
**The Influence of E-service Quality and E-trust on BSI Mobile User Loyalty
with Customer Satisfaction as a Mediator**

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Abstract

The development of digital technology such as Mobile Banking on BSI Mobile can make it easier for customers to carry out financial transactions. However, in its implementation, the implementation of BSI Mobile still has weaknesses as evidenced by the Mobile Banking rating which is ranked 7th out of 11 other Mobile Banking. The research aims to analyze the influence of E-Service Quality and E-Trust on Customer Loyalty through Customer Satisfaction. This type of research is quantitative with data analysis techniques using SEM PLS. The research sample population is Bank Syariah Indonesia customers. The sampling method uses a Purposive Sampling technique with the criteria a) Savings Owner Customers who have registered with BSI Mobile and b) Savings Owner Customers who actively transact using BSI Mobile at least 3 times a month. The sampling method used Slovin to obtain a sample size of 400 customers. The data collection method uses a questionnaire. The research results prove that E-Service Quality and E-Trust have a significant positive effect on Customer Satisfaction and Customer Loyalty, Customer Satisfaction has a significant positive effect on Customer Loyalty. Customer Satisfaction can mediate the relationship between E-Trust and Customer Loyalty. However, satisfaction is not able to mediate the relationship between E-Service Quality and Customer Loyalty

Keywords: E-Service Quality, E-Trust, Customer Satisfaction, Customer Loyalty

1. Introduction

The digital era is a condition where all activities are made easier by the existence of sophisticated technology. Digital technology is here to replace conventional methods used in the past so that it can be more practical. The role of technology is very significant and is used in almost all walks of life. Technological advances will simplify all business activities from production, and sales, to transaction processes (Jihad et al., 2022).

Digital technology is also utilized by banking. Banking is starting to shift to developing services with a digital touch, namely online-based services that make it easier for customers without having to come to a bank outlet (Arifianti & Safitri, 2022). Online applications can allow users to make transactions via cell phone and can be done anytime and anywhere. One of the digital banking services that provides easy access is internet banking and mobile banking. Mobile banking is a system service that comes from financial institutions to carry out several financial

transactions that can be accessed via mobile phone (Fauzan & Usman, 2021). Bank Indonesia regulates mobile banking in Bank Indonesia Regulation Number 23/6/PBI/2021) regarding Payment Service Providers containing one of the tools, media, and/or a set of procedures for initiating payment transactions and/or providing access to sources of funds for payments through methods or use of technology, namely online payment channels using mobile-based technology or what is known as mobile banking.

Superior and quality service is the key to success in competing in the industrial world. Lewis in Budiman et al., (2020) define service quality as a measure of the level of service provided to meet customer needs by expectations to achieve customer satisfaction. Service Quality is an important factor for consumers, if customers are satisfied they will use the services provided again. So a company must always maintain the quality of service provided to its customers.

E-Service Quality is a new version of service quality that was developed to evaluate a service provided on the internet network. E-Service Quality is defined as the expansion of a site's ability to facilitate shopping, purchasing, and distribution activities effectively and efficiently (Parasuraman et al, in Budiman et al., 2020). When service quality increases, customer satisfaction increases, which means a greater level of satisfaction leads to positive outcomes in customer behavior (Tahseen Arshi & Al Lawati Jassim in Santos et al., 2020)

The strategy set to maintain customer loyalty is to provide good service, so company management must pay attention to quality by customer desires (Fatikah & Hasan, 2022). In using banking services, apart from quality services, customers also need trust in banking. E-Trust or Trust is very important in the context of banking relationships. E-Trust is one party's belief in the reliability, durability and integrity of the other party in the relationship and the belief that their actions are in the best interests and will produce positive results for the trusted party (Maharani in Astuti et al., 2020)

Kotler & Keller (2021) defines customer satisfaction as the result felt by customers when a company meets their expectations. Satisfaction reflects a person's assessment of a product's perceived performance about expectations. If performance falls short of expectations, customers are disappointed. If performance meets expectations, customers are satisfied. Customer satisfaction can influence customer loyalty.

The increase in digital banking usage and transactions is accompanied by service problems that many customers still complain about. Several banks, both conventional and sharia, that provide digital banking services, both mobile banking and internet banking, have received complaints from their customers. We can see customer complaints related to digital banking services in print media and social media as well as on the pages of mobile banking application providers such as Play Store for Android users.

Complaints expressed in Play store on the mobile banking application of several banks include difficulty accessing, the loading process taking a long time, the stages being complicated (not simple), activation being difficult, and so on. Unstable banking systems and networks also have an impact on customer transactions. Customers have difficulty making transactions when the system is down. These complaints can be read and acknowledged by the bank itself and by existing and potential customers. As a result, it can affect the bank's image in front of customers and other groups in society.

Another impact that arises from customer complaints regarding banking mobile banking services is an assessment in the form of a rating that customers can give directly in the Play Store application. This rating has different values for each bank in Indonesia. This rating is a reflection of customer satisfaction with mobile banking facilities and services. The rating data for the 10 best banking mobile banking in Indonesia based on the number of users and ratings on June 31 2023 and can be seen on the Play store and App store applications. BSI Mobile is ranked 7th with a rating value of 3.9. Then, BSI customers at PT Bank Syariah Indonesia, especially at the BSI Regional Office Surabaya, who register for BSI Mobile experience an increase every year. However, this increase was not accompanied by an increase in the number of customers who actively used mobile banking to carry out financial transactions. Customers using BSI Mobile are categorized as active customers if they make transactions using BSI Mobile at least once a month.

Based on the background of the problems above, the objectives of this research can be determined, namely: 1) analyzing the influence of E-Service Quality on Customer Satisfaction of BSI Mobile users, 2) analyzing the influence of E-Trust on Customer Satisfaction of BSI Mobile users, 3) analyzing the influence of E-Service Quality on Loyalty Customers using BSI Mobile, 4) analyzing the influence of E-Trust on Customer Loyalty using BSI Mobile, 5) analyzing the influence of Customer Satisfaction on Customer Loyalty using BSI Mobile, 6) analyzing the influence of E-Service Quality on Customer Loyalty using BSI Mobile through Customer Satisfaction as a mediator and 7) analyze the influence of E-Trust on Customer Loyalty of BSI Mobile users through Customer Satisfaction as a mediator

2. Literature Review

2.1. E-Service Quality

E-Service Quality is the ability of a site to provide effective and efficient facilities for online shopping, online purchases, and the acquisition of goods or services (Andrayani & Nihayatu, 2022). E Service Quality shows how certain internet banking services can serve and facilitate online transactions effectively and efficiently (Elvira, 2020).

2.2. E-Trust

E-Trust is one party's belief in the reliability, durability and integrity of the other party in the relationship and the belief that their actions are in their best interests and will produce positive results for the trusted party (Astuti et al., 2020).

2.3. Customer Satisfaction

Satisfaction reflects a person's assessment of perceived product performance in relation to expectations (Kotler & Keller, 2021). If performance falls short of expectations, customers are disappointed. If performance meets expectations, customers are satisfied. If it exceeds expectations, the customer is happy (Panjaitan & Retno, 2020).

2.4. Customer Loyalty

Loyalty is a commitment held to purchase or reuse a preferred product or service in the future despite situational influences and marketing actions or efforts to switch (Kotler & Keller, 2021).

2.5. Conceptual Framework

The following is the conceptual framework of the research, namely:

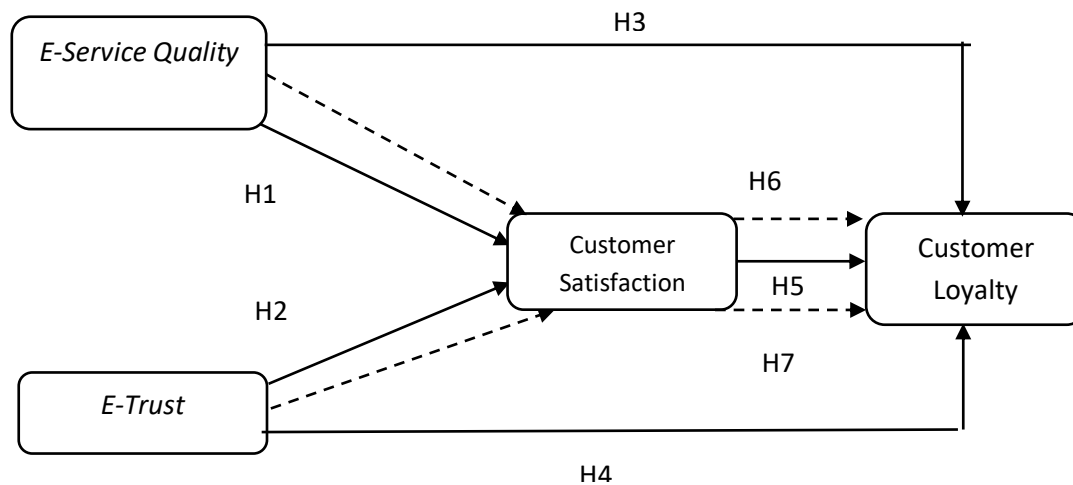


Figure 1 Conceptual Framework

2.6. Hipotesis

Based on the theoretical basis stated previously, a hypothesis was obtained that can be used in this research, namely:

- H1: E Service Quality has a significant positive effect on Customer Satisfaction of BSI Mobile users
- H2: E-Trust has a significant positive effect on Customer Satisfaction of BSI Mobile users
- H3: E-Service Quality has a significant positive effect on Customer Loyalty of BSI Mobile users
- H4: E-Trust has a significant positive effect on Customer Loyalty of BSI Mobile users
- H5: Customer Satisfaction has a significant positive effect on Customer Loyalty of BSI Mobile users
- H6: E-Service Quality has a significant positive effect on Customer Loyalty of BSI Mobile users through Customer Satisfaction as a mediator
- H7: E-Trust has a significant positive effect on Customer Loyalty of BSI Mobile users through Customer Satisfaction as a mediator

3. Research Method

3.1. Research Design

This research is a type of causal research because this research is structured to examine the existence of causal relationships between variables. According to Sugiyono (2019), causal

research is a causal relationship, namely the independent variable (influencing) and the dependent variable (influenced).

3.2. Identification of Research Variables

This research uses several research variables, namely:

1) Independent Variable

a) E-Service Quality

E-Service Quality is the respondent's perception regarding satisfaction with internet-based services from purchasing and delivering BSI products or services. Several dimensions of measuring E-Service Quality according to Parasuraman et al., in Budiman et al., (2020) are: 1) Efficiency, 2) Fulfillment, 3) System Availability, 4) Privacy

b) E-Trust

E-trust is the respondent's perception regarding the belief that the services provided by BSI can foster long-term relationships. Hoy & Tschannen in Astuti et al., (2020) stated that there are several indicators contained in E-Trust, namely: a) Benevolence, b) Competence, c) Honesty, and d) Openness.

2) Variable Dependent

Customer satisfaction is the respondent's feeling after comparing the perceived performance (results) compared to their expectations. According to research by Tiana et al., (2019) indicators of Customer Satisfaction are: a) Satisfaction with using the mobile banking application, b) satisfaction due to the attractive appearance, c) accuracy of choice, d) satisfaction with the mobile banking application and e) satisfaction due to security

3) Variabel Intervening

Loyalty is the respondent's deep commitment to repurchase/subscribe to BSI products. Loyalty in this research is measured through indicators according to Griffin in Ismulyaty et al., (2022) namely: a) Making regular repeat purchases, b) Purchasing between product and service lines, c) Referring to others and d) Demonstrating immunity to attraction competitor.

3.3. Population and Sample

The population used in this research is Bank Syariah Indonesia customers. In this research, the sampling technique used was purposive sampling. Purposive sampling is a technique for determining samples with certain considerations (Sugiyono, 2019). The criteria for determining the sample from the population are a) Savings Owner Customers who have registered with BSI Mobile and b) Savings Owner Customers who actively make transactions using BSI Mobile at least 3 times a month. The number of samples used in this research was determined using the Slovin formula so that a sample size of 400 customers was obtained.

3.4. Method of Collecting Data

The data collection method in this research was carried out by survey via questionnaire using media in the form of Google Forms. The questionnaire contains a profile of the respondent and a statement of the indicators for all the variables studied. In the questionnaire, the researcher makes a statement that represents the indicators of the variables studied, then respondents are

asked to fill out the questionnaire by answering questions/statements that have been prepared by the researcher.

3.5. Data Analysis Technique

In testing research hypotheses, researchers used Partial Least Square (PLS) - SEM data analysis techniques to measure research variables

4. Results

4.1. Outer Model Test

1) Validity Testing

Validity testing is used to measure whether an instrument used is valid or not (Ghozali, 2016). If the level of significance value obtained from each variable statement is < 0.05, then it is considered valid.

Table 1. Validity Test

Variable	Indicator	Correlation Coefficient	Sig	Result
<i>E-Service Quality (X1)</i>	X1.1	0.866	0.000	Valid
	X1.2	0.754		
	X1.3	0.854		
	X1.4	0.712		
<i>E-Trust (X2)</i>	X2.1	0.806		
	X2.2	0.756		
	X2.3	0.892		
	X2.4	0.822		
Customer Satisfaction (Z)	Z.1	0.821		
	Z.2	0.781		
	Z.3	0.849		
	Z.4	0.804		
	Z.5	0.794		
Customer Loyalty (Y)	Y.1	0.872		
	Y.2	0.807		
	Y.3	0.706		
	Y.4	0.837		

Source: Researcher Processed Data

Based on the table above, it can be seen that all indicator items in this study in a small sample have a significant value of < 0.05 so they can be said to be valid.

a) Convergent Validity

To test convergent validity, the outer loading value is used.

Table 2. Convergent Validity

Variable	Item	original sample estimate	P-Values	Note
E-Service Quality (X1)	SQ1	0,813	0.000	Valid
	SQ2	0,813		
	SQ3	0,802		
	SQ4	0,837		
E-Trust (X2)	T1	0,741		
	T2	0,751		
	T3	0,703		
	T4	0,720		
Customer satisfaction (Z)	KP1	0,875		
	KP2	0,849		
	KP3	0,862		
	KP4	0,871		
	KP5	0,800		
Customer Loyalty (Y)	L1	0,799		
	L2	0,797		
	L3	0,851		
	L4	0,874		

Source: Researcher Processed Data

Based on the convergent validity test seen in the table above, it is known that all indicators are declared valid because they have an Original Sample value above 0.5.

b) Discriminant Validity

An indicator is declared to meet discriminant validity if the cross-loading value of the indicator on the variable is the largest compared to other variables.

Table 3. Discriminant Validity

Item	Variable			
	E-Service Quality (X1)	E-Trust (X2)	Customer Satisfaction (Z)	Customer Loyalty (Y)
SQ1	0,813	0,520	0,460	0,608
SQ2	0,813	0,559	0,487	0,567
SQ3	0,802	0,546	0,582	0,578
SQ4	0,837	0,609	0,531	0,580
T1	0,451	0,741	0,511	0,479
T2	0,572	0,751	0,480	0,582
T3	0,527	0,703	0,562	0,406
T4	0,443	0,720	0,521	0,466
KP1	0,493	0,605	0,875	0,518
KP2	0,499	0,590	0,849	0,492
KP3	0,599	0,637	0,862	0,528

KP4	0,524	0,586	0,871	0,495
KP5	0,568	0,600	0,800	0,582
L1	0,605	0,631	0,653	0,799
L2	0,586	0,541	0,477	0,797
L3	0,561	0,495	0,440	0,851
L4	0,614	0,528	0,451	0,874

Source: Researcher Processed Data

Each indicator in the research variable has the largest cross-loading value on the variable it forms compared to the cross-loading value on other variables. Based on the results obtained, it can be stated that the indicators used in this research have good discriminant validity.

Apart from observing cross-loading, discriminant validity can also be determined through other methods, namely by using AVE which aims to test the reliability of construct variables. AVE aims to determine that the construct variable has good discriminant validity values. The AVE value is declared satisfactory if > 0.5 .

Table 4. Average Variance Extracted

	Average Variance Extracted (AVE)
<i>E-Service Quality (X1)</i>	0,667
<i>E-Trust (X2)</i>	0,531
Customer Satisfaction (Z)	0,726
Customer Loyalty (Y)	0,691

Source: Researcher Processed Data

The results of the AVE value for the indicator block that measures the construct can be stated to have good discriminant validity because the AVE value is > 0.5 .

2) Reliability Test

a) Cronbach Alpha

The reliability of a variable is determined based on the Cronbach's alpha value. If the Cronbach's alpha value is greater than 0.6 then the variable is said to be reliable.

Table 5. Cronbach Alpha

	Cronbach Alpha
<i>E-Service Quality (SQ)</i>	0.808
<i>E-Trust (T)</i>	0.821
Customer Satisfaction (Z)	0.862
Customer Loyalty (Y)	0.811

Source: Researcher Processed Data

The results of indicator reliability testing for all variables show reliability, this is proven by the Cronbach Alpha value which is > 0.60

b) Composite Reliability

A variable can be declared to meet composite reliability if it has a composite reliability value > 0.70.

Table 6. Composite Reliability

	Composite Reliability
<i>E-Service Quality (X1)</i>	0.889
<i>E-Trust (X2)</i>	0.819
Kepuasan Pelanggan (Z)	0.930
Loyalitas (Y)	0.899

Source: Researcher Processed Data

The composite reliability value for all research variables is > 0.70, which indicates that each variable has met composite reliability so it can be concluded that all variables are adequate.

4.2 Inner Model Test

In this study, to test the research hypothesis, Partial Least Square (PLS) analysis was used with the SmartPLS program.

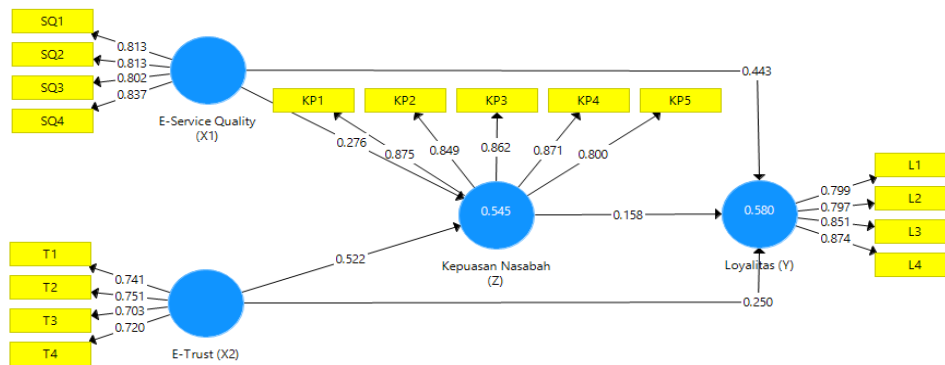


Figure 1 Measurement Model

The results of the inner weight values in Figure 4.1 above show that the Customer Satisfaction variable is influenced by E-Service Quality and E-Trust. Meanwhile, Loyalty is influenced by Service Quality, E-Trust, and Customer Satisfaction which are described in the structural equation below.

$$Z = 0,276 X_1 + 0,522 X_2$$

$$Y = 0,443 X_1 + 0,250 X_2 + 0,158 Z$$

In assessing the model with PLS, start by looking at the R-square for each dependent latent variable. For endogenous latent variables in the structural model which has an R2 of 0.75 indicating that the model is "strong", an R2 of 0.50 indicates that the model is "moderate", an R2 of 0.25 indicates that the model is "weak" (Ghozali, 2016)

Table 7. R-Square

	R Square
Customer Satisfaction (Z)	0,545
Customer Loyalty (Y)	0,580

Source: Researcher Processed Data

Based on the test results of the R-square value above, it can be interpreted that the E-Service Quality and E-Trust variables influence Customer Satisfaction with an R² value of 0.545 which indicates that the model is "moderate". Meanwhile, the variables E-Service Quality, E-Trust, and Customer Satisfaction also influence Loyalty with an R² value of 0.580 which indicates that the model is "moderate". The suitability of the structural model can be seen from Q², as follows:

$$\begin{aligned}
 Q^2 &= 1 - [(1 - R1) * (1 - R2)] \\
 Q^2 &= 1 - [(1 - 0,545) * (1 - 0,580)] \\
 &= 1 - [(0,455) * (0,420)] \\
 &= 1 - 0,191 \\
 &= 0,809
 \end{aligned}$$

The results of the Q² calculation show that the Q² value is 0.809, which indicates that the Q² value is in the "Strong" category.

4.3. Hypothesis Test

To answer the research hypothesis, the t-statistic can be seen in the following table:

Table 8. Hypothesis

	Original Sample (O)	Sample Mean (M)	(STDEV)	T Statistics (O/STDEV)
E-Service Quality (X1) -> Customer Satisfaction (Z)	0,276	0,279	0,053	5,154
E-Trust (X2) -> Customer Satisfaction (Z)	0,522	0,523	0,046	11,231
E-Service Quality (X1) -> Customer Loyalty (Y)	0,443	0,441	0,065	6,795
E-Trust (X2) -> Customer Loyalty (Y)	0,250	0,252	0,056	4,502
Kepuasan Nasabah (Z) -> Customer Loyalty (Y)	0,158	0,161	0,080	1,975
E-Service Quality (X1) -> Customer Satisfaction (Z) -> Customer Loyalty (Y)	0,043	0,046	0,026	1,682
E-Trust (X2) -> Customer Satisfaction (Z) -> Customer Loyalty (Y)	0,082	0,083	0,041	1,993

Source: Researcher Processed Data

Based on the results of hypothesis testing seen in the table above, it can be interpreted that:

- a. E-Service Quality has a significant effect on Customer Satisfaction because the statistical T value is 5.154, which means it is greater than 1.96. Apart from that, the direction of the relationship between these two variables is positive as evidenced by the Original Sample value of positive 0.276.
- b. E-Trust has a significant effect on Customer Satisfaction because the statistical T value is 11.231, which means it is greater than 1.96. Apart from that, the direction of the relationship between these two variables is positive as evidenced by the Original Sample value of positive 0.522.
- c. E-Service Quality has a significant effect on Loyalty because the statistical T value is 6.795, which means it is greater than 1.96. Apart from that, the direction of the relationship between these two variables is positive as evidenced by the Original Sample value of positive 0.443.
- d. E-Trust has a significant effect on Loyalty because the statistical T value is 4.502, which means it is greater than 1.96. Apart from that, the direction of the relationship between these two variables is positive as evidenced by the Original Sample value of positive 0.250.
- e. Customer satisfaction has a significant effect on loyalty because the statistical T value is 1.975, which means it is greater than 1.96. Apart from that, the direction of the relationship between these two variables is positive as evidenced by the Original Sample value of positive 0.158.
- f. E-Service Quality does not have a significant effect on Loyalty mediated by Customer Satisfaction, because the statistical T value is 1.682, which means it is smaller than 1.96. Apart from that, the direction of the relationship between these two variables is positive as evidenced by the Original Sample value of positive 0.043.
- g. E-Trust has a significant effect on Loyalty mediated by Customer Satisfaction because the statistical T value is 1.993, which means it is greater than 1.96. Apart from that, the direction of the relationship between these two variables is positive as evidenced by the Original Sample value of positive 0.082.

4.4 Discussion

1. The Influence of E-Service Quality on Customer Satisfaction

Based on the hypothesis results, it is known that the E-Service Quality variable has a significant effect on Customer Satisfaction, where this relationship has a T-Statistic value of 5.154 which is greater than 1.96. So the research hypothesis which states "E-Service Quality has a significant positive effect on Customer Satisfaction of BSI Mobile users" is proven to be true. The Original Sample value is positive 0.276, which means that the better the E-Service Quality, the greater the customer satisfaction. The research results state that E-Service Quality has a significant positive effect on Customer Satisfaction. This is in line with research by Budiman et al., (2020) showing that E-Service Quality has a significant positive effect on E Satisfaction.

2. The Influence of E-Trust on Customer Satisfaction

Based on the hypothesis results, it is known that the E-Trust variable has a significant effect on Customer Satisfaction, where this relationship has a T-Statistic value of 11.231 which is greater than 1.96. So the research hypothesis which states "E-Trust has a significant positive effect on Customer Satisfaction of BSI Mobile users" is proven to be true. The Original Sample value is positive 0.522, which means that the better the E-Trust, the greater the customer satisfaction. The research results state that E-Trust has a significant positive effect on Customer Satisfaction. This is in line with research by Fatikah & Hasan (2022) showing that E E-Trust has a significant positive effect on E Satisfaction.

3. The Influence of E-Service Quality on Customer Loyalty

Based on the hypothesis results, it is known that the E-Service Quality variable has a significant effect on Loyalty, where this relationship has a T-Statistic value of 6.795 which is greater than 1.96. So the research hypothesis which states "E-Service Quality has a significant positive effect on Customer Satisfaction of BSI Mobile users" is proven to be true. The Original Sample value is positive 0.443, which means that the better the E-Service Quality, the greater the customer loyalty. The research results state that E-Service Quality has a significant positive effect on Loyalty. This is in line with research by Santos et al., (2020) showing that E-Service Quality has a significant positive effect on Customer Loyalty.

4. The Influence of E-Trust on Customer Loyalty

Based on the hypothesis results, it is known that the E-Trust variable has a significant effect on Loyalty, where this relationship has a T-Statistic value of 4.502 which is greater than 1.96. So the research hypothesis which states "E-Trust has a significant positive effect on Customer Satisfaction of BSI Mobile users" is proven to be true. The Original Sample value is positive 0.250, which means that the better the E-Trust will increase customer loyalty. The research results state that E-Trust has a significant positive effect on Loyalty. This is in line with research by Fatikah & Hasan (2022) showing that E-Trust has a significant positive effect on Customer Loyalty.

5. The Influence of Customer Satisfaction on Customer Loyalty

Based on the hypothesis results, it is known that the Customer Satisfaction variable has a significant effect on Loyalty, where this relationship has a T-Statistic value of 1.975 which is greater than 1.96. So the research hypothesis which states "Customer Satisfaction has a significant positive effect on Customer Satisfaction of BSI Mobile users" is proven to be true. The Original Sample value is positive 0.158, which means that better customer satisfaction will increase customer loyalty. The research results state that Customer Satisfaction has a significant positive effect on Loyalty. This is in line with research by Astuti et al., (2020) showing that Customer Satisfaction has a significant positive effect on Customer Loyalty.

6. The Influence of E-Service Quality on Customer Loyalty through Customer Satisfaction

Based on the hypothesis results, it is known that the E-Service Quality variable does not have a significant effect on Loyalty with the mediation of Customer Satisfaction, where this relationship has a T-Statistic value of 1.682 which is smaller than 1.96. So the research hypothesis which

states "E-Service Quality has a significant positive effect on Customer Loyalty of BSI Mobile users through Customer Satisfaction as a mediator" is not proven to be true. The Original Sample value is positive 0.043, which means that the better the E-Service Quality and Customer Satisfaction will increase customer Loyalty with a small effect. The research results state that E-Service Quality has no significant positive effect on Loyalty. This is not in line with Fatikah & Hasan (2022) research which found that the results of e-satisfaction mediate the significant positive effect of e-service quality on e-loyalty.

7. The Influence of E-Trust on Customer Loyalty through Customer Satisfaction

Based on the hypothesis results, it is known that the E-Trust variable has a significant effect on Loyalty with the mediation of Customer Satisfaction, where this relationship has a T-Statistic value of 1.993 which is greater than 1.96. So the research hypothesis which states "E-Service Trust has a significant positive effect on Customer Loyalty of BSI Mobile users through Customer Satisfaction as a mediator" is proven to be true. The Original Sample value is positive 0.082, which means that better E-Trust and Customer Satisfaction will increase customer Loyalty. The research results state that E Trust has a significant positive effect on Loyalty. This is in line with research by Fatikah & Hasan (2022) which found that the results of Satisfaction mediate a significant positive effect on E-Trust on Loyalty.

5. Conclusion and Suggestion

5.1 Conclusion

Based on the results of the analysis described previously, the conclusions in this research are: 1) E-Service Quality has a significant positive effect on customer satisfaction so that the first hypothesis is declared accepted, 2) E-Trust has a significant positive effect on customer satisfaction so that the second hypothesis is declared accepted, 3) E-Service Quality has a significant positive effect on Loyalty so that the third hypothesis is declared accepted, 4) E-Trust has a significant positive effect on Loyalty so that the fourth hypothesis is declared accepted, 5) Customer Satisfaction has a significant positive effect on Loyalty so that the fifth hypothesis is declared accepted, 6) E-Service Quality has a positive and insignificant effect on Loyalty through Customer Satisfaction as a mediating variable so that the sixth hypothesis is declared rejected, 7) E-Trust has a significant positive effect on Loyalty through Customer Satisfaction as a mediating variable so that the seventh hypothesis is declared accepted.

5.2 Suggestion

Based on the results of the analysis and discussion carried out, the researcher provides several suggestions as follows: 1) It is hoped that BSI Bank will pay attention to the E-Service Quality factor, namely the quality of systems, information, and services that can increase customer satisfaction and loyalty in the process of meeting customer transaction needs, 2) It is hoped that BSI Bank, especially BSI Mobile managers, will pay attention to and improve the E-Trust factor by improving the BSI Mobile interface which can present data accurately and credibly and 3) It is hoped that BSI Bank will pay attention to and improve the Customer Satisfaction factor by meeting customer needs. in the finance and finance sector, including digital banking transactions so that customers feel satisfied with the bank's services easily and credibly.

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