

Determination of Customer Loyalty Through Customer Satisfaction in Using Mobile Banking

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ABSTRACT

This study aims to analyze the determinants that influence customer loyalty through customer satisfaction in using mobile banking. The method used in this study is a quantitative descriptive approach using path analysis to test the direct relationship between variables and indirect relationships between variables using structural equation modeling - partial least square (sem-pls). Data collection used is a questionnaire distributed via google form. The number of samples is 90 Aceh Tamiang customers. Determination of the sample uses a nonprobability sampling technique where sampling does not provide equal opportunities for each member of the population selected as a sample and uses SmartPLS 4.0 software. The results of the study showed that the customer experience variable on customer satisfaction has a positive and significant effect, the service quality variable on customer satisfaction has a negative and insignificant effect, the service feature variable on customer satisfaction has a positive and significant effect, the customer experience variable on customer loyalty has a negative and insignificant effect, the service quality variable on customer loyalty has a negative and insignificant effect, the service feature variable on customer loyalty has a positive and significant effect, the customer satisfaction variable on customer loyalty has a positive and significant effect, customer satisfaction can mediate customer experience on customer loyalty, customer satisfaction cannot mediate service quality on customer loyalty, customer satisfaction can mediate service features on customer loyalty.

Keywords: *Customer Experience, Service Quality, Service Features, Customer Satisfaction and Customer Loyalty.*

INTRODUCTION

The development of technology in the business world has become a basic need, especially in the operational activities of a company entering the digital era, the company has a very large impact on digital change. With the digital change, various parties utilize technology in their business efforts to facilitate work and improve services for users, especially for customers in banking services. (Dewi & Ika, 2024)

Bank Syariah Indonesia (BSI) is a sharia financial institution that opens banking and financial product services, investments in various sectors in accordance with sharia principles and aims to realize the social and economic growth of Muslims. Sharia banks function to collect funds and will distribute them back to people or institutions in need with a system without interest (riba). Sharia banks aim to spur economic development and social progress both individually and collectively by avoiding interest (riba) carried out by conventional

banks.(Rahmansyah Rahmansyah, Marliyah Marliyah, & Atika Atika, 2023)

BSI provides modern lifestyle services as a way of contact between customers via personal mobile phones with internet access or short messages available through e-banking services including mobile banking. M-banking can be accessed via personal smartphones connected to the internet network to connect customer devices with the banking system, especially BSI.(Oktariani, Panorama, & Bayumi, 2024)

Mobile banking is a banking service offered by banks to support banking activities smoothly and easily. Without the support of mobile phones and the internet, the effectiveness and efficiency of customers in carrying out a number of mobile banking transactions cannot function. Anyone who has a cellphone can use this facility to make transactions easily anytime and anywhere. With the ease of banking services, it is hoped that customers will have a sense of satisfaction when using a number of services provided by the bank itself. With the existence of mobile banking services, it can provide convenience and increase accessibility to banking services.(Setyani, Farida, & Rapini, 2024)

The reality is that BSI Mobile does not always provide a good experience for its customers because there are often failures in making transactions, the quality of service is often in error so that customers find it difficult to make transactions and finally the service features are still poorly understood and understood by customers due to lack of knowledge.(Fitri Lestari, Ahmad Indarta, Supriyanto, 2024)

Based on previous research that can be used as a basis for compiling this research which is useful for knowing the results of previous research. Research from Nirma said that service quality and customer satisfaction have a significant effect overall on BSI Mobile features. Research conducted by Rianti Dwi Lestari said that service quality has a positive and significant effect on loyalty in using BSI mobile banking.(Elisa Emeliya Sihombing & Kartini Harahap, 2024)

Based on the problems from the explanation above and the results of previous studies, the author wants to further examine customer loyalty through customer satisfaction in using mobile banking applications with several variables that may have an effect. So the author is interested in conducting a study entitled "Determination of Customer Loyalty Through Customer Satisfaction in Using Mobile Banking".

Customer Experience

Customer experience is a series of interactions between a customer and a company, or part of an organization that elicits a reaction (e.g. rational, emotional, sensory, physical, and spiritual).(Santalia, Adha, & Adi, 2024).

This experience can be seen from the perspective of how customers use the product. Customer experience affects customer satisfaction, this can happen because customers have experience using mobile banking which is considered quite satisfactory even though there are often disruptions and relatively new features, but on the other hand, such as the lifestyle of customers where modern times many transactions use online, one of which is mobile banking, which makes users have to use the digital application (Tio et.al: 2022)

Quality of Service

Service quality is an important indicator in meeting customer needs and expectations which will provide added value in the form of special motivation to customers and can establish long-term mutually beneficial relationships with the company if managed properly..(Qibtiyana, Ali, Hendayana, Jocrien, & Rianto, 2025).

Service quality is the performance offered by one person to another. Performance is an intangible action and does not result in the ownership of goods and to anyone (Riona et.al: 2024)

Feature Services

Feature services are components that can add function to a product which can be the reason customers choose the product and thus become the basis for explaining the product to customers.(Polontalo, Umar, & Isa, 2025)

Customer Satisfaction

Customer satisfaction is the level at which the perception of a product's performance will be in accordance with a customer's expectations for using the application so as not to feel disappointed.

Customer Loyalty

Customer loyalty is a sense of loyalty or customer attachment to an application used in transactions every time because of their admiration for the application.(Samuel Jolin & Blasius Manggu, 2023)

Mobile Banking

Mobile banking is a service facility in providing easy access and speed in obtaining the latest information and financial transactions quickly.(Arianto & Nirvana, 2021)

Theoretical Framework

This study uses the Expectation-Confirmation Theory (ECT) and Technology Acceptance Model (TAM) theoretical approaches as a basis for explaining how experience and satisfaction influence continued usage intentions. In line with the research objectives and theoretical studies listed above, the theoretical framework will be described. The theoretical framework of the

study is explained in the figure below:

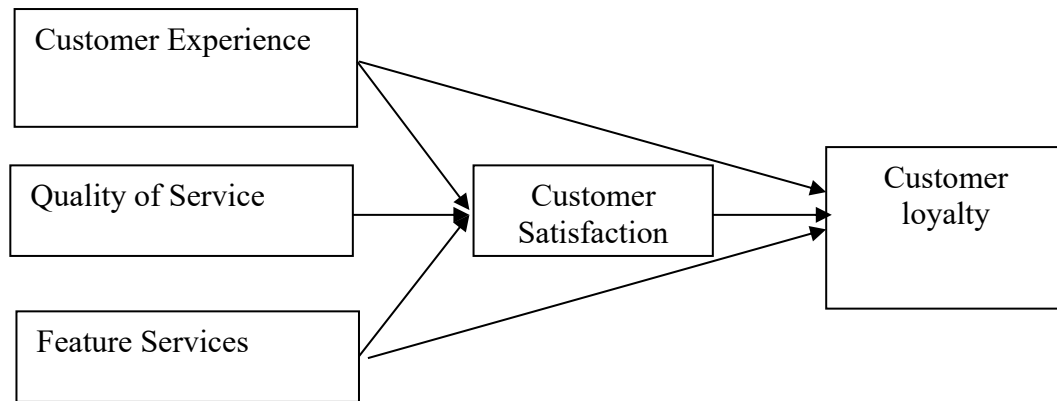


Figure 1
Theoretical Framework

Research Hypothesis

1. H1: Customer experience has a direct influence on customer satisfaction using mobile banking.
2. H2: Service quality has a direct effect on customer satisfaction using mobile banking.
3. H3: Service features have a direct influence on customer satisfaction using mobile banking.
4. H4: Customer experience has a direct influence on customer loyalty in using mobile banking.
5. H5: Service quality has a direct effect on customer loyalty in using mobile banking.
6. H6: Service features have a direct influence on customer loyalty in using mobile banking.
7. H7: Customer satisfaction has a direct influence on customer loyalty in using mobile banking.
8. H8: Customer experience has an indirect effect on customer satisfaction through customer loyalty in using mobile banking.
9. H9: Service quality has an indirect effect on customer satisfaction through customer loyalty in using mobile banking.
10. H10: Service features have an indirect effect on customer satisfaction through customer loyalty in using mobile banking.

RESEARCH METHODS

This study uses a descriptive quantitative approach to test the relationship between independent and dependent variables with the SEM-PLS method using SmartPLS 4.0. The

population consists of 900 customers of Bank Syariah Indonesia (BSI) at the Kuala Simpang Branch who use mobile banking services. The research sample of 90 people was selected using a non-probability sampling technique, more specifically purposive sampling, with the following criteria: Active customers of BSI Kuala Simpang Branch, Mobile banking application users Domiciled in Aceh Tamiang

Primary data were collected through online questionnaires, and secondary data were obtained from journals and supporting documents. Data were analyzed using the SEM-PLS method to test the direct and indirect effects between variables.

RESULTS AND DISCUSSION

Based on the results of the outer and inner model tests that have been carried out previously, the model has met the requirements for hypothesis testing. Through calculations with the help of SmartPLS 4.0 software, the following model is obtained:

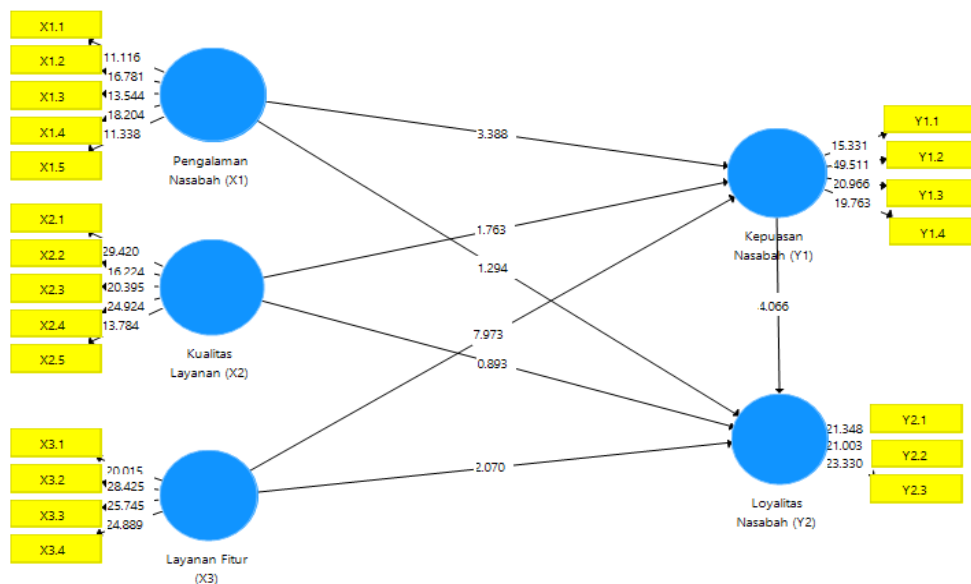


Figure 2
Path Diagram of the Theoretical Research Model
Source. Data Processing Results, SmartPLS (2025)

The hypothesis testing conducted in this study is divided into two parts, the first is the direct effect testing which will be conducted through bootstrapping on Smart PLS 4.0 software and the second is the indirect effect testing which will be conducted through the Sobel Test.

The implementation of the influence test is used to test the hypothesis in this study. This test uses the path coefficients value, by considering the t-statistics value which is more than the t-table (1.96) and the p-value <0.05 has the conclusion that the hypothesis can be accepted,

namely there is a positive and significant influence between the variables tested. The results of the hypothesis test are carried out using the values of the path coefficients presented in the table below as follows:

Table 1. Hypothesis Test Results

	Original Sample	T- Statistics	P-Value	Description
H1 : Customer Experience→Customer Satisfaction	0.204	3.388	0.001	Significant
H2 : Service Quality→Customer Satisfaction	0.131	1,763	0.078	Insignificant
H3: Service Features→Customer Satisfaction	0.638	7,973	0.000	Significant
H4 : Customer Experience→Customer Loyalty	0.116	1.294	0.196	Insignificant
H5 : Service Quality→Customer Loyalty	0.096	0.893	0.372	Insignificant
H6 : Service Features→Customer Loyalty	0.335	2,070	0.039	Significant
H7: Customer Satisfaction → Customer Loyalty	0.417	4.066	0.000	Significant
H8 : Customer Experience→Customer Satisfaction→Customer Loyalty	0.085	2,886	0.004	Significant
H9 : Service Quality→Customer Satisfaction→Customer Loyalty	0.055	1,584	0.114	Insignificant
H10 : Service Features→Customer Satisfaction→Customer Loyalty	0.266	3.473	0.001	Significant

Source. Data Processing Results, SmartPLS (2025)

DISCUSSION

The Influence of Customer Experience on Customer Satisfaction in Using Mobile Banking in Aceh Tamiang

The influence of customer experience on customer satisfaction is formulated in hypothesis 1. From the analysis results, the t-statistic value (3.388) with $p < 0.05$ (0.001) and positive path coefficients (0.204) were obtained. The t-statistics results have a value greater than the t-table (1.96) and the p-value has a value smaller than 0.05, so in this study customer experience has a significant influence on customer satisfaction. The path coefficients value shows a positive number of (0.204) which indicates that customer experience has a positive influence on customer satisfaction, so in this study, hypothesis 1 is accepted because customer

experience has a positive and significant influence on customer satisfaction. This result means that the higher the customer experience, the higher the customer satisfaction with a product, because the ease of use of the application is getting higher so that customers feel comfortable and satisfied.

The Influence of Service Quality on Customer Satisfaction in Using Mobile Banking in Aceh Tamiang

The effect of service quality on customer satisfaction is formulated in hypothesis 2. From the analysis results obtained t-statistic value (1.763) with $p < 0.05$ (0.078) and positive path coefficients (0.131). The t-statistics results have a value smaller than the t-table (1.96) and the p-value has a value greater than 0.05, so in this study service quality has an insignificant effect on customer satisfaction. The path coefficients value shows a positive number of (0.131) which indicates that service quality does not have a positive effect on customer satisfaction, so in this study, hypothesis 2 is rejected because service quality does not have a positive and significant effect on customer satisfaction, because unfulfilled customer expectations cause customer satisfaction to decrease.

The Influence of Feature Services on Customer Satisfaction in Using Mobile Banking in Aceh Tamiang

The influence of feature services on customer satisfaction is formulated in hypothesis 3. From the analysis results, the t-statistic value (7.973) was obtained with $p < 0.05$ (0.000) and positive path coefficients (0.638). The t-statistics results have a value greater than the t-table (1.96) and the p-value has a value smaller than 0.05, so in this study feature services have a significant influence on customer satisfaction. The path coefficients value shows a positive number of (0.638) which indicates that service quality has a positive influence on customer satisfaction, so in this study, hypothesis 3 is accepted because feature services have a positive and significant influence on customer satisfaction. This result means that the higher the feature service, the higher the customer satisfaction with a product, because higher feature services make the customer experience feel satisfied with the products and services that meet expectations.

The Influence of Customer Experience on Customer Loyalty in Using Mobile Banking in Aceh Tamiang

The influence of customer experience on customer loyalty is formulated in hypothesis 4. From the analysis results, the t-statistic value (1.294) with $p < 0.05$ (0.196) and positive path coefficients (0.116) were obtained. The t-statistics results have a value smaller than the t-table (1.96) and the p-value has a value greater than 0.05, so in this study customer experience has

an insignificant influence on customer loyalty. The path coefficients value shows a positive number of (0.116) which indicates that customer experience does not have a positive influence on customer loyalty, so in this study, hypothesis 4 is rejected because customer experience does not have a positive and significant influence on customer loyalty, because errors in the service process can cause customer experience to be bad and customer loyalty to decrease.

The Influence of Service Quality on Customer Loyalty in Using Mobile Banking in Aceh Tamiang

The effect of service quality on customer loyalty is formulated in hypothesis 5. From the analysis results, the t-statistic value (0.893) with $p < 0.05$ (0.372) and positive path coefficients (0.096) were obtained. The t-statistics results have a value smaller than the t-table (1.96) and the p-value has a value greater than 0.05, so in this study service quality has an insignificant effect on customer loyalty. The path coefficients value shows a positive number of (0.096) which indicates that service quality does not have a positive effect on customer loyalty, so in this study, hypothesis 5 is rejected because service quality does not have a positive and significant effect on customer loyalty, because customer expectations are not met and the service quality is poor or there is a lack of effective communication.

The Influence of Feature Services on Customer Loyalty in Using Mobile Banking in Aceh Tamiang

The influence of feature services on customer satisfaction is formulated in hypothesis 6. From the analysis results, the t-statistic value (2.070) with $p < 0.05$ (0.039) and positive path coefficients (0.335) were obtained. The t-statistics results have a value greater than the t-table (1.96) and the p-value has a value greater than 0.05, so in this study feature services have a significant influence on customer loyalty. The path coefficients value shows a positive number of (0.335) which indicates that feature services have a positive influence on customer satisfaction, so in this study, hypothesis 6 is accepted because feature services have a positive and significant influence on customer loyalty, because increasingly high customer loyalty makes customers more loyal and do not switch to other products or services.

The Influence of Customer Satisfaction on Customer Loyalty in Using Mobile Banking in Aceh Tamiang

The influence of customer satisfaction on customer loyalty is formulated in hypothesis 7. From the analysis results obtained t-statistic value (4.066) with $p < 0.05$ (0.000) and positive path coefficients (0.417). The t-statistics results have a value greater than t-table (1.96) and p-value has a value smaller than 0.05, so in this study customer satisfaction has a significant influence on customer satisfaction. The path coefficients value shows a positive number of

(0.417) which indicates that customer satisfaction has a positive influence on customer loyalty, so in this study, hypothesis 7 is accepted because customer satisfaction has a positive and significant influence on customer loyalty. This result means that the higher the customer satisfaction, the higher the customer loyalty to a product, because high customer satisfaction makes customers have increased trust in the product, thus increasing customer loyalty.

The Influence of Customer Experience on Customer Satisfaction Through Customer Loyalty in Using Mobile Banking in Aceh Tamiang

The influence of customer experience on customer satisfaction through customer loyalty is formulated in hypothesis 8. From the analysis results, the t-statistic value (2.886) with $p < 0.05$ (0.004) and positive path coefficients (0.085) were obtained. The t-statistics results have a value greater than the t-table (1.96) and the p-value has a value smaller than 0.05, so in this study customer experience has a significant influence on customer satisfaction through customer loyalty. The path coefficients value shows a positive number of (0.085) which indicates that customer experience has a positive influence on customer satisfaction through customer loyalty, so in this study, hypothesis 8 is accepted because customer experience has a positive and significant influence on customer satisfaction through customer loyalty. This result means that the higher the customer experience, the higher the customer satisfaction through customer loyalty to a product, because high customer experience makes customers have a positive experience with the product, thus increasing their satisfaction and loyalty.

The Influence of Service Quality on Customer Satisfaction Through Customer Loyalty in Using Mobile Banking in Aceh Tamiang

The effect of service quality on customer satisfaction through customer loyalty is formulated in hypothesis 9. From the analysis results, the t-statistic value (1.584) with $p < 0.05$ (0.114) and positive path coefficients (0.055) were obtained. The t-statistics results have a value smaller than the t-table (1.96) and the p-value has a value greater than 0.05, so in this study service quality has an insignificant effect on customer satisfaction through customer loyalty. The path coefficients value shows a positive number of (0.055) which indicates that service quality does not have a positive effect on customer satisfaction through customer loyalty, so in this study, hypothesis 9 is rejected because service quality does not have a positive and significant effect on customer satisfaction through customer loyalty, because delays in responding to customer complaints can cause customers to feel unappreciated and disloyal.

The Influence of Feature Services on Customer Satisfaction Through Customer Loyalty in Using Mobile Banking in Aceh Tamiang

The influence of feature services on customer satisfaction through customer loyalty is

formulated in hypothesis 10. From the analysis results, the t-statistic value (3.473) was obtained with $p < 0.05$ (0.001) and positive path coefficients (0.266). The t-statistics results have a value greater than the t-table (1.96) and the p-value has a value smaller than 0.05, so in this study feature services have a significant influence on customer satisfaction through customer loyalty. The path coefficients value shows a positive number of (0.266) which indicates that service quality has a positive influence on customer satisfaction through customer loyalty, so in this study, hypothesis 10 is accepted because feature services have a positive and significant influence on customer satisfaction through customer loyalty. This result means that the higher the feature service, the higher the customer satisfaction through customer loyalty to a product, because higher feature services make the product have better quality, so that customers feel satisfied and loyal.

CONCLUSION AND SUGGESTIONS

This study was conducted with the aim of determining customer loyalty through customer satisfaction in using mobile banking. Based on the research that has been conducted, the following conclusions were obtained:

This study shows that customer experience and service features have a positive and significant effect on satisfaction, which in turn increases customer loyalty. However, service quality does not have a significant effect, either directly or through mediation of satisfaction. Satisfaction plays an important role as a mediating variable between experience and service features on loyalty.

Suggestion

Here are some suggestions that researchers provide based on the analysis carried out:

The mobile banking application of Bank Syariah Indonesia, Kuala Simpang Branch, is requested to continue to improve the experience in using the mobile banking application and improve the quality of customer service in order to satisfy customers and pay attention to the service features that have been provided. It is recommended for further researchers to expand the research area and use different research methods to strengthen the research results.

1. BSI needs to improve the clarity and functionality of features in the mobile banking application.
2. Improve the reliability of technical services to improve the perception of service quality.
3. Further researchers are advised to expand the research location and consider a longitudinal approach to measure long-term loyalty.

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