

Factors Influencing Mobile Banking Service Quality and Its Relationship with Customer Satisfaction and Loyalty at Bank Mandiri

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Abstract

This study aims to analyze the factors influencing mobile banking service quality and their relationship with customer satisfaction and loyalty at Bank Mandiri. The research focuses on five dimensions of service quality: assurance, reliability, security, responsiveness, and usability. Data was collected through an online survey distributed to 315 respondents, all users of the Livin' by Mandiri application, aged between 17–50 years. The study employed Structural Equation Modeling (SEM) using AMOS 26 to test the proposed hypotheses. The findings reveal that service quality significantly influences customer satisfaction but does not have a direct effect on customer loyalty. Additionally, factors such as assurance, reliability, security, responsiveness, and usability were found to have varying impacts on service quality. This study highlights the need for Bank Mandiri to enhance its mobile banking features to strengthen customer satisfaction and loyalty. Further research is suggested to expand the scope of the study to other banking institutions.

Keywords: mobile banking, service quality, customer satisfaction, customer loyalty, Bank Mandiri

INTRODUCTION

Technological advancements have significantly transformed various industries, including the financial sector, where mobile banking has emerged as a pivotal innovation. Mobile banking services, such as those provided by Bank Mandiri through its application Livin' by Mandiri, enable customers to perform financial transactions anytime and

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anywhere. These services include account balance inquiries, fund transfers, bill payments, and more, offering convenience and efficiency that have increasingly become a necessity in today's fast-paced world. According to Laras (2024), the volume of digital banking transactions in Indonesia reached Rp 5,340.92 trillion as of April 2024, growing by 19.08% year-on-year, demonstrating the rising adoption of these services.

The rapid growth of mobile banking usage has heightened the importance of ensuring service quality to meet customer expectations and foster loyalty. Service quality, defined by Kotler and Armstrong (2021) as the ability to deliver reliable and efficient performance that meets customer expectations, plays a crucial role in customer satisfaction. It encompasses dimensions such as assurance, reliability, security, responsiveness, and usability, which collectively shape the customer experience. Research has consistently shown that these dimensions influence customer satisfaction, which in turn impacts customer loyalty (Tjiptono & Diana, 2019; Kotler & Keller, 2016).

However, the relationship between service quality, satisfaction, and loyalty in mobile banking remains complex and warrants further investigation. While studies by Akob and Sukarno (2022) and Vahlevi and Vitaharsa (2022) found that service quality positively influences both satisfaction and loyalty, other findings suggest inconsistencies. For instance, assurance, reliability, and security might not always directly contribute to loyalty without mediating factors such as customer satisfaction (Agarwal & Dhingra, 2023). These varying results highlight the need for more context-specific studies, particularly in Indonesia's banking sector, where mobile banking services are experiencing rapid adoption.

This study aims to analyze how dimensions of service quality—assurance, reliability, security, responsiveness, and usability—impact customer satisfaction and loyalty in the context of *Livin' by Mandiri*. The objectives include examining the direct and indirect relationships between these variables and providing actionable insights for Bank Mandiri to enhance its mobile banking services. By addressing these questions, this research contributes to both the theoretical understanding of service quality in digital banking and practical strategies for improving customer experiences.

LITERATURE REVIEW

Service Quality in Mobile Banking

Service quality is a critical determinant of customer satisfaction and loyalty in mobile banking services. It refers to the ability of a service provider to meet or exceed customer expectations through reliable, efficient, and secure performance (Kotler &

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Armstrong, 2021). Service quality is often analyzed through multiple dimensions, which include assurance, reliability, security, responsiveness, and usability. These dimensions collectively contribute to the overall customer perception of the service.

Assurance refers to the confidence and trust customers have in the service provider's ability to deliver secure and reliable services. It is built through courteous, knowledgeable staff and effective communication. For instance, employees providing mobile banking services must be well-equipped to resolve issues promptly and instill a sense of security in customers.

Reliability pertains to the consistency and accuracy of service delivery. It involves providing error-free transactions and fulfilling promises made to customers. In mobile banking, reliability is essential as customers rely on these platforms for critical financial transactions. Studies suggest that reliability significantly impacts perceived service quality, as customers value consistent and dependable services (Agarwal & Dhingra, 2023).

Security encompasses measures taken to protect customer data and financial information from unauthorized access or cyber threats. It is a fundamental component of service quality, especially in digital platforms where customers may hesitate to share sensitive information. High levels of security can enhance trust and encourage continued usage of mobile banking services (Buyya et al., 2019).

Responsiveness reflects the service provider's ability to address customer inquiries and problems efficiently. This includes quick response times, personalized support, and proactive communication. Responsiveness has been shown to improve customer satisfaction as it demonstrates the provider's commitment to addressing customer needs (Jatoth et al., 2019).

Usability relates to the ease of accessing and using mobile banking services. It includes intuitive design, clear navigation, and accessibility features. High usability ensures that customers can complete their transactions efficiently and without frustration, thereby improving the overall service experience (Yadav & Goraya, 2018).

Customer Satisfaction and Loyalty

Customer satisfaction is defined as the customer's evaluation of a product or service's performance relative to their expectations (Kotler & Keller, 2016). Satisfaction arises when a service meets or exceeds expectations, while dissatisfaction occurs when performance falls short. In the banking sector, customer satisfaction is particularly crucial



due to the competitive nature of the industry and the high stakes of financial transactions (Tjiptono & Diana, 2019).

Loyalty, on the other hand, represents a customer's commitment to continue using a specific service or product over time, even in the face of competitive offers. It is characterized by repeat purchases, positive word-of-mouth, and resistance to switching to competitors (Kotler & Keller, 2016). Maintaining loyalty is vital for banks as loyal customers are more likely to use additional services, reduce churn rates, and advocate for the brand.

The relationship between service quality, satisfaction, and loyalty has been well-documented. High service quality positively impacts customer satisfaction, which, in turn, fosters loyalty. For instance, a study by Akob and Sukarno (2022) demonstrated that mobile banking service quality significantly influences both satisfaction and loyalty. Similarly, Vahlevi and Vitaharsa (2022) found that service quality dimensions such as reliability and usability directly affect customer satisfaction and indirectly impact loyalty through satisfaction.

However, not all dimensions of service quality affect loyalty directly. For example, assurance and reliability may have a stronger impact on satisfaction, while usability and responsiveness could influence loyalty indirectly. These nuances highlight the need for further research into the mediating role of satisfaction in the service quality-loyalty relationship (Agarwal & Dhingra, 2023).

This study builds on these findings by analyzing the dimensions of service quality and their combined effects on customer satisfaction and loyalty within the context of Bank Mandiri's mobile banking application, *Livin' by Mandiri*.

RESEARCH FRAMEWORK

The following hypotheses are proposed based on the research framework:

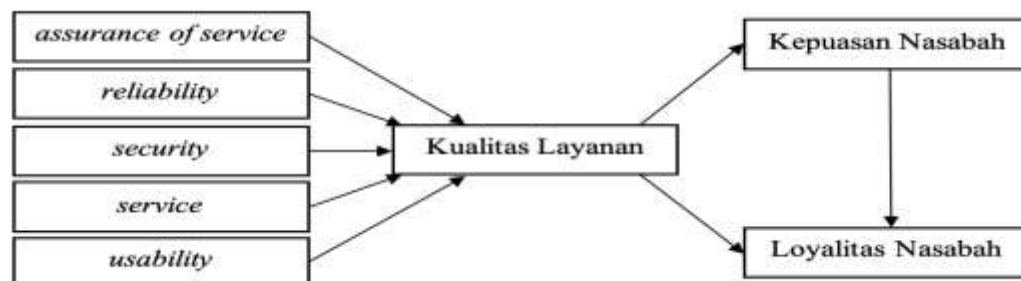


Figure 1. Research Framework

1. H1: Assurance positively influences mobile banking service quality.
2. H2: Reliability positively influences mobile banking service quality.
3. H3: Security positively influences mobile banking service quality.
4. H4: Responsiveness positively influences mobile banking service quality.
5. H5: Usability positively influences mobile banking service quality.
6. H6: Mobile banking service quality positively influences customer satisfaction.
7. H7: Mobile banking service quality positively influences customer loyalty.
8. H8: Customer satisfaction positively influences customer loyalty.

RESEARCH METHODS

Normality Test

The normality test was conducted to assess the distribution of the data for each observed variable. The results are shown in **Table 1**, which includes the skewness and kurtosis values for each indicator. A critical ratio (C.R.) value for skewness or kurtosis outside the range of ± 2.58 indicates a deviation from normality.

Table 1. Normality Test

Variable	Min	Max	Skew	C.R.	Kurtosis	C.R.
KT5	3	5	0,641	4,643	-0,944	-3,42
KT4	3	6	0,894	6,475	-0,202	-0,733
KT3	3	6	0,96	6,955	-0,078	-0,283
KT2	3	6	0,894	6,475	-0,202	-0,733
KT1	3	6	1,17	8,474	0,66	2,39
KP7	3	6	1,156	8,376	0,591	2,141
KP6	2	5	0,618	4,478	-0,668	-2,422
KP5	3	5	0,7	5,072	-0,734	-2,659
KP4	3	6	0,714	5,176	-0,586	-2,122
KP3	3	6	1,283	9,297	1,185	4,295
KP2	3	6	0,728	5,278	-0,983	-3,562
KP1	2	6	0,797	5,778	-0,383	-1,386
KL6	2	6	1,159	8,394	0,503	1,821
KL5	3	6	0,894	6,48	0,041	0,149
KL4	3	6	1,039	7,529	0,592	2,143
KL3	3	6	1,546	11,203	1,72	6,231



KL2	2	6	1,057	7,662	0,18	0,654
KL1	3	5	1,001	7,252	-0,324	-1,173
KG1	3	5	1,068	7,736	-0,034	-0,122
KG2	3	5	0,812	5,881	-0,329	-1,192
KG3	3	5	1,2	8,693	0,375	1,358
KG4	3	6	1,119	8,107	0,725	2,627
KG5	3	5	1,052	7,625	-0,011	-0,041
DT1	3	5	0,983	7,12	-0,182	-0,66
DT2	3	5	0,854	6,19	-0,321	-1,163
DT3	3	5	0,974	7,06	-0,135	-0,488
DT4	3	5	1,015	7,351	-0,08	-0,29
KM1	3	5	0,958	6,938	-0,083	-0,3
KM2	2	5	0,931	6,743	-0,25	-0,904
KM3	3	5	0,95	6,887	-0,109	-0,395
KM4	3	5	0,842	6,102	-0,376	-1,362
KD1	3	5	0,819	5,938	-0,368	-1,335
KD2	3	5	0,987	7,15	-0,114	-0,412
KD3	3	5	1,076	7,795	0,049	0,178
KD4	2	5	0,861	6,24	-0,145	-0,526
KD5	2	5	0,743	5,385	-0,472	-1,708
JP5	2	5	0,756	5,48	-0,345	-1,249
JP4	3	5	1,156	8,379	0,327	1,185
JP3	3	5	0,943	6,831	-0,112	-0,407
JP2	3	5	1,224	8,871	0,448	1,622
JP1	2	5	0,714	5,174	-0,457	-1,654
Multivariate					17,205	2,571

The results indicate that most variables have skewness and kurtosis values outside the acceptable range, suggesting non-normality. However, the multivariate normality test showed a C.R. value of 2.571, which is within the acceptable limit for structural equation modeling (SEM). Therefore, the data can still be processed using SEM due to its robustness against minor deviations from normality.



Outlier Test

The outlier test was performed using Mahalanobis distance to detect extreme cases that could influence the results. The results are summarized in **Table 2**.

Table 2. Outlier Test

<i>Observation number</i>	<i>Mahalanobis d-squared</i>	<i>p1</i>	<i>p2</i>
229	54,462	,078	,568
281	54,035	,083	,633
129	53,968	,084	,577
93	53,551	,091	,645
100	53,268	,095	,670
240	53,165	,097	,633
58	52,989	,099	,624
167	52,490	,108	,729
88	52,485	,108	,665
283	52,329	,111	,655
82	52,272	,112	,607
169	52,237	,112	,551
49	51,699	,122	,690
257	51,481	,126	,708
180	51,464	,127	,652
231	51,402	,128	,612
225	51,363	,129	,562
114	51,311	,130	,517
278	51,255	,131	,474
282	51,161	,133	,448
153	51,041	,135	,435
113	50,742	,142	,499
212	50,670	,143	,466
276	50,666	,143	,405



252	50,651	,144	,351
292	50,585	,145	,321
110	50,286	,152	,387
32	50,258	,152	,340
211	50,212	,153	,304
164	49,974	,159	,347
91	49,962	,159	,297
16	49,923	,160	,262
188	49,915	,160	,218
7	49,639	,167	,272
284	49,553	,169	,257
134	49,402	,173	,267
196	49,331	,174	,247
311	49,318	,175	,208
230	49,181	,178	,214
162	49,089	,181	,204
290	49,027	,182	,186
200	48,993	,183	,160
253	48,993	,183	,128
25	48,862	,187	,132
23	48,813	,188	,116
248	48,303	,202	,240
226	48,124	,207	,268
213	48,094	,208	,236
163	47,912	,213	,266
296	47,691	,219	,316
76	47,662	,220	,282
28	47,553	,223	,284
308	47,447	,226	,285
89	47,239	,233	,333
117	47,186	,234	,310

172	47,153	,235	,280
313	46,915	,243	,344
209	46,820	,246	,342
18	46,378	,260	,520
183	46,344	,261	,487
198	46,328	,262	,444
262	46,246	,265	,438
10	46,208	,266	,408
202	45,979	,274	,480
285	45,891	,277	,477
261	45,762	,281	,498
271	45,720	,282	,470
107	45,698	,283	,433
109	45,649	,285	,410
156	45,584	,287	,397
131	45,570	,288	,357
108	45,558	,288	,319
78	45,535	,289	,287
314	45,462	,291	,279
101	45,382	,294	,275
187	45,348	,296	,251
258	45,305	,297	,232

Observations with p-values (p1 and p2) greater than 0.05 indicate no significant outliers. Hence, no data points were removed, and the dataset was deemed appropriate for further analysis.

Measurement Model Analysis

The goodness-of-fit (GoF) test evaluates how well the data fits the proposed structural model. The results are presented in **Table 3**.



Table 3. Goodness of Fit Results

<i>Goodness of Fit Index</i>	<i>Cut off</i>	<i>JP</i>	<i>KD</i>	<i>KM</i>	<i>DT</i>	<i>KG</i>	<i>KL</i>	<i>KP</i>	<i>KT</i>
<i>Chi-square</i>	<i>Kecil</i>	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000
CMIN/ DF	≤ 2,00	-	-	-	-	-	-	-	-
RMSEA	≤ 0,08	-	-	-	-	-	0,036	0,031	0,041
GFI	≥ 0,90	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000
NFI	≥ 0,90	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000
CFI	≥ 0,90	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000

The indices presented in **Table 3** indicate that most of the individual constructs (e.g., JP, KD, KM, DT, KG, etc.) fit the data exceptionally well. Notably, the RMSEA values for service quality constructs (KL = 0.036, KP = 0.031, KT = 0.041) demonstrate an excellent fit, as they are below the threshold of 0.08. Furthermore, indices such as GFI, NFI, and CFI meet or exceed the minimum requirement of 0.90, further validating the robustness of the constructs.

Convergent validity and discriminant validity were tested to ensure the construct measures are both accurate and distinct. The results of the validity test are summarized in **Table 4**.

Table 4. Validity Testing Results

Variable	Indicator	Corrected Item Correlation R Hitung (N=45)	Standar/Rtabel Df (N)=43	Conclusion
Assurance	JP1	0,765	0,294	Valid
	JP2	0,862	0,294	Valid
	JP3	0,920	0,294	Valid
	JP4	0,932	0,294	Valid
	JP5	0,837	0,294	Valid
Reliability	KD1	0,894	0,294	Valid



	KD2	0,870	0,294	Valid
	KD3	0,842	0,294	Valid
	KD4	0,704	0,294	Valid
	KD5	0,740	0,294	Valid
Security	KM1	0,903	0,294	Valid
	KM2	0,813	0,294	Valid
	KM3	0,768	0,294	Valid
	KM4	0,824	0,294	Valid
Responsiveness	DT1	0,889	0,294	Valid
	DT2	0,858	0,294	Valid
	DT3	0,897	0,294	Valid
	DT4	0,761	0,294	Valid
Usability	KG1	0,836	0,294	Valid
	KG2	0,861	0,294	Valid
	KG3	0,781	0,294	Valid
	KG4	0,832	0,294	Valid
	KG5	0,742	0,294	Valid
Service Quality	KL1	0,867	0,294	Valid
	KL2	0,820	0,294	Valid
	KL3	0,883	0,294	Valid
	KL4	0,876	0,294	Valid
	KL5	0,782	0,294	Valid
	KL6	0,791	0,294	Valid
	KP1	0,762	0,294	Valid

Customer Satisfaction	KP2	0,748	0,294	Valid
	KP3	0,794	0,294	Valid
	KP4	0,876	0,294	Valid
	KP5	0,893	0,294	Valid
	KP6	0,842	0,294	Valid
	KP7	0,771	0,294	Valid
Customer Loyalty	KT1	0,910	0,294	Valid
	KT2	0,860	0,294	Valid
	KT3	0,825	0,294	Valid
	KT4	0,889	0,294	Valid
	KT5	0,820	0,294	Valid

The results indicate that all items in the measurement model have total correlations above 0.30 and p-values below 0.05, confirming their validity. These findings demonstrate that the observed variables accurately measure the intended latent constructs.

Internal consistency was assessed using Cronbach's alpha, and the results are displayed in **Table 5**.

Table 5. Reliability Testing Results

Variable	Cronbach's Alpha	Conclusion
Assurance	0,866	Reliable
Reliability	0,871	Reliable
Security	0,866	Reliable
Responsiveness	0,876	Reliable
Usability	0,858	Reliable
Service Quality	0,832	Reliable
Customer Satisfaction	0,906	Reliable
Customer Loyalty	0,913	Reliable



The Cronbach's alpha values for all variables exceed the threshold of 0.60, confirming the internal consistency of the measurement items. The reliability results indicate that the constructs are measured consistently and can be used for further analysis.

Structural Model Analysis

Table 6. Goodness of Fit Structural Model

No	Criteria	Cut-off value	Model Result	Status
1	Chi-Square	Mendekati nol	847,878	Not fit
2	Probability	$\geq 0,05$	0,015	Not fit
3	GFI	Mendekati 1	0,887	Not fit
4	CFI	$\geq 0,95$	0,738	Not fit
5	NFI	$\geq 0,90$	0,264	Not fit
6	RMSEA	$\leq 0,08$	0,019	Fit

As seen in **Table 6**, while the RMSEA value of 0.019 falls well below the 0.08 threshold and indicates a good fit, other indices such as Chi-Square, Probability, GFI, CFI, and NFI did not meet the required cut-off values. The high Chi-Square value (847.878) and low probability ($p = 0.015$) suggest potential misfit, but these results may also be attributed to the sensitivity of Chi-Square tests to large sample sizes. GFI and CFI values close to the minimum threshold indicate that while the model does not fit perfectly, it is reasonably adequate for exploratory purposes.

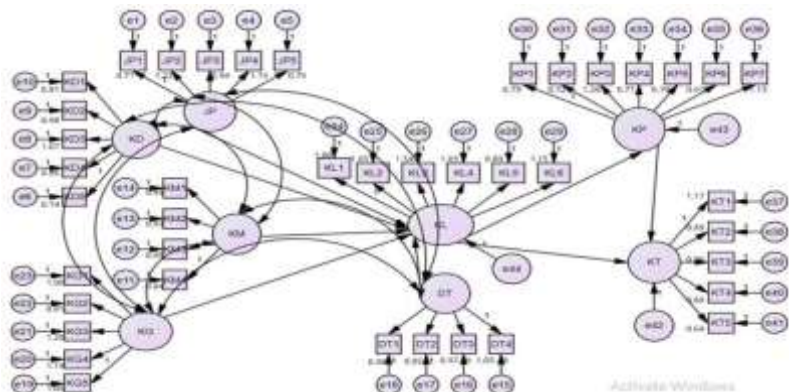


Figure 2. Structural Model Results

Figure 2 illustrates the structural equation model (SEM) used in this study, depicting the relationships between latent variables and their respective indicators. The model comprises several constructs, including service quality dimensions such as **Assurance (JP)**, **Reliability (KD)**, **Security (KM)**, **Responsiveness (DT)**, and **Usability (KG)**, as well as their impact on **Service Quality (KL)**, **Customer Satisfaction (KP)**, and **Customer Loyalty (KT)**.

Each latent variable is linked to multiple observed variables (indicators) through factor loadings, which represent the strength of the relationship between the construct and its indicators. The diagram also shows the hypothesized direct and indirect relationships between constructs, such as the influence of service quality on customer satisfaction and loyalty.

Hypothesis Testing

Table 7. Hypotesis Testing Results

Hypothesis	Estimate	S.E	C.R	p-value	Result
H1: Assurance influences mobile banking service quality	0.930	0.896	1.038	0.299	Rejected
H2: Reliability influences mobile banking service quality	-1.342	1.727	-0.777	0.437	Rejected
H3: Security influences mobile banking service quality	-1.268	1.462	-0.867	0.386	Rejected
H4: Responsiveness influences mobile	0.002	0.107	0.014	0.989	Rejected



banking service quality					
H5: Usability influences mobile banking service quality	0.001	0.111	0.006	0.995	Rejected
H6: Mobile banking service quality influences customer satisfaction	0.607	0.245	2.477	0.013	Accepted
H7: Customer satisfaction influences customer loyalty	-0.185	0.305	-0.606	0.544	Rejected
H8: Mobile banking service quality influences customer loyalty	0.886	0.341	2.602	0.009	Accepted

The hypothesis testing results presented in **Table 7** show mixed outcomes regarding the relationships among the variables. The analysis reveals that **service quality (H6)** significantly influences **customer satisfaction (Estimate = 0.607, $p = 0.013$)** and has a direct impact on **customer loyalty (H8, Estimate = 0.886, $p = 0.009$)**, supporting these two hypotheses. However, the effects of individual dimensions of service quality, including assurance, reliability, security, responsiveness, and usability (H1–H5), on service quality were found to be statistically insignificant, as all p-values exceeded 0.05. Additionally, the relationship between customer satisfaction and loyalty (H7) was also not significant ($p = 0.544$).

These findings indicate that while service quality directly impacts satisfaction and loyalty, the individual dimensions of service quality do not have significant standalone



effects on service quality, possibly due to overlapping influences or multicollinearity among these dimensions. This result highlights the importance of focusing on overall service quality improvement rather than isolated service attributes in enhancing customer satisfaction and loyalty in the context of mobile banking services.

DISCUSSION

The findings of this study reveal important insights into the relationships between service quality dimensions, customer satisfaction, and loyalty in the context of mobile banking services provided by Bank Mandiri. The results indicate that while overall service quality significantly impacts customer satisfaction and loyalty, the individual dimensions of service quality (assurance, reliability, security, responsiveness, and usability) do not exert significant standalone effects. These findings align with previous research that emphasizes the cumulative effect of service quality dimensions rather than isolated impacts (Kotler & Keller, 2016).

The significant influence of service quality on customer satisfaction (H6, $p = 0.013$) underscores the importance of ensuring seamless and high-quality services in mobile banking platforms. A well-designed and reliable mobile banking service can enhance customer perceptions of service quality, leading to higher levels of satisfaction. This finding is consistent with studies by Tjiptono and Diana (2019), which suggest that service quality is a critical driver of satisfaction in digital banking environments. Bank Mandiri's mobile banking platform, Livin' by Mandiri, must focus on maintaining consistent performance, error-free transactions, and robust security features to enhance customer satisfaction.

Interestingly, the direct relationship between customer satisfaction and loyalty (H7) was not statistically significant ($p = 0.544$). This contradicts the general assumption that satisfied customers are more likely to remain loyal to a service provider. One possible explanation for this finding is that loyalty in the digital banking sector may also be influenced by factors beyond satisfaction, such as promotional incentives, competitive offerings, and perceived switching costs. This aligns with studies suggesting that satisfaction alone is not always sufficient to guarantee loyalty in highly competitive markets (Agarwal & Dhingra, 2023).

Finally, the strong direct impact of service quality on loyalty (H8, $p = 0.009$) highlights the need for Bank Mandiri to prioritize overall service quality improvements to retain customers. The findings suggest that customers may directly attribute their loyalty to the seamless functionality, reliability, and usability of the mobile banking application.

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Therefore, Bank Mandiri should continue to enhance its mobile platform's features and usability to foster long-term customer loyalty. This approach will help address customer needs holistically and maintain Bank Mandiri's competitive position in the digital banking industry.

CONCLUSION

This study provides insights into the relationships between service quality, customer satisfaction, and loyalty in the context of Bank Mandiri's mobile banking services. The findings highlight the significant role of overall service quality in driving both customer satisfaction and loyalty, while individual dimensions of service quality, such as assurance, reliability, security, responsiveness, and usability, do not exhibit standalone effects. Furthermore, while customer satisfaction is positively influenced by service quality, it does not directly translate to customer loyalty, suggesting the influence of other factors such as competitive offerings and switching costs. These results emphasize the importance of focusing on improving the overall service quality to enhance customer satisfaction and foster long-term loyalty.

RESEARCH LIMITATIONS

This study has several limitations that provide opportunities for future research. First, the sample is limited to users of Bank Mandiri's mobile banking platform, which may restrict the generalizability of the findings to other banks or financial institutions. Second, the study relies on self-reported data collected through an online survey, which could introduce biases such as social desirability or inaccuracies in recall. Lastly, the cross-sectional nature of the study limits the ability to capture changes in customer perceptions or behavior over time. Future research could address these limitations by expanding the scope to include multiple banking platforms, incorporating longitudinal data, or employing qualitative methods to gain deeper insights into customer experiences.

RECOMMENDATIONS

Based on the findings, it is recommended that Bank Mandiri focuses on enhancing the overall quality of its mobile banking services by integrating user-friendly features, improving transaction reliability, and strengthening security protocols. Although individual dimensions of service quality did not show standalone effects, they collectively influence customer satisfaction and loyalty. Hence, addressing these dimensions holistically can significantly enhance user experience. Furthermore, Bank Mandiri should explore

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strategies beyond improving satisfaction, such as offering loyalty programs, personalized promotions, and value-added services to foster stronger customer loyalty. Future research should also examine additional factors influencing customer loyalty, such as perceived value and trust.

MANAGERIAL IMPLICATIONS

The results suggest that managers at Bank Mandiri should prioritize investments in the development and maintenance of their mobile banking platform to ensure seamless performance and high user satisfaction. Efforts should be directed toward enhancing the usability of the platform, such as improving navigation and interface design, while simultaneously addressing reliability and security concerns to build trust. Additionally, marketing and customer relationship teams should implement initiatives like customer rewards and retention programs to bridge the gap between satisfaction and loyalty. By aligning service delivery with customer expectations and competitive trends, Bank Mandiri can strengthen its market position and customer retention in the competitive digital banking industry.

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