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The Effect of Service Quality and Mobile Banking Applications on Customer Loyalty with Satisfaction as a Mediating Variable in Suryopranoto Branch Bca Customers

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ABSTRACT

This study explores the impact of service quality and mobile banking applications on customer loyalty, with customer satisfaction acting as a mediating factor (focusing on patrons of BCA Suryopranoto). The quantitative methodology examines hypotheses through a dataset comprising 280 customer responses. These responses were collected via direct surveys distributed to the customers. The Partial Least Structural Equation Modeling (PLS-SEM) technique was utilized for the analysis, specifically through SmartPLS 3.2.8 software. The data processing and analysis outcomes reveal that service quality and mobile banking applications significantly affect customer loyalty, which is crucial in mediating customer satisfaction. Research findings indicate that directly addressing service quality, mobile banking applications, and customer loyalty is pivotal in achieving customer satisfaction.

Keywords: *service quality, mobile banking application, customer satisfaction, customer loyalty.*

INTRODUCTION

Banks are recognized as pivotal financial establishments that primarily accumulate public deposits while offering a range of banking facilities. Indonesia's banking offerings encompass current accounts, savings, and deposit services. In recent times, Indonesian banks have integrated digital technologies into their transaction processes, notably through the utilization of mobile banking applications. At its core, mobile banking represents a system of banking transactions that facilitates interactions between banks and their customers via smartphones. This implementation of mobile banking harnesses the advancements in information technology to fulfill the demands of users seeking secure, convenient, accessible, and swift services from any place and at any time.

In increasingly fierce competition between financial institutions, customer satisfaction is essential for business actors. Customers or consumers must be encouraged to reach the 'delight' level of satisfaction, which makes them feel happy and ultimately leads to loyalty. Intensive competition in the banking sector often results in various attractive offers to customers, reducing their loyalty to a particular bank because they tend to choose more favorable offers, thus triggering even more intense competition. Customer loyalty is a crucial factor for the continuity of the company, as evidenced by the characteristics they show, such as repeated purchases of products or services, the tendency to stay subscribed for a long time, the tendency to recommend the product or service to others and show resistance to the attractiveness of competitors' products or services.

In Indonesia, the deployment of mobile banking applications reflects an innovative approach within the banking sector to incorporate advancements in information and communication technology. This adaptation aims to enhance service quality by aligning with customer needs and simplifying transaction processes. It is noted that the growth of mobile banking users in the country is the fastest in Southeast Asia, indicating that this application is profitable for banks.

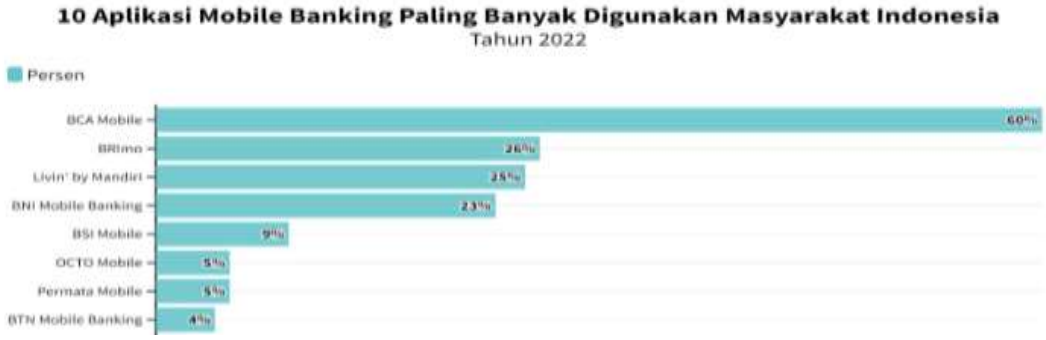


Figure: Data on Mobile Banking Users in Indonesia
Source: Populix (2022)

A survey conducted by Populix shows that BCA Mobile is the most dominant mobile banking application, used by 60 percent of respondents and ranked first in 2022. In Indonesia, the swift progression of mobile banking is significantly attributed to these digital platforms' capability to fulfill consumers' contemporary requirements.

Bank Central Asia (BCA), a privately-held financial institution based in Jakarta, has consistently received accolades as one of The Best Companies to Work for in Asia, as per the HR Asia Award, spanning five consecutive years. Furthermore, BCA has been recognized for its achievements in digital transformation, which is underscored by its receipt of the Digital Transformation Award 2023 during the HR Asia Award ceremony in the same year.

More information can be found on their website, bca.co.id. BCA has several branches in Jakarta, especially BCA Suryopranoto, which received the best BSQ (Branch et al.) award in 2022. In the banking industry, there will be competition regarding providing good service quality. Numerous grievances from clients, encompassing poor service efficiency, unhelpful staff interactions, non-appealing offers, and a deterioration in product and service standards, have been highlighted by consumers. To balance delivering exemplary service quality and enhancing customer satisfaction, BCA is set to review its strategic approaches.

BCA is committed to enhancing customer loyalty by consistently fostering strong marketing relationships with its clientele. Customers will only choose a bank that understands their needs and can provide many conveniences in service. Therefore, as customers repeatedly engage with services from the same bank, they develop a substantial level of trust, contributing to their loyalty. Service Quality is recognized as a critical determinant in this loyalty formation.

The assessment of service quality hinges on its alignment with customer expectations. When the actual service surpasses anticipated levels, the quality of service is deemed excellent. In contrast, service quality is considered substandard if it fails to meet expected standards. Thus, determining whether service quality is satisfactory depends on the service provider's consistent capacity to meet customer expectations.

The concept of service quality is centered on initiatives aimed at addressing the requirements and aspirations of customers, along with the precision in provision to equilibrate their anticipations. Consequently, when customers receive exemplary service, they will likely experience satisfaction. In the banking industry, good services must be able to facilitate customer transactions and offer complete and appropriate solutions to customers. The assertion that service quality is fundamentally linked to customer satisfaction is challenged by recent findings from Nugraha Astarini (2023). Their research suggests that service quality only significantly impacts customer loyalty.

Mobile banking exemplifies banking institutions' initiatives to enhance service quality. When a mobile banking application successfully assures its users regarding the security and confidentiality of their data, it secures the trust of its customers. With good service quality from all employees to help smooth customer transactions, customers will be satisfied because all transactional banking needs can be met.

Amidst numerous alternatives that may sway consumer behavior, customer loyalty is demonstrated through the consistent engagement of customers who opt to renew their subscriptions or make repeated service acquisitions. The author also draws data by distributing questionnaires to 30 customers who visit BCA Suryopranoto with a range of time being a customer at BCA Suryopranoto for 1-3 years with an average of 2 products (debit cards and credit cards).

This shows that the customer loyalty score at BCA Suryopranoto is in a low category. In the domain of service provision, particularly in sectors intimately involved with service delivery, the commitment of customers is significantly shaped by the caliber of service rendered by the organization and its personnel. Moreover, customer satisfaction is crucial in fostering customer loyalty, as evidenced by repeated purchasing and endorsing the product or service to peers. If a business fails to meet customer satisfaction, it becomes challenging for customers to advocate for its offerings. A primary measure of customer loyalty is evident in the repeat purchasing behavior of customers, indicating their contentment. Furthermore, a company's overall presence and reputation enhance the likelihood of its products or services being recommended by consumers, with higher quality correlating with greater consumer confidence in promoting these to others.

Conversely, substandard product or service quality increases customer reluctance to recommend a known enterprise. The next factor includes customer resilience, and customers will be tested for loyalty to see whether they can accept the conditions of a company and are not easily influenced by negative influences amid competition between companies that attack a company. Contrary to the findings of Prasetyo et al. (2023), it has been demonstrated that customer loyalty significantly and positively influences customer satisfaction.

Achieving customer satisfaction undoubtedly facilitates the Bank Central Asia (BCA) in enhancing customer loyalty. Customer loyalty is defined as customers' dedication to consistently select a specific product or service over an extended period. This commitment is evident in their regular purchases and the endorsement of their preferred bank to others, irrespective of external influences or promotional activities. This loyalty encompasses various factors, including the application process, prerequisites, and interest rates, which empower customers to evaluate and decide on the banking institution that best meets their needs as consumers. Maintaining the satisfaction of existing customers is paramount for any enterprise, as customer loyalty represents a crucial asset. Prioritizing the contentment of current clients is often more essential than acquiring new ones.

Customer loyalty can be characterized by individuals who derive satisfaction from a product or service that they willingly endorse to their acquaintances.

Despite the high average presentation results, customers still have criticisms towards BCA Suryopranoto, such as narrow parking lots, C.S. needing to understand customer complaints, teller errors in inputting foreign exchange transaction amounts, etc. In a banking sector experiencing increasing competition, bankers must create competitive advantages to ensure their survival and development, as stated by Soegeng Wahyudi and Saparso (2019).

METHOD

The object of this research is customer loyalty influenced by mobile banking applications and service quality mediated by satisfaction. Meanwhile, the research subjects are customers who have transacted in BCA mobile banking and BCA Suryopranoto customers. This research encompassed all active clients engaged in transactions through BCA's mobile banking service and those at BCA Suryopranoto. In this investigation, the researcher employed the Probability Sampling method to select a group of 280 participants. For data analysis, Structural Equation Modeling-PLS (SEM-PLS) was utilized. The organization and overall tabulation of data were conducted using the SMART-PLS software.

RESULT AND DISCUSSION

The description of respondent characteristics is presented as follows:

1. **Gender**

The author classifies respondents' gender into two groups: men and women.

Tabel 1: Deskripsi Responden Berdasarkan Jenis Kelamin

No.	Gender	Number ofRespondents	Presentase
1.	Laki-Laki	116	41%
2.	Perempuan	164	59%
Total		**280**	**100%**

Source: Processed questionnaire data (2024)

Table 4.1 shows that of the 280 respondents, 41%, or 116 respondents, were male, and 59%, or 164, were female. So, the most significant number of samples is female.

2. Age of Respondents

The author classifies age into four groups: respondents under 30, between 31-40 (years), between 41-50 (years), and respondents over 51.

Tabel 2 Deskripsi Responden Berdasarkan Usia

No.	Usia Pelanggan	Jumlah Responden	Presentase
1.	17-26 Tahun	93	33%
2.	27-36 Tahun	130	46%
3.	37-46 Tahun	47	17%
4.	>47 Tahun	10	4%
	Total	**280**	**100 %**

Source: Processed questionnaire data (2024)

Based on Table 4.2, it can be concluded that respondents aged 17-26 years were 93 people or 33%, ages between 27-36 years were 130 people or 46%, ages between 37-46 were 47 people or 17%, and ages over 47 years were ten people or 4%. Thus, most respondents are 27-36 years old.

3. Education of Respondents

The author classifies the type of last education into four groups: high school, diploma, bachelor, and master or above.

Table 3 Descriptions of Respondents Based on Last Education

No.	Pendidikan	Jumlah Responden	Presentase
1.	SMA	65	23%
2.	Diploma	43	15%
3.	Sarjana	130	47%
4.	> Magister	41	15%
	Total	**280**	**100%**

Sumber: Data kuesioner yang diolah (2024)

According to the data presented in Table 4.3, analysis reveals the educational distribution of the respondents: 65 individuals, or 23%, possess a high school diploma; 43 respondents, representing 15%, hold a diploma; those with a bachelor's degree number 130, constituting 47% of the sample; and 41 participants, or 15%, have attained a master's degree or higher. Consequently, the predominant educational level among the respondents is a bachelor's degree.

4. **Occupation of the respondent**

The author classifies the type of work into four groups: students, self-employed, private employees, civil servants, and others.

Tabel 4 Deskripsi Responden Berdasarkan Pekerjaan

No.	Pekerjaan	Jumlah Responden	Presentase
1.	Mahasiswa	4	1%
2.	Wiraswasta	66	24%
3.	Karyawan Swasta	145	52%
4.	PNS	47	17%
5.	Lainnya	18	6%
	Total	**280**	**100%**

Source: Processed questionnaire data (2024)

Based on Table 4.4, it can be concluded that of the 280 respondents, 1% or four people are students, 24% or 66 people work as entrepreneurs, and 52% or 145 respondents are private employees. In comparison, 17%, or 47 respondents, are civil servants, and 6%, or 18 people, have other job descriptions, so the most significant number of respondents are people who work as private employees.

1. Evaluasi *Measurement (outer)* Model

a. *Convergent Validity*

Each indicator of the construct undergoes validation for convergent validity. Ghozali cites Chin (2014), stating that an indicator achieves acceptable validity when its value exceeds 0.70. However, a loading factor between 0.50 and 0.60 may also be deemed adequate. Should a loading factor fall below 0.70, these standards exclude it from the model.

Tabel .5
Loading Factor

Variabel	Item	Nilai Loading	Keterangan
Kualitas Layanan (X1)	KL1	0.597	Valid
	KL2	0.654	Valid
	KL3	0.625	Valid
	KL4	0.675	Valid
	KL5	0.756	Valid
	KL6	0.775	Valid
	KL7	0.800	Valid
	KL8	0.766	Valid
	KL9	0.789	Valid
	KL10	0.810	Valid
	KL11	0.784	Valid
	KL12	0.784	Valid
	KL13	0.782	Valid
	KL14	0.768	Valid
	KL15	0.721	Valid
	MB1	0.851	Valid
	MB2	0.885	Valid

Aplikasi *Mobile Banking* (X2)	MB3	0.878	Valid
Loyalitas Pelanggan (Y)	LP1	0.859	Valid
	LP2	0.899	Valid
	LP3	0.847	Valid
Kepuasan Pelanggan (Y)	KP1	0.752	Valid
	KP2	0.782	Valid
	KP3	0.804	Valid
	KP4	0.789	Valid
	KP5	0.767	Valid
	KP6	0.752	Valid
	KP7	0.715	Valid

Source : Data Processing SmartPLS (2024)

As illustrated in Table 4.5, it becomes apparent that multiple indicators for each research variable display outer loading values exceeding 0.7. Nevertheless, it is observed that specific indicators still present outer loading values below 0.7. Imam Ghozali (2014), referencing Chin, states that an outer loading value ranging from 0.5 to 0.6 is deemed adequate for achieving convergent validity. The data above indicate that none of the variable indicators fall below an outer loading value of 0.5, confirming that all indicators are viable, valid for research applications, and suitable for subsequent analytical processes. The assessment of convergent validity is determined through the loading factor associated with each indicator of the construct.

A standard criterion for evaluating convergent validity stipulates that values of the loading factor should exceed 0.5. Observation of Table 4.5 reveals that each loading factor value surpasses this threshold, confirming the validity of all indicators used in this analysis. Furthermore, calculations performed using the PLS Algorithm, as presented in Table 4.6, yield values for both the Average Variance Extracted (AVE) and its squared counterpart.

b. *Average Variance Extracted (AVE)*

Tabel 6 Hasil Nilai *Average Variance Extracted* (AVE) dan Akar Kuadrat AVE

Variable	AVE
Kualitas Layanan (X1)	0.551
Aplikasi *Mobile Banking* (X2)	0.760
Loyalitas Pelanggan (Y)	0.755
Kepuasan Pelanggan (Z)	0.588

Source: SmartPLS data processing results (2024)

Table 4.8 reveals that each variable's Average Variance Extracted (AVE) surpasses the threshold of 0.5. The variable associated with service quality (X1) records the minimum AVE of 0.551. Considering the values of the loading factors presented in Table 4.7 and the AVE metrics from Table 4.8, it is evident that the dataset adheres to the criteria for establishing convergent validity.

c. *Composite Reliability dan Cronbach's Alpha*

The purpose of assessing composite reliability and Cronbach's alpha is to evaluate the dependability of tools within a research framework. Should the composite reliability or Cronbach's alpha of all variables exceed or equal 0.7, it suggests that the construct possesses robust reliability or that the survey instrument employed in the analysis demonstrates consistency. Presented below are the figures for composite reliability and Cronbach's alpha as derived from the findings:

Tabel 7 *Composite Reliability*

Variable	*Composite Reliability*
Kualitas Pelayanan (X1)	0.943

Aplikasi *Mobile Banking* (X2)	0.847
Loyalitas Pelanggan (Y)	0.839
Kepuasan Pelanggan (Z)	0.884

Source: SmartPLS data processing results (2024)

Tabel 8 *Cronbach's Alpha*

Variabel	*Cronbach's Alpha*
Kualitas Pelayanan (X1)	0.941
Aplikasi *Mobile Banking* (X2)	0.842
Loyalitas Pelanggan (Y)	0.837
Kepuasan Pelanggan (Z)	0.883

Source: SmartPLS data processing results (2024)

Referencing Tables 4.7 and 4.8, the analysis of composite reliability and Cronbach's alpha demonstrates acceptable levels, with each variable exhibiting reliability due to the composite reliability and Cronbach's alpha scores exceeding 0.70. This analysis concludes that the questionnaire employed as an instrument in this study maintains consistency and reliability.

2. Structural Model Testing/Hypothesis Testing (Inner Model)

The formulation of theoretical and conceptual models occurs through inner model assessment, aiming to examine interactions among variables external and internal to the conceptual outline. The process of evaluating the structural model, which involves hypothesis verification, proceeds according to these sequential phases:

a. Adjusted R Square Value

Seeing the Adjusted R Square value, which is a goodness-fit model test.

Tabel 9 *R-squared coefficients*

Variable	***R-squared***
Kepuasan Pelanggan (Z)	0.585
Loyalitas Pelanggan (Y)	0.601

Source: SmartPLS data processing results (2024)

According to the data presented in Table 4.14, the Adjusted R Square for the variable customer satisfaction is recorded at 0.585, which corresponds to 58.5%, and for customer loyalty, it is 0.601, equating to 60.1%. These figures suggest that service quality and mobile banking application variables account for 58.5% of the variance in customer satisfaction. The remaining influences are attributable to external factors not considered in this research. Regarding customer loyalty, the combined influence of service quality, mobile banking application, and customer satisfaction explains 60.1% of the variance, with the balance also due to external elements beyond the scope of the current analysis.

b. *Goodness of Fit Model*

Evaluating the adequacy of the structural model's alignment with the internal model is accomplished by utilizing the predictive relevance index (Q2). An Adjusted R Square metric exceeding zero signifies the model's predictive relevance. This Adjusted R Square metric within the Q-Square framework can be derived by employing the subsequent equation:

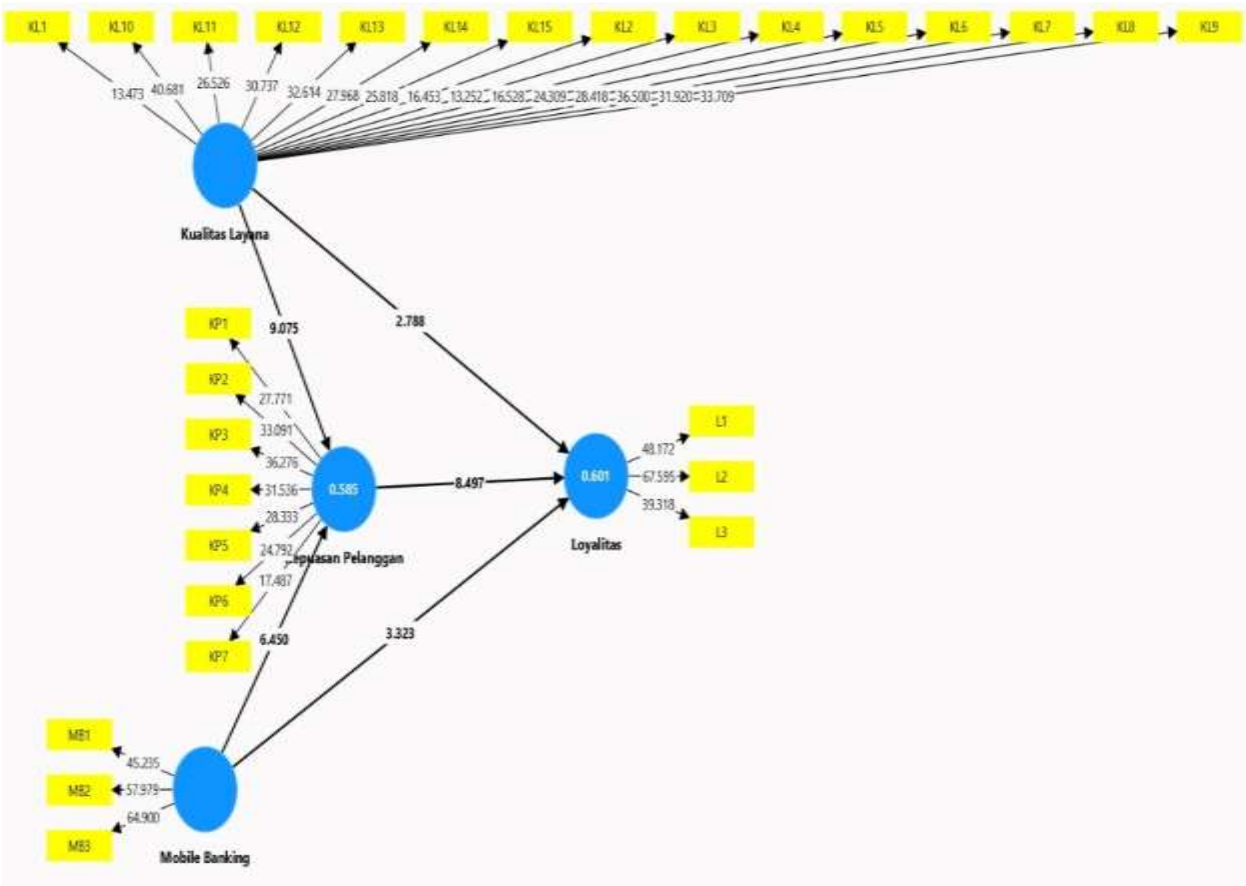
Q-Square = 1- [(1-R21) x (1-R22)]

= 1 – [1-0.585) x (1-0.601)]
= 1- (0.415 x 0.399)
= 1 – 0.166
= 0.834

From the computations previously outlined, the Q-Square value stands at 0.834. This indicates that the model used in this analysis accounts for 83.4% of the variance in the research data. The remaining 16.6% of the variance is attributable to factors not included in this study.

C. Hypothesis Testing Results (Path Coefficient Estimation)

The path relationship's estimated value in the structural model requires statistical significance. This can be achieved through the bootstrapping method. The evaluation of the hypothesis's significance involves examining the value of the parameter coefficient and the t-statistic's significance level within the bootstrapping algorithm's output. For significance assessment, reference is made to the t-table at an alpha level of 0.05 (5%), which has a critical value of 1.96. This critical value is then compared against the computed t-statistic (t-count) to determine its statistical relevance.



Sumber : hasil pengelolahan data SmartPLS (2024)

Figure 2 Model Bootstrapping

Source: Data Processing

Table 10 ***Path Coefficients***

	Original Sample (O)	Sample Mean (M)	Standard Deviation	T Statistics (|O/STERR|)	P Values

			(STDEV)		
X1 -> Y	0.173	0.174	0.062	2.788	0.005
X1 -> Z	0.480	0.478	0.053	9.075	0.000
Z -> Y	0.485	0.486	0.057	8.497	0.000
X2 -> Y	0.195	0.193	0.059	3.323	0.001
X2 -> Z	0.349	0.350	0.054	6.540	0.000

Source: SmartPLS data processing results (2024)

Table 11 ***Specific Indirect Effects***

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STERR|)	P Values
X1 –>Z –>Y	0.233	0.232	0.037	6.221	0.000
X2 –>Z –>Y	0.170	0.170	0.034	4.951	0.000

Source: Data Processing

CONCLUSION

Service quality affects customer loyalty.

The findings from the hypothesis analysis in the current investigation revealed that the T count exceeds the T table value (9.075 > 1.96), confirming the hypothesis. Therefore, it is evident from this research that service quality significantly enhances customer loyalty at the BCA Suryopranoto branch. This implies that an enhancement in service quality provided at this branch is likely to boost the loyalty of its customers. These outcomes align with the findings of Kuswandarini and Annisa (2021), who demonstrated that service quality positively impacts customer loyalty. Similarly, a Prasetyo et al. (2023) study corroborates that service quality positively influences customer loyalty.

Service quality affects customer satisfaction.

Examining the hypothesis in the current research indicates that the T-value exceeds the critical T-value (2.788 > 1.96). Therefore, the findings from the hypothesis analysis demonstrate a statistically significant positive impact of service quality on customer satisfaction at the BCA Suryopranoto branch. From these findings, a favorable perception of service quality enhances customer satisfaction at the branch above. These findings align with earlier studies, such as Fauzi and Putra's (2021) investigation, which identified a positive correlation between service quality and customer satisfaction. Similarly, a study by Sari et al. (2016) confirmed that service quality positively influences customer satisfaction.

Customer satisfaction affects customer loyalty.

The analysis conducted within this research utilizes a statistical approach to evaluate the hypothesis, indicating a T-value of 8.497, which surpasses the critical T-value of 1.96. This statistical evidence confirms that at the BCA Suryopranoto branch, customer satisfaction substantially impacts customer loyalty. Consequently, positive perceptions of service quality from using the mobile banking application lead to enhanced customer loyalty at this branch. Recent studies affirm the linkage between customer satisfaction and customer loyalty. For instance, Nugraha and Astarini (2023) found that enhancing customer satisfaction positively impacts customer loyalty. Similarly, the investigation by Susanto Subagja (2019) demonstrated a beneficial influence of customer satisfaction on the allegiance of customers.

Mobile banking applications have a positive influence on customer loyalty.

The analysis conducted within this investigation indicates a significant positive impact of the mobile banking application on customer loyalty at the BCA Suryopranoto branch, as demonstrated by the T count surpassing the T table (3.323 > 1.96). This statistical evidence supports the conclusion that favorable perceptions of the mobile banking application enhance customer loyalty at the branch above. Furthermore, the findings align with Sarimuda's (2022) research, which also documented a positive correlation between the use of mobile banking applications and customer loyalty.

Mobile banking applications have a positive influence on customer satisfaction.

The analysis conducted in the current research determined that the T-value exceeded the critical T-value (6.450 > 1.96). Consequently, the evidence from this analysis confirms that mobile banking applications positively and significantly influence customer satisfaction at the BCA Suryopranoto branch. It is inferred from these findings that a favorable perception of the mobile banking application contributes to enhanced customer satisfaction at this branch. These findings are corroborated by the study of Kumalasanti and Susliyanti (2022), which identified a positive impact of mobile banking applications on customer satisfaction. Similarly, the research by Anggiana Yafiz (2023) demonstrates that mobile banking applications positively influence customer satisfaction.

Customer satisfaction mediates the influence between service quality and customer loyalty.

This research demonstrates that the value of the T count exceeds the T table value (6.221 > 1.96), as determined by the hypothesis testing performed. Consequently, the findings indicate that customer satisfaction mediates the relationship between service quality and customer loyalty. From these findings, an enhancement in customer satisfaction may reinforce the association between service quality and customer loyalty among customers of the BCA Suryopranoto mobile banking application. These findings align with earlier studies by Novianti, Endri, and Darliu (2018), which also concluded that customer satisfaction mediates the impact of service quality on customer loyalty. Similarly, research by Mulyadi (2018) corroborates that customer satisfaction is a mediation mechanism between service quality and customer loyalty.

Customer satisfaction mediates the influence between mobile banking applications and customer loyalty.

This investigation confirms through analytical testing that the observed T value exceeds the critical T value (4.951 > 1.96). Customer satisfaction acts as a mediator in the relationship between the use of the mobile banking application and the development of customer loyalty. Given these findings, an enhanced service quality, as perceived through increased customer satisfaction, significantly fortifies the bond between mobile banking application usage and customers' loyalty at BCA Suryopranoto. These findings are corroborated by a study from Meliansari et al. (2022), which also demonstrated that customer satisfaction mediates the impact of mobile banking applications on customer loyalty.

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