

The Role Of E-Satisfaction In Mediating The Effect Of E-Servqual And E-Trust On E-Loyalty On BRI M-Banking Application Users

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ABSTRACT: The purpose of this study was to examine the role of E-Satisfaction in mediating Effect of E-Servqual and E-Trust Against E-Loyalty. The number of samples as many as 100 people determined by accidental sampling technique with non-probability sampling method. The data analysis technique used is Partial Least Square-Path Modeling Reflective Multidimensional Construct (Second Order Construct) with SmartPLS 3.0 software. The results obtained in this study are e-service quality has a significant effect on e-satisfaction, e-trust has a significant effect on e-satisfaction, e-satisfaction has a significant effect on e-loyalty, e-service quality has no significant effect on e-loyalty, e-trust no significant effect on e-loyalty, e-service quality has a significant effect on e-loyalty through e-satisfaction and e-trust has a significant effect on e-loyalty through e-satisfaction.

KEYWORDS: E-Servquall, E-Trust, E-Satisfaction, E-Loyalty, Mobile Banking

I. INTRODUCTION

Currently, almost all banks in Indonesia have implemented Mobile banking services. The development of mobile banking is able to answer the needs of modern society which prioritizes mobility. (Febrianta & Indrawati, 2016) from the results of his research also proves that the use of electronic banking, especially mobile banking, has influenced developments that are more efficient and meet customer satisfaction. Bank BRI provides m-banking services to meet customer demands and needs as an alternative for conducting banking transactions. Through m-banking, customers can access banking products and services using a smartphone. M-banking transactions can be done anywhere and anytime for 24 hours without customers coming to the bank or Automated Teller Machines [ATM], except for cash deposit and withdrawal transactions (Supriyono, 2011). When the online marketplace has been favored by many, the business center is no longer a physical facility but rather a specific site or platform on the network where business interaction takes place, which is more familiar with the term electronic marketing. E-Marketing (Electronic Marketing) is one part of E-commerce where currently E-Marketing itself is increasingly becoming Mobile Marketing (M-Marketing) because of consumer demands that prioritize convenience and personalization (Ittaqullah N.et al 2020). Every company has the goal of providing the best service and as much as possible in accordance with customer expectations to create customer satisfaction which then results in good relationships with customers in the long term.

Superior and consistent service quality will prove to customers that the product or service used is the best, so that the value that fosters satisfaction makes customers use services continuously in the future and creates customer loyalty (Kuntari et al., 2016). Service quality is one of the main keys in determining the success or failure of a business (Tjiptono, 2008). (Zeithaml et al., 2002) Service quality on e-service quality can be defined as the extent to which a site can facilitate effective and efficient shopping, purchasing and delivery. Quality has a close relationship with customer satisfaction. Quality provides an impetus to customers to forge strong ties with the company. In electronic transactions, service quality is called electronic service quality (e-service quality). To meet customer satisfaction in the banking industry, the quality of customer service is very important for companies to be managed properly in order to continue to gain trust and satisfaction from customers. Satisfaction is a person's feelings of pleasure or disappointment that arise after comparing products

or services from what they think to what they expect (P. Kotler, 2005). Customer satisfaction does not only provide benefits in the short term but is able to provide benefits in the long term and provide a competitive advantage for service provider companies (banks). If customers always feel that the services provided by the bank exceed their expectations and they are satisfied, it means that the customer is less likely to switch to another bank. Customers will tend to reuse banks that are able to provide satisfactory service and will usually promote the services obtained to other prospective customers. This shows a loyal attitude towards the satisfaction they feel. Refers to service quality and customer trust in an electronic context that aims to create satisfaction and the impact on loyalty in using M-banking applications, there are still many contradictory research gaps. In summary, the previous research gaps are the basis that is relevant to this research.

Table 1. Research Gap Previous Research

| Research Gap of Previous Study | Sig (+) | No. Sig (-) |
|--|--|---|
| Gap 1 Inconsistency of research results related to e-servqual to e-satisfaction | (Raza et al., 2020), (Ul Haq & Awan, 2020), (Aly Shared, 2019) | (Surahman et al., 2020), (Tee et al., 2018) |
| Gap 2 Inconsistency of research results on the effect of e-trust on e-satisfaction | (Nawangasari & Putri, 2020), (Sativa, 2016) | (Retno et al., 2020) |
| Gap 3 Inconsistency of research results related to the effect of e-satisfaction on e-loyalty | (Arzaq Akbar & Djatmiko, 2020), (Ramadhana, 2019) | (Gotama & Indarwati, 2019), (Suprapti et.al, 2020) |
| Gap 4 Inconsistency of research results on the effect of e-servqual on e-loyalty | (Nasution, 2019), (Fajar et al., 2019) | (Desiyanti et al., 2018), (Lie et al., 2019), (Pudjarti et al., 2019), (Mahardika et al., 2018) |
| Gap 5 Inconsistency of research results on the effect of e-trust on e-loyalty | (Pradnyaswari & Aksari, 2020) | (Isnaini Asiati & Hazazie Akbar, 2019), (Sativa, 2016) |
| Gap 6 Inconsistency of research results on the effect of e-servqual on e-loyalty through e-satisfaction | (Gotama & Indarwati, 2019), (Pudjarti et al., 2019) | (Suprapti & Kunci, 2020) |
| Gap 7 Inconsistency of research results on the effect of e-trust on e-loyalty through e-satisfaction | (Ramadhana, 2019), (Sekar Sedyaning Kasih & Moeliono, 2020) | (Retno et al., 2020) |

Source: Collected from several journals related to the study, 2022

Based on the research gap and the current COVID-19 pandemic conditions that have an impact on the service system in the banking world, the researchers aimed to conduct a study entitled the role of e-satisfaction in mediating the effect of e-service quality and e-trust on loyalty to users of the M-BANKING BRI application.

II. LITERATURE REVIEW

E-Service Quality

Service quality is a measurement of the ability of a product to provide functional performance to customers and is reliable, easy to maintain and repair (Demirkan, et.al, 2011). E-service includes the provision of information and support systems, transportation for services and exchange of information (Sheng & Liu, 2010). E-service quality is the extent to which a website is able to facilitate consumer activities including shopping, purchasing, and delivery of both products and services efficiently and effectively (Parasuraman et al., 2005). According to (Santos, 2003) defines e-service quality is an assessment and evaluation of service quality in the virtual market. E-ServQual was developed to evaluate and assess the services available on the internet network. E-Service Quality is defined as an extension of the ability of a site to provide facilities for shopping, purchasing, and distribution activities effectively and efficiently (Chase, Richard B., F. Robert Jacobs, 2006). E-Service quality can simply be interpreted as the quality of electronic media services. (Lasyakka, 2015) E-service quality is a perspective for customers about the difference between the expected service and the service received by the customer. Previous research (Raza et al., 2020), (Ul Haq & Awan, 2020), (Aly Shared, 2019) they claim that there is an effect of e-service quality on e-satisfaction. In this study, the E-SERVQUAL dimension used is proprietary (Parasuraman et al., 2005) which includes efficiency, fulfillment, system availability, privacy.

E-Trust

(Moorman et al., 1993) defines trust as the individual's willingness to depend on other parties involved in the exchange because the individual has confidence in the other party. Trust involves a person's willingness to behave in a certain way because of the belief that his partner will give him what he expects and an expectation that someone has that other people's promises or statements can be trusted (Barnes, 2003). (Parasuraman et al., 2005), states that trust in service providers is a sense of security and the fulfillment of consumer expectations, while (Young, 2006) defines the concept of trust as a combination of emotions and judgments that can develop

and change over time, and are still many other studies that discuss the theory of belief. From some of the definitions above, conclusions can be drawn. According to (Prasaranphanich, 2007), when consumers trust a company, they are more likely to make repeat purchases and share valuable personal information with the company.

E-trust is a personal view of the expectation of trust in online transactions, because customers who make online transactions have an expectation that companies or organizations that sell online do not abuse the website (Yousafzai et al., 2003). (Chang, 2014) states that e-trust is a consumer's perception of how the website meets expectations, how reliable the website information is and the level of trust in the website. E-trust is defined as customer beliefs or beliefs about credibility and benevolence, which means that customers can rely on promises and information and think that sellers will take advantage of buyers (Pham et al., 2013). Previous research conducted (Nawangasari & Putri, 2020), (Sativa, 2016), they claimed that there was a significant effect of e-trust on e-satisfaction. In this study, the dimensions of E-trust used by the author are proprietary (Delgado- Ballester, 2004) namely Brand Reliability and Brand Intention.

E-Satisfaction

Satisfaction is an evaluation of how retailers can meet or even exceed the expectations of consumers. Satisfaction is the customer's overall attitude towards the service provider or emotional reaction to the difference between their anticipation and what they receive regarding the fulfillment of some needs, goals and desires (Hansemark & Albinsson, 2004). (P. & K. Kotler, 2008) states that satisfaction or satisfaction in general is the feeling of customers when they feel pleasure or disappointment as a result of a comparison between the performance of products and services felt by customers and their expectations. If the performance of products and services is far from customer expectations, customers will feel dissatisfied with the services or services received. (Dastidar, S. G., 2009) stated that satisfaction is a series of bias reactions that users have when using the website. Websites should be fun to use and look at. Satisfaction with the website refers to meeting the needs and expectations of consumers on the website.

Overall perception of satisfaction usually results in an overall positive attitude towards the website, Szymanski et.al (in (Kabadayi & Gupta, 2011). According to (Gounaris et al., 2010) E-satisfaction is defined as the experience felt after using the product and comparing the perceived quality and expected quality. According to (Dastidar, S. G., 2009) defines that E-satisfaction is a series of bias reactions that users have when using the website. According to (Ranjbarian et al., 2012) defines that e-satisfaction or online customer satisfaction is the result of consumer perceptions of online convenience, trade/transaction methods, site design, security and service. In this study, the E-satisfaction dimension used by the author belongs to (Parasuraman et al., 2005) which includes Usefulness, Enjoyment, Past Experience and Decision.

E-Loyalty

According to (R.Oliver, 1999), customer loyalty is defined as a very strong commitment to repurchase or subscribe to a preferred product or service consistently in the future, causing repeated brand purchases, despite situational influences and marketing efforts that have the potential to cause displacement. According to (Hur et al., 2011) defines e-loyalty as the customer's intention to visit the website again with or without the occurrence of online transactions. This definition considers customer loyalty as a constructive attitude and potentially also beneficial for conventional circumstances. Hur et al., conceptualized e-loyalty into four parts (dimensions), namely, cognitive, affective, conative, and action which are the application of the loyalty dimension to the website. According to (Hapsari et al., 2017) e-loyalty is defined as consumer's intention to work together again, recommend to others and remain loyal to a brand or e-commerce company. Regarding online services, (Anderson & Srinivasan, 2003) states: " e-loyalty is defined as the customer's favorable attitude toward an electronic business resulting in repeat buying behavior." It means that consumer behavior in online services as a form of repeat purchase behavior. In this study, the E-loyalty dimension used by the author belongs to (Lin et al., 2013) which includes word of mouth e-service and purchase intention of e-service.

III. Conceptual Framework

Based on the background of the problem, theory and empirical review, the conceptual framework of the research can be presented as follows:

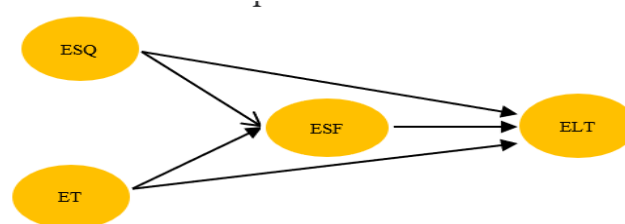


Figure 1. Research Conceptual Framework Model

Hypothesis

Based on the background of the problem, theory and empirical review, the conceptual framework of the research can be presented as follows:

1. H1: *E-service quality* has a significant effect *one-satisfaction* for BRI M-Banking customers
2. H2: *E-trust* has a significant effect *one-satisfaction* for BRI M-Banking customers
3. H3: *E-Servqual* has a significant effect effect on *e-loyalty* on BRI M-Banking customers
4. H4: *E-trust* has a significant effect on *e-loyalty* to BRI M-Banking customer
5. H5 : *E-satisfaction* has a significant effect on *e-loyalty* to BRI M-Banking customer
6. H6: *E-service quality* has a positive and significant effect on *e-loyalty* through *e-satisfaction* as a mediating variable
7. H7: *E-trust* has a positive and significant effect on *e-loyalty* through *e-satisfaction* as a mediating variable.

IV. METHOD

The population in this study are all BRI bank customers who use the Raha branch of the M-Banking application. The sample in this study amounted to 100 people. The sampling technique used was accidental sampling, with the research instrument using a questionnaire and a Likert scale as a measurement. The type of data obtained from the distribution of the questionnaire is interval data. This research uses path analysis. The data of this study was collected from respondents via Google Forms, which was used for online questionnaire distribution. The analytical tool in this study uses the SmartPLS 3.0 application.

V. THE FINDING

Reflective Multidimensional Construct Test.

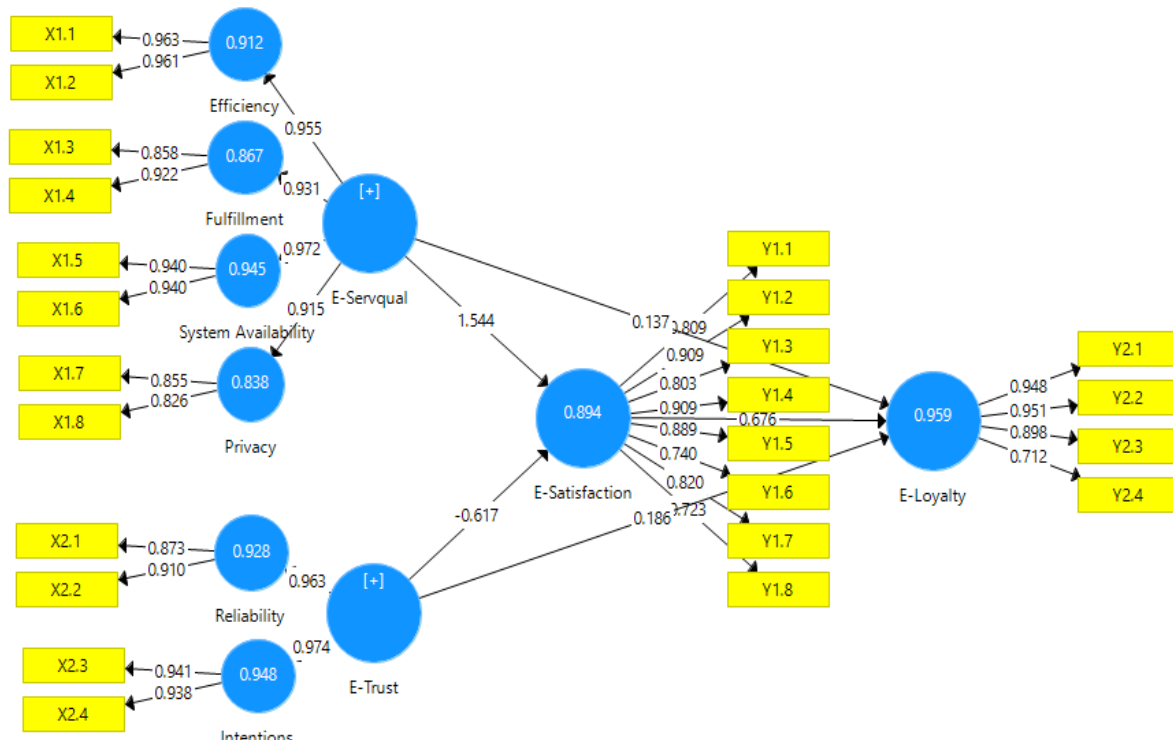


Figure2. Path Coefficient Diagram Result

Table 2. Path Coefficient Measurement of Significance (T-Statistics) Second Order

| Construct | Original Sample (O) | Sample Mean (M) | Standard Deviation (STDEV) | T Statistics > 1,96 | P Values < 0,05 |
|--------------------------------|---------------------|-----------------|----------------------------|---------------------|-----------------|
| Efficiency>E-Servqual | 0.295 | 0.295 | 0.012 | 23.731 | 0.000 |
| Fulfillment> E-Servqual | 0.243 | 0.243 | 0.011 | 22.361 | 0.000 |
| System Availability>E-Servqual | 0.230 | 0.230 | 0.016 | 29.717 | 0.000 |
| Privacy> E-Servqual | 0.290 | 0.290 | 0.010 | 14.612 | 0.000 |
| Reliability > E-Trust | 0.468 | 0.468 | 0.017 | 33.142 | 0.000 |
| Intentions > E-Trust | 0.564 | 0.564 | 0.014 | 32.307 | 0.000 |

Source: Primary Data (Processed, 2021)

Based on the results of the path coefficient contained in table 2, it shows that all items are significant to the construct with a t-statistical value > 1.96 and p-values < 0.05 .

Measurement of Outer Model

Table 3. Loading Factor Value of the Entire Construct

| Latent Variable | Variable Construct | Item Code | Loading Factor |
|-------------------|---------------------|-----------|----------------|
| E-Service Quality | Efficiency | X1.1 | 0.932 |
| | | X1.2 | 0.905 |
| | Fulfillment | X1.3 | 0.703 |
| | | X1.4 | 0.930 |
| | System Availability | X1.5 | 0.914 |
| | | X1.6 | 0.913 |
| | Privacy | X1.7 | 0.800 |
| | | X1.8 | 0.738 |
| E-Trust | Reliability | X2.1 | 0.784 |
| | | X2.2 | 0.924 |
| | Intentions | X2.3 | 0.928 |
| | | X2.4 | 0.902 |
| E-Satisfaction | | Y1.1 | 0.809 |
| | | Y1.2 | 0.909 |
| | | Y1.3 | 0.803 |
| | | Y1.4 | 0.909 |
| | | Y1.5 | 0.899 |
| | | Y1.6 | 0.740 |
| | | Y1.7 | 0.819 |
| | | Y1.8 | 0.723 |
| E-Loyalty | | Y2.1 | 0.948 |
| | | Y2.2 | 0.951 |
| | | Y2.3 | 0.898 |
| | | Y2.4 | 0.712 |

Source: Primary Data (Processed, 2022)

Table 4. AVE

| Construct | AVE |
|---------------------|-------|
| E-Loyalty | 0.779 |
| E-Satisfaction | 0.686 |
| E-Servqual | 0.737 |
| E-Trust | 0.786 |
| Efficiency | 0.926 |
| Fulfillment | 0.793 |
| System Availability | 0.883 |
| Privacy | 0.706 |
| Reliability | 0.795 |
| Intentions | 0.883 |

Source: Primary Data (Processed, 2022)

Based on the estimation results of loading factors in tables 3 and 4, the item values generated by the constructs of e-servqual, e-trust, e-satisfaction and e-loyalty have met the standard value of convergent validity because the value of the loading factor is greater than 0.7 and the value of AVE is greater than 0.5. So it can be concluded that the whole construct can be said to be valid.

Table 5 Composite Reliability Value

| Konstruk | Composite Reliability |
|-----------------------|-----------------------|
| E-Loyalty | 0.933 |
| E-Satisfaction | 0.945 |
| E-Servqual | 0.957 |
| Efficiency | 0.962 |
| Fulfillment | 0.884 |
| System Availability | 0.938 |
| Privacy | 0.828 |
| E-Trust | 0.936 |
| Reliability | 0.886 |
| Intentions | 0.938 |

Source: Primary Data (Processed, 2022)

Based on table 5, the results of the analysis show that the *composite reliability* of each indicator shows a number above 0.7. Thus it can be concluded that all indicator variables are declared reliable.

Measurement of Inner Model

Table 6. R-Square (R^2)

| Items | R-Square | R-Square Adjustment |
|-----------|----------|---------------------|
| E-Loyalty | 0.959 | 0.958 |

Source: Primary Data (Processed, 2022)

From the results of the R-Square analysis shows that the value obtained is 0.959. This value shows that 96% of the *E-Servqual*, *E-Trust* and *E-Satisfaction* variables affect the *E-Loyalty* variable and the rest is influenced by other variables outside the variables in this study.

Hypothesis Analysis

Table 7. Total Effects

| Construct | Original Sample (O) | Sample Mean (M) | Standard Deviation (STDEV) | T Statistics > 1.96 | P Values < 0.05 |
|---|---------------------|-----------------|----------------------------|---------------------|-----------------|
| <i>E-Servqual</i> > <i>E-Satisfaction</i> | 1.54 | 1,540 | 0.198 | 7,866 | 0.000 |
| <i>E-Trust</i> > <i>E-Satisfaction</i> | -0.627 | -0.610 | 0.200 | 3.138 | 0.002 |
| <i>E-Satisfaction</i> > <i>E-Loyalty</i> | 0.676 | 0.678 | 0.100 | 6,780 | 0.000 |
| <i>E-Servqual</i> > <i>E-Loyalty</i> | 0.125 | 0.113 | 0.255 | 0.491 | 0.624 |

Source: Primary Data (Processed, 2022)

Table 8. Specific Indirect Table

| | Original Sample (O) | Sample Mean (M) | Standard Deviation (STDEV) | T Statistics > 1,96 | P Values < 0,05 |
|--|---------------------|-----------------|----------------------------|---------------------|-----------------|
| <i>E-Servqual</i> > <i>E-Loyalty</i> | 0.125 | 0.113 | 0.255 | 0.491 | 0.624 |
| <i>E-Servqual</i> > <i>E-Satisfaction</i> > <i>E-Loyalty</i> | 1.051 | 1.038 | 0.176 | 5.980 | 0.000 |
| <i>E-Trust</i> > <i>E-Loyalty</i> | 0.198 | 0.208 | 0.197 | 1.005 | 0.315 |
| <i>E-Trust</i> > <i>E-Satisfaction</i> > <i>E-Loyalty</i> | - 0.424 | -0.408 | 0.134 | 3.165 | 0.002 |

Source: Primary Data (Processed, 2022)

IV. DISCUSSION

Effect of E-Servqual on E-Satisfaction

E-Servqual has a significant effect on E-Satisfaction. Based on the test results, it can be seen that the *original sample estimate* LS value is 1.54 with a significance of 0.000 below 5% which is indicated by the t-statistic value of 7.866 which is greater than the t-table value of 1.96. That is, a good E-Servqual will create satisfaction for the participants. BRI M-Banking application users. These results are reinforced by research conducted by (Raza et al., 2020), (Ul Haq & Awan, 2020), and (Aly Shared, 2019) which show that there is a significant relationship between the E-Servqual variable and E-Satisfaction.

Effect of E-Trust on E-Satisfaction

E-Trust has a significant effect on E-Satisfaction. Based on the test results, it can be seen that the *original sample estimate* LS value is -0.627 with a significance of 0.002 below 5% which is indicated by the t-statistical value of 3.138 which is greater than the t-table value of 1.96. That is, a good E-Trust will create

satisfaction for users of the BRI M-Banking application. The results of this study are confirmed by research conducted (Nawangasari & Putri, 2020), (Sativa, 2016) which shows the results that the E-Trust variable has a significant effect on E-Satisfaction.

Effect of E-Satisfaction on E-loyalty

E-Satisfaction has a significant effect on E-loyalty. Based on the test results, it can be seen that the value of the *original sample estimate of LS* is 0.676 with a significance of 0.000 below 5% which is indicated by the t-statistic value of 6780 which is greater than the t-table value of 1.96. This means that when users of the M-Banking application are satisfied, a loyal attitude will be created from them to use the BRI M-Banking application. The results of this study are reinforced by the results of research conducted by (Arzaq Akbar & Djatmiko, 2020.), (Ramadhana, 2019) with the results that there is a significant effect between the E-Satisfaction variable on E-Loyalty.

Effect of E-Servqual on E-Loyalty

E-Servqual has no significant effect on E-Loyalty. Based on the test results, it can be seen that the *original sample estimate LS* value is 0.125 with a significance of 0.624 above 5% which is indicated by the t-statistic value of 0.491 which is smaller than the t-table value of 1.96. This means that a good E-servqual will not directly create a loyal attitude to BRI M-Banking application users. This is reinforced by research conducted by (Desiyanti et al., 2018), (Lie et al., 2019), (Pudjarti et al., 2019), (Mahardika et al., 2018) that the E-Servqual variable has a negative effect on towards E-Loyalty.

Effect of E-Trust on E-Loyalty

E-Trust has no significant effect on E-Loyalty. Based on the test results, it can be seen that the *original sample estimate LS* value is 0.198 with a significance of 0.315 above 5% which is indicated by the t-statistic value of 1.005 which is smaller than the t-table value of 1.96. This means that good e-trust from users of the M-Banking application does not directly affect the loyal attitude of users. The results of this study are strengthened by research conducted by (Isnaini Asiati & Hazazie Akbar, 2019), (Sativa, 2016) which shows that the E-Trust variable has a negative and insignificant effect on the E-Loyalty variable.

Effect of E-Servqual on E-Loyalty through E-Satisfaction

E-Servqual has a significant effect on E-Loyalty through E-Satisfaction. Based on the test results, it can be seen that the original sample value of the LS estimate is 1.051 with a significance of 0.000 below 5% which is indicated by the t-statistical value of 5.980 which is greater than the t-table value of 1.96. This explains that the satisfied attitude felt by users of the BRI M-Banking application is able to create a loyal attitude from the quality of service received. The results of this study are strengthened by research conducted by (Gotama & Indarwati, 2019), (Pudjarti et al., 2019) with the results of research on the significant effect of the E-Servqual variable on E-Loyalty mediated by the E-Satisfaction variable.

Effect of E-Trust on E-Loyalty through E-Satisfaction

E-Trust has a significant effect on E-Loyalty through E-Satisfaction. Based on the test results, it can be seen that the *original sample estimate LS* value is -0.424 with a significance of 0.002 below 5% which is indicated by the t-statistical value of 3.165 which is greater than the t-table value of 1.96. This explains that the attitude of trust felt by users of the BRI M-Banking application is able to create a loyal attitude from the e-trust received. The results of this study are reinforced by research conducted by (Ramadhana, 2019), (Kasih & Moeliono, 2020a) with the results of the research that the E-trust variable has a significant effect on E-Loyalty which is mediated by the E-Satisfaction variable.

VI. CONCLUSION AND RECOMENDATION

Based on the results of research and discussions that have been carried out regarding the effect of E-Servqual and E-Trust on E-Satisfaction and their impact on E-Loyalty on BRI M-Banking Application users, the following conclusions can be drawn E-Servqual variable has a significant effect on E-Satisfaction variable. This means that the quality of electronic services in using the BRI M-Banking application has an impact on respondents' satisfaction in using the BRI M-Banking application. The E-Trust variable has a significant effect on the E-Satisfaction variable. This means that the trust gained by users of the BRI M-Banking application has an impact on user satisfaction in using the BRI M-Banking application. The E-Satisfaction variable has a significant effect on the E-loyalty variable. This means that the satisfied attitude felt by users of the BRI M-Banking application has an influence on the loyal attitude of respondents in using the BRI M-Banking application. The E-Servqual variable has no significant effect on the E-Loyalty variable. This means that good service quality does not directly shape the loyal attitude of respondents in using the BRI M-Banking application. The E-Trust variable has no significant effect on the E-Satisfaction variable. This means that the trust felt by respondents as users of the BRI M-Banking application does not directly shape the loyal attitude of the respondents in using the BRI M-Banking application. The E-Servqual variable has a significant effect on the E-Loyalty variable through the E-Satisfaction variable. This means that the E-satisfaction variable indirectly mediates the effect of the E-Servqual variable on E-loyalty. This explains that to be loyal, respondents as users of the BRI M-Banking application must be satisfied with the services they receive. The E-Trust variable has a

significant effect on the E-Loyalty variable through the E-Satisfaction variable. This means that the E-satisfaction variable indirectly mediates the effect of the E-Trust variable on E-loyalty. This explains that to be loyal, respondents as users of the BRI M-Banking application must be satisfied with the services they receive.

This research is limited to the BRI M-Banking application and the respondents are only in the working area of the branch. For further research, it can be developed by taking a wider case study to increase the diversity of respondents. This research is limited only to the e-servqual variable. e-trust, e-satisfaction and e-loyalty. Subsequent research can develop research by adding variables that have not been studied, namely corporate image.

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