



**The Effect of E-Service Quality and E-Trust on E-Customer
Loyalty in the Bank Syariah Indonesia (BSI) Mobile E-Banking
Application with E-Customer Satisfaction as an Intervening
Variable
(Case study on BSI customers in Bandar Lampung)**

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ARTICLE INFO	ABSTRACT
<p>Accepted: 27 July 2024 Revised: 28 July 2024 Approved: 01 Oktober 2024</p> <p>Keywords: E-Service Quality, E-Trust, E-Customer Loyalty, E-Customer Satisfaction, BSI Mobile</p>	<p>This study aims to analyze and prove the effect of E-Service Quality and E-Trust on E-Customer Loyalty in the e-banking application of Bank Syariah Indonesia (BSI) Mobile with E-Customer Satisfaction as an Intervening variable this study, there are problems at the level of use of BSI Mobile continues to increase, fraud cases, and service quality problems electronic (e-service quality) in BSI Mobile services where there are obstacles from the bank that is less responsive and less responsive. This study uses a quantitative approach using primary data and data collection by distributing questionnaires. The sample determinant uses the Lemeshow formula so that the sample required is 100 respondents and the type of nonprobability sampling. The data analysis tool is Structural Equation Modeling-Partial Least Square (SEM-PLS) with the SmartPLS software version 4.0. The results show that E-Service Quality has no significant effect on E-Customer Loyalty, and E-trust has a positive and significant effect on E-Customer Loyalty. E-service Quality has a positive impact on E-Customer Satisfaction. E-trust has a positive and significant effect on E-Customer Satisfaction. E-customer satisfaction has a positive and significant impact on E-Customer Loyalty. E-Customer Satisfaction can mediate a positive and significant relationship between E-Service Quality and E-Loyalty. E-Customer Satisfaction can mediate a positive and significant relationship between E-Trust and E-Loyalty.</p>

INTRODUCTION

E-customer loyalty is defined by the strong desire of the customer to carry out transactions and continuous use of the bank's services. It will not turn to another bank despite a more attractive offer. The customer will be loyal to the bank if the customer is delighted with the service or product of the bank so that it has enthusiasm in giving loyalty to the bank. A loyal customer is a customer who is faithful to a particular bank forever. Customers' loyalty can be seen in customers' loyalty to using a bank's services and products (Putri, 2023). The bank's assets grew

quite intense in the first three months of this year. In percentage terms of growth, PT Bank Syariah Indonesia Tbk (BRIS) led the way with an increase of 14.4% on an annual basis (www-CNBC Indonesia-com). Regarding value, PT Bank Mandiri (Persero) Tbk is still the largest bank in Indonesia in terms of assets as of March 2023. Issuers coded as BMRI posted assets of Rp 2,163 trillion or contributed about 18.5% to the total assets of the banking industry in the country.

Based on data from the Financial Services Authority (OJK), as of February 2024, bank assets in Indonesia grew 6.9% yoy to Rp 11,708 trillion. As for the first quarter of 2024, positions one to five are still filled by the same name, namely Bank Mandiri, BRI, BCA, BNI, and BTN. But in positions five to ten, there is relatively fierce competition. Position six, for example, is now filled by BSI, displacing PT Bank CIMB Niaga Tbk (BNGA). BSI's assets recorded growth of 14.4% yoy, while CIMB corrected by 4%. Then PT Bank OCBC NISP Tbk (NISP) is increasingly sticking to the position of PT Bank Permata Tbk (BNLI), which is in 8th place. Bank OCBC Indonesia's assets rose 5% yoy, while Bank Permata stagnated or only rose 0.1% yoy.

After the merger, Bank Syariah Indonesia began a gradual integration process. One of the processes is migrating customer accounts from the original bank into an Indonesian Islamic Bank account (Merger of 3 largest Islamic banks in Indonesia," *Kompasiana.com*, 2021). The integration period is gradually from February 15, 2021, until October 30, 2021. BSI periodically notifies customers to migrate from the three Islamic banks before the merger into BSI by integrating branch operations, services, and products. After 1 year of merging three state-owned Sharia banks into Bank Syariah Indonesia, the overall M-Banking used is BSI Mobile. The migration process can be done digitally using the BSI Mobile application or directly to the BSI branch office. During the account migration process from the Bank of Origin to BSI, customers experience obstacles, namely Mobile, the complicated and inefficient BSI Mobile activation process, where when activating, the customer must have enough credit for the verification process. This process is more complex than the M-Banking process of other banks. In addition, different customer complaints on the BSI Mobile Application Services include mutation features, diverted calls, login failures, and others potentially resulting in a sense of dissatisfaction from customers towards the bank and bank services (Hairul, 2022). If this is not resolved soon, the customer will not be loyal to the bank. The impact is less customer loyalty, which can be seen from customer ratings in the Play Store media through customers' provision of imperfect stars, where BSI Mobile gets a 3.7-star rating. According to the survey in the download of applications on the Play Store BSI Mobile, more than ten million users of M-Banking customers have been downloaded. From the results of the use of BSI Mobile, its users have submitted various comments. BSI Mobile is the development of electronic service facilities that have been created to improve electronic services for customer satisfaction and support BSI Mobile users in being more loyal to Bank Syariah Indonesia (Imani and Adinugraha, 2023).

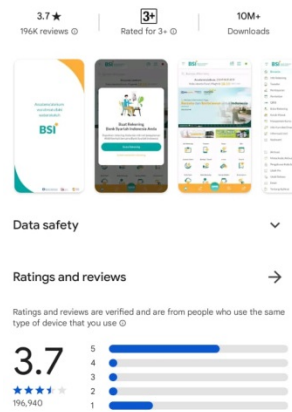


Figure 1. Overall BSI Mobile App Review

Based on Figure 1.1, research shows that the BSI Mobile application review on the Play Store has a rating of 3.7/ 5 out of 196 thousand user reviews, and the majority provide five branch reviews. The quality of service from a bank to the customer impacts the customer. There are many ways to determine the level of customer satisfaction or not to the bank, one of which is to see whether there are complaints from customers against the bank used (Sitinjak et al., 2015).

It turns out that there are still variables that do not positively affect e-customer loyalty. The research conducted by Amin stated that e-service quality does not significantly affect e-customer loyalty. In addition, the study also did not show the results of the indirect relationship of e-service quality to e-customer loyalty through e-customer satisfaction (Ivasty and Fanani, 2020). However, the study of Kaya et al. (2019) showed that e-service quality has a positive and significant effect on e-customer loyalty; this study also measures the indirect relationship of E-service quality to e-customer loyalty through e-satisfaction with positive results and significant (Rizal and Handrijaningsih, 2021).

Customer trust is one of the critical indicators for realizing a customer's loyalty to the bank. Trust, defined as trust, is an absolute requirement that must exist when conducting transactions in the banking world (Rahim et al., 2023). Trust becomes a basis for customers to conduct financial transactions with the bank. As economic actors, humans are creatures given by Allah SWT to hold the mandate to carry out their activities on this earth. Trust is the primary and absolute requirement between the bank and the customer. This trust must be maintained and prioritized (Nurkhomaria, 2022). However, as a man who is not free from sin, a quote from *taberita.com* found a trust issue where there are unscrupulous employees of bank BSI who still commit fraud. This can trigger the emergence of distrust among customers at Bank Syariah Indonesia itself, which results in a decrease in the level of satisfaction felt by the bank's customers. It can lead to a reduction in customer loyalty to Bank Syariah Indonesia.

There is a controversy about the influence of e-trust on e-customer loyalty. According to research from Nurkhomaria (2022), e-trust has no significant effect on customer loyalty. The same results are also found in Wilis and Nurwulandari (2020), proving that e-trust does not significantly affect e-loyalty (Imani and Adinugraha, 2023). However, contrary to Kartono and Halilah (2019), research shows a significant favorable influence between e-trust and e-loyalty.

Electronic satisfaction, often called e-satisfaction, is defined as providing value from customers to services and products owned by a bank. A customer who gives an excellent assessment to a bank can be sure that the customer becomes loyal to the bank, both faithful to the services owned and electronic services of the bank, and will continue to carry out these activities continuously. However, if the customer gives a wrong value to a bank, the customer will look for another bank that can meet the customer's needs. Variables that can influence electronic satisfaction (e-satisfaction) are electronic Trust (e-trust) and electronic service quality (e-service quality). E-satisfaction is related to e-service quality, where the customer feels satisfied with a bank's M-Banking service, which increases the possibility of the customer returning to transaction activities with the bank's M-Banking. Unlike the quality of electronic services, electronic Trust is also related to electronic satisfaction.

Research from Putri and Marlina (2021) e-service quality variables have a positive and significant effect on consumer satisfaction, and e-trust variables also have a positive and significant impact on consumer satisfaction. Simultaneously, e-service quality and e-trust positively and significantly affect Shopee Pay users' consumer satisfaction. However, research from Mahdyvianra et al. (2021) shows that the influence of e-service quality on e-loyalty does not have a significant direct effect. In contrast, e-service quality has a considerable effect on e-satisfaction. E-service quality significantly affects e-satisfaction. E-satisfaction with e-loyalty is having a substantial impact. E-trust affects e-loyalty, and e-service quality significantly affects e-loyalty through intervening variables, namely e-satisfaction or e-trust.

LITERATURE REVIEW

A. UTAUT (Unified Theory of Acceptance and Use of Technology)

UTAUT is a development of the Technology Acceptance Model (TAM) initiated by Venkatesh et al. (2003), where there is a limitation in the lack of consideration of social influence factors in using and utilizing new technologies. Mathieson, Peacock, and Chin mentioned that in TAM, the use of Information Systems Technology is based on the will, not paying attention to the existence of things that prevent individuals from using a system they want to use. This UTAUT is a combination (unified) of existing technology acceptance models into a unified theory about the acceptance of technology users. UTAUT has been considered more successful in explaining most of the intention variants than the previous eight theories, namely Theory of Reasoned Action (TRA), Theory of Planned Behavior (TPB), Motivational Model (MM), Technology Acceptance Model (TAM), Combined TAM and TPB (C-TAM-TPB), Model of PC Utilization (MPTU), Innovation Diffusion Theory (IDT), Social Cognitive Theory (SCT). UTAUT was designed with the hope of being a helpful tool for those who need an assessment of the probability of success in introducing a new technology and helping them understand the drivers of acceptance to responsively develop population-specific interventions such as training or marketing and so on to areas that are less likely to adopt or use the new system.

B. TQS (Total quality service)

TQS (Total quality service) is part of the TQM (Total quality management). Quality can be defined as a dynamic condition associated with products, services, people, processes, and environments that meet or exceed expectations. According to Philip B. Crosby, as quoted by Sinabutar and Aritonang (2023), quality is conformance to requirements, i.e., following the implied or standardized quality as nil defects, perfection, and conformity to requirements. According to the Ministry of National Education, as quoted by Sudiyono and Mulyasa (2020), quality includes educational inputs, processes, and outputs. Educational input must be available because it is needed to progress a process. At the same time, the educational process is transforming something into something else. Furthermore, the academic output is school performance, which is the achievement resulting from the process and behavior of the school.

C. Expectancy Disconfirmation Theory

This theory is a theory formulated by Oliver et al. (1994). Expectation Disconfirmation Theory, or EDT, is commonly used to explain how satisfaction or dissatisfaction is formed. EDT theory explains that satisfaction or dissatisfaction is obtained after purchasing a product and comparing its expectations with the actual product performance.

The Expectancy Disconfirmation Theory can also be referred to as The Expectancy Disconfirmation Model, a development of an earlier theory known as the Cognitive Dissonance Theory (CDT). CDT theory matches a person's expectations of something with what they experience about it directly. (Schwarz, 2011, Jacob, 2017)

The expectation Disconfirmation theory This model is a theory that builds on CDT theory; EDT theory is used to measure customer satisfaction from the difference between expectations and customer experience in a perceived product or service. This theoretical Model consists of four elements, namely:

1. Expectation is defined as customers' anticipation of the performance of products and services. This EDT theory can explain some customer behavior in the buying process. First, customers have initial expectations according to their previous experience with using a particular product or service; the expectations of this type of customer who re-purchases a specific business are said to be closer to reality. Second, new customers who have no prior experience with the performance of a product or service and are buying from a particular type of business for the first time, the initial expectations of this kind of customer consist of the feedback they receive from other customers, advertising, and the mass media.
2. Perceived performance indicates the customer's experience after using a product or service that can be better or worse than the customer's expectations. Both types of customers who have direct knowledge or do not have direct experience will use the purchased product or service offered temporarily. They can realize the actual quality of the product or service presented.
3. Disconfirmed discrepancies between the initial expectations of the customers and the actual Performance Observed.

4. When the actual performance of a product or service does not meet customer expectations, negative disconfirmation occurs and leads to customer dissatisfaction. On the contrary, positive disconfirmation will lead to customer satisfaction if the product or service's performance can meet customer expectations. Furthermore, when there is no difference between expectation and actual performance, it means that the actual perceived performance is the same as expectation, then simple confirmation will occur.

METHOD

A. Types of Research

Type is a descriptive statistical analysis. Descriptive statistics is organizing, summarizing, and presenting data in an informative way. Descriptive assessment is a quantitative research method that collects measurable information for statistical analysis from a population sample. The type of research used in this study is quantitative research. Quantitative research is processed and analyzed for conclusions, emphasizing its analysis of numerical data (numbers).

B. Population and sample

The population of this study is bank customers of Bank Syariah Indonesia (BSI) in Bandar Lampung who use mobile banking. The population in this study is unknown because mobile banking users can change at any time. The sampling in this study has several criteria, namely:

1. Respondents using the BSI Mobile application.
2. Never use and transact on the BSI Mobile application for at least 1 year or more.

The number of samples in this study is unknown, so it uses the Lemeshow formula. The following formula Lwanga et al. (1991), (Levy and Lemeshow, 2013) As follows :

$$n = \frac{z^2 \cdot pq}{d^2}$$

Description:

n = number of samples

z = standard value 95% = 1.96

p = maximum estimated 50% = 0.5

d = alpha (0.10) or sampling error = 10%

Based on the above formula, the number of samples in this study is :

$$n = \frac{z^2 \cdot pq}{d^2}$$

$$n = \frac{1,96^2 \cdot 0,25 (1-0,5)}{0,1^2}$$

$$n = \frac{3,8416 \cdot 0,25}{0,1^2}$$

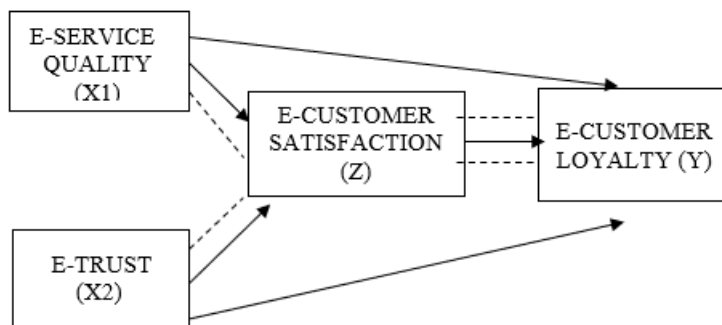
$$n = 96,04 = 100$$

According to these calculations, the minimum total sample required for this study is 96.04, rounded to 100 respondents, regarding the number of appropriate samples in the research or the rule of tenths, which is 10% of the population.

C. Sources and techniques of data collection

This research data was obtained from primary data collected through the dissemination of questionnaires using Google Forms. The secondary data was obtained from journals, books, articles, official websites, and other sources.

D. Research Model



Based on the research model in the figure, the research hypothesis is formulated:

- H1: E-Service Quality affects E-Customer Loyalty on Bank Syariah Indonesia Mobile E-Banking application
- H2: E-Trust affects E-Customer Loyalty on Bank Syariah Indonesia Mobile E-Banking application
- H3: E-Service Quality affects E-Customer Satisfaction on Bank Syariah Indonesia Mobile E-Banking application
- H4: E-Trust affects E-Customer Satisfaction in Bank Syariah Bank Indonesia Mobile E-Banking application
- H5: E-Customer Satisfaction affects E-Customer Loyalty on the Bank Syariah Indonesia Mobile E-Banking application
- H6: E-Customer Satisfaction can mediate the relationship between E-Service Quality and E-Customer Loyalty in Bank Syariah Indonesia Mobile E-banking application users
- H7: E-Customer Satisfaction can mediate the relationship between E-Trust and E-Customer Loyalty in Bank Syariah Indonesia Mobile E-banking application users

RESULTS AND DISCUSSION

A. Characteristics Of Respondents

This study's respondents are filled from male and female respondents. The gender of customers using mobile banking Bank Syariah Indonesia in Bandar Lampung amounted to 100 respondents. The respondents were male respondents at 48 or 48% and female respondents at 52 or 52%. Characteristics based on old

users of the BSI Mobile application consist of respondents who have used more than 1 year, namely as many as 75 respondents or 75%, and respondents who only used BSI Mobile for 1 year, amounting to 25 people or as many as 25%. The above data shows that the customer's extended use of the BSI Mobile application is dominated by more than 1 year.

B. Measurement Model Analysis (Outer Model)

1. Validity Test

A validity test determines the similarity between the data collected and the data that occurs in the object under study so that valid research results are obtained.

Hasil Uji validitas Konvergen (Convergent Validity) Dengan menggunakan software SmartPLS 4.0, validitas konvergen dapat dilihat dari nilai outer loading dan average variance extracted (AVE). The indicator is declared valid if the loading factor value exceeds the threshold value of 0.7 and the Ave value is higher than 0.5. The results of the calculation of outer loading are presented in Table.

Example:

Table 1. Outer Loading

	X1	X2	Y	Z
ECL 1			0.842	
ECL 2			0.866	
ECL 3			0.847	
ECL 4			0.870	
ECS 1				0.858
ECS 2				0.876
ECS 3				0.800
ECS 4				0.829
ECS 5				0.844
ESQ 1	0.839			
ESQ 2	0.809			
ESQ 3	0.774			
ESQ 4	0.769			
ESQ 5	0.851			
ESQ 6	0.807			
ESQ 7	0.875			
ET 1		0.874		
ET 2		0.780		
ET 3		0.874		
ET 4		0.725		

Source: processed Data, 2024

The obtained value of outer loading is > 0.7 . Thus, it is concluded that all indicators are valid and can proceed to the next test. The next concurrent validity test is to review the value of AVE.

Table 2. Ave measurement results

	AVE
E-Service Quality (X1)	0.670
E-Trust (X2)	0.666
E-Customer Loyalty (Y)	0.733
E-Customer Satisfaction (Z)	0.709

Source: processed Data, 2024

Based on the table above, it is known that the overall value of AVE produces a value above 0.5, which indicates that all variables are valid.

2. Hasil Uji Validitas Diskriminan (Discriminant Validity)

A discriminant validity test is reviewed based on the cross-loading value of each indicator, where the indicator on each variable must have a more excellent value than other variable indicators. Here are the results of calculating the validity of the discriminant:

Table 3 . Cross Loadings

	E-Service Quality (X1)	E-Trust (X2)	E-Customer Loyalty(Y)	E-Customer Satisfaction(Z)
ECL1	0.615	0.636	0.842	0.646
ECL2	0.533	0.637	0.866	0.674
ECL3	0.606	0.544	0.847	0.745
ECL4	0.595	0.624	0.870	0.750
ECS1	0.594	0.534	0.671	0.858
ECS2	0.598	0.538	0.748	0.876
ECS3	0.566	0.574	0.678	0.800
ECS4	0.630	0.652	0.696	0.829
ECS5	0.656	0.571	0.671	0.844
ESQ1	0.839	0.623	0.601	0.634
ESQ2	0.809	0.524	0.510	0.541
ESQ3	0.774	0.431	0.465	0.473
ESQ4	0.769	0.531	0.497	0.607
ESQ5	0.851	0.557	0.632	0.593
ESQ6	0.807	0.522	0.554	0.661
ESQ7	0.875	0.651	0.643	0.613
ET1	0.445	0.874	0.486	0.488
ET2	0.674	0.780	0.614	0.547
ET3	0.445	0.874	0.486	0.488
ET4	0.575	0.725	0.669	0.643

Source: processed Data, 2024

It can be seen from all items that the cross-loading value in each indicator is highly correlated in each of its constructs when compared to other constructs. Then,

it can be concluded that the value of cross-loadings has a good discriminant validity or that discriminant validity with cross-loading is fulfilled.

3. Reliability Test Results

This test is done to see the instrument's accuracy, precision, and consistency when measuring the construct. Variabel dinyatakan reliabel jika nilai composite reliability dan cronbach's alpha yang dihasilkan melebihi 0,7.

Table 4. Uji Reliability Test

Variable	Cronbach Alpha	Composite Reliability
E-Service Quality(X1)	0.918	0.934
E-Trust (X2)	0.832	0.888
E-Customer Loyalty (Y)	0.879	0.917
E-Customers Satisfaction (Z)	0.897	0.924

Source: processed Data, 2024

Based on the table, it can be concluded that all variables in this study are reliable because of the composite reliability value and Cronbach's alpha, which was produced above 0.7.

C. Structural Model Analysis (Inner Model)

After analyzing the measurement model (outer model), the following structural model test (inner model) aims to explain the relationship between latent variables or constructs based on substantive theory.

1. R-Square

The R-Square value is obtained by calculating the PLS-SEM Algorithm in the SmartPLS 4.0 software. The value of R-Square explains the effect of exogenous variables on endogenous latent variables and whether they have a substantive impact. There are three R-Square measurement criteria, namely 0.75 (strong), 0.50 (moderate), and 0.25 (weak). Here are the results of the values :

Table 5. R-Square Value

	R-Square	R-Square adjusted
E-Customer Loyalty (Y)	0.724	0.715
E-Customer Satisfaction (Z)	0.593	0.585

Source: processed Data, 2024

Based on the above processing results, the value of R-Square e-customer loyalty is 0.725 (strong). This means that e-service quality and e-trust can explain e-customer loyalty by 72.5%, while other constructs explain another 27.5%. And the R-Square e-customer satisfaction value is 0.593 (moderate). This means that e-service quality and e-trust can explain e-customer satisfaction, 59.3%, and 40.7%, as explained by other constructs outside this study.

2. Size Effect Test (F-Square)

The F-Square values of 0.02, 0.15, and 0.35 show that latent variable predictors have small, medium, and large influences.

Table 6. Hasil uji Effect Size test results

	E-Service Quality	E-Trust	E-Customer Loyalty	E-Customer Satisfaction
E-Service Quality			0.013	0.313
E-Trust			0.104	0.169
E-Customer Loyalty				
E-Customer Satisfaction			0.506	

Source: processed Data, 2024

In this study, it can be seen that E-Service quality weakly influences E-Customer Loyalty and substantially impacts E-Customer Satisfaction. E-Trust has a medium influence on E-Customer Loyalty and has a medium influence on E-Customer Satisfaction. E-Customer Satisfaction has a strong influence on E-Customer Loyalty.

3. Evaluating Parameter Collinearity (VIF)

They evaluate collinearity parameters (VIF) on reflective indicators and VIF (Variance Inflation Factor) on variable constructs. The value of outer VIF indicates the value of VIF for reflective indicators, while the value of inner VIF for variable constructs. All VIF measurements on reflective indicators used in this study have a value below 5, so it can be stated that there is no multicollinearity between reflective indicators. If the VIF value is below 5, multicollinearity does not occur.

Table 7. Inner VIF

Construct	Variance Inflation Factor (VIF)
E-Service Quality -> E-Customer Loyalty	2.413
E-Service Quality -> E-Customer Satisfaction	1.839
E-Trust -> E-Customer Loyalty	2.150
E-Trust -> E-Customer Satisfaction	1.839
E-Customer Satisfaction -> E-Customer Loyalty	2.458

Source: processed Data, 2024

The estimation result shows the value of inner VIF < 5, and then it is stated that there is no multicollinearity between variable constructs.

4. Model Fit

The SRMR (Standardized Root Mean Square) value must be < 0.08 to meet the criteria of a good fit model. SRMR Cards value is used to measure the goodness of fit for PLS-SEM, which can be used to avoid model specification errors.

Table 8. SRMR

	Estimated model
SRMR	0.090

Source: processed Data, 2024

The value of SRMR in this study is 0.090, or it can be stated that the fit model has an acceptable fit match.

5. Goodness of Fit (GoF)

GoF measurement verifies the model's overall performance between the outer and inner models. The range of GoF values between 0 and 1 is 0.36, 0.25, and 0.1, which means the model has large, moderate, and small GoF values. Goodness of Fit can be found using the following formula:

$$\begin{aligned}
 \text{Gof} &= \sqrt{\text{Ave} \times \text{R}^2} \\
 \text{Gof} &= \sqrt{0.694 \times 0.659} \\
 &= \sqrt{0,457} \\
 &= 0,676
 \end{aligned}$$

Table 9. GoF Index

Reraxta AVE	Rerata R square	Gof Index
0.694	0.659	0,676

Source: processed Data, 2024

Based on the calculation of the formula, it is known that the GoF value produced in this study is included in the large GoF category with a value of 0.676. So, it was concluded that the model performs well (Good Fit).

D. Hypothesis Testing Analysis

Testing is done through bootstrapping on SmartPLS 4.0 software by looking at the path coefficient and T-statistic > 1.96 at significance 0.05. The hypothesis can be proved if the path coefficient is positive with p-value < 0.05 and T-statistic > 1.96. This has a positive and significant influence on exogenous variables and endogenous variables.

The path coefficient is -1 to 1. If the value is close to 1, it can be interpreted as having a positive and strong influence. On the other hand, when it approaches 0, its impact is negative and weak. The following are the results of hypothesis testing through bootstrapping on SmartPLS 4.0 software:

- **Direct Influence**

Table 10. Path Coefficient

Path coefficient	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T-statistic (O/STDEV)	P values
E-Service Quality ->E-Customer Loyalty	0.094	0.108	0.096	0.977	0.329
E-Service Quality ->E-Customer Satisfaction	0.484	0.509	0.182	2.663	0.008
E-Trust -> E-Customer Loyalty	0.249	0.245	0.094	2.647	0.008
E-Trust -> E-Customer Satisfaction	0.356	0.327	0.159	2.240	0.025
E-Customer Satisfaction -> E-Customer Loyalty	0.586	0.568	0.096	6.110	0.000

Source: processed Data, 2024

Based on the results of testing the hypothesis above, it is known as follows:

1. The hypothesis (H1) that e-Service Quality has no significant effect on e-Customer Loyalty is not rejected, as indicated by the path coefficient (0.094), p-value ($0.329 > 0.05$), and t-statistic ($0.977 < 1.96$). This result suggests no statistically significant relationship between e-Service Quality and e-Customer Loyalty at the 95% confidence level, with the confidence interval ranging from -0.057 to 0.332. However, an improvement program for e-Service Quality is deemed essential. Should BSI implement policies to enhance e-Service Quality, it is anticipated that e-Customer Loyalty could potentially reach a value of 0.332.
2. The hypothesis (H2) that e-Trust significantly affects e-Customer Loyalty is accepted. This is evidenced by the path coefficient of 0.249, a p-value of 0.008 (less than 0.05), and a t-statistic of 2.647 (greater than 1.96). This indicates a statistically significant relationship, suggesting that improvements in e-Trust are likely to enhance e-Customer Loyalty. At a 95% confidence interval, the

effect of e-Trust on improving customer loyalty is estimated to lie between 0.055 and 0.423.

3. Hypothesis (H3) is accepted, indicating a significant effect of e-Service Quality on e-Customer Satisfaction. This relationship is supported by a path coefficient of 0.484, a p-value of 0.008 (less than 0.05), and a t-statistic of 2.663 (greater than 1.96). This result suggests that e-Service Quality improvements will likely enhance e-Customer Satisfaction. At a 95% confidence interval, this effect is estimated to lie between 0.191 and 0.822.
4. Hypothesis (H4) is accepted, demonstrating a significant effect of e-Trust on e-Customer Satisfaction. The path coefficient is 0.356, with a p-value of 0.025 (below 0.05) and a t-statistic of 2.240 (above 1.96). This indicates that increasing e-Trust can lead to higher e-Customer Satisfaction, with an estimated effect within a 95% confidence interval of 0.041 to 0.621.
5. Hypothesis (H5) is accepted, showing that e-Customer Satisfaction significantly impacts e-Customer Loyalty. The path coefficient is 0.586, with a p-value of 0.000 (below 0.05) and a t-statistic of 6.110 (greater than 1.96), supporting the positive relationship. Within a 95% confidence interval, the impact of e-Customer Satisfaction on e-Customer Loyalty ranges from 0.368 to 0.744.

Indirect Influence

Table 11. Specific Indirect Effects

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T-statistic (O/STDEV)	P value
X1 -> Z -> Y	0,283	0,284	0,103	2,749	0,006
X2 ->Z -> Y	0,209	0,191	0,105	1,984	0,047

Source: processed Data, 2024

6. Hypothesis (H6) is accepted, indicating that e-Customer Satisfaction significantly acts as a mediating variable in the indirect effect of e-Service Quality on e-Customer Loyalty. The mediation effect is supported by a path coefficient of 0.283, a p-value of 0.006 (below 0.05), and a t-statistic of 2.749 (above 1.96). At a 95% confidence interval, as e-Customer Satisfaction improves, its mediating effect on e-Customer Loyalty could reach 0.511.
7. Hypothesis (H7) is accepted, demonstrating that e-customer Satisfaction also serves as a significant mediating variable in the indirect influence of e-trust on e-customer Loyalty. This mediation is supported by a path coefficient of 0.208, a p-value of 0.047 (less than 0.05), and a t-statistic of 1.984 (greater than 1.96). Within a 95% confidence interval, enhancing e-customer Satisfaction could increase its mediating effect to 0.402.

CONCLUSIONS

The conclusions from the research titled “The Influence of E-Service Quality and E-Trust on E-Customer Loyalty in the BSI Mobile E-Banking Application with E-Customer Satisfaction as an Intervening Variable (Case Study of BSI Customers in Bandar Lampung),” utilizing Structural Equation Modeling – Partial Least Square (SEM – PLS), are as follows:

1. E-Service Quality does not significantly impact E-Customer Loyalty among users of the BSI e-banking application in Bandar Lampung, as indicated by a path coefficient of 0.094, a p-value of 0.329 (>0.05), and a t-statistic of 0.977 (<1.96).
2. E-Trust positively and significantly influences E-Customer Loyalty among BSI e-banking users in Bandar Lampung, with a path coefficient of 0.249, p-value of 0.008 (<0.05), and a t-statistic of 2.647 (>1.96).
3. E-Service Quality has a positive effect on E-Customer Satisfaction with a path coefficient of 0.484, a p-value of 0.008 (<0.05), and a t-statistic of 2.663 (>1.96) among BSI e-banking customers in Bandar Lampung.
4. E-Trust also has a positive and significant impact on E-Customer Satisfaction, reflected in a path coefficient of 0.356, a p-value of 0.025 (<0.05), and a t-statistic of 2.240 (>1.96) for BSI e-banking customers in Bandar Lampung.
5. E-Customer Satisfaction positively and significantly affects E-Customer Loyalty with a path coefficient of 0.586, a p-value of 0.000 (<0.05), and a t-statistic of 6.110 (>1.96) for BSI e-banking users in Bandar Lampung.
6. E-Customer Satisfaction effectively mediates the positive relationship between E-Service Quality and E-Customer Loyalty, with a mediation path coefficient of 0.283, a p-value of 0.006 (<0.05), and a t-statistic of 2.749 (>1.96).
7. E-Customer Satisfaction also mediates the positive relationship between E-Trust and E-Customer Loyalty, with a mediation path coefficient of 0.209, a p-value of 0.047 (<0.05), and a t-statistic of 1.984 (>1.96).

These findings indicate that E-Service Quality and E-Trust contribute significantly to E-Customer Satisfaction, enhancing E-Customer Loyalty. However, E-Service Quality alone does not directly impact loyalty unless mediated by customer satisfaction. This suggests that while trust directly affects loyalty, satisfaction is an essential intermediary for service quality to influence loyalty effectively.

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