launched return same application with missing features more the same in its uses that is mobile banking application called BRImo. BRImo is application separately developed by BRI from BRI mobile application that has there is. Launch beginning This BRImo application in February 2019, features main from BRImo application, namely combine 3 types function among them mobile banking, internet banking, and electronic money or t-bank to in One application with less transaction menu more the same with BRI mobile (Ahmad Rizal, 2021.).

BRImo is Application latest digital finance internet data based that provides convenience for Customer For do various transaction finance like check balance receive and transfer money, pay bills and so on. According toFadilah et al. (2023) The existence of BRImo is also in line with effort company realize inclusion finance with provide access services that only available through mobile devices, this platform present use give convenience for user in transact digitally with different display menus. Based on information from Databoks, BRImo occupies order second in the most popular use of mobile banking with amount BRImo users in the first quarter of 2024 were 33.5 million, the number the increased by 30.3 percent.

Apart from BRImo successfully occupying the second position of the most widely used mobile banking in Indonesia. BRImo has become part of people's lifestyles, because it makes payment activities easier. It is not surprising that BRImo has many enthusiasts and has experienced significant user growth throughout Indonesia, Such as in the city of Mataram Namely increasing With the progress of technology and increasingly digital lifestyle of society. However, it fails to ensure satisfaction for BRImo Members, Several still numerous grievances that arise from users when transacting using BRImo. One of them is about the quality of service, satisfaction and trust. This can affect customer loyalty. According to Zeithami (2002) in Fadilah et al. (2023) The key to a bank's success is to remain competitive and Keep enhancing the quality of service in order to serve customers needs and deliver exceptional service. The level of quality high service a knowledged as one of the factor the most important thing that contributes to success business whatever based on transaction electronics.

Study This referring to the Theory of planned (TPB), which aims to study and understand How factors psychological like intention, belief, and control behavior influence attitudes and behavior customer in using BRImo mobile banking. TPB is used For identify and analyze connection between contributing variables towards e-customer loyalty, namely e-service quality, e-satisfaction, and e-trust.

Copyright to the author of some rights reserved This work is licensed under aCreative Commons Attribution-ShareAlike 4.0 International License.

International Journal of Business and Quality Research
https://e-journal.citakonsultindo.or.id/index.php/IJBQR
E-ISSN: 2985-9468

Assessment previously carried out by Ahmad rizal (2021) the person declaring that E-service quality, E-satisfaction and E-trust have an influence encouraging towards E-customer loyalty BRImo mobile banking users. How ever Haetami & Widodo (2021) find different results, with state that the E-service quality variable Fails to influential towards E-customer loyalty, while the E-satisfaction and E-trust variables have an influence towards E-customer loyalty. Likewise on the basis of the study performed by Fadilah et al. (2023) stating that E-trust variable does not influential towards customer loyalty, while E-service quality and E-trust Variables show a influence towards e-customer loyalty.

Based on these phenomena, then author is interested in conducting research entitled **" Analysis The Influence of E-Service Quality, E-satisfactions and E-Trust on E-Customer Loyalty among BRImo Mobile Banking Users in Mataram City "**.

THEORETICAL BASIS AND HYPOTHESIS DEVELOPMENT

E-Service Quality

In the view of Juwaini et al. (2022) E-Service Quality, it is a service provided to consumers using the internet. Internet-based services make customers experience greater efficiency in conducting transactions regarding time and cost. The accessibility of information and seamless transactions influence customer preferences when making transactions, supported by sufficient internet infrastructure and assured data confidentiality. E-service quality reflects a website's capability to facilitate online purchases, payments, orders, and deliveries. This aims to enhance the effectiveness and efficiency of operations (Puriwat & Tripopsakul, 2017).

Due Rifa'i (2019) to its relationship to costs, satisfaction, retention, and loyalty, one of the most researched topics in marketing is e-service quality. Dimensions and results efficacy service electronics, which tend to be called in contrast to expected offering and perceived offering, are problem quality service significant electronics. According to Rifa'i (2019) there are five dimensions that are also indicators in measuring E-Service Quality, that is to say, the dimensions of Tangibles, Reliability, Responsiveness, Assurance, and Empathy.

E-satisfaction

According to Hidayah & Utami (2017) E-Satisfaction is the success of delivering quality service and product quality that is basically liked and provides what is in accordance with customer expectations. Satisfaction is a form of satisfaction, either a feeling of happiness or otherwise, a person who is produced from compare a work or perceived results to product or service based on expectations. If the experience gained the Far from hope so customer No feel like or satisfied (Kotler & Keller, 2016).

Copyright to the author of some rights reserved This work is licensed under aCreative Commons Attribution-ShareAlike 4.0 International License.

International Journal of Business and Quality Research
https://e-journal.citakonsultindo.or.id/index.php/IJBQR
E-ISSN: 2985-9468

Juwaini et al. (2022) said that E-Satisfaction is a user's attitude in evaluating a site that is based on a purchasing experience that will create customer satisfaction for the company. E-satisfaction refers to a mental condition that arises when a customer feels content and ceases to seek other options besides the website being used at that time.

E-Trust

E-Trust represents the readiness of consumers to face the possibility of loss in purchasing via the internet, grounded in the belief that the seller guarantees a transaction which will meet consumer satisfaction and successfully provide goods or services (Ghaisani & Purrbawati.). According to Martinez and Bosque (2013) quoted by Indah Maghfiroh et al. (2022:3) defining consumer trust in light of the perspective that a product or service provider can effectively meet its commitment to support the consumer's long-term goals.

E-Trust or electronic trust is a trust that does not appear suddenly but must be built from the beginning and E-Trust may be described as the basis for the formation and maintenance of relationships between customers and online sellers. When consumers want to do transaction online, then what's on your mind consumer is the money sent No is lost so only, but get reply in the form of desired product in accordance with what is displayed and described in the targeted online store.

E-Customer Loyalty

According to Khamdani (2019) in Fadilah et al. (2023:3) the word "custom", which means make something become habit is origin from the term " customer ". Customer become habit buy from time to time Because interactions and purchases repeat. Loyal customers are those who are obedient, which means steady and firm his heart, or obedient, which means obedient. Therefore that, loyalty customer refers to someone who has history often do purchase during term the time that has passed determined temporary dedicated For utilise all Company promotion.

According to Smith (2020) in Latifah & Wahyuningsih. (2023:5) electronic customer loyalty shows the attitude and commitment of a customer to want to use and recommend banking application services to others. Therefore, E-customer loyalty signifies a user's involvement to regularly using the deployment and conducting internet-based transactions in the coming years, undeterred by competitive promotional activities and eager to suggest recommending the tool to others (Syahidah & Aransyah, 2023). E-customer loyalty can be categorized into four components, namely: Cognitive, Affective, Conative and Action.

Copyright to the author of some rights reserved This work is licensed under aCreative Commons Attribution-ShareAlike 4.0 International License.

International Journal of Business and Quality Research
https://e-journal.citakonsultindo.or.id/index.php/IJBQR
E-ISSN: 2985-9468

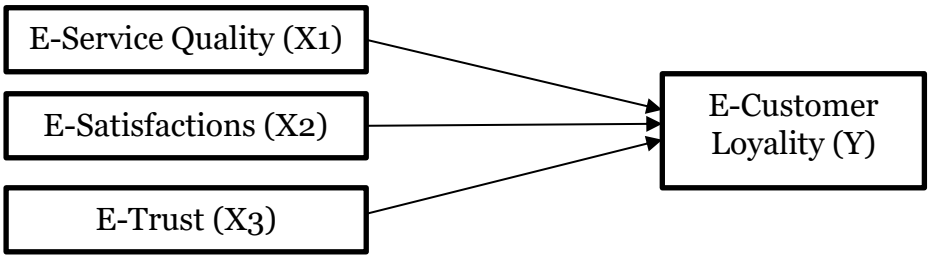


Figure 1. Framework

Research Hypothesis

A hypothesis serves as a provisional answer to the research problem formulation, which is structured as a question. The hypotheses for this research are outlined below:

H_1: E-service quality positively influences e-customer loyalty among BRImo mobile banking participants in Mataram City.

H_2: E-satisfaction positively influences e-customer loyalty among BRImo mobile banking users in Mataram City.

H_3: E-trust positively influences e-customer loyalty among BRImo mobile banking users in Mataram City.

RESEARCH METHODS

Types of research

The present study is quantitative examination. As stated by to Prof. Dr. Sugiyono (2013) method study quantitative is study with tool For data processing using statistics, therefore that's the data obtained and the results obtained in the form of numbers. Research quantitative research places great emphasis on objective results, through supply data questionnaire may be acquired with objective and tested using validity and reliability processes. A questionnaire is a set of structured questions designed according to the research variables. Using a questionnaire for data collection is highly efficient, as respondents simply select from the answers provided by the researcher. In this study, the researcher wants to know and test the connection among E-service quality, E-satisfaction, and E-trust concerning customers allegiance towards BRImo users. This study involves collecting information in the format of numerical information or information that was originally in the form of sentences, then converted into numbers for further analysis .

Copyright to the author of some rights reserved This work is licensed under aCreative Commons Attribution-ShareAlike 4.0 International License.

International Journal of Business and Quality Research
https://e-journal.citakonsultindo.or.id/index.php/IJBQR
E-ISSN: 2985-9468

Research Location

This research took place in the city of Mataram. This area is the center of trade, education, government administration, and tourism industry and is faster in getting global information including matters related to *digital payment so that it tends to make online* transactions easier and more practical.

Population and Sample

The study's population consisted of individuals from Mataram City who utilize BRImo mobile banking. The sampling method employed was purposive sampling, whereby participants are selected participants based on specific criteria. Utilizing the Slovin formula, we determined the appropriate sample size., resulting in a purposive sampling strategy that rounded up to 100 respondents from the initial calculation of 95.23. The inclusion criteria for this study were: participants who currently use or have previously used BRImo mobile banking, ensuring that respondents possess relevant experience with the service. Additionally, the age range for respondents was set at 18-35 years, encompassing both the millennial generation and a significant portion of Generation Z.

Data collection technique

The data gathering process method utilized in the context of this examination involves a data collection instrument, where respondents are requested to indicate their agreement with various statements by selecting one of the provided answer options. The data collection instrument employs the Likert scale, which is a common examination tool for measuring attitudes and opinions. This study utilizes a five-point Likert scale, which includes the following levels: Strongly Disagree (STS), Disagree (ST), Neutral (N), Agree (S), and Strongly Agree (SS). The research examines four variables: E-Service Quality, E-Satisfaction, E-Trust, and E-Customer Loyalty.

Data Types and Data Sources

The data utilized in this study consists of quantitative data represented by numerical values collected from questionnaires distributed to respondents, which were subsequently analyzed using SPSS 26 software. The data for this research is derived from primary sources, derived directly from respondents based on the completed questionnaires submitted by each participant in the city of Mataram.

Copyright to the author of some rights reserved This work is licensed under aCreative Commons Attribution-ShareAlike 4.0 International License.

International Journal of Business and Quality Research
https://e-journal.citakonsultindo.or.id/index.php/IJBQR
E-ISSN: 2985-9468

Data Analysis Techniques

Validity test

this test including a method for evaluate how much Far several items arranged in A questionnaire Can considered appropriate or no. The main purpose is in operate measurement how far those items are capable reflect what to do measured by researchers. The terms used For Validity decision making is if $r_{count} > r_{table}$ when rcount exceeds rtable, the questionnaire items are deemed valid; however, if rcount is lower than rtable, the items are regarded as invalid.

Reliability Test

Reliability Test is method for evaluate to what extent a tool measuring produce consistent results when used return in condition similar (Ghozali, 2016). As for the criteria to determine whether questionnaire accurate or consistent in testing reliability is if Cronbach's Alpha score is higher of 0.70. If the If the Cronbach's Alpha score is below 0.70, the questionnaire is regarded as unreliable.

Normality Test

The evaluation of normal distribution is conducted to investigate the extent to which the data collected from a sample comes originating in a population that exhibits normal distribution characteristics. For In this examination, the Kolmogorov-Smirnov procedure is applied, which helps us ascertain the normality of the data. If the significance value (p-value) exceeds 0.05, it suggests showing that the data conforms to a normal distribution pattern; if not, it indicates a deviation from normality.

Multicollinearity Test

The function of the multicollinearity test is to determine to investigate the association between the independent variables in a regression model. A well-functioning the predictive model is expected to not exhibit correlation among the independent variables. It is said that multicollinearity symptoms are absent if the VIF value is less than 10 (Ghozali, 2016).

Heteroscedasticity Test

The heteroscedasticity test aims to evaluate if there is a variation in the residuals across different observations next exhibit varying levels of dispersion within the regression model.

Copyright to the author of some rights reserved This work is licensed under aCreative Commons Attribution-ShareAlike 4.0 International License.

International Journal of Business and Quality Research
https://e-journal.citakonsultindo.or.id/index.php/IJBQR
E-ISSN: 2985-9468

Analysis Multiple Linear Regression

Employing multiple linear regression analysis facilitates the examination of the connections between dependent variables and various independent variables. The equation for multiple linear regression is

$$Y = a + b_1 X_1 + b_2 X_2 + b_3 X_3 + e$$

R^2 test (test of coefficient of determination)

As stated by (Ghozali, 2016) the multiplier of determination test is employed For evaluate how much both regression models formed can explain variability from variable dependent. Coefficient determination This usually stated with symbol **R^2** (R-squared) and is size proportion total variance of variable dependents that can explained through independent variables within the regression framework.

Hypothesis t test

The chosen statistical approach is employed to examine the significance related to individual independent variables in relation to the dependent variable within a regression model. This test helps in determining which variables have a significant effect and are worthy of consideration in the model. Interpretation of the t-test results Is grounded in a comparison of the determined t value in relation to the t table or p-value against the specified significance level (Ghozali, 2016).

RESEARCH RESULTS AND DISCUSSION

Data Quality Test

Validity Test

The validity examination is conducted to ascertain whether the questions in a questionnaire are valid. As stated by (Ghozali, 2011), this test measures The soundness of data collection instrument assessment. In validity testing, the decision rule states that a questionnaire is valid if $r_{count} > r_{table}$ (Ghozali, 2016). Within the scope of this investigation, with a sample size of n = 100, the degrees of freedom are df = 98, and the rtable value is 0.196. Based on the examination outcomes, the rcount for each question item exceeds the rtable value. Consequently, we can determine that every item is valid.

Reliability Test

The Reliability Test is performed to evaluate the trustworthiness of the research tool. Reliability Test is said to be successful if the *Cronbach Alpha value* is above 0.70**.**

Copyright to the author of some rights reserved This work is licensed under aCreative Commons Attribution-ShareAlike 4.0 International License.

International Journal of Business and Quality Research
https://e-journal.citakonsultindo.or.id/index.php/IJBQR
E-ISSN: 2985-9468

Table 1Reliability Test Results

Reliability Statistics	
Cronbach's Alpha	N of Items
.960	19

Source: SPSS26 output (2024)

The Cronbach's Alpha metric for the entire set of variables, as shown in the table above, is 0.960, which is above the acceptable level of 0.70. Thus, it can be inferred that e-service quality, e-satisfaction, and e-trust are reliable variables in the context of this examination.

Classical Assumption Test

Normality Test

The Kolmogorov-Smirnov procedure was implemented to assess data normality throughout this examination. The test results show an asymptotic significance value lower than 0.05, implying that the data is characterized by a deviation from normality.

Table 2Normality Test Results

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		100
Normal Parameters [a,b]	Mean	.0000000
	Std. Deviation	.99648849
Most Extreme Differences	Absolute	.211
	Positive	.144
	Negative	-.211
Test Statistics		.211
Asymp . Sig. (2-tailed)		.003 [c]
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correction.		

Source: SPSS26 output (2024)

Copyright to the author of some rights reserved This work is licensed under aCreative Commons Attribution-ShareAlike 4.0 International License.

International Journal of Business and Quality Research
https://e-journal.citakonsultindo.or.id/index.php/IJBQR
E-ISSN: 2985-9468

However, based on the *central limit theorem*, when n (sample size) is large, the statistics of the sample can approach a normal distribution, even though the population does not exhibit normal distribution. Following the theorem of convergence to normal distribution, data that has a sample size of more than 30 samples is considered normal, this is because the normality test is intended for data that has a small sample, so data with a large sample is considered normal (Gujarati, 2003).

Multicollinearity Test

The multicollinearity assessment is designed to determine if the independent variables in a regression model are correlated with one another. For a regression model to be considered ideal, the independent variables should not display any correlation. Multicollinearity can be evaluated by examining the Tolerance and VIF metrics. A VIF value below 10 suggests an absence of multicollinearity, while a Tolerance value above 0.1 indicates demonstrating the model lacks the ability to suffer from multicollinearity issues.

Table 3Multicollinearity Test Results

Coefficients [a]								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	.529	.951		.556	.579		
	E-SERVICE	.024	.061	.034	.392	.696	.326	3,070
	E-SATISFACTION	.609	.097	.566	6.303	.000	.298	3.360
	E-TRUST	.264	.074	.325	3,550	.001	.285	3,504
a. Dependent Variable: E-CUSTOMER								

Source: SPSS26 output (2024)

Referring to the multicollinearity test results in the table above, the VIF for each independent variable shows a VIF < 10 and tolerance > 0.1. Specifically, the E-service quality variable (X1) has a tolerance of 0.326 > 0.1 and a VIF of 3.070 < 10, the E-satisfaction variable (X2) presents a tolerance of 0.298 > 0.1 and a VIF of 3.360 < 10, and the E-trust variable (X3) has a tolerance of 0.285 > 0.1 and a VIF of 3.504 < 10. Therefore, the findings suggest demonstrating that multicollinearity does not exist among the independent variables.

Copyright to the author of some rights reserved This work is licensed under aCreative Commons Attribution-ShareAlike 4.0 International License.

International Journal of Business and Quality Research
https://e-journal.citakonsultindo.or.id/index.php/IJBQR
E-ISSN: 2985-9468

Heteroscedasticity Test

Table 4Heteroscedasticity Test Results

Coefficients [a]						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.123	.051		2.445	.016
	E-SERVICE	.011	.003	.573	3,501	.001
	E-SATISFACTION	-.013	.005	-.430	-2,509	.014
	E-TRUST	-.007	.004	-.306	-1,749	.084
a. Dependent Variable: ABS_RES						

Source: SPSS26 output (2024)

The Heteroscedasticity test results in this study utilized the data transformation method into the Natural Logarithm (LN) form. For each variable, E-service quality (X1) showed a significant value of 0.001, E-satisfaction (X2) had a significant value of 0.014, and E-trust (X3) presented a significant value of 0.84. Therefore, it is evident that the E-service quality variable (X1) is affected by heteroscedasticity, whereas the variables E-satisfaction (X2) and E-trust (X3) have significant values > 0.05, indicating they are not impacted by heteroscedasticity symptoms.

Hypothesis Testing

Multiple Linear Regression Analysis

$$Y = a + \beta_1 X1 + \beta_2 X2 + \beta_3 X3 + \varepsilon$$

$$\mathbf{Y = 0.529 + 0.024X1 + 0.609X2 + 0.264X3 + \varepsilon}$$

From the following equation, the findings of multiple linear regression can be interpreted using the evaluation of relationships model in the manner outlined below:

a. The constant (a) = 0.529 is positive, indicating that if E-service quality, E-satisfaction, and E-trust all equal zero, the predicted value of E-customer loyalty will be 0.529.
b. b. The regression coefficient of variable X1 = 0.024 suggests that E-service quality is not aligned with E-customer loyalty.

Copyright to the author of some rights reserved This work is licensed under aCreative Commons Attribution-ShareAlike 4.0 International License.

International Journal of Business and Quality Research
https://e-journal.citakonsultindo.or.id/index.php/IJBQR
E-ISSN: 2985-9468

c. c. The regression coefficient of variable X2 = 0.609 indicates that for every one-unit increase in E-satisfaction, the predicted value of E-customer loyalty will increase by 0.609, assuming all other variables remain constant. The E-satisfaction variable is positively related to E-customer loyalty.
d. d. The regression coefficient of variable X3 = 0.264 shows that for each one-unit increase in E-trust, the predicted value of E-customer loyalty will rise by 0.264, with other variables held constant. The E-trust variable is positively associated with E-customer loyalty.

Test (R^2)

Table 5. Coefficient Determination (R2)

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.877 [a]	.770	.763	1,012
a. Predictors: (Constant), E-TRUST, E-SERVICE, E-SATISFACTION				

Source: SPSS26 output (2024)

According to the variance explanation coefficient test, the Adjusted R-Square value reached 0.763, suggesting that the independent variables E-service quality, E-satisfaction, and E-trust account for 76.3% of the variation in E-customer loyalty among BRImo mobile banking users, with the remaining 23.7% being Interpreted through supplementary reasons.

Hypothesis Test t

Table 6t-Test Results

Coefficients [a]						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.529	.951		.556	.579
	E-SERVICE	.024	.061	.034	.392	.696
	E-SATISFACTION	.609	.097	.566	6.303	.000
	E-TRUST	.264	.074	.325	3,550	.001

Copyright to the author of some rights reserved This work is licensed under aCreative Commons Attribution-ShareAlike 4.0 International License.

International Journal of Business and Quality Research
https://e-journal.citakonsultindo.or.id/index.php/IJBQR
E-ISSN: 2985-9468

a. Dependent Variable: E-CUSTOMER

Source: SPSS26 output (2024)

In alignment with the t-test consequences in the earlier presented table, the critical value for variable (X1) is 0.696, (X2) is 0.000, and (X3) is 0.001. A variable is considered to have a significant impact pertaining to the dependent variable when the significance worth falls below 0.05.

Thus, the conclusions are as follows:

a. E-service quality (X1) on E-customer loyalty (Y): The significance value for the E-service quality variable (X1) is 0.696, which is greater than 0.05. Therefore, H1 is rejected, indicating that E-service quality does not have a significant impact on E-customer loyalty.

b. E-satisfaction (X2) on E-customer loyalty (Y): The E-satisfaction variable (X2) has a significance value of 0.000, which is less than 0.05. Hence, H2 is accepted, indicating that E-satisfaction significantly affects E-customer loyalty.

c. E-trust (X3) on E-customer loyalty (Y): The E-trust variable (X3) has a significance value of 0.001, which is less than 0.05. Therefore, H3 is accepted, meaning that E-trust has a significant impact on E-customer loyalty.

d.

F Hypothesis Test

Table 7f test results

ANOVA [a]						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	329,084	3	109,695	107,122	.000 [b]
	Residual	98,306	96	1,024		
	Total	427,390	99			
a. Dependent Variable: E-CUSTOMER						
b. Predictors: (Constant), E-TRUST, E-SERVICE, E-SATISFACTION						

Source: SPSS26 output (2024)

According to the conclusions drawn from the F-test in this research, a statistical significance of 0.000 was found, which is below the 0.05 threshold. This suggests that the

Copyright to the author of some rights reserved This work is licensed under aCreative Commons Attribution-ShareAlike 4.0 International License.

International Journal of Business and Quality Research
https://e-journal.citakonsultindo.or.id/index.php/IJBQR
E-ISSN: 2985-9468

independent variables together maintain a meaningful impact on the dependent variable (E-customer loyalty).

DISCUSSION

The Influence of E-Service Quality on E-Customer Loyalty

Derived originating in research findings presented, there is a clear indication that E-service quality does not influence the E-customer loyalty of BRImo mobile banking users in Mataram City. This is reflected in the parameter estimate for 0.024, with a significance value of 0.696 (which exceeds 0.05). Therefore, The quality of e-services, including aspects like dependability, user-friendliness, and security, does not directly influence customer loyalty to this mobile banking platform.

With these conclusions are consistent with the investigation conducted by Astuti et al. (2023), which indicates that E-service quality does not influence E-customer loyalty. Therefore, we arrive at the conclusion that although BRImo has provided good service to its E-customers and e-service quality can be rated high, customers may experience technical problems such as transaction failures, delays in processing, or difficulties in navigating the application at important moments. Things like this can cause dissatisfaction with BRImo mobile banking users. In contrast to the findings of Ahmad rizal (2021), Haetami & Widodo (2021), Indah Maghfiroh et al. (2022), suggesting that E-service quality has a substantial impact on E-customer loyalty.

The Influence of E-Satisfaction on E-Customer Loyalty

Derived from research findings presented, it is evident that E-satisfaction significantly impacts the E-customer loyalty of BRImo mobile banking users in Mataram City. The t-test results indicate that the customer satisfaction experienced while using mobile banking services strongly and positively influences E-customer loyalty. Customers who are pleased with their experiences are more inclined to continue utilizing the service in the future and to recommend it to others.

This result corresponds with the research performed by Ahmad rizal (2021) suggesting that E-satisfaction has a considerable impact on E-customer loyalty as well as the results of research conducted by Nur h & Fuad M (2023), Ali Qalati et al. (2019) stating that E-satisfaction exerts a favorable impact on E-customer loyalty. While in the study (Indah Maghfiroh et al., 2022b) obtained different results, namely *E-satisfaction* does not have a significant consequences for E-customer loyalty.

Copyright to the author of some rights reserved This work is licensed under aCreative Commons Attribution-ShareAlike 4.0 International License.

International Journal of Business and Quality Research
https://e-journal.citakonsultindo.or.id/index.php/IJBQR
E-ISSN: 2985-9468

The Influence of E-Trust on E-Customer Loyalty

According to the investigation results presented, It is unmistakable that E-trust significantly affects the E-customer loyalty of BRImo mobile banking users in Mataram City. This is supported by the t-test results, which show a change rate associated with 0.264 and a significance value of 0.001 (less than 0.05). This indicates that customer trust in the security, privacy, and integrity of BRImo mobile banking services plays a crucial Significance in fostering customer loyalty.

This assessment is compatible with past research undertaken by Ahmad rizal (2021) and Fatnur (2022) Yang showing indicating that E-satisfaction significantly influences E-customer loyalty; when E-trust is evaluated as very good, E-customer loyalty will increase. Similar findings are reflected in the data obtained from the examination (Mariana et al., 2022) indicating that E-trust positively influences E-customer loyalty. In the banking industry, the trust factor is crucial for business operations, as a lack of trust can lead to the community being hesitant to deposit their funds in banks. Different with research conducted by Nur hendrawan & Fuad Mas'ud (2023), Indah Maghfiroh et al. (2022), which states that *E-trust does not have* a Shoufil f & Ronny m (2023) significant effect on *E-customer loyalty.*

CONCLUSION AND SUGGESTIONS

Rationale behind study this is for test impact e-service quality, e-satisfaction, and e-trust on e-customer loyality of BRImo mobile banking users. Research this covering 100 repondents BRImo mobile banking users domiciled in Mataram City.

From the findings and discussions presented above, this leads to the conclusion that that E-service quality does not impact E-customer loyalty among BRImo mobile banking users. This indicates that E-service quality is not a consideration for customers when using BRImo mobile banking. Conversely, E-satisfaction and E-trust significantly and positively mold E-customer allegiance among these users.

On behalf of subsequent investigations, it is advisable to expand the target audience to include a more diverse range of respondents and to explore additional determinants that could influence E-customer loyalty as well, which could lead to different outcomes.

REFERENCE

Adlina, f., ghaisani, p., & purbawati, d. (n.d.). Pengaruh citra merek (brand image) dan kualitas website (website quality) terhadap keputusan pembelian (purchase decision) melalui kepercayaan (e-trust) sebagai variabel intervening (studi pada konsumen e-commerce zalora.co.id di kota semarang).

Copyright to the author of some rights reserved This work is licensed under aCreative Commons Attribution-ShareAlike 4.0 International License.

Ahmad rizal. (2021). Analisis pengaruh e-service quality, e-satisfactions dan e-trust terhadap e-customer loyalty pada pengguna mobile banking brimo.

Ali qalati, s., li, w., iqbal, s., hind, h., ali qalati, s., wen yuan, l., & yassir hussain, r. (2019). Quality of services and satisfaction of customer:mediated by consumer buying decision. 11(12). Https://doi.org/10.7176/ejbm

Astuti, s. D., sumastuti, e., hesty, r., & puspitasari, u. (2023). Analisis loyalitas nasabah pengguna brimo (studi kasus nasabah bri di semarang timur) informasi artikel. Jurnal kompetitif, 12(2), 165–179. Https://ejournal.univ-tridinanti.ac.id/index.php/kompetitif/index

Fadilah, mardani, & millaningtyas. (2023). 21460-59930-1-pb.

Fatnur, a. F. (2022). Manuscript.

Ghozali, I. (2011). aplikasi analisis multivariate dengan program IBM SPSS . semarang: bedan penerbit universitas diponegoro.

Ghozali, I. (2016). Aplikasi analisis multivariate dengan program IBM SPSS 21 update regresi. semarang: badan penerbit universitas diponegoro.

Haetami, a., & widodo, t. (2021). Pengaruh e-service quality terhadap customer satisfaction, dan customer loyalty pada aplikasi bni mobile banking the effect of e-service quality on customer satisfaction, and customer loyalty in applications bni mobile banking.

Indah maghfiroh, w., faris indriya himawan, a., & krisnawati, w. (2022a). Pengaruh e-service quality, e-trust dan e-satisfaction terhadap e-customer loyalty pada pengguna bri mobile (brimo). In jurnal riset ilmiah (vol. 1, issue 2).

Indah maghfiroh, w., faris indriya himawan, a., & krisnawati, w. (2022b). Pengaruh e-service quality, e-trust dan e-satisfaction terhadap e-customer loyalty pada pengguna bri mobile (brimo). In jurnal riset ilmiah (vol. 1, issue 2).

Juwaini, a., chidir, g., novitasari, d., iskandar, j., hutagalung, d., pramono, t., maulana, a., safitri, k., fahlevi, m., sulistyo, a. B., & purwanto, a. (2022). The role of customer e-trust, customer e-service quality and customer e-satisfaction on customer e-loyalty. International journal of data and network science, 6(2), 477–486. Https://doi.org/10.5267/j.ijdns.2021.12.006

Kepada, d., ekonomi, f., bisnis, d., memenuhi, u., gelar, p. M., ekonomi, s., & manajemen, j. (n.d.). Analisis pengaruh e-service quality, e-satisfactions dan e-trust terhadap e-customer loyalty pada pengguna mobile banking brimo.

Manajemen, j. I., jurnal, h., luluk, a., fakultas ekonomi, l., bisnis, d., veteran, u. ", yogyakarta, ", & ekonomi, f. (2023). Pengaruh e-service quality terhadap e-customer satisfaction dan dampaknya terhadap e-customer loyalty (studi pada pengguna aplikasi brimo mahasiswa aktif program studi s1 manajemen upn "veteran" yogyakarta) tri wahyuningsih (vol. 11, issue 1).

Copyright to the author of some rights reserved This work is licensed under aCreative Commons Attribution-ShareAlike 4.0 International License.

International Journal of Business and Quality Research

https://e-journal.citakonsultindo.or.id/index.php/IJBQR
E-ISSN: 2985-9468

Mariana, y., fadli, j. A., & artikel, r. (2022). Jurnal multidisiplin indonesia pengaruh e-service quality, e-trust, e-satisfaction terhadap e-loyalitas nasabah perbankan indonesia. In jurnal multidisiplin indonesia (vol. 1, issue 1). Https://jmi.rivierapublishing.id/

Nur hendrawan, & fuad mas'ud. (2023). 91.01+udin.

Prof. Dr. Sugiyono. (2013). Metode penelitian kuantitatif.

Puriwat, w., & tripopsakul, s. (2017). Wpływ jakości e-usług na satysfakcję i lojalność klienta w korzystaniu z bankowości mobilnej: studium przypadku tajlandii. Polish journal of management studies, 15(2), 183–193. Https://doi.org/10.17512/pjms.2017.15.2.17

Rifa'i. (2019). Buku membangun loyalitas pelanggan oleh dr. Khamdan rifa'i, se.,m.si.

Shoufil f, & ronny m, r. M. (2023). 21460-59930-1-pb.

Syahidah, a. A., & aransyah, m. F. (2023). Pengaruh e-service quality dan e-trust terhadap e-customer loyalty pada pengguna dompet digital dana melalui e-satisfaction sebagai variabel intervening. Jurnal sisfokom (sistem informasi dan komputer), 12(1), 36–44. Https://doi.org/10.32736/sisfokom.v12i1.1593

Taufik hidayah, r., & minda utami, e. (2017). E-service quality and e-recovery service quality on e-satisfaction lazada.com. Jurnal riset manajemen sains indonesia (jrmsi) |, 8(2), 2301–8313. Https://doi.org/10.21009/jrmsi

Copyright to the author of some rights reserved This work is licensed under aCreative Commons Attribution-ShareAlike 4.0 International License.