

Effect of e-service quality, consumer trust, and brand image on the loyalty of bca m-banking users

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ARTICLE INFO**Article history:**

Received Jun 25, 2025

Revised Jun 29, 2025

Accepted Jul 22, 2025

Keywords:

Brand Image;
Consumer Loyalty;
Consumer Trust;
E-service Quality.

ABSTRACT

Technology continues to advance with the advent of the internet. One technology that has continuously developed alongside the internet is mobile banking. The increasing sophistication of mobile banking has encouraged Indonesians to conduct transactions through this channel. This research uses a single mobile banking service as its object: BCA Mobile, due to its leading position in the mobile banking sector. The aim of this research is to determine the profile of e-service quality, consumer trust, and brand image of this mobile banking service. The research method employed is quantitative descriptive, utilizing documentation and questionnaire distribution as data analysis techniques. This study uses probability sampling methods. Cochran's formula was used for sample selection due to the large and unknown population size. The population used in this research comprises Indonesian citizens who have used or are currently using BCA Mobile banking. The research analyzes validity, multicollinearity regression, reliability, coefficient of determination, and hypotheses. Data analysis employs multiple linear regression analysis, while hypothesis testing utilizes t-tests and F-tests with SPSS version 25. The results show that the dominant respondents are aged 18-25, female, and students. This research is expected to contribute to marketing management and consumer behavior studies regarding consumer loyalty to mobile banking. Furthermore, this research can serve as a reference for banks providing mobile banking services to develop strategies for improving service quality and increasing user satisfaction. The study indicates that consumer trust and brand image have a positive and significant impact on the loyalty of mobile banking users, while e-service quality does not have a positive and significant impact on the loyalty of mobile banking users.

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1. Introduction

Advances in information technology and the widespread use of the internet have transformed service delivery, replacing conventional models with web-based approaches (Suariedewi & Suprapti, 2020). This transition also applies to the banking sector, where banks now provide services through electronic channels or E-banking (Rizkya & Putri, n.d.). With the increasing adoption of E-banking systems, banks face intense competition in their efforts to attract and retain customers. Proficiency in providing high-quality services is key to building reputation, attracting new users, and enhancing user satisfaction. In the business world, consumer trust is a crucial factor (Febriend & Qastharin, 2024).

One factor that influences customer loyalty is e-service quality. According to (Haryawan, 2024), e-service quality is electronic service or e-service quality, often known as e-servqual, which was developed to evaluate services provided via the internet. According to (Rahmadani et al., 2024), e-service quality is an assessment based on the level of product or service quality that generates customer desires that must be fulfilled according to their needs. The fulfillment of customer expectations is based on the products or

services offered (ADINDA, 2024). Improving e-service quality requires several supporting factors. For example, observing customers, their opinions, and feedback on the services already provided.

Consumer trust not only ensures customer loyalty but also generates valuable recommendations for potential customers. However, to achieve customer satisfaction, it is important to provide the best service in the market with innovative and creative solutions for customers (Al Firdaus & Rachmawati, 2024). In the online context, this is known as electronic service quality, defined as the extent to which a website can facilitate the online shopping, purchasing, and delivery processes effectively and efficiently (Harefa & Aquinia, 2024).

In addition, brand image is also an important factor that influences consumer loyalty. Brand image is the perception formed by consumers about a product or service based on their experiences, the information they receive, and their interactions with the brand. According to (Rizkya, 2024), a positive brand image can create customer loyalty and increase purchase intent, as consumers are more likely to choose products from brands with a good reputation (Tumewah et al., 2020). Customer loyalty is defined as someone who has become accustomed to purchasing the products offered and frequently interacts with the brand over a certain period of time, remaining loyal to all the company's offerings (Suleman et al., 2022). This study also differs in terms of demographics. While the study conducted by (Jahan and Shahria, 2021) was in Bangladesh, another study titled "The Influence of E-Service Quality and Customer Satisfaction on Customer Loyalty".

With Switching Cost as an Intervening Variable (Case Study on New Livin' by Mandiri Users) (Awlia & Firmansyah, 2024) shows that there is an influence of the E-Service Quality variable on Customer Loyalty among New Livin' Mandiri users and there is an influence of the customer satisfaction variable on customer loyalty among New Livin' Mandiri users (Hesti, 2023). Customer loyalty refers to the feelings of satisfaction or dissatisfaction experienced by customers when they evaluate the performance or results of a product or service. If the service does not meet customer expectations, they will feel dissatisfied. Conversely, if the service meets their expectations, customers will feel satisfied. The ability to provide high-quality service to users has a positive impact on reputation building, increasing the user base, and attracting new potential users to the bank's website (Budiman, 2022).

2. Research Method

This research was conducted in Batam City. The reason the researcher chose BCA M-Banking was because the researcher is a loyal BCA customer and always uses M-banking from BCAMobile or MyBCA (Haryawan, 2024). The population of focus in this study is users of BCA M-Banking in the city of Batam. Due to the large population size and the inability of the researcher to obtain the data, the researcher used Cochran's formula to determine the sample size for the study when the population size is unknown. A sample can be described as a part of the population that can serve as a source of data for the investigation being conducted, where the population is a subset of the characteristics possessed by that population. However, in terms of the error tolerance level in the study, which is 5%, 10%, and 15%, the maximum error level taken is 5% (0.05). Primary data sources are essentially information or data collected directly from the source for the first time, without prior interpretation or processing. In this study, the researcher will obtain primary data by distributing questions or questionnaires to consumers who use BCA m-banking. Secondary data is essentially information or data that has been collected, processed, and published by another party before the researcher studies it. The collection of information is the main objective of a study. Therefore, in a study, the method or approach to data collection is the most critical aspect. According to (Hariawan et al., 2021), there are generally four types of data collection techniques: observation, interviews, documentation, and triangulation (observation, interviews, and observation). Established in 1957, BCA has been present in Indonesian society and has grown to become one of the largest banks in Indonesia. For nearly 60 years, BCA has consistently offered a variety of banking solutions tailored to the financial needs of customers from all walks of life. Through its high-quality and targeted products and services, BCA's financial solutions support personal financial planning and the growth of business customers (Briliana, n.d.).

3. Results And Discussions

Results

Data Quality Test

Validity Test

The data will be considered valid if the correlation coefficient is greater than the table value. With a 5% probability of this test, the sample analyzed consisted of 100 respondents, and the table value obtained was 0.1966 when $(df) = N-2 = 100-2 = 98$.

Tabel 1. Validity Test Results

Variabel	Item	r-tabel	r-hitung	Kriteria
Validity Test Results E-Service Quality (X1)	1	0,1966	0,5700	Valid
	2		0,5340	Valid
	3		0,3760	Valid
	4		0,5260	Valid
	5		0,3080	Valid
	6		0,5700	Valid
Consumer Trust (X2)	1	0,1966	0,4930	Valid
	2		0,5450	Valid
	3		0,6890	Valid
	4		0,6550	Valid
	5		0,7930	Valid
	6		0,4930	Valid
Brand Image (X3)	1	0,1966	0,4330	Valid
	2		0,5630	Valid
	3		0,6130	Valid
	4		0,6360	Valid
	5		0,5840	Valid
	6		0,5670	Valid
Consumer Loyalty (Y)	1	0,1966	0,5970	Valid
	2		0,7190	Valid
	3		0,6220	Valid
	4		0,6140	Valid
	5		0,7230	Valid
	6		0,5650	Valid

Table 1. above shows that the calculated R is greater than the table R (0.1966) with a total of N=100 respondents, so the data that has been collected and analyzed can be considered valid. The significance of this data validity is that it shows that each variable in this study can be further tested according to its level of validity (Sutarso et al., 2021).

Reliability Test

This reliability test is conducted to assess reliability, so that consistent results can be obtained and used as a reference. In order to obtain accurate results, each instrument in the variable will be tested repeatedly using the Cronbach's alpha approach (Fara et al., 2024). The criterion for this test is that if Cronbach's alpha > 0.5, then the data can be considered reliable, and vice versa.

Table 2. Reliability Test Results

Reliability Statistics	
Cronbach's Alpha	N of Items
0.948	4

Table 3. Results Cronbach's Alpha

Item-Total Statistics			
	Cronbach's Alpha	Criteria Rtable	Interpretation
E-Service Quality (X1)	0.942	> 0,50	Reliabel
Consumer Trust (X2)	0.921		Reliabel
Brand Image (X3)	0.941		Reliabel
Consumer Loyalty (Y)	0.921		Reliabel

In Table 3, the total Cronbach Alpha value is recorded at 0.9480, which is higher than the table r (0.1966), and each item variable result is also > 0.1966, indicating that the four variables are reliable (consistent) and the reliability values for these variables are greater than Cronbach's Alpha > 0.60, so all the variables mentioned above can be considered reliable.

Classical Assumption Test

Normality Test

The normality test in this study was conducted to determine whether the difference values would have a regular or irregular distribution. Other variables were combined to form a curve that is usually depicted in the form of a bell curve (Tesfaye, 2024).

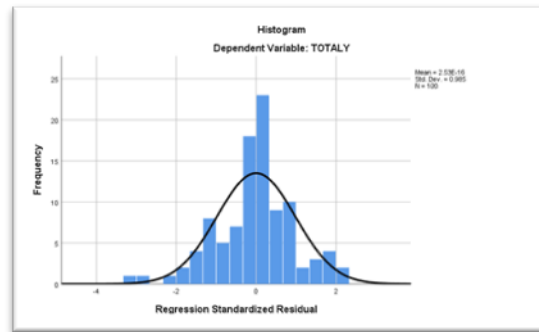


Figure 1. Histogram Normality Test Results

As shown in Figure 1 from the SPSS results above, the curve formed in the histogram has a bell-like appearance or pattern and is located right in the middle. In addition, this image will show whether the data being analyzed is normally and regularly distributed.

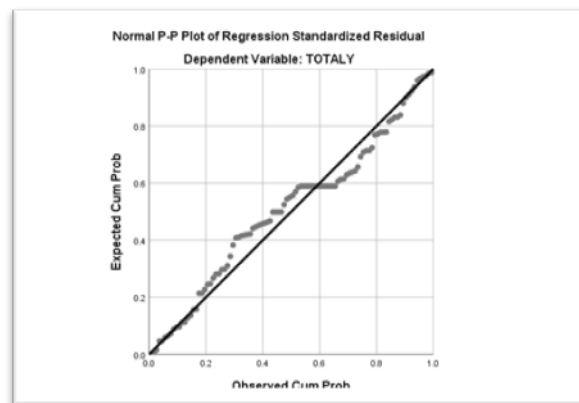


Figure 2. Results of Data Normality Test Diagram

Based on Figure 2, as can be seen, the scattered points in the diagram are related to parallel positions on the diagonal. This indicates that the data being studied has a normal distribution.

Table 4. Results of the One-Sample Kolmogorov-Smirnov Test

One-Sample Kolmogorov-Smirnov Test		Unstandardized Residual
N		100
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	1.96781367
Most Extreme Differences	Absolute	.107
	Positive	.085
	Negative	-.107
Test Statistic		.107
Asymp. Sig. (2-tailed)		.007 ^c
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correction.		

Based on the test results shown in Table 4. above, it can be seen that the value of Asymp. Sig. (2-tailed) shows a value where the number 0.007 is greater than 0.05. Therefore, based on the above information, we can conclude that the data being studied is normally and regularly distributed (Utari, 2024).

Multicollinearity Test

This test is conducted to determine whether the independent variables in the regression model are interconnected. In a good regression model, the data should not contain multicollinearity.

Table 5. Multicollinearity Test Results

Model	Coefficients ^a		Collinearity Statistics	
	B	Std. Error	Tolerance	VIF
1 (Constant)				
Kualitas E-Service			.265	3.772
Kepercayaan Konsumen			.200	4.989
Citra Merek			.343	2.913

a. Dependent Variable: Loyalitas Konsumen

Table 5 above shows the results of data processing, which indicate that there is no multicollinearity, because the VIF value of each independent variable is lower than 10 and the tolerance value is > 0.10.

Heteroscedasticity Test

The heteroscedasticity test aims to test whether there are differences in variance in the residuals from one observation to another in the regression model. If the significance level is > 0.05, it can be concluded that there is no heteroscedasticity. The results of this test can be seen in the following table:

Table 6. Heteroscedasticity Test Results

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	3.667	.634		5.779	.000
KS	-.131	.049	-.487	-2.656	.009
KK	.067	.055	.255	1.211	.229
CM	-.032	.041	-.127	-.786	.434

a. Dependent Variable: ABS_RES

Based on the data in Table 6, it can be concluded that the test results show no indication of heteroscedasticity in variables X1, X2, and X3. This is indicated by the significance value of each variable being > 0.05, namely 0.009 for X1, 0.229 for X2, and 0.434 for X3.

Influence Test

Multiple Linear Regression Analysis Test

This study was conducted to determine the extent of the influence of independent variables, namely E-service Quality (X1), Consumer Trust (X2), and Brand Image (X3) on the dependent variable of Consumer Loyalty (Y).

Table 7. Heteroscedasticity Test Results

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	1.836	1.024		1.794	.076
Kualitas E- service	.130	.080	.132	1.632	.106
Kepercayaan konsumen	.386	.089	.403	4.337	.000
Citra merek	.408	.066	.439	6.185	.000

a. Dependent Variable: Loyalitas Konsumen

Based on Table 7, the regression equation can use the formula: $Y = \alpha + \beta_1X_1 + \beta_2X_2 + \beta_3X_3 + e$, $Y = 1.836 + 0.130X_1 + 0.386X_2 + 0.408X_3 + 1.024$. The regression coefficient for the constant is 1.836, indicating that when all independent variables (X1: E-service quality, X2: Consumer trust, and X3: Brand image) are zero, the dependent variable Purchase decision still has a value of 1.836. The regression coefficient for the E-service Quality variable (X1) is 0.130 or 13.0%, indicating that when other independent variables are constant, every 1% increase in e-service quality will increase Consumer Loyalty (Y) by 0.130. The regression coefficient for the Consumer Trust variable (X2) is 0.386 or 38.6%, meaning that assuming other variables remain constant, every 1% increase in brand image can increase Consumer Loyalty (Y) by 0.386. The regression coefficient for the Brand Image (X3) variable is 0.408 or 40.8%, which means that assuming other variables remain constant, every 1% increase in product information will increase Customer Loyalty (Y) by 0.408.

Testing the Coefficient of Determination (R²)

The coefficient of determination (R²) calculates the extent to which the model is able to explain the variation that occurs in the independent variable. The output generated can be seen in the following table:

Table 8. Results of the Coefficient of Determination Test

Model Summary ^b					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	
1	.913 ^a	.834	.829	1.998	

a. Predictors: (Constant), CM, KS, KK

Based on Table 8, the R Square value obtained is 0.834. This indicates that the Consumer Loyalty variable can be explained by the E-service Quality, Consumer Trust, and Brand Image variables by 83.4%, while the remaining 16.6% is influenced by other variables not examined in this study.

Hypothesis Testing

Partial Test (T-test)

The T-test is the first step in hypothesis testing. In the T-test, the following requirements are used: t calculated $> t$ table, with the significance level of the T table at 0.05 known to be 1.985, and the degrees of freedom (df) being $n-k-1$ or $100 - 3 - 1 = 97$. The output of the test can be seen in the following table:

Table 9. T-test results

Coefficients ^a						
Model	Unstandardized Coefficients			Standardized Coefficients	t	Sig.
	B	Std. Error	Beta			
1 (Constant)	1.836	1.024			1.794	.076
Kualitas E- service	.130	.080	.132		1.632	.106
Kepercayaan konsumen	.386	.089	.403		4.337	.000
Citra merek	.408	.066	.439		6.185	.000

a. Dependent Variable: Loyalitas Konsumen

In Table 9. above, we can see that the results of the T-test for each variable are as follows: In H1 for the E-service Quality variable (X1), the calculated T value is 1.632, which is smaller than the table T value of 1.985 and has a Sig. value of 0.106 $<$ alpha (0.05). In accordance with the previously determined standards, H_a is rejected and H_o is accepted. The results of this test indicate that H1, which is E-service Quality, does not have a positive effect on the loyalty of BCA mobile banking users, as H1 is not accepted. In H2, for the consumer trust variable (X2) in this study, the calculated T-value is 4.337 $>$ 1.985 and has a Sig. value of 0.000 $<$ alpha (0.05). The results of this test indicate that consumer trust has a positive impact on the loyalty of BCA mobile banking users, meaning that H2 can be accepted. In H3, the brand image variable (X3) has a T-value of 6.185 $>$ T-table value of 1.985 and a Sig. value of 0.000 $<$ alpha (0.05). The results of this test indicate that brand image has a positive impact on the loyalty of BCA mobile banking users, meaning that H3 can be accepted.

Simultaneous Coefficient Test (F Test)

The F test is the second part of hypothesis testing. In the F-test, the following criteria are used: the calculated F value must be greater than the table F value, with a significance level of $<$ 0.05. The table F value for a significance level of 0.05 is known to be 2.66, with degrees of freedom (df) equal to $n-k-1$ or $171-3-1 = 167$. The output of the test can be seen in the following table:

Table 10. F Test Results

ANOVA ^a					
Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	1923.603	3	641.201	160.569	.000 ^b
Residual	383.357	96	3.993		
Total	2306.960	99			

a. Dependent Variable: Loyalitas konsumen
b. Predictors: (Constant), Citra merek, Kepercayaan konsumen, Kualitas e-service

Based on the data in the table, it can be seen that the result of the calculated f is 160.569 $>$ the table 10. which is 2.70, at a significance level of 0.00 $<$ 0.05. It can be concluded that e-service quality, consumer trust, and brand image simultaneously have a significant effect on consumer loyalty. In this case, the null hypothesis (H_o) is rejected, and the alternative hypothesis (H_a) is accepted, meaning that H4 is accepted.

Discussion

The Influence of E-Service Quality on Consumer Loyalty to BCA M-banking

Hypothesis testing (H1) obtained results indicating that there is an influence between E-service quality and consumer loyalty (Febriend & Qastharin, 2024). The t-test indicated a calculated t-value of 1.632, which is smaller than the table t-value of 1.985 and has a Sig. value of $0.106 < \alpha (0.05)$. The E-service Quality variable was found not to influence Customer Loyalty, meaning that “BCA mobile” is not always responsive to user needs, so the company needs to improve its responsiveness to user needs and desires when using “BCA mobile.” Additionally, an innovative idea that the company should consider implementing is providing a virtual assistance button that automatically appears when customers experience transaction failures on “BCA mobile.” The results of this study align with the research by (Suariedewi & Suprapti, 2020), which demonstrated that e-service quality does not influence e-loyalty. In this study, e-service quality did not have a positive influence on e-loyalty, which may be attributed to the fact that system maintenance is often conducted on the “BCA Mobile” platform during nighttime hours, preventing customers from conducting transactions as usual (Novianti, 2023).

The Influence of Consumer Trust on Consumer Loyalty to BCA M-banking

Hypothesis testing (H2) obtained results indicating that there is an influence between consumer trust and consumer loyalty among BCA mobile banking users. The t-test indicates a calculated t-value of $6.185 >$ the critical t-value of 1.985, with a significance level (Sig.) of $0.000 < \alpha (0.05)$. Consumer trust has a positive and significant effect on customer loyalty. This aligns with previous research by (Raudhina & Siregar, 2022), which showed that consumer trust has a positive effect on customer loyalty. Therefore, it can be concluded that if consumer trust in the BCA mobile banking app improves, it can help increase customer loyalty. BCA needs to maintain user trust in the BCA mobile banking app to enhance customer loyalty. Consumer trust has a significant impact on customer loyalty (Bernarto, 2023).

The Influence of Brand Image on Consumer Loyalty to BCA M-banking

Hypothesis testing (H3) obtained results indicating that there is an influence between Brand Image and loyalty to using BCA mobile banking. The t-test indicated a calculated t-value of $6.185 >$ the table t-value of 1.985, and the significance level of the Brand Image variable was $0.00 < 0.05$. Based on the obtained figures, H_0 is rejected and H_a is accepted, indicating that Brand Image has a positive and significant influence on consumer loyalty. The findings of this study are in line with previous research (Raudhina & Siregar, 2022), where Brand Image has a positive and significant influence on purchasing decisions.

The Influence of E-Service Quality, Consumer Trust, and Brand Image on Consumer Loyalty to BCA M-banking

Hypothesis testing (H4) obtained results indicating that there is an influence between E-service quality, consumer trust, and brand image on the loyalty of BCA mobile banking users. The F test indicated a calculated F value of $160.569 >$ the table F value of 2.70, which is at a significance level of $0.00 < 0.05$. Based on the obtained figures, it can be concluded that E-service Quality, Consumer Trust, and Brand Image significantly influence Consumer Loyalty simultaneously. Therefore, the null hypothesis (H_0) is rejected, and the alternative hypothesis (H_a) is accepted, thus accepting H4 (Suariedewi & Suprapti, 2020).

4. Conclusion

Based on the results of the research and analysis conducted, the author draws the following conclusions: The E-service Quality variable (X1) has no significant partial effect on the Loyalty of BCA M-Banking users. The Consumer Trust variable (X2) has a significant partial effect on the Loyalty of BCA M-Banking users. The Brand Image Variable (X3) has a significant partial effect on the Loyalty of BCA M-Banking users. The E-service Quality Variable (X1), Consumer Trust Variable (X2), and Brand Image Variable (X3) have a significant partial effect on the Loyalty of BCA M-Banking users.

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