THE EFFECT OF E-SERVICE QUALITY AND E-TRUST ON E-LOYALTY WITH E-SATISFACTION AS AN INTERVENING FOR MOBILE BANKING USER

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ARTICLE INFORMATION

ABSTRACT

This study aims to determine the effect of e-Service Quality and e-Trust on e-Loyalty with e-Satisfaction as an Intervening on mobile banking users. This study uses a quantitative method with a survey instrument. Data was collected using a non-probability sampling technique, purposive sampling, by taking a sample of 150 respondents who had used mobile banking at least three times in the last six months. Then the respondents' answers that have been obtained are processed using SmartPLS 3.0 software. From hypothesis testing in this study, the results showed that 1) e-Service Quality affects on e-Satisfaction, 2) e-Trust affects on e-Satisfaction, 3) e-Satisfaction affects on e-Loyalty, 4) e-Service Quality affects on e-Loyalty, 5) e-Trust affects on e-Loyalty, 6) e-Service Quality affects on e-Loyalty through e-Satisfaction and 7) e-Trust affects on e-Loyalty through e-Satisfaction. This means that e-Service Quality and e-Trust can be improved so that it will have an impact on e-Satisfaction and it can also have an impact on the e-Loyalty of customers.

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INTRODUCTION

E-loyalty greatly influences the success of a digital business, one of which is mobile banking. Over the last decade, rapid and dynamic technological developments have affected the global economy and changed various activities in daily life, both in business, government, and social circles in society. Not only that, but the expansion of the digitalization system in various levels of society has also encouraged people to increasingly use mobile banking in their daily transaction activities (Tunjungsari & Ginting, 2020).

The use of mobile banking services in Indonesia is increasing, along with the development of the times and technology, which is increasing rapidly, making people use mobile banking to carry out daily transactions (Machmudi, 2020).

The use of mobile banking is in great demand by the public because it has many advantages that the community needs, including making it easier for people to transact online, easily send money and pay all kinds of bills (Citradi, 2019).

Top Brand Award data shows that mobile banking increased in two consecutive years in 2019 with a percentage of 44,5% and in 2020 with a percentage of 45.5%. In 2021, mobile banking also increased by 2% to 47.5%. This percentage value is the highest. However, in 2022, mobile banking will begin to experience a decrease in percentage from the previous year (Top Brand, 2020)**.** Therefore, this matter must be considered important and handled as fully as possible by the bank.

Khan et al. (2019) said that e-Service Quality has a significant effect on the e-Satisfaction customer. This reveals that e-Service Quality provided by mobile banking influences future e-Satisfaction. Not only has an impact on e-Satisfaction, but e-Service Quality also has an impact on e-Loyalty, because according to Awad dan Soliman (2020) said that e-Service Quality affects e-Loyalty customers. This means that if the service provided is good, it will make customers loyal to the mobile banking application.

Arcand et al. (2019) identified that e-Trust has a positive impact on customer e-Satisfaction. This means that if service providers want to increase customer satisfaction, they must increase customer trust first.

According to Rahmawaty et al. (2021) found that e-Trust also has a direct impact on e-Loyalty, so this finding means that if customer loyalty (e-Loyalty) is high, customer Trust (e-Trust) is high too. Not only e-Trust matters that can increase e-Loyalty, but research from Zhu et al. (2019) said that e-Satisfaction also has a positive effect on e-Loyalty. This indicates, if the e-Service Quality provided needs to be better and fill customer needs, it will have an impact on decreasing e-Loyalty, such as the customer's intention to delete the mobile banking application service from their cellphone. This is also in accordance with research by Giao et al. (2020), who found that e-Service Quality through e-Satisfaction affects customer e-Loyalty.

According to research, Deasy dan Afriapollo (2022) found that e-Trust mediated by e-Satisfaction also affects customer e-Loyalty. This

show that if a customer uses the mobile banking application more than once, there is high satisfaction and trust in the service application.

The problem is the gap between expectations and reality. The hope that mobile banking wants is to increase the use of mobile banking every year, but the reality is different because the use of mobile banking has experienced a stagnant and is inclined to decrease. This indicates a decrease in consumer satisfaction which causes loyalty to use the mobile banking application also decreases, and it can be assumed that consumers prefer to use other financial applications to make daily transactions. This must be immediately noticed and repaired by mobile banking so that the use of mobile banking applications does not stagnant but increases in the future.

LITERATURE REVIEW

E-Service Quality

Parasuraman in Deasy dan Afriapollo (2022) said that Service Quality assists customers in shopping, buying, and delivering products or services effectively and efficiently. Service Quality is referred to as e-Service Quality in the context of electronic commerce (e-commerce) (Deasy & Afriapollo, 2022). Electronic Service Quality (e-Service Quality) was developed to evaluate a service provided using the internet network to adapt to the development of an already modern era increasingly prioritizing technology use.

According to Parasuraman in Budiman et al. (2020), e-Service Quality is a tool or instrument to measure consumer satisfaction with an internet-based service consisting of product or service delivery.

According to Al-Dweeri et al. (2017), e-Service Quality in the context of mobile banking is an evaluation given by customers to the quality and excellence of delivering mobile content related to mobile banking. It also shows that access through the Internet related to mobile banking is related to user satisfaction. The quality of electronic services (e-Service Quality) is a vital aspect that companies, such as digital banking companies, should pay attention to. Because e-Service Quality greatly affects the company's good name in the eyes of consumers. If the service provided is bad, it will also impact customer satisfaction and loyalty (Khan et al., 2019).

E-Trust

According to Giao et al. (2020), e-Trust is also defined as consumers' beliefs and expectations that e-sellers are reliable and will perform their obligations faithfully.

According to Gull et al. (2020), e-Trust is the establishment of a relationship between service providers and service users (buyers-sellers), including the belief in the fulfillment of their expectations by service providers (sellers). E-Trust is a major factor in the success of technology-based companies (Giao et al., 2020).

E-Satisfaction

According to Komara in the journal of Gusti et al. (2020), it is said that the development of customer satisfaction is e-Satisfaction in e-commerce, whose transactions are carried out through internet network access.

According to Anderson and Srinivasan in Giao et al. (2020) said that "e-Satisfaction is defined as the contentment of the customer with respect to his or her prior purchasing experience with a given electronic commerce firm." E-Satisfaction is defined as consumer satisfaction by appreciating (related) the previous perceived purchase experience provided by an online trading company.

According to Gounaris in Nasution et al. (2019), e-Satisfaction is defined as the experience consumers feel after using a product or service and comparing the perceived quality with the expected quality.

According to Ranjbarian in Nasution et al. (2019), online customer satisfaction or e-Satisfaction results from a consumer's assessment of online convenience perceptions, trading/transaction methods, site design, security, and services that can meet consumer expectations.

E-Loyalty

According to Hasan in the journal Nasution et al. (2019), loyalty can be interpreted as shopping for products/services that consumers repeatedly do. A consumer is someone who has visited a site or application to get a product or service by making a payment to fulfill what he or she wants. In the online context, customer or consumer loyalty is better known as e-Loyalty (Nasution et al., 2019).

According to Mindy Jeon dan Jeong (2019), e-Loyalty in the context of digital banking is defined as the behavior of customers who use online banking applications repeatedly. This is due to customer satisfaction with the quality of service that has been felt before and is willing to recommend people around to use the application the online service.

Virtual Community

Luo et al. (2020) identify from the perspective of social capital that virtual communities are prolonged interactions and communications that can reduce uncertainty, so high-quality interactions and services become the foundation of e-trust.

According to Mohammad et al. (2019), a virtual community is a collection of people who gather and communicate with the same mechanism with the help of the internet.

According to T. Zhu et al. (2022), defined Virtual communities also allow users to conduct business activities to buy and sell goods and services using their services. The companies involved in this type of business stimulate their users to spend a long time on their sites, which will increase profits and e-loyalty.

Research Hypotheses

H1 – E-Service Quality affects e-Satisfaction in Mobile Banking User
H2 – E-Trust affects e-Satisfaction in Mobile Banking User
H3 – E-Satisfaction affects e-Loyalty in Mobile Banking User
H4 – E-Service Quality affects e-Loyalty in Mobile Banking User
H5 – E-Trust affects e-Loyalty in Mobile Banking User
H6 – E-Service Quality through e-Satisfaction affects e-Loyalty in Mobile Banking User
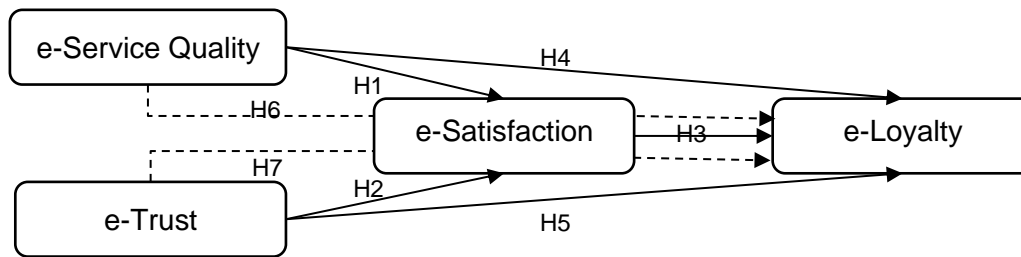H7 – E-Trust through e-Satisfaction affects e-Loyalty in Mobile Banking User.

Figure 1. Research Framework

Source: Data Processed by Author (2022)

RESEARCH METHODS

This research used a quantitative method. The technique that will be used by researchers in sampling is a non-probability sampling technique, purposive sampling (Sugiyono, 2016). The population studied was 18 million people with the mobile banking application (Media Digital, 2022). The number of samples used in the theory of Hair et al. (2014) is ten times the highest number of indicators, so a sample of 150 respondents was taken.

The sample criteria set to represent this study's total population are customers who are domiciled in Jakarta, customers who have mobile banking applications, and customers who have used the mobile banking application at least three times in the last six months.

The measurement scale used is a Likert scale with a five scale (Sugiyono, 2016). The data collection technique used a questionnaire survey. The data analysis technique to test hypotheses and validate the quality of the data analysis using SmartPLS 3.0 software includes the following:

Outer Model

Validity Test

Where the value of Convergent Validity in this study uses the theory in the journal Hair et al. (2014), which says that the value of a good loading factor in outer loading > 0.70.

Discriminant Validity is the value of the cross-loading factor, which is done by comparing the loading value on the intended construct must have a greater value than the loading value with other constructs (Husein, 2013).

Fornell-Lacker reinforces that each latent variable must be greater than the correlation value between other latent variables (Widarjono, 2015). Then look at the criteria AVE value 0.50 (Hair et al., 2014).

Reliability Test

The limit value of composite reliability is 0.7, then it will be declared reliable (Noor, 2014). Then it is strengthened by looking at the value of Cronbach's alpha > 0.6 for all constructs (Husein, 2013).

Inner Model

Coefficient Determination (R-Square) Test

The criterion for the R-square value is that the higher the R2 value, the better the level of determination (Husein, 2013).

Predictive Relevance (Q-Square) Test.

The interpretation of Predictive Relevance (Q-square) has a result > 0 (zero).

Hypothesis Testing

The acceptance criteria for the alleged hypothesis or hypothesis are accepted if the t-statistic > 1.96 and the p-value < 0.05 (Hair et al., 2014).

RESULTS AND DISCUSSION

Based on data from 150 respondents collected, it can be seen in the table below:

Table 1. Outer Loading Value

Variable	E-Loyalty	E-Satisfaction	E-Service Quality	E-Trust
EL1	0.823			
EL2	0.838			
EL3	0.841			
EL4	0.860			
ES1		0.790		
ES3		0.801		
ES4		0.860		
ES5		0.819		
ES6		0.845		
ESQ10			0.807	
ESQ11			0.734	
ESQ13			0.815	
ESQ14			0.790	
ESQ15			0.773	
ESQ4			0.712	
ESQ5			0.721	
ESQ9			0.735	
ET1				0.738
ET3				0.774
ET4				0.794
ET5				0.819
ET6				0.802
ET7				0.853
ET8				0.835

Source: Data Processed by Author (2022)

The data processing results show that the e-Service quality indicator value has outer loading >0.70, the e-Trust indicator value has outer loading >0.70, the e-Satisfaction indicator value has outer loading >0.70, the e-Loyalty indicator value has outer loading >0.70. The four variable indicators have an outer loading value of >0.70, so all indicators in this study have significant constructs to show each variable and are declared valid (Hair et al., 2014) so that these indicators can be carried out for further testing.

Table 2. Cross Loading Value

	E-Loyalty	E-Satisfaction	E-Service Quality	E-Trust
EL1	**0.823**	0.602	0.534	0.539
EL2	**0.838**	0.618	0.561	0.621
EL3	**0.841**	0.549	0.538	0.533
EL4	**0.860**	0.574	0.575	0.538
ES1	0.563	**0.790**	0.532	0.671
ES3	0.565	**0.801**	0.547	0.601
ES4	0.578	**0.860**	0.560	0.627
ES5	0.539	**0.819**	0.590	0.640
ES6	0.624	**0.845**	0.626	0.669
ESQ10	0.554	0.550	**0.807**	0.556
ESQ11	0.485	0.465	**0.734**	0.417
ESQ13	0.496	0.610	**0.815**	0.540
ESQ14	0.524	0.522	**0.790**	0.445
ESQ15	0.481	0.576	**0.773**	0.509
ESQ4	0.506	0.547	**0.712**	0.548
ESQ5	0.507	0.521	**0.721**	0.540
ESQ9	0.440	0.413	**0.735**	0.410
ET1	0.532	0.599	0.461	**0.738**
ET3	0.480	0.567	0.414	**0.774**
ET4	0.515	0.606	0.516	**0.794**
ET5	0.512	0.657	0.509	**0.819**
ET6	0.534	0.614	0.584	**0.802**
ET7	0.596	0.687	0.597	**0.853**
ET8	0.562	0.644	0.580	**0.835**

Source: Data Processed by Author (2022)

The table shows that the e-Loyalty construct with its indicators (EL1, EL2, EL3, EL4) has a higher cross-loading value than e-Loyalty with other variable construct values. The e-Satisfaction construct with its indicators (ES1, ES3, ES4, ES5, and ES6) has a higher cross-loading value than the e-Satisfaction construct's value with other variables. The e-Service Quality construct with its indicators (ESQ4, ESQ5, ESQ9 ESQ10, ESQ11 ESQ13, ESQ14, and ESQ15) has a higher cross-loading value compared to the constructed value of e-Service Quality with other variables. The e-Trust construct with its indicators (ET1, ET3, ET4, ET5, ET6, ET7, and ET8) has a higher cross-loading value than the e-Trust construct value with other variables. All indicators have the requirements for the cross-loading value and are declared to have good discriminant validity values. However, one can also look at the Fornell-Larcker construct to strengthen discriminant validity in each construct further (Widarjono, 2015).

Based on the results, all indicators are considered good and valid. However, we can also look at the Fornell-Larcker value to further strengthen discriminant validity.

Table 3. Fornell-Larcker Value

Variable	E-L	E-S	E-SQ	E-T
E-Loyalty	**0.840**			
E-Satisfaction	0.698	**0.823**		
E-Service Quality	0.657	0.694	**0.762**	
E-Trust	0.655	0.665	0.780	**0.803**

Source: Data Processed by Author (2022)

Based on the data in the table shows that the value of the constructed variable with its construct has a higher value compared to the value of the constructed variable with other variables. This is in accordance with the theory and shows that all variables in this study have been declared good and valid.

Table 4. AVE Value

Variable	Average Variance Extracted (AVE)	Result
E-Loyalty	0.707	Valid
E-Satisfaction	0.678	Valid
E-Service Quality	0.581	Valid
E-Trust	0.645	Valid

Source: Data Processed by Author (2022)

Based on the data in the table, the AVE e-Loyalty value is 0.707, the AVE e-Satisfaction value is 0.678, the AVE e-Service Quality value is 0.581, and the AVE e-Trust value is 0.645, this indicates all the variables have a value of 0.50 so that the four variables in this study were declared valid.

Table 5. Composite Reliability Value

Variable	Composite Reliability	Result
E-Loyalty	0.906	Reliable
E-Satisfaction	0.913	Reliable
E-Service Quality	0.917	Reliable
E-Trust	0.927	Reliable

Source: Data Processed by Author (2022)

The criteria for the limit value of composite reliability ≥ 0.7 will be declared reliable (Noor, 2014). Based on the data in the table, the composite reliability value of the e-Loyalty variable is 0.906, the value of the e-Satisfaction variable is 0.913, and the value of the e-Service Quality variable is 0.917. The value e-Trust variable is 0.927, and the four variable has a value ≥ 0.7, so all variables in this study are in

accordance with the criteria and declared reliable.

Table 6. Cronbach's Alpha Value

Variable	Cronbach's Alpha	Result
E-Loyalty	0.862	Reliable
E-Satisfaction	0.881	Reliable
E-Service Quality	0.896	Reliable
E-Trust	0.908	Reliable

Source: Data Processed by Author (2022)

The table above shows that the value of e-Loyalty is 0.862, the value of e-Satisfaction is 0.881, the value of e-Service Quality is 0.896, and the value of e-Trust is 0.908. The Cronbach's alpha value of all variables is> 0.6 so that all variables in this study fit the criteria and are declared reliable.

Table 7. R-square Value

Variable	R-Square
EL	0.563
ES	0.668

Source: Data Processed by Author (2022)

Based on the data in the table, the R2 value for the e-Loyalty variable is 0.563. This means that e-Service Quality, e-Trust, and e-Satisfaction can explain e-Loyalty by 56.3%, and 43.7% is influenced by other factors not investigated in this study. Then the R2 value for the e-Satisfaction variable of 0.668 means that e-Service Quality and e-Trust can explain the e-Satisfaction by 66.8%, and the 33.2% is influenced by other factors not investigated in the study.

Table 8. Q-square Value

Variable	SSO	SSE	Q² (=1-SSE/SSO)
ES	750.000	417.430	0.443
EL	600.000	367.126	0.388

Source: Data Processed by Author (2022)

The Predictive Relevance (Q-square) value has criteria > 0 (zero). The table above shows that the Q2 value of the e-Satisfaction variable is 0.443, and the Q2 value of the e-Loyalty variable is 0.388. This value indicates that the value of Q2 > 0. Therefore, the predictive value of relevance in this study is declared to fit the requirements of goodness.

Table 9. Direct Effect Hypothesis Test Values (Path Coefficients)

Variable	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
ESQ → ES	0.322	0.336	0.078	4.101	0.000
ET → ES	0.569	0.555	0.080	7.134	0.000
ES → EL	0.324	0.334	0.102	3.170	0.002
ESQ → EL	0.283	0.282	0.106	2.682	0.008
ET → EL	0.227	0.215	0.087	2.603	0.010

Source: Data Processed by Author (2022)

The hypothesis is tested by looking at the t-statistic and p-value. Where the criteria for the t-statistic value >1.96 and the p-value <0.05 are said to be significant (Hair et al., 2014). The table shows that the results of testing the five direct effect hypotheses in this study met the criteria where from the table, it can be seen that all of them met the standard t-statistics value >1.96 and the p-value <0.05. The variable e-Service Quality (X1) to e-Satisfaction (Z) has a t-statistics value of 4.101 (>1.96) and a p-value of 0.000 (<0.05). So the first hypothesis, stating that "e-Service Quality has a positive and significant effect on e-Satisfaction," is accepted. Through the results, mobile banking application needs to build the quality of their electronic services properly to lead to user intentions from mobile banking application service users.

The variable e-Trust (X2) to e-Satisfaction (Z) has a t-statistics value of 7.134 (>1.96) and a p-value of 0.000 (<0.05). So that the second hypothesis, stating that "e-Trust has a positive and significant effect on e-Satisfaction," is accepted. As a result, building and maintaining trust in mobile banking is very important because it directly impacts the satisfaction of services provided by mobile banking applications.

The variable e-Satisfaction (Z) to e-Loyalty (Y) has a t-statistics value of 3.170 (>1.96) and a p-value of 0.002 (<0.05). So that the third hypothesis, stating that "e-Satisfaction has a positive and significant effect on e-Loyalty," is accepted. To the results, if mobile banking application users have high e-loyalty to the mobile banking application because users are satisfied with the products and services of the mobile banking application, this is based on a pleasant experience when transacting using the mobile banking application, the more satisfied the user will be the higher the e-loyalty generated.

The e-Service Quality variable on e-Loyalty has a t-statistics value of 2.682 (>1.96) and a p-value of 0.008 (<0.05). So that the fourth hypothesis, stating that "e-Service Quality has a positive and significant effect on e-Loyalty," is accepted. Through the results, a company's service quality will create a sense of comfort for users, so users will tend to feel more comfortable with companies that provide quality mobile banking services and will be more loyal to continue using the mobile banking application compared to others.

The variable e-Trust (X2) to e-Loyalty (Y) has a t-Statistics value of 2.603 (>1.96) and a p-value of 0.010 (<0.05). So the fifth hypothesis,

stating that "e-Trust has a positive and significant effect on e-Loyalty," is accepted. Through the results, if mobile banking application users have high e-loyalty on the mobile banking applications because users trust the services of the mobile banking application, this is based on the experience of promises kept by the company when transacting using the mobile banking application, the more the user's trust will be higher also generated e-loyalty.

Table 10. Indirect Effect Hypothesis Test Values (Indirect Effect)

Variable	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
ESQ → ES → EL	0.104	0.113	0.049	2.139	0.033
ET → ES → EL	0.185	0.184	0.060	3.086	0.002

Source: Data Processed by Author (2022)

The table above shows that the results of testing this study's two indirect effect hypotheses met the criteria. The table shows that all of them met the standard t-statistics value > 1.96 and the p-value < 0.05. The variable e-Service Quality (X1) through e-Satisfaction (Z) to e-Loyalty (Y) has a t-Statistics value of 2.139 (>1.96) and a p-value of 0.033 (<0.05). So that the sixth hypothesis, stating that "e-Service Quality has a positive and significant effect on e-Loyalty through e-Satisfaction," is accepted. Through the results, e-Service Quality's influence on user satisfaction can be caused by the user experience using the mobile banking application. It continuously makes users loyal by using the mobile banking application (e-Loyalty).

The variable e-Trust (X2) through e-Satisfaction (Z) to e-Loyalty (Y) has a t-Statistics value of 3.086 (>1.96) and a p-value of 0.002 (<0.05). So that the seventh hypothesis, stating that "e-Trust has a positive and significant effect on e-Loyalty through e-Satisfaction," is accepted. Through the results, the influence of e-Trust affects e-Satisfaction caused by the user experience using the mobile banking application, making users loyal by using mobile banking continuously (e-loyalty). From the direct effect test and the indirect effect test in this study, the overall model (bootstrapping) was formed.
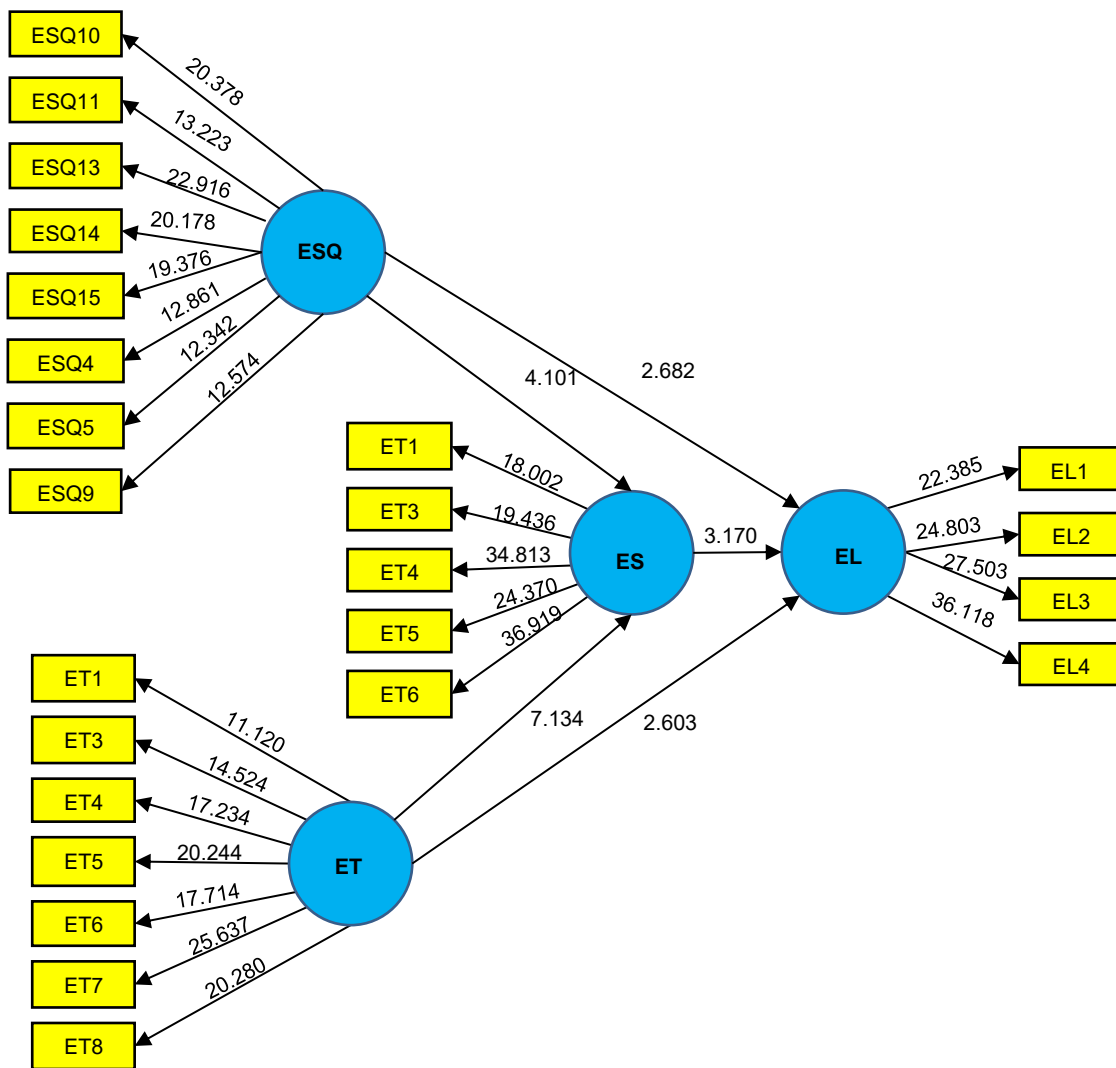
Fiqure 2. Bootstrapping Test Results Model

Source: Data Processed by Author (2022)

The chart shown in bootstrapping above shows that:

The e-Service Quality variable has a higher value for the indicators, so the variables can be explained properly and valid by the indicators. The e-Service Quality Trust variable has a higher value for its indicators, so the variables can be explained properly and valid by the indicators. The e-Satisfaction variable to the indicators has a higher value, so the variables can be explained properly and valid

by the indicators. The e-Loyalty variable to its indicators has a higher value so that the variable can be explained properly and validly by the indicators. This shows that the variables that have been studied can be measured with each indicator.

CONCLUSION

This research was conducted to answer the effect of e-Service Quality and e-Trust mediated by e-

Satisfaction on the e-Loyalty of customers who use mobile banking in the DKI Jakarta community. Based on the analysis in this study, it was found that e-Service Quality and e-Trust affect e-Loyalty and the higher e-Loyalty given by the user when mediated by e-Satisfaction. It is known that e-Service Quality and e-Trust mediated by e-Satisfaction have a significant influence on e-Loyalty.

This study has limitations in observing the sample, which only focuses on customers who have used mobile banking at least three times in the last six months in DKI Jakarta. Therefore it is necessary to carry out future research by expanding the scope of research using different and wider subjects and objects or using variables that have not been used in this research model so that this research can continue to be developed.

This research contributes to developing customer e-Loyalty studies to add insight to readers because this research concludes the factors that influence the increase or decrease in customer e-Loyalty. On the e-Service Quality indicator, "this application handles customer problems or complaints quickly," as many as 59.3% of respondents answered agree. On the indicator, "this application is honest with every service offering provided," as many as 40.7% of respondents answered strongly agree. This shows that speed in handling every customer complaint and honesty in providing services to users are important aspects that users consider in giving their loyalty to the mobile banking application. On the indicator "the mobile banking application does not experience errors/crashing," as many as 2.7% of respondents strongly disagree, and 8.7% of respondents answer disagree. This shows that respondents still feel that there are error/crashing problems in the mobile banking application that interfere with their daily transaction activities. This should be repaired by mobile banking, such as upgrading the system to the new version, then providing training to IT staff so they can maintain the system to support the needs of mobile banking users to increase e-Loyalty.

On the e-Trust indicator, "If there is a problem, I believe this site will make every effort to solve it," as many as 57.3% of respondents answered agree, and the indicator, "I believe that this site is an honest site" as many as 32.7% of respondents answered very agree. This shows that the ability to handle every problem and the honesty of service providers (customer service) in providing services are important aspects that must be considered by mobile banking in order to maintain e-Loyalty. On the indicator "I believe this application site will keep its commitments," 2.7% of respondents answered strongly disagree, and 4.7% answered disagree. This shows that customers still have a little distrust of service providers who are less committed to keeping company promises that will make reimbursement if customers lose their money from bank accounts due to negligence by mobile banking because it is known that there are still many customers who lose money from accounts suddenly. However, the bank refused/ignored to make a replacement. This matter should be paid more attention to by the bank. If there is a report of loss by a customer,

it should be handled further. If it is true, the bank should be able to provide policies and reimbursements to the customers concerned.

On the e-Satisfaction indicator "I am satisfied with the ease of finding what I need on this application site" and "I am satisfied with the service for complaints on this site," the two indicators got 56.7% of the respondents agreed. This shows that the ease of carrying out transaction activities and good complaint services are important aspects of maintaining e-Loyalty. On the indicator "I am satisfied with the security of transactions on this site (e.g., security from credit or debit card breaches)," as many as 42.7% of respondents answered strongly agree. This shows that security in transactions using the mobile banking application is the most important aspect compared to the two indicators described previously in growing e-Loyalty customers to continue using mobile banking services. On the indicator "I am satisfied with the transaction experience using this site," as many as 2.0% of respondents answered strongly disagree, and 3.3% answered disagree. This overall shows that respondents are still a little dissatisfied with the transaction experience using the mobile banking application, which is related to dissatisfaction due to error/crashing and lack of commitment from the bank, which should be immediately repaired by the mobile banking service so that customers can increase their loyalty for mobile banking applications.

On the e-Loyalty indicator, "I am willing to transact again with this application site in the future," as many as 47.3% of respondents answered agree, and on the indicator "I often use this application site," as many as 44.7% of respondents answered strongly agree. This shows that even though there are still some obstacles, customers will still use the mobile banking application in the future and with the usual frequency because this is in accordance with the needs of customers, knowing that customers receive pocket money from parents or a team member receive a salary from the company they work is through mobile banking. On the indicator "I would like to recommend this site to my family, friends, and acquaintances," as many as 2.0% of respondents answered strongly disagree. As many as 2.7% of respondents answered disagree. This shows that although respondents will still use mobile banking in the future and with recurring frequency, respondents still do not want to recommend mobile banking applications to their family, friends, and people they know because of dissatisfaction with the services provided by the company. Therefore, the existence of indicators that respondents do not approve of can be used as an evaluation for companies to continue to improve services in order to increase e-Loyalty.

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