Electronic Banking and Product Features in Improving Customer Satisfaction and Loyalty

Mersiana Setiarini
Akademi Pariwisata (AKPAR) BSI, Bandung, Indonesia
E-Mail: mersiana@ars.ac.id

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ABSTRACT

The era of globalization is no longer merely a discourse in the business world. The implementation of the ASEAN Economic Community (AEC) in 2020 is one manifestation of this. With the AEC in place, business competition among companies has become increasingly intense, not only among local companies but also with firms across Southeast Asia. This heightened competition requires all companies to be more aggressive. This study aims to identify, analyze, and test the quality of electronic banking services and product features and examine their impact on customer satisfaction and their implications for banks. The research method employed is a combination of descriptive and verification analysis. Data collection methods include interviews using questionnaires, observation techniques, and literature reviews. The sampling technique used is cluster random sampling, with field data collection conducted in 2022. The data analysis technique involves Structural Equation Modeling (SEM). The study's findings indicate that, overall, the quality of electronic banking services, product features, customer satisfaction, and loyalty range from poor to good. There is a significant influence of electronic banking service quality and product features on customer satisfaction, both simultaneously and partially. Furthermore, customer satisfaction has a direct impact on the loyalty of savings customers.

Keywords*: Product Features, Electronic Banking, Service Quality, Satisfaction, Customer Loyalty*

ABSTRAK

Era globalisasi bukan lagi sekadar wacana dalam dunia bisnis. Pemberlakuan Masyarakat Ekonomi ASEAN (MEA) pada tahun 2020 menjadi salah satu wujud nyata dari fenomena ini. Dengan berlakunya MEA, persaingan bisnis antarperusahaan semakin ketat, tidak hanya dengan perusahaan lokal, tetapi juga dengan perusahaan di seluruh Asia Tenggara. Persaingan bisnis yang semakin intensif menuntut seluruh perusahaan untuk lebih agresif dalam strategi dan inovasi mereka. Penelitian ini bertujuan untuk mengetahui, menganalisis, dan menguji kualitas layanan perbankan elektronik serta fitur produk, serta meneliti pengaruhnya terhadap kepuasan nasabah dan implikasinya bagi perbankan. Metode penelitian yang digunakan adalah analisis deskriptif dan verifikatif. Pengumpulan data dilakukan melalui wawancara menggunakan kuesioner, disertai dengan teknik observasi dan studi pustaka. Sampel diambil menggunakan metode cluster random sampling, dengan pengumpulan data lapangan yang dijadwalkan pada tahun 2022. Teknik analisis data dalam penelitian ini menggunakan Structural Equation Modeling (SEM). Hasil penelitian menunjukkan bahwa secara umum, kualitas layanan perbankan elektronik, fitur produk, kepuasan, dan loyalitas nasabah berada dalam rentang kategori kurang baik hingga baik. Terdapat pengaruh kualitas layanan perbankan elektronik dan fitur produk terhadap kepuasan nasabah, baik secara simultan maupun parsial. Selain itu, kepuasan nasabah berpengaruh terhadap loyalitas nasabah tabungan.

Kata kunci*: Product Features, Electronic Banking, Service Quality, Satisfaction, Customer Loyalty*

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INTRODUCTION

The era of globalization is no longer just a discourse in the business world. The implementation of the ASEAN Economic Community (AEC) in 2020 is one form of it. AEC is an ASEAN economic integration that has been agreed upon by all ASEAN member countries. With the implementation of AEC, business competition between companies will be increasingly tight. Competition does not only occur with local companies, but also with companies from all over Southeast Asia. The era of tight business competition requires all companies to be more aggressive. Companies that want to grow and gain a competitive advantage must be able to provide high-quality products, both goods and services (Jamaludin, 2022). Competition in terms of quality, price, time, and other factors set by international standards are the main issues that companies must pay attention to.

The financial sector plays a very significant role in driving the economic growth of a country. The financial sector becomes the locomotive of the real sector's growth through capital accumulation and technological innovation. More specifically, the financial sector is able to mobilize savings and channel them to those in need through credit. They provide borrowers with various high-quality financial instruments with low risks. This will increase investment and ultimately accelerate economic growth. On the other hand, the occurrence of asymmetric information, manifested in the form of high transaction costs and information costs in the financial market, can be minimized if the financial sector functions efficiently (Basu & Handoko, 2011; Satriadi et al., 2022). In Indonesia, the financial sector is driven by two financial institutions: banking institutions, which consist of commercial banks, and non-banking institutions, which consist of the capital market, financing institutions, insurance, pension funds, and pawnshops. The development of the financial sector is influenced not only by internal factors such as banking and capital market regulations but also by other factors such as the development of the real sector, government regulations in the economic field, social developments, politics and democracy, as well as the international world.

Improving the quality of services provided to customers can potentially reduce service failures and enhance customer satisfaction. If this is achieved, customers will consistently use the service and exhibit positive behavior toward it, indicating customer loyalty. E-banking offers numerous benefits. For customers, one of the key advantages is the ability to conduct banking transactions easily while saving time and costs. Additionally, from the bank's perspective, internet banking can improve performance and reduce operational costs, enabling the provision of more affordable banking services compared to in-branch transactions. Therefore, technology fundamentally reshapes the rules for service features. Banks now have the capability to operate online and through mobile applications. The service features in e-banking refer to the functionalities available to customers (Kotler & Keller, 2016). Furthermore, a diverse and appealing range of features is expected to increase customer interest in using e-banking. To attract millennial customers as e-banking users, banks must be creative and innovative in understanding their needs, preferences, and expectations to build trust in banking services. Customer interest is a crucial factor for the banking sector (Abdallah et al., 2023).

Complete features must also be accompanied by ease of use. Ease of use of a technology is defined as a measure of how a person believes that the technology can be easily understood and used. It can be said that the decision to use is a benchmark for technology based on trust and the experiences previously encountered as support for making the decision to use. Ease in this context can also be interpreted as being easy to learn, easy to understand, and simple in operation. The specific goal of this research is to understand, analyze, and examine various key aspects related to electronic banking services and products in banks. This study aims to evaluate the quality of service and features of electronic banking products provided by banks, as well as assess customer satisfaction with service quality. Additionally, it seeks to measure customer loyalty to savings accounts and determine the extent to which the quality of electronic banking services and product features influence customer satisfaction. Furthermore, this study aims to identify the contribution of each factor-namely, the quality of electronic banking services and product features to customer satisfaction and how customer satisfaction, in turn, affects customer loyalty to the bank.

LITERATURE REVIEW

The banking industry plays a strategic role in Indonesia's economy, as a country's economic activities are inseparable from banking operations. According to the Law of the Republic of Indonesia Number 10 of 1998, dated November 10, 1998, on banking, a bank is a business entity that collects funds from the public in the form of deposits and channels them back to the public in the form of loans and/or other financial services to improve living standards (Widiantoro, 2023; Nafisah et al., 2024). The development of information technology, telecommunications, and the internet has led to the emergence of various internet-based business applications. The increasing mobility of the public has contributed to a decline in customer visits to banks for direct transactions, prompting banks to leverage technological advancements to support banking operations more effectively and efficiently. The information technology infrastructure established by banks has evolved beyond merely connecting head offices with branch offices (delivery channels); it has transformed into electronic delivery, enabling customers to conduct transactions more easily, securely, and conveniently using the internet. The internet serves as an ideal technology for transforming banking activities, particularly in terms of cost efficiency. One of the key banking services utilizing internet technology is electronic banking (e-banking). E-banking is an electronic delivery system that has been widely adopted by banks to meet customer needs. Bank BJB is one of the commercial banks that provides e-banking facilities, offering services that have accommodated customer needs since 1998. The e-banking implementation provided by Bank BJB includes an internet banking facility (Dewa, 2023; Ferdiansyah & Sudarso, 2024).

E-banking is a system that allows bank customers to access their accounts and obtain general information about a bank's products and services through a personal computer (PC) or other smart devices (Cheung, 2001; Ghimire et al., 2022). Generally, these transactions include checking account balances, viewing transaction histories, and transferring funds from one online account to another. E-banking enables users to connect and utilize the bank’s internet service provider software. This type of banking allows customers to access their bank accounts from any location with internet access. Some of the benefits of e-banking for the banking industry include the following: first, it enhances a bank’s brand image by making it more responsive to market demands; second, it helps maximize the bank’s profits and those of its stakeholders. Automated e-banking services provide an excellent opportunity to increase profitability. The implementation of e-banking represents the adoption of evolving information technology, which is designed to meet the needs of banking customers who seek fast, secure, convenient, and cost-effective services available at all times (24 hours a day, 7 days a week). These services can be accessed from various devices, including mobile phones, computers, laptops, and PDAs. As e-banking continues to develop, it is regarded as a strategy to enhance efficiency, effectiveness, and productivity while also increasing revenue through a more effective sales system. However, e-banking also presents opportunities for cybercrimes. Security and confidentiality concerns regarding personal and financial data in e-banking are common issues that customers consider before deciding to use these services (Wahyuni & Praninta, 2021).

Customer satisfaction is the foundation of achieving long-term profitability. It is based on efforts to eliminate or at least minimize the gap between expectations (expected service) and actual experience (perceived service). The service quality model highlights the key factors necessary for delivering the expected service quality. Zeithaml et al. (2018) state that satisfaction is generally considered a broader concept than service quality assessment, as satisfaction encompasses various aspects of a customer’s experience, while service quality focuses more specifically on service dimensions. From this perspective, the quality of service received is a component of overall customer satisfaction. The quality of internet banking services provided by a banking institution is evaluated based on attributes such as the availability of advertisements and clear features on the website (tangibility). In the reliability dimension, customers assess the stability of internet access, the ease of contacting the call center, the timeliness of transactions via internet banking, and the responsiveness of the call center in addressing system errors. In the responsiveness dimension, customers evaluate whether bank staff respond promptly to suggestions and complaints, whether call center service procedures are clear and straightforward, and whether call center staff demonstrate genuine concern for customer issues.

H1: Electronic banking service quality and product features affect customer satisfaction.
H2: Electronic banking service quality affects customer satisfaction.
H3: Product features affect customer satisfaction.
H4: Customer satisfaction affects customer loyalty

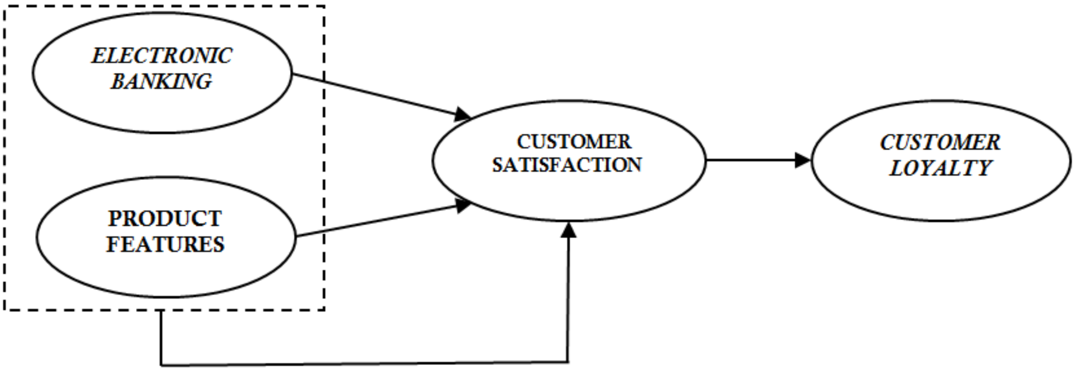


Figure 1. Research Paradigm

METHODS

This study uses a qualitative and quantitative method approach, to obtain more comprehensive results (Taherdoost, 2022). Given the descriptive and verification nature of the study, the methods used are descriptive surveys and explanatory surveys. Data were collected directly from sample respondents at the research location to find out their opinions about the object being studied. This type of research is causal, aiming to test the effect of electronic banking service quality and product features on customer satisfaction and loyalty. The unit of analysis of this study is savings customers who have used the BJB DIGI application. In terms of time horizon, this study applies a cross-sectional design, namely data collection is carried out at a certain point in time. This allows researchers to get a clear picture of respondents' perceptions and experiences in using BJB DIGI services. With this approach, the study is expected to provide a deeper understanding of the factors that influence customer satisfaction and loyalty, as well as provide strategic recommendations for the development of digital banking services.

RESULTS

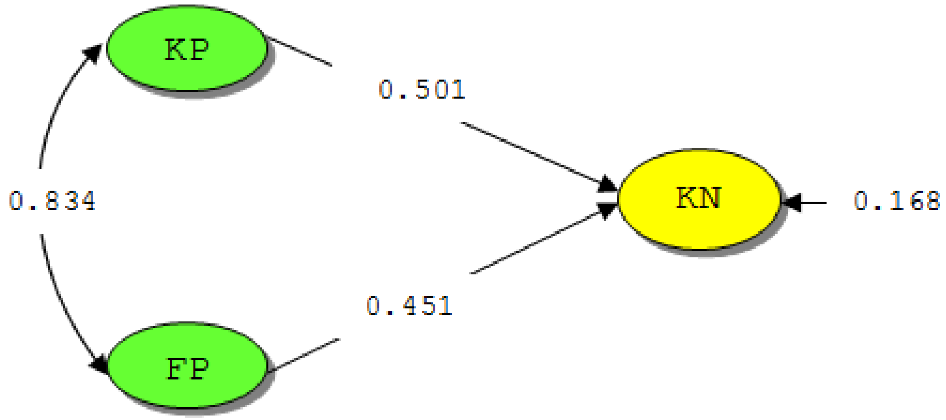
The results of the descriptive analysis show an overview of the quality of electronic banking services, product features, customer satisfaction, and customer loyalty. In Table 1, which contains the average value, standard deviation, and respondent answer criteria. The answer criteria reflect the respondents' perceptions, ranging from very bad to good. These results provide an initial overview of how respondents assess the services and features provided. The average value shows the tendency of the majority of respondents' assessments, while the standard deviation indicates the level of variation or consistency of answers between respondents. This analysis is the basis for identifying areas that need to be improved to encourage customer satisfaction and loyalty, especially in the use of the BJB DIGI application.

Table 1. Average Value, Standard Deviation, Range of Values and Respondents' Answer Criteria

Variable	Average	Standard Deviation	Range Value	Criteria
Electronic banking	3.236	0.709	2.527 s/d 3.945	Not Good Towards Good
Product features	3.286	0.754	2.532 s/d 4.040	Not Good Towards Good
Satisfaction	3.352	0.776	2.576 s/d 4.128	Dissatisfied Towards Satisfied
Customer loyalty	3.236	0.709	2.527 s/d 3.945	Not Loyal Towards Loyal

Source: data processed 2024

The average values for these variables range from 3.236 to 3.352, with standard deviations between 0.709 and 0.776, indicating moderate variability in responses. The range values show the minimum and maximum scores for each variable, where electronic banking and customer loyalty share the same range (2.527 to 3.945), while product features range from 2.532 to 4.040, and satisfaction from 2.576 to 4.128. Based on the criteria, respondents' perceptions of electronic banking and product features fall between "Not Good" and "Good," satisfaction ranges from "Dissatisfied" to "Satisfied," and customer loyalty varies between "Not Loyal" and "Loyal." These findings suggest that while respondents generally perceive these aspects positively, there is room for improvement in each area. Structural model 1 describes the relationship between electronic banking service quality and product features on satisfaction, which is stated in the hypothesis that electronic banking service quality and product features have a significant effect on satisfaction both simultaneously and partially.



Source: Processed by researchers with the Lisrel 8.8 program (2022)

Figure 2. Path Coefficient of Influence of Electronic Banking Service Quality and Product Features on Satisfaction

The quality of electronic banking services contributes to customer satisfaction with a value of 0.501. This shows that the better the quality of service provided in electronic banking services, the greater its contribution to increasing customer satisfaction. In addition, product features also contribute to customer satisfaction with a value of 0.451. In other words, the better the product features offered by Bank BJB, the greater its contribution to increasing customer satisfaction. These two factors have an important role in determining the level of customer satisfaction. The results of data processing also show the R2 value for the equation above is 0.831. This illustrates that satisfaction is simultaneously influenced by the quality of electronic banking services and product features. This value also indicates that there are still other factors that influence satisfaction outside the quality of electronic banking services and product features indicated by the error variance, which is 0.168. Thus, the proposed conceptual hypothesis has been tested and can be accepted. The calculation results obtained show that satisfaction is influenced by the quality of electronic banking services and product features both simultaneously and partially.

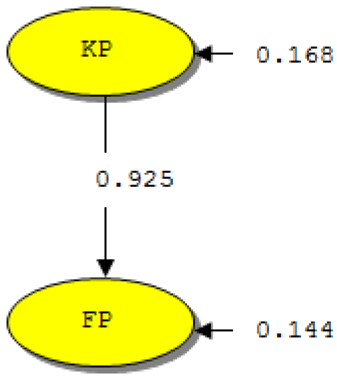
Table 2. Direct and Indirect Influence of Electronic Banking Service Quality and Product Features on Customer Loyalty

Variable	Direct Influence (1)	Indirect Influence Through		Indirect Influence (2)	Total Influence (1 + 2)
		Electronic Banking	Product Features		
Electronic Banking	25.10%	-	18.84%	18.84%	43.94%
Product Features	20.34%	18.84%	-	18.84%	39.18%
Total	45.44%	18.84%	18.84%	37.68%	83.12%
Epsilon					16.88%

Source: Processed by researchers with the Lisrel 8.8 program (2022)

The quality of electronic banking services and product features have both direct and indirect effects on satisfaction. The direct effect of electronic banking service quality on satisfaction is 25.10%, while the indirect effect, which occurs through the product features variable, is 18.84%. Therefore, the total effect of electronic banking service quality on satisfaction is 43.94%. Similarly, the direct effect of the product features variable on satisfaction is 20.34%, while the indirect effect, which occurs through electronic banking service quality, is 18.84%. Thus, the total effect of product features on satisfaction is 39.18%. The direct effect of electronic banking service quality on satisfaction is greater than that of product features. Therefore, electronic banking service quality has a greater influence on satisfaction compared to product features. This indicates that customers place more importance on the quality of electronic banking services than on product features.

Simultaneously, the combined direct effect of electronic banking service quality and product features on satisfaction is 83.12%. Besides these two variables, other factors influence customer satisfaction, as indicated by the influence outside the model, which is 0.168, meaning that satisfaction is affected by variables outside the research model by 16.88%. One such factor is customer commitment—higher commitment leads to greater customer loyalty in using internet banking. The development of high-quality online services in internet banking facilities is a valuable strategy for banks to enhance the contribution of internet banking to customer loyalty in banking transactions. However, while these facilities require significant investments, they also carry inherent risks. Internet banking presents unique challenges in maintaining customer loyalty. Therefore, it is essential to educate customers on the proper and secure use of internet banking. Structural model 2 describes the relationship between satisfaction and customer loyalty, which is stated in the following hypothesis that there is an influence of satisfaction on loyalty.



Source: Processed by researchers with the Lisrel 8.8 program (2022)
Figure 3. Path Coefficient of Satisfaction to Customer Loyalty

The results of the measurement of the Coefficient of Satisfaction to Customer Loyalty show that the large contribution of the satisfaction variable to customer loyalty is 0.925. So the better the satisfaction, the more it will contribute to customer loyalty by 0.925. The results of data processing also show the R2 value for the equation above is 0.855. This illustrates that customer loyalty is influenced by satisfaction. These results also indicate that there are still other factors that influence customer loyalty that are outside the research model indicated by the error variance, amounting to 0.144. Based on the results of the calculation of the correlation value and path coefficient that have been carried out, it can be seen that the direct influence of the quality of electronic banking services on customer loyalty is 85.56%, while the remaining 14.44% is influenced by other variables outside the research model, namely the customer commitment variable.

DISCUSSION

Customer satisfaction has a significant influence on customer loyalty. The total contribution of satisfaction to customer loyalty is 85.56%. This result is supported by statistical testing, which shows that the influence is significant, based on the value of t-count (10.025) compared to the required t-table value (1.972). This strengthens the statement and the results of the research by Fornell et al. (2016), that many factors influence customer loyalty, one of which is customer satisfaction. Customer satisfaction needs to be considered so that banking can remain competitive in the increasingly competitive banking world. Satisfied customers will create a high level of loyalty. Customer satisfaction occupies an important position in business practice because of the benefits it can bring to the company (Liébana-Cabanillas et al., 2013; Amin, 2016). First, many researchers agree that satisfied consumers tend to become loyal. Consumers who are satisfied with the goods and services they consume tend to repurchase from the same producer. The desire to repurchase as a result of this satisfaction is the desire to repeat a good experience and avoid bad experiences. Second, satisfaction is a factor that encourages positive word-of-mouth communication (Sigit & Soliha, 2017; Sathiyavany & Shivany, 2018).

The form of word-of-mouth communication delivered by satisfied individuals can take the form of recommendations to potential customers, encouragement to colleagues to do business with the service provider where the customer is satisfied, and saying positive things about the service provider they are satisfied with (Zeithaml et al., 2018). The last factor in the effect of customer satisfaction on behavior is that satisfied customers tend to consider service providers who can satisfy them as their first consideration if they want to purchase the same product or service. Satisfaction has a significant impact on customer loyalty, which leads to commitment in business relationships, thereby influencing customers to make repeat purchases. Indeed, the impact of satisfaction on commitment and retention varies in relation to the industry, product or service, environment, and others (Ul Haq & Awan, 2020; Prasetyo & Ariawan, 2022).

Customer satisfaction and loyalty are highly influential and form two distinct constructs (Oliver, 1999). Customer satisfaction with a bank serves as a strong foundation for loyalty; however, it does not guarantee it, as satisfied customers may still switch to other banks, often due to pricing concerns. To address this, banks have introduced customer loyalty programs that offer various incentives. Although the effectiveness of loyalty programs has been studied extensively, research indicates that they have a significant positive impact on customer retention, service usage, and purchasing behavior (Akob & Sukarno, 2022). This finding aligns with previous research suggesting that satisfied customers are more likely to develop loyalty (Pritchard & Silvestro, 2005; Vilares & Coelho, 2003; Silvestro & Cross, 2000). Satisfied customers are more likely to make repeat purchases when given the opportunity. Additionally, customer satisfaction fosters positive referrals and word-of-mouth promotion. Furthermore, satisfied customers tend to be more willing to pay a premium for the benefits they receive and are more likely to tolerate price increases. Customer loyalty is an endogenous variable influenced by a combination of factors, with satisfaction playing a crucial role. As the relationship between customer satisfaction and loyalty is positive, higher satisfaction levels contribute to increased customer loyalty.

The implementation of online interactions with customers requires a website as a medium for engagement, which is entirely controlled by the customer. The frequency of interactions through online banking indicates the level of customer loyalty to the bank. Loyalty can stem from satisfaction with service experiences and a consistent commitment to repurchasing. According to Oliver (1999), loyalty is a condition in which there is a strong commitment to repurchasing or consistently using goods or services, even when situational influences and marketing efforts might encourage behavioral changes. When information technology effectively meets all customer needs, a close and even personal relationship is formed between the banking industry and its customers (Lang & Colgate, 2003). Customer satisfaction can have a significant impact on loyalty. According to Wendha et al. (2013), customer satisfaction is a prerequisite for customer loyalty. It is a critical factor in the success of both traditional and online business systems. A fundamental understanding of the factors influencing web-based customer satisfaction is essential in e-commerce. Research on web-based customer satisfaction is increasingly relevant due to the growing demand for long-term profitability (Balasubramanian et al., 2015). In the context of e-commerce, customer satisfaction requires a clear and comprehensive understanding. When combined with a commitment to maintaining a harmonious relationship, customer satisfaction can further strengthen loyalty (Ismulyaty & Roni, 2022; Jahroh & Saptono, 2023).

Satisfaction incentivizes customers to build a strong relationship with the company. In the long run, this bond enables the company to better understand customer expectations and needs (Setiabudi et al., 2023). Consequently, the company can enhance customer satisfaction, which, in turn, fosters customer loyalty. Research findings indicate that satisfaction and commitment play a significant role in the online context, where relationship commitment is considered a key factor in maintaining long-term relationships (Casaló et al., 2007). Luarn and Lin (2003) modeled customer loyalty in the context of e-services and found that commitment is a distinct construct with a stronger influence than other constructs.

CONCLUSION

The quality of electronic banking services and product features at Bank BJB varies, from poor to good. Website design received the highest rating, while the responsiveness aspect was still considered low. Several areas that need improvement include response speed, ease of use of the site, and post-transaction problem solving. On the product feature side, the quality of the features was considered good, but accessibility and design were still considered less attractive and informative. This indicates the need for further development of mobile banking features to make them more user-friendly. Customer satisfaction with Bank BJB's electronic banking services also varies, from dissatisfied to satisfied. The main factors that are of concern to customers are security, convenience, speed of service, and complaint handling. Customer loyalty has not been fully formed, so efforts are needed to improve personalized services, strengthen digital security systems, and educate users to increase trust. The quality of electronic banking services and product features has been shown to have a significant influence on customer satisfaction and loyalty. The factors of convenience, accessibility, feature availability, privacy, and bank image are the main determinants. To maintain this quality, Bank BJB needs to conduct routine evaluations, improve digital infrastructure, and continue to adjust services to customer needs and preferences. Education regarding the security of using digital services is an important step to prevent potential security risks in the future.

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