

The influence of service quality and customer satisfaction on use loyalty BRI Mobile Banking

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Abstract

Purpose: This study investigates the effect of service quality and customer satisfaction on user loyalty in BRI Mobile Banking.

Research/methodology: A quantitative method was applied with a population of BRI Mobile Banking users in Palopo City. A total of 121 respondents were selected using the rule of thumb approach. Data were collected through questionnaires and analyzed using SPSS 26, including validity, reliability, regression, t-test, F-test, and determination coefficient.

Results: The findings show that both service quality and customer satisfaction significantly and positively affect user loyalty. Regression results indicate that improvements in service quality increase loyalty by 0.463, while customer satisfaction contributes 0.369. The model explains 60.1% of loyalty variation, with both variables jointly exerting a significant influence ($F = 91.535$, $p < 0.05$).

Conclusions: Service quality and customer satisfaction are key determinants of user loyalty. Easy application use, reliable system performance, and positive user experience foster satisfaction, trust, and long-term commitment to BRI Mobile Banking.

Limitations: The study focuses only on two variables, excluding other possible factors such as trust, perceived value, or security aspects that may influence loyalty.

Contribution: This research offers practical guidance for banking institutions to strengthen loyalty by enhancing service quality and customer satisfaction. It also contributes to the literature on digital banking and customer relationship management in the context of mobile financial services.

Keywords: *Customer Satisfaction, Mobile Banking, Service Quality, Usage Loyalty*

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1. Introduction

Competition is becoming tougher in fast-paced businesses; both businesses in the service and non-service sectors are struggling to stay in business and make profits. where businesspersons attempt to provide the best service to others. The requirements that must be met have changed because of society's continued progress and achievements. Companies must meet demands in accordance with people's expectations or preferences as needs increase (Marlius & Putriani, 2020).

Banks in Indonesia are currently experiencing the benefits of advances in communication and technology, which are generally referred to as m-banking. Mobile banking is a service system that allows consumers of successful organizations, such as banks, to carry out various financial transactions directly via mobile devices, such as cell phones (Pongoliu, Hulukati, Gobel, & Utina, 2023). Currently, mobile banking is a banking service that follows developments in communication and technology. This mobile banking facility is a mobile communication facility accessed via GSM-based mobile phones. The menu provided on the SIM card, which currently uses short message service media, was used with

M-Banking. One of the advantages of cell phones is their mobile nature, meaning users can move without being limited by time and place and continue their activities while walking (Setiawan, 2016).

A system known as "mobile banking" allows bank customers to use a Short Message Service (SMS) on their mobile devices to access accounts and general information about a bank's goods and services. Through cyberspace, all kinds of transactions that were previously carried out manually can now be carried out without knowing the time and location of the transaction. Customers can carry out all banking services themselves, except those directly related to cash, such as deposits and withdrawals. These services include checking balances, viewing mutation lists, transfers (account transfers), making credit payments, and paying telephone, cell phone, electricity, and PDAM drinking water bills (Setiawan, 2016). Benefits can influence satisfaction because of their many advantages, and customers will undoubtedly be happy and continue using mobile banking services.

Using BRI Mobile Banking may encounter several problems related to technical, security, or accessibility issues. These problems include difficulty logging into the application because of network problems or system errors. Error occurred while making a transaction. Potential Data Theft Unable to access certain features Some features may not be available to you depending on your account type or membership status (Indah et al., 2023).

The quality of a product or service is the culmination of all attributes, which depends on its capacity to satisfy explicit or implicit requirements. This definition is customer-centric. A business is considered high quality if it consistently meets the needs of the majority of its clients; however, there is a difference between quality conformity and quality performance (or level) (Sigit & Soliha, 2017). The quality of website-based services, such as mobile banking, is the ability of electronic services to effectively facilitate customers in banking transactions. The quality of mobile banking services is proven after customers receive good service and is closely related to customer satisfaction, as well as providing motivation to make long-term contact with customers (Akob & Sukarno, 2022). Service quality is the expected financial level (excellence) and control over excellence to fulfill customer desires.

Companies operating in the service sector must provide high-quality services to avoid losing customers in the long term. Quality services can be created if company management understands the factors that influence service quality. Factors that influence the quality of services were developed (Robianty & Prasetyo, 2024). Service quality is result of perceptions from a comparison between customer expectations and actual service performance (Pranadetha, Hanoum, & Noer, 2025). Service quality is mainly determined by two factors: perceived service (service received) and expected service (expected experience). Meanwhile, there are three main parts that shape overall service quality: company internal, functional quality, and technological quality (which includes search quality, experience, and trust) (Sigit and Soliha, 2017).

Homburg studied customer satisfaction to change the dimensions of service quality in the industrial sector. These dimensions include satisfaction with product-related information, order handling, technical services, internal staff interactions, and complaint resolution. Industrial market consumer satisfaction in shopping centers can be explained through seven service quality indicators, ranging from 71% in manufacturing to 71% in engineering and purchasing services. The manufacturing division is negatively impacted by factors such as satisfaction with technical assistance and satisfaction with product-related information, namely, instructions for use and storage guidelines (Hadisurya, 2008). Customer satisfaction impacts customer loyalty because happy consumers are more likely to refer other people to use BRI mobile banking services because they are considered loyal to the service (Noventa, 2024).

Client satisfaction levels in frontline departments, such as marketing, telemarketing, and customer service, because these divisions must interact with clients directly. Achieving client loyalty involves several factors, including facilities, satisfaction level, and service quality. Thus, if customers are satisfied with the services provided by the bank, they can refer the bank to other potential customers. To ensure that customers feel comfortable, banks must monitor customer satisfaction (Ardiansyah &

Widjayanti, 2023). Changing service quality dimensions positively impacts three dimensions, including responsiveness, which most significantly influences customer satisfaction. Consumer satisfaction is influenced by characteristics such as responsiveness, knowledge, and recovery. Compared to tangible elements, which are less significant than the other three criteria, responsiveness and knowledge have a greater impact on customer satisfaction (Hadisurya, 2008).

Client satisfaction: The analogy of satisfaction is confirmation, where people experience satisfaction when their expectations are met or exceeded and dissatisfaction when their expectations are not met. The customer's perception of variations from the first reference point and initial criteria is considered when determining the level of satisfaction. Customers feel satisfied when a product or service provider meets their expectations and vice versa. Therefore, satisfaction is defined as a client's perception of the relative value of pleasure versus discomfort and is seen as an important element that influences customer loyalty and behavior (Rhamdhani, 2020). Loyalty is closely related to ease of use and satisfaction because clients who are satisfied with the convenience offered will become loyal. Customer loyalty is a widely investigated subject when analyzing businesses in every industry, from small to large ones.

Numerous studies have shown that sophisticated client engagement methods can grow or improve a business and not just help it survive. It is difficult for people to switch brands if they are already committed or loyal to a brand. Research on the various elements and stages that must be continually completed to develop client loyalty is useful and interesting. Customer comfort and satisfaction are the characteristics observed in this study for developing client loyalty (Asikin & NurShyfa, 2023). Banks offer mobile banking services seven days a week, twenty-four hours a day. Mobile banking is expected to offer simple services without time limitations. Although some users still have difficulty obtaining services, mobile banking technology is considered a solution for financial activities, which has given rise to complaints.

Complaints regarding services have the potential to erode consumer loyalty to mobile banking and damage their trust and happiness. Consequently, user enjoyment is considered when designing the usability of an application. Ease of use is an important component of high-quality applications and customer satisfaction because it positively impacts users' opinions on mobile banking goods and services (Safitri & Hayati, 2022). In marketing research, the notion of loyalty is not new but is always developing in new forms. claims that trust and the courage to act without considering advantages and disadvantages are the most important factors when it comes to loyalty. Additionally, loyalty influences consumers' purchasing habits and the unpaid referrals customers give to others, both of which are highly profitable for businesses.

In addition to being repeat customers, they also express appreciation based on emotional experiences and satisfaction that underlie a fairly high attitude towards someone's offer. Based on these references, customers experience positive feelings and experiences. Positive perceptions can increase loyalty, which is a sign of future purchase. In addition to happiness, relationship marketing relies on customer commitment and trust, which in turn sustains customer loyalty. Wulf, Schroeder, and Labocci define customer loyalty as the quantity and regularity of purchases made by customers from a business (retail store). distinguishes between loyalty and repurchase intent or a customer's strong desire to repurchase a particular service. advocacy. Paymore or willingness to spend more money.

1.1. Formulation of the problem

1. How does service quality influence loyalty when using BRI Mobile Banking?
2. How does customer satisfaction influence loyalty when using BRI Mobile Banking?

1.2. Research purposes

1. Knowing the influence of service quality on loyalty in using BRI Mobile Banking
2. Knowing the effect of customer satisfaction on loyalty in using BRI Mobile Banking

2. Literature review

2.1. *Quality Of Service*

The provision of services that exceed the level of consumer interest is known as service quality. Two criteria were used to evaluate the quality of the service. The first is technical quality (outcome), which refers to the quality of the service's work product. Service (process) quality, particularly service storage quality, ranks second (Bloom, Schankerman, & Reenen, 2013). One crucial factor that companies must pay attention to is the service quality. When service quality is considered optimal, it meets or exceeds the expectations (Haryanti & Baqi, 2019). The Big Indonesian Dictionary defines service as helping someone to get what they need or to take care of. Another definition of service is an action carried out by a person or organization to advance the interests of many parties based on relevant considerations using various procedures and techniques (Suprpto 2019).

From the above definition, it can be seen that the assessment of a company's services by its clients measures service quality. From the consumer's perspective, the service used to complete a transaction can be used to determine whether the quality of the service is high or low. This is in accordance with other research findings that state that consumer satisfaction with online banking is positively and significantly influenced by the service quality. Service quality is measured as the difference between the level of service provided by the company and what consumers expect. Achieving service quality involves achieving or exceeding customer expectations and accurately conveying client requests and desires. Customer quality is determined by comparing the results of customer expectations of services with customer assessments of service performance, including the method of delivery and accuracy.

2.2. *Service Quality Indicators*

1. Responsiveness: How quickly does the service respond to customer needs and queries?
2. Reliability: Service ability to provide consistency and reliability in the provision of products or services
3. Customer satisfaction: The level of customer satisfaction with the services provided
4. Availability: Availability of services within the time required by customers.
5. Conformity: The extent to which a service meets customer expectations and needs.
6. Ease of use: The level of ease of use of the service by customers
7. Product/service quality: The level of excellence of the product or service provided
8. Efficiency: The service's ability to provide solutions or services in a cost and resource efficient manner
9. Openness of Communication: The extent to which the service provides clear information and open communication to customers
10. Openness to Feedback: Service's ability to receive good feedback and input from customers for future improvement.

2.3. *Customer Satisfaction*

Service quality is important in the context of modern business. As global market competition increases, customers have more choices than ever. Customers choose service providers who not only meet their functional needs but also provide positive experiences and foster strong relationships in an increasingly connected and informed world. The Latin word *satis*, meaning "good enough," and *do* or *make* are the roots of the term satisfaction. One way to understand satisfaction is to complete a task or make it suitable for the user. Choice is usually the result of weighing an individual's satisfaction or dissatisfaction with the performance (results) of a product against its expected performance (Bloom et al., 2013). As customer performance is affected, organizations take customer satisfaction seriously. The main goal of a business is to generate comfortable clients. If the reality received is in line with the customer's expectations, the customer feels satisfied (Anggetha & Albari, 2024). Thus, the emotional reaction that consumers experience when they find a service or product enjoyable is known as customer satisfaction.

Therefore, client retention is more important than client acquisition, which is why prioritizing customer satisfaction is crucial. Customer happiness is the key to retaining customers. Therefore, the key to retaining consumers is to determine their level of satisfaction, which is a function of the gap between perceived performance and expectations. If performance does not match customer expectations, they

feel dissatisfied (Rohani, Hadidu, & Sukardi, 2022). Customers will be satisfied if their performance meets their expectations and are very happy if their performance exceeds their expectations.

Customer happiness influences the financial performance of all businesses. This is demonstrated by the logic and experience of daily business management. In marketing theory and practice, customer satisfaction has emerged as the main idea and one of the main goals of commercial operations. Customer happiness influences many important factors, including building customer loyalty, improving company reputation, lowering price elasticity, reducing future transaction costs, and increasing worker productivity and efficiency (Mittal et al., 2023).

In short, client satisfaction is a sentiment that develops from contrasting performance or results after consumers utilize goods or services that are anticipated with their feelings. Customers experience dissatisfaction when performance results fall short of their expectations. Instead, they feel satisfied when their performance meets their expectations. If the performance exceeds expectations, clients are also satisfied. Customers may look for another institution if they believe the institution can provide satisfaction if it cannot meet their needs.

2.4. Indicators of Customer Satisfaction

1. Customer Value: The extent to which customers feel that the product or service they receive has value commensurate with the costs incurred.
2. Availability and Accessibility: The extent to which customers feel that a product or service is easily accessible and available according to their needs.
3. Product or Service Quality: Evaluation of the quality of the product or service received by customers
4. Customer Service: The response to and quality of customer service can significantly influence customer satisfaction.
5. Ease of Use: The extent to which customers feel that using the product or service is easy and convenient
6. Security and Trust: The level of customer trust in the company, especially regarding transactions and data security.
7. Customer Loyalty: This refers to the loyalty of customers to the brand or company and whether they tend to return or recommend it to others.
8. Responsive to Complaints: How a company responds to customer complaints or problems can also affect customer satisfaction.

2.5. Loyalty for Using Bri Mobile Banking

Customers can use the menu on their Customer Identity Module Card (SIM Card), sometimes referred to as the SIM device or data service menu, to access mobile banking services immediately via their mobile phones. Except for cash withdrawals, mobile banking offers almost the same features as ATMs, including fund transfers, balance inquiries, account modifications, exchange rate data, payments (credit card, PLN, telephone, and insurance), and credit card purchases. Banks are attempting to facilitate transactions with their clients by offering mobile banking. Consumers who have access to mobile banking services can carry out financial transactions directly from their cellphones anytime and anywhere, eliminating the need to visit ATMs or bank branches (Haryanto & Septiawan, 2024).

2.5.1. Advantages of Mobile Banking

1. For customers
 - a. Mobile banking offers several interesting services.
 - b. Apart from saving costs, mobile banking services can also save time
 - c. Nabah access the bank and its services anytime and anywhere
 - d. Customers can discover that money has been withdrawn without their authority and can block the ATM.
2. For banks
 - a. Mobile banking services can also be a competitive strategy for banks to provide added value to their customers
 - b. Customer management costs can be reduced

2.5.2. *Disadvantages of mobile banking*

1. **Security Limitations:** Although many mobile banking applications have a high level of security, there are still security risks, such as account hacking, malware, and phishing. Users can also be vulnerable if they use public Wi-Fi networks that are vulnerable to attacks
2. **Functionality Limitations:** Although mobile banking applications usually offer many features, not all banking features are fully available in the mobile version of the app. Some transactions or services may only be accessible via Internet banking or a visit to a bank branch.
3. **Technical Limitations:** An unstable Internet connection or technical problems with the device may cause problems in accessing or using mobile banking applications.
4. **Dependence on Technology:** Mobile banking increases dependence on technology. This can be a problem if the user does not have access to a smartphone or is uncomfortable using the technology itself.
5. **Lack of Human Interaction:** Some people may feel a lack of human interaction when using mobile banking services. They may need help from bank staff or may want to speak directly to someone to resolve their problems or questions.
6. **Potential for user error:** Mobile banking requires a high level of caution. User errors, such as entering the wrong account number or transferring to the wrong recipient, can occur and are difficult to rectify.
7. **Additional Fees:** Although most mobile banking apps are free to download, some banks may charge additional fees for certain features or certain transactions.
8. **Internet Banking:** Uharu customers can carry out financial transactions via computer networks throughout the world or the Internet, thanks to the Internet banking services. Banks usually offer websites that clients can use to carry out online banking activities. Internet banking does not include websites that can only be used to obtain specific information about the bank in question and do not function to carry out transactions.

The benefits of mobile banking are as follows:

1. **Ease of Access:** You can access your bank account anytime and anywhere as long as you have an Internet connection. This allows banking transactions to be conducted without visiting a physical bank branch.
2. **Convenience:** With mobile banking, you can carry out various types of transactions, from checking balances to transferring money, with only a few taps on your phone screen. There is no need to queue or wait long at banks.
3. **Time Efficiency:** Mobile banking saves time. You do not need to spend time going to a bank or ATM to carry out simple financial transactions anymore.
4. **Security:** Despite concerns regarding security, many mobile banking applications use encryption technology and other advanced security systems to protect user data. In addition, several security features, such as two-factor authentication, enhance transaction security.
5. **Transaction Notifications:** You will receive real-time notifications of transactions that occur in your account. This allows you to remain alert to suspicious activities and take quick action if there are problems.
6. **Better Financial Management:** Mobile banking apps often come with expense tracking and financial reporting features that make it easier for users to monitor and manage their finances more effectively.
7. **Access to Additional Services:** Apart from basic banking transactions, some mobile banking applications also offer additional services, such as credit purchases, bill payments, investments, and insurance, all of which can be easily accessed via mobile phones.

Loyalty Indicators for Using BRI Mobile Banking.

1. **Frequency of Use:** The more frequently a user accesses and uses BRI Mobile Banking services, the higher the level of loyalty.

2. Service Coverage: If users actively use the various features provided, such as transfers, funds, bill payments, or credit purchases, that can be a positive indicator
3. User Satisfaction: The success of BRI Mobile Banking in meeting user needs and providing a satisfying experience can be a key factor in determining loyalty
4. User Retention Rate: If users continue to use BRI Mobile Banking for a long period of time, it can be a sign that they are satisfied and loyal.
5. Participation in Loyalty Programs: If users actively participate in a loyalty program or obtain additional benefits from using the application, this can be an indicator of the level of loyalty.
6. Positive Feedback. Do users provide positive reviews, recommend the app to others, or participate in positive campaigns related to the BRI Mobile Bank?
7. Usage time: Average duration spent by a user in one session using the mobile banking application.
8. New Feature Adoption: The level of adoption and usage of new features introduced in mobile banking applications.
9. Number of Active Users: The number of users who actively use mobile banking applications in a certain period.
10. Usage Retention: The average duration spent by users in one session using the mobile banking application.

2.6. Hypothesis Development

2.6.1. The Influence of Service Quality on Loyalty in Using BRI Mobile Banking

The term 'service quality' describes modern techniques for measuring the varying levels of customer-focused excellence provided by businesses and organizations. Service quality is the most important element in achieving customer satisfaction because it can be said that the capacity of service providers to consistently meet the needs and preferences of service users determines whether their offerings are of high quality or not (Mandiri, Efriyanto, & Metekohy, 2021). Strong user loyalty, increased user enjoyment, and increased trust in the service are correlated with high service quality. Customers who are satisfied with the offerings of Bri Mobile Banking are likely to continue using the service, thereby increasing platform loyalty. This is in accordance with research findings Agustini and Putra (2022), which show that Service Quality has a positive and significant impact on Livin by Mandiri m-banking Customer Loyalty. Considering these reasons, the hypotheses of this study are as follows:

H1: Service Quality Has a Positive Influence on Loyalty in Using BRI Mobile Banking

2.6.2. The Influence of Customer Satisfaction on Loyalty in Using BRI Mobile Banking

Concerns about customer happiness are critical because they influence customer loyalty ratings and lead to customer retention, both of which are critical for the long-term survival of a company. Satisfaction has a significant influence on customer loyalty because it increases the likelihood of customer loyalty (Agiesta, Sajidin, & Perwito, 2021). To grow consumer loyalty towards Bri Mobile Banking, it is very important to continuously increase the level of customer satisfaction by improving service delivery, fast customer feedback and complaint resolution, as well as continuous optimization of user experience. This is in line with the research of Astuti, Agriyanto, and Turmudzi (2020), which shows how customer loyalty towards Sharia mobile banking services has a positive and significant effect on customer satisfaction. Considering the factors mentioned above, the research hypotheses are as follows:

H2: Customer Satisfaction Has a Positive Influence on Loyalty in Using BRI Mobile Banking

2.7. Framework of Thought

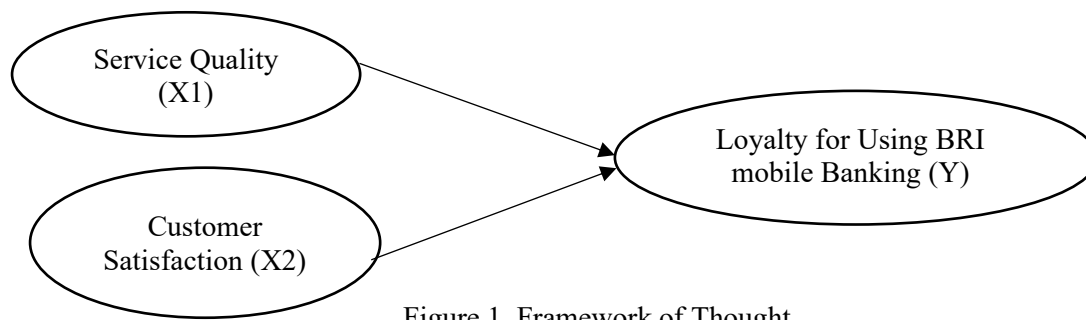


Figure 1. Framework of Thought

3. Research methods

This study was quantitative. The population of this study is the people of Palopo City who use BRI Mobile Banking. Because the number of people in Palopo City who use BRI mobile banking is unknown, the sample size refers to the basis of thumb. To determine the size of the research, it was carried out using a general rule (rule of thumb), namely that the sample size must be several times larger (ten times) than the variables studied. Based on the general rule (rule of thumb), the sample size was as follows.

$$\begin{aligned}
 n &= 10 \times \text{Variable} \\
 n &= 10 \times 2 \\
 n &= 20
 \end{aligned}$$

Based on the above formula, the sample size in this study had a minimum requirement of 20. In this research, the number of samples studied was 121 people who used BRI Mobile Banking. The data collection technique in this research used a questionnaire that was processed and tested using the SPSS. Validity, reliability, and multiple linear regression tests, namely, the t-test, F-test, and coefficient of determination test.

4. Results and discussion

The research results and discussions are presented with short and clear descriptions by comparing the theories, findings and analysis. The results of the data processing are displayed in tabular form with a brief description as an interpretation of the table used. The discussion should focus on answering the problem formulation presented in the introduction.

4.1. Validity and Reliability Test

The validity test obtained results by comparing the p-value with the alpha value using the criterion p-value > alpha value (0.05). If each item in the research questionnaire was valid, it was stated as such. Reliable test. The goal was to ensure the reliability of the data tested. Data were considered reliable if Cronbach's alpha was greater than 0.60.

Table 1. Validity and Reliability Test

Variable	Question	Significance	$R_{\text{count}} > r_{\text{table}}$	Cronbach Alpha	Information
Service Quality (X1)	X1.1	0,000	0,613>0,1771	0,783	Valid
	X1.2	0,000	0,574>0,1771		Valid
	X1.3	0,000	0,605>0,1771		Valid
	X1.4	0,000	0,535>0,1771		Valid
	X1.5	0,000	0,636>0,1771		Valid
	X1.6	0,000	0,649>0,1771		Valid
	X1.7	0,000	0,606>0,1771		Valid
	X1.8	0,000	0,660>0,1771		Valid
	X1.9	0,000	0,586>0,1771		Valid

Customer Satisfaction (X2)	X2.1	0,000	0,663>0,1771	0,840	Valid
	X2.2	0,000	0,638>0,1771		Valid
	X2.3	0,000	0,596>0,1771		Valid
	X2.4	0,000	0,561>0,1771		Valid
	X2.5	0,000	0,622>0,1771		Valid
	X2.6	0,000	0,659>0,1771		Valid
	X2.7	0,000	0,678>0,1771		Valid
	X2.8	0,000	0,690>0,1771		Valid
	X2.9	0,000	0,649>0,1771		Valid
	X2.10	0,000	0,659>0,1771		Valid
Loyalty in Using BRI Mobile Banking (Y)	Y1.1	0,000	0,705>0,1771	0,806	Valid
	Y1.2	0,000	0,684>0,1771		Valid
	Y1.3	0,000	0,652>0,1771		Valid
	Y1.4	0,000	0,578>0,1771		Valid
	Y1.5	0,000	0,634>0,1771		Valid
	Y1.6	0,000	0,505>0,1771		Valid
	Y1.7	0,000	0,633>0,1771		Valid
	Y1.8	0,000	0,497>0,1771		Valid
	Y1.9	0,000	0,554>0,1771		Valid
	Y1.10	0,000	0,595>0,1771		Valid

Source: Data processed by SPSS 26

Based on the table above, all the indicators used for the variables of service quality, customer satisfaction, and loyalty using BRI Mobile Banking in this research show a significance level of less than 0.05 or 5%, and Cronbach's alpha is greater than the r-table with numbers. 0.1771. This means that all indicators and statements for each variable in this study were valid. The reliability test shows that the variables of service quality, customer satisfaction, and loyalty in using BRI Mobile Banking have a Cronbach's alpha value > 0.60, which means reliability, which shows the reliability of the measurement results.

4.2. Multiple Linear Regression Test

This analysis was used to test the influence of the independent variables, namely, Service Quality (X1) and Customer Satisfaction (X2), on the dependent variable, namely, loyalty to using BRI Mobile Banking (Y).

Table 2. Multiple Linear Regression Test

Model	Coefficients ^a	
	B	Std. Error
(Constant)	9.755	2.397
Service Quality	.463	.082
Customer Satisfaction	.369	.073

a. Dependent Variable: Loyalty in Using BRI Mobile Banking

Source: Data processed by SPSS 26

Based on the results of the multiple linear regression test in the table above, the coefficient and constant values can be seen, and the equation model can be formulated as follows:

$$Y = 9,755 + 0,463X1 + 0,369X2$$

From this equation, it can be explained that

- The constant 9.755 means that if service quality (X1) and customer satisfaction (X2) are equal to zero, then loyalty to using BRI Mobile Banking (Y) is 9.755.
- The regression coefficient for Service Quality was positive (0.463). This shows that if service quality (X1) increases, loyalty to using BRI Mobile Banking (Y) will increase by 0.463, assuming that other independent variables are constant.
- The regression coefficient for Customer Satisfaction (X2) was positive at 0.369. This shows that if Customer Satisfaction (X2) increases, loyalty to using BRI Mobile Banking (Y) will increase by 0.369, assuming that other independent variables are constant.

4.3. T Test

The next stage was partial testing (t-test), which aimed to determine the effect of each independent variable on the dependent variable. The test criteria used were as follows: if the value was <0.05 , then H_a was accepted, and if the value was >0.05 , then H_0 was rejected. The t-test results are presented in the following table:

Table 3. T Test Results

Model	Coefficients ^a		t	Sig.
	Unstandardized Coefficients	Standardized Coefficients		
	B	Std. Error	Beta	
(Constant)	9.755	2.397		4.069 .000
Service Quality	.463	.082	.448	5.632 .000
Customer Satisfaction	.369	.073	.401	5.046 .000

a. Dependent Variable: Loyalty in Using BRI Mobile Banking

Source: Data processed by SPSS 26

The calculation results obtained for the service quality variable (X1) with a significance of 0.000 show that this value is smaller than 0.05 ($0.000 < 0.05$), and the t_{count} is $5.632 > t_{\text{table}} 1.98027$. This shows that the hypothesis of this study rejects H_0 and accepts H_a . Thus, Hypothesis 1 states that service quality has a partially significant effect on loyalty when using BRI Mobile Banking.

The calculation results obtained for the customer satisfaction variable (X2) with a significance of 0.000 indicate that the value is smaller than 0.05 ($0.000 < 0.05$), and the t_{count} value is $5.046 > t_{\text{table}} 1.98027$. This shows that the hypothesis of this study rejects H_0 and accepts H_a . Thus, Hypothesis 2 is that customer satisfaction has a partially significant effect on Loyalty in Using BRI Mobile Banking.

4.4. Coefficient of Determination Test (R^2)

Table 4. Determination Coefficient Test Results

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.780 ^a	.608	.601	4.500

a. Predictors: (Constant), Customer Satisfaction, Service Quality

b. Dependent Variable: Loyalty in Using BRI Mobile Banking

Source: Data processed by SPSS 26

The adjusted R Square value is 0.601 or 60.1%, which means that the independent variable influences the dependent variable by 60.1%, while the rest are influenced by other variables not included in this study.

4.5. Simultaneous Test (F-Test)

A simultaneous test (F-test) was conducted to determine the extent of influence of all the independent variables (Service Quality, Customer Satisfaction) on the dependent variable (Loyalty in Using BRI Mobile Banking). The F-test results are presented in Table 5.

Table 5 F Test Results

ANOVA ^a					
Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	3706.799	2	1853.399	91.535	.000 ^b
Residual	2389.267	118	20.248		
Total	6096.066	120			
Dependent Variable: Loyalty in Using BRI Mobile Banking					
Predictors: (Constant), Service Quality, Customer Satisfaction					

Source: Data processed by SPSS 26

Based on the calculation results, the significance was 0.000. Using a significance level of 0.05, the F significance value of 0.000 indicates that it is smaller than 0.05 ($0.000 < 0.05$), the significant F-table value is 0.000 with the formula, namely $F_{\text{table}} = F(k;n-k) = F(2;121-2) = F(2;119)$, so the F-table becomes 3.07. The results obtained were as follows: $F_{\text{count}} = 91.535 > F_{\text{table}} = 3.07$. Thus, the hypothesis that there is an influence between the independent variables Service Quality (X1) and Customer Satisfaction (X2) simultaneously on the dependent variable Loyalty in Using BRI Mobile Banking (Y) can be accepted.

4.6. Discussion

4.6.1. Service Quality Has a Positive Influence on Loyalty in Using BRI Mobile Banking

Service quality positively affects loyalty when using BRI Mobile Banking. This means that the better the service quality, the higher the loyalty to BRI Mobile Banking. Service quality influences loyalty in using BRI Mobile Banking; that is, the easier it is to use a mobile banking application, the greater the possibility that users will use the application regularly. Intuitive features and user-friendly interfaces are essential for creating pleasant user experiences. Mobile banking applications can be accessed anytime and anywhere without interruption. System reliability and minimal technical errors increase the user's confidence in the application.

Fast responses and solutions from customer service teams increase user satisfaction. When users encounter problems or difficulties, they receive help quickly and effectively, tend to be more satisfied, and are more likely to continue using the application. The existence of useful additional features, such as transaction notifications, real-time account updates, and additional security features, also improves service quality and encourages users to continue using the app. The use of mobile banking applications involves sensitive financial data; therefore, security is a crucial factor in determining service quality. A secure system and good data protection will increase user confidence in the application. Constantly introducing new and innovative features to mobile banking apps keeps users interested and engaged. The ability to remain relevant to technological developments and user needs can improve overall service quality.

Good service quality increases user satisfaction and trust in services and builds strong user loyalty. Users who are satisfied with the quality of the Bri Mobile Banking services are likely to continue using the service, thus strengthening their loyalty to the platform. This is in accordance with research findings Agustini and Putra (2022), which show that Service Quality has a positive and significant impact on Livin by Mandiri m-banking Customer Loyalty.

4.6.2. Customer Satisfaction Has a Positive Influence on Loyalty in Using BRI Mobile Banking

Customer satisfaction positively affects loyalty when using BRI Mobile Banking. This means that the better the level of customer satisfaction, the higher the loyalty to the bank. Customer satisfaction directly influences loyalty to mobile banking applications such as BRI Mobile Banking. Customers are satisfied with their experience of using banking services through this application and tend to continue using the application on an ongoing basis. Satisfied customers feel that BRI Mobile Banking provides quality services, such as ease of use, speed of transactions, and system reliability. Increased trust and loyalty to the application. When customers experience problems or have questions, the ability of customer service to handle these problems quickly and effectively can increase customer satisfaction.

Customers who feel heard and supported tend to be more loyal. Additional useful features, such as transaction notifications, easy bank transfers, and the ability to pay bills directly through the app, increase customer satisfaction. These features make the customer experience more convenient and efficient. Customers will feel more satisfied using BRI Mobile Banking if they are confident that the application is safe and protects their financial data. Strong efforts to maintain application security increase customer satisfaction. Registration, identity verification, and interaction with applications should be easy and intuitive. Customers who feel comfortable and help in interacting with BRMobile tend to be more satisfied and loyal to the bank. Effective communication from banks to customers, for example, regarding new feature updates, security improvements, or information related to banking services, also influences customer satisfaction. Customers who feel connected to their banks tend to exhibit loyalty.

Increasing loyalty in using Bri Mobile Banking continues to increase customer satisfaction by improving service quality, responding to customer feedback and complaints, and ensuring that user experience continues to improve. This is in accordance with the research findings of Astuti et al. (2020), which show that customer satisfaction has a positive and significant effect on customer loyalty when using BRI Mobile Banking services.

5. Conclusion

5.1. Conclusion

The results of this study show that service quality positively affects loyalty when using BRI Mobile Banking. Service quality influences loyalty in using BRI Mobile Banking; that is, the easier it is to use a mobile banking application, the greater the possibility that users will use the application regularly. Meanwhile, for the second variable, Customer Satisfaction positively affects loyalty when using BRI Mobile Banking. Satisfied customers feel that BRI Mobile Banking provides quality services, such as ease of use, speed of transactions, and system reliability. Increased trust and loyalty to the application.

Based on the results of the analysis, discussion, and conclusions of this study, several suggestions can be made for future research to provide better results. Future research is expected to improve this study by including other variables that influence BRI Mobile Banking user loyalty and developing theories about the variables and methodology used. Analyzing additional data temporarily hopes that Bank BRI will be able to improve strategies to improve service quality and customer satisfaction to realize loyalty in using BRI Mobile Banking. Service quality can be improved by adding new features to the Brimo by the BRI m-banking application, such as mutual fund investment, and by increasing the speed of m-banking access even when users are offline and providing security guarantees regarding user data privacy. Meanwhile, increasing customer satisfaction can be achieved by meeting user expectations for Brimo using the BRI m-banking application and establishing good relationships with customers, one of which is to handle customer complaints quickly and appropriately.

5.2. Suggestions

Based on the research findings, several suggestions can be made. For banking institutions, particularly BRI and other providers of mobile banking services, it is important to continuously improve service quality, especially in terms of user-friendly features, reliable system performance, and responsive customer support, as these aspects have been proven to significantly enhance satisfaction and loyalty. Customers are also encouraged to actively provide feedback through available service channels, enabling banks to identify weaknesses and develop innovations that are more customer oriented. For future research, this study only examined service quality and customer satisfaction as determinants of loyalty; therefore, it is recommended that further studies include other variables, such as trust, perceived value, security, and technological ease of use, to obtain a more comprehensive understanding. In addition, policymakers are advised to strengthen regulations that encourage banks to deliver secure, efficient, and inclusive digital services while ensuring that customer protection remains a top priority in the digital finance era

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