

**CUSTOMER SATISFACTION AND CUSTOMER LOYALTY: ROLE OF E-SERVICE QUALITY AND TRUST**

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**ABSTRACT**

Banking is a publicly trusted financial institution that plays an important role in the economic system. This research aims to analyze the effect of E-Service Quality and Trust on customer satisfaction and customer loyalty at BCA KCP Juanda Pekanbaru. Research population was active customers at BCA KCP Juanda Pekanbaru. The Roscoe formula is the sampling strategy utilized in this research instance, and there are 100 samples total. The analysis technique used Structural Equation Model (SEM) with Partial Least Square (PLS) 4.0. Research result inform that E-Service Quality and Trust have a significant and positive impact on customer satisfaction and loyalty. Lastly, for Customer Satisfaction on customer Loyalty has a positive and significant. E-Service Quality play an important role in efforts to increase customer satisfaction and customer loyalty.

**Keywords:** E-Service Quality; Trust; Customer Satisfaction; Customer Loyalty

***KEPUASAN KONSUMEN DAN LOYALITAS: PERAN DARI KUALITAS LAYANAN ELEKTRONIK DAN KEPERCAYAAN*****ABSTRAK**

Perbankan merupakan lembaga keuangan terpercaya publik yang memainkan peran penting dalam sistem perekonomian. Penelitian ini bertujuan untuk menganalisa pengaruh E-Service Quality dan Kepercayaan terhadap Kepuasan nasabah dan Loyalitas nasabah pada BCA KCP Juanda Pekanbaru. Populasi penelitian merupakan nasabah aktif di BCA KCP Juanda Pekanbaru. Pengambilan sampel pada penelitian ini menggunakan rumus Roscoe, sehingga diperoleh sampel penelitian sebanyak 100 responden. Teknik analisis pada penelitian ini adalah Structural Equation Model (SEM) dengan Partial Least Square (PLS) 4.0. Hasil penelitian menginformasikan bahwa variabel E-Service Quality dan Kepercayaan terhadap Kepuasan dan Loyalitas nasabah berpengaruh positif dan signifikan. Untuk variabel Kepuasan terhadap Loyalitas nasabah memiliki pengaruh positif dan signifikan. E-Service Quality memegang peranan penting dalam upaya meningkatkan kepuasan nasabah dan loyalitas nasabah.

**Kata Kunci:** E-Service Quality; Kepercayaan; Kepuasan Nasabah; Loyalitas Nasabah

## INTRODUCTION

Banking is a publicly trusted financial institution that plays an important role in the economic system. It is considered one of the forms of public trust as a means of saving money, a place to invest in the hope of getting returns from investment in the form of interest and of course facilitating the receipt and expenditure of funds. Competition between banks is increasingly fierce, where each bank strives to increase trust and provide the best service to its customers. The industrial revolution 4.0 brings major changes in the field of technology which of course causes changes in various other fields. At this time, the system is shifting towards a digital form with the help of a network (internet). Every service provider company must continue to innovate, satisfy customer needs, and be able to compete and thrive against its rival due to the growing number of internet users.

The rapid development of technology accompanied by the use of the internet has a global impact on banking. One of the impacts is the introduction of mobile banking which is part of e-service as the most recent wireless banking information service offered by banks using technology contained in smartphones to support the smooth and easy banking activities (Rema dan Setyohadi, 2016). One banking service that has developed electronic transaction innovations is BCA.

PT Bank Central Asia, Tbk always conducts surveys by contacting several customers who frequently conduct transactions at BCA branches to serve as a reference for improving branch service quality. The result of this survey is called Branch Service Quality (BSQ). The rating results given by customers will be reported to each BCA branch every 6 months in order to improve and enhance services to customers in order to achieve customer satisfaction. BCA sets a minimum BSQ score each year of 4.7. If the BSQ score is below the specified limit, it means that the branch needs to pay more attention to the performance of its customer service even though the actual score means that customers are fairly satisfied. Table 1 shows the BSQ survey result data for 2021-2023 at PT Bank Central Asia, Tbk.

**Table 1. BSQ Survey Result of Bank Central Asia, Tbk Company**

| Year | CSO          |      |             |       |          |
|------|--------------|------|-------------|-------|----------|
|      | Satisfaction | Time | Explanation | Focus | Solution |
| 2021 | 4,86         | 4,77 | 4,82        | 4,91  | 4,86     |
| 2022 | 4,80         | 4,82 | 4,68        | 4,82  | 4,82     |
| 2023 | 4,71         | 4,74 | 4,74        | 4,74  | 4,81     |

*Source: Bank Central Asia Tbk KCP Juanda Pekanbaru*

Based on Table 1, in 2022 there was a decrease in the average BSQ component assessment for the indicators of Satisfaction, Time, Focus and Solution. While the Explanation indicator has increased compared to the previous period. According to Martua & Djati (2018), Customer loyalty is crucial for the business. loyalty is defined as a bond that is born without coercion. To evoke customer loyalty, customers must first feel satisfied where customer satisfaction is the level of a person's feelings after comparing the performance perceived with their expectations.

The results of this study are in line with previous study by Tanzil & Lestari (2023), showing that satisfaction has a significant effect on customer loyalty. It is also in line with the results of research conducted by Nugraheni & Sutedjo (2022) that customer satisfaction affects customer loyalty. However, these results contradict the study by Qomarsyah et al., (2023), showing that customer satisfaction has no significant effect on customer loyalty. To determine the description of customer satisfaction and loyalty at PT Bank Central Asia, Tbk, a study is conducted on 30 respondents. The results of the presurvey concluded that overall customers are satisfied with the services of Bank Central Asia, Tbk and are willing to recommend it to others. However, there are still some complaints such as m-banking applications that often experience crashes and the length of time customers wait at tellers and customer service.

This study's objectives were to ascertain and examine the effect between customer satisfaction and loyalty at PT Bank Central Asia Tbk. KCP Juanda Pekanbaru, as well as the impact of E-Service Quality and Trust on these factors.

## LITERATURE REVIEW

### *Customer Loyalty*

According to (Sumantri et al., 2023), loyalty can be defined as a bond that arises without pressure, but arises by itself and also causes commitment where customers do not want to turn away even though the product or service is rare in the market, even voluntarily suggesting the product or service to family, friends and coworkers.

The indicator of customer loyalty described by (Fardani, 2015) is Repeat Purchase. Customers will always buy products or services from the company if they need them, and Retention, where customers will not be swayed by the services of others.

### Customer Satisfaction

According to (Kotler, P. & Keller K. L., 2016), customer satisfaction is the customer's perception of happiness or frustration that arises from the comparison between product/service performance and their expectations. The indicators of customer satisfaction according to Tjiptono (2019) are Expectation Conformity, Interest in Revisiting and Willingness to Recommend.

Satisfaction can be a trigger for loyalty. When someone is satisfied with a product, service or relationship, they are more likely to remain loyal and committed to it. Satisfaction creates a sense of trust and attachment, which in turn supports long-term loyalty. Satisfaction can be an important foundation in building and maintaining loyalty. The results of this study are in line with previous research by (Kristania et al., 2022). It is also in line with the study by (Sumarauw et al., 2015) which shows that customer satisfaction has a significant effect on customer loyalty.

H5: It is suspected that satisfaction has an effect on customer loyalty.

### E-Service Quality

Because it includes pertinent indicators and may be used to assess the overall quality of electronic services, the e-service quality model is a comprehensive and integrative model of online-based service quality. According to him, electronic service quality includes 3 indicators, namely Efficiency, Reliability and Privacy.

For a business, customer pleasure is crucial. The quality of e-services is one of many variables that can impact customer satisfaction. According to previous study by Murhadi & Reski (2022), e-service quality has an effect on customer satisfaction. Jonathan (2013) also demonstrates that e-service quality has an effect on customer satisfaction.

H1: It is suspected that e-service quality has an effect on customer satisfaction.

A customer's loyalty can arise because he feels satisfied with what he receives. A customer who gets what they want tends to be loyal to the company. According to the previous study by Tanzil & Lestari (2023), E-Service Quality has a significant effect on customer loyalty. Elrado (2014) also states that the customer satisfaction variable has a significant effect on the customer loyalty variable. Therefore, the tested hypothesis is obtained.

H2: It is suspected that e-service quality has an effect on customer loyalty.

### Trust

According to (Haron et al., 2020), Customer trust may also be described as the conviction that a service provider will keep its promises and that its claims are trustworthy in the connection between customer and provider. There are four indicators based on the leadership style developed by Maharani in (Sulle, 2022) for the trust variable, namely: Caring, and Credibility.

According to (Islam et al., 2021), Customer trust is a belief in the consistency and honesty of the company. Customer trust is also influenced by employees openly providing information as it is, which means employees are honest in providing services to customers. In term of service, if service providers are able to provide the right services according to the needs of service users and are honest in providing it, service users will feel confident in the services provided and trustworthy services will make service users feel satisfied. Additionally, customers have confidence that BCA is one of the best banks, which can be concluded because it has been consistent in providing banking services to customers up to this point, which suggests that the business is doing well. By providing a variety of trusted service values, reliable services are promised and a sense of security arises in banking transactions, which will satisfy customers. This is in accordance with the results of the Sumarauw et al (2015) and Purba & Talumantak (2023) studies which state that trust affects customer satisfaction.

H3: It is suspected that trust has an effect on customer satisfaction.

Trust is business pondation. Building trust in long term relationships with customer is an important factor to create customer loyalty. This trust can not simply be recognized by other business partner, but must be built from beginning and can be proved (Damayanti & Djawato., 2018). Bank must provided good service quality so that customers don't turn to the other bank. Research by (Utami et al., 2019) and (Triandewo & Yustine, 2020) that trust affects customer loyalty.

H4: It is suspected that trust has an effect on customer loyalty.

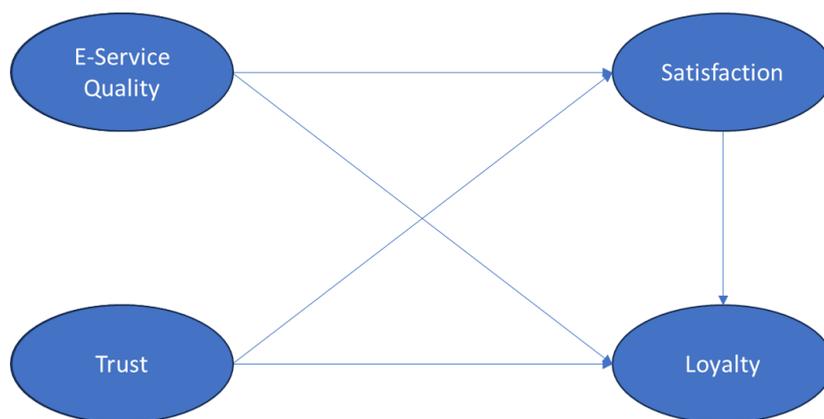
### Conceptual Framework

Figure 1 shows the conceptual framework for this study.

## RESEARCH METHODS

### Population and Sample

The population were active customers at BCA KCP Juanda Pekanbaru. totaling 280 people. In research, sampling used Slovin's formula, with a minimum sample that could be selected for research with a population of 280 and a 10% margin of error was 74 respondents. To anticipate invalid and incomplete data, in this study a questionnaire was distributed to 100 customers.



Source: Purba & Talumantak (2023); Murhadi & Reski (2022)

Figure 1. Research Model

**Operational Variable**

Table 2 lists out all the operational variables for this research.

**Table 2. Operational Variable**

| No. | Variable                            | Indicator                 | Statement   | Scale    |
|-----|-------------------------------------|---------------------------|---|----------|
| 1   | E-Service Quality (X <sub>1</sub> ) | 1. Efficiency             | 1. ease of getting information from mobile application<br>2. ease of using mobile application   | Interval |
|     |                                     | 2. Reliability            | 1. no error when using mobile application<br>2. mobile application giving accurate and up to date information                                   |          |
|     |                                     | 3. Privacy                | 1. mobile application can keep customer privacy<br>2. mobile application has a strong security system   |          |
| 2   | Trust (X <sub>2</sub> )             | 1. Caring                 | 1. caring about security of customer data and financial transaction<br>2. company always show respect to customer                               | Interval |
|     |                                     | 2. Credibility            | 1. company has a good credibility<br>2. company received recognition as the largest private bank in Indonesia                                   |          |
| 3   | Satisfaction (Y <sub>1</sub> )      | 1. Expectation Conformity | 1. customer satisfied with employee ability<br>2. mobile application service adjusted to customer expectations                                  | Interval |
|     |                                     | 2. Interest in Revisiting | 1. customer satisfied and interest to continuing to use mobile application<br>2. customer will revisit company when doing financial transaction |          |
|     |                                     | 3. Recommendation         | 1. customer will invite other people to open account in company<br>2. customer will be recommendation company to other people                   |          |
| 4   | Loyalty (Y <sub>2</sub> )           | 1. Repeat                 | 1. customer always using product/service of company<br>2. customer satisfying doing financial transaction on company                            | Interval |
|     |                                     | 2. Retention              | 1. customer will not switch to another bank<br>2. customer will return to use bank product/services   |          |

**Hypothesis Test**

To determine whether or not there is an effect of the independent variables on the dependent variable, the proposed hypotheses were tested by conducting simultaneous testing (F test), and partial testing (t test).

## RESULT AND DISCUSSION

**Table 3. Respondent Characteristics**

| Demography    | Category              | Respondents | %          |
|---------------|-----------------------|-------------|------------|
| Gender        | Male                  | 51          | 51         |
|               | Female                | 49          | 49         |
|               | <b>Total</b>          | <b>100</b>  | <b>100</b> |
| Age           | <20                   | 6           | 6          |
|               | >20-30                | 46          | 46         |
|               | >30                   | 48          | 48         |
|               | <b>Total</b>          | <b>100</b>  | <b>100</b> |
| Occupation    | Private Employee      | 30          | 30         |
|               | Entrepreneur          | 42          | 42         |
|               | Civil Employee        | 8           | 8          |
|               | Others                | 20          | 20         |
|               | <b>Total</b>          | <b>100</b>  | <b>100</b> |
| Income        | <5.000.000            | 22          | 22         |
|               | >5.000.000-10.000.000 | 36          | 36         |
|               | >10.000.000           | 42          | 42         |
|               | <b>Total</b>          | <b>100</b>  | <b>100</b> |
| Length of Use | < 5 years             | 36          | 36         |
|               | > 5 years             | 64          | 64         |
|               | <b>Total</b>          | <b>100</b>  | <b>100</b> |

*Source: Processed, 2023*

Table 3 shows the characteristics used to categorize respondents. Based on gender, there were 51 male and 49 female respondents. It can be concluded that the majority of respondents who filled out the questionnaire were male with a percentage of 51%. Based on age, there were 6 respondents aged <20 years. There were 46 respondents aged >20 to 30 years. There were 48 respondents aged >30 years. It can be concluded that the majority of respondents who filled out the questionnaire were > 30 years old. This is because at that age respondents have wider experience in using banking services, including in using online banking services or e-services.

By occupation, 30 respondents were employees, 42 respondents were self-employed, 8 respondents were civil servants, while 20 people had jobs outside the category. More respondents were self-employed than other jobs with a percentage of 42%. Respondents are BCA customers because all financial transactions, both buying and selling products or services, are easier to do through BCA than other banks.

Based on the characteristics of respondents' income, 22 respondents earned <5,000,000. 36 respondents earned > 5,000,000 to 10,000,000. And as many as 42 people earned >10,000,000. It can be concluded that the majority of respondents who filled out the questionnaire earned > 10,000,000 with a percentage of 42%. This is because some respondents were entrepreneurs who have been running a business for a long time so they already have an income of >10 million. Based on the length of time being a customer, Figure 4.7 shows that 36 respondents have been customers <5 years with a percentage of 36%. 64 respondents have been customers >5 years with a percentage of 64%. It can be concluded that the majority of respondents who filled out the questionnaire have been customers >5 years with a percentage of 64%.

### Outer Model Test

A measurement model with reflexive indicators based on the correlation between item scores and component scores with PLS is known as convergent validity. The factor loading value only observes the relationship between indicators and exogenous constructs; if the factor loading value is less than 0,5, it must be eliminated from the model and reestimated.

Based on the Table 4, it can be seen that the results have met convergent validity because all factor loading >0.5. However, for one of the indicators, namely X2.1, X2.4, Y1.1, Y2.1, Y2.4, the factor loading results were below 0.5. Therefore, the researcher removed the indicator and then re-estimated. Therefore, it may be said that all of the endogenous constructs in this research are valid.

**Table 4. Loading Factor**

| Variable                 | Indicator | Loading Factor |
|--------------------------|-----------|----------------|
| <b>E-Service Quality</b> | X1.1      | 0,795          |
|                          | X1.2      | 0,825          |
|                          | X1.3      | 0,745          |
|                          | X1.4      | 0,719          |
|                          | X1.5      | 0,670          |
|                          | X1.6      | 0,753          |
| <b>Trust</b>             | X2.2      | 0,789          |
|                          | X2.3      | 0,648          |
|                          | X2.5      | 0,745          |
|                          | X2.6      | 0,790          |
| <b>Satisfaction</b>      | Y1.2      | 0,718          |
|                          | Y1.3      | 0,769          |
|                          | Y1.4      | 0,694          |
|                          | Y1.5      | 0,736          |
|                          | Y1.6      | 0,734          |
| <b>Loyalty</b>           | Y2.2      | 0,873          |
|                          | Y2.3      | 0,806          |

Source: Processed, 2023.

**Construct Reliability**

Reliability can be seen through the Composite Reliability (CR) and Average Variance Extracted (AVE) values in Table 5. Composite reliability is said to be good if it has a value  $\geq 0.7$ . The AVE value is said to be good when it's  $\geq 0.5$ .

**Table 5. Construct Reliability**

| Variable                 | Composite Reliability | Average Variance Extracted (AVE) |
|--------------------------|-----------------------|----------------------------------|
| <b>E-Service Quality</b> | 0,847                 | 0,566                            |
| <b>Trust</b>             | 0,600                 | 0,705                            |
| <b>Satisfaction</b>      | 0,782                 | 0,534                            |
| <b>Loyalty</b>           | 0,734                 | 0,555                            |

Source: Processed, 2023

According to the findings of the measurement model's validity and reliability tests, all seen variables can be used to measure their latent variables, and the model's reliability is likewise good. This demonstrate the indicators' dependability in assembling exogenous constructions.

**Structural Model Testing (Inner Model)**

**Coefficient of Determination (R2)**

The results of the coefficient of determination test show that the adjusted R-Square value of Customer Loyalty was 0.408 or 40.8%. Thus, customer loyalty is influenced by e-service quality and trust and satisfaction of 40.8%. While the remaining 59.2% was influenced by other factors not revealed in this study.

Meanwhile, the adjusted R-Square for satisfaction was 0.617 or 61.7%. Thus, customer satisfaction influenced by e-service quality and trust variables by 61.7%. While the remaining 38.3% was influenced by other factors not disclosed in this study.

**Hypothesis Testing**

**Tabel 6. Path Coefficients**

|                                    | Original Sample (O) | T Statistics ((O/STDEV)) | P Values |        |
|------------------------------------|---------------------|--------------------------|----------|--------|
| E- Service Quality -> Loyalty      | 0,214               | 1,567                    | 0,117    | No Sig |
| E- Service Quality -> Satisfaction | 0,477               | 5,717                    | 0,000    | Sig    |
| Satisfaction -> Loyalty            | 0,275               | 1,752                    | 0,080    | Sig    |
| Trust -> Loyalty                   | 0,238               | 1,865                    | 0,062    | Sig    |
| Trust -> Satisfaction              | 0,385               | 4,448                    | 0,000    | Sig    |

Source: Processed, 2023

The data analysis method used in this research is bootstrapping. Bootstrapping is resampling, to determine the t value, so that the significance level of the t value can be known. Table 6 shows the results for hypothesis testing.

## **Discussion**

### **The Effect of E-Service Quality on Customer Satisfaction**

From the results of descriptive analysis, e-service quality is a factor that respondents consider important in fulfilling satisfaction. This is in line with the results of regression analysis and partial testing (t test) of the e-service quality variable which means that e-service quality has a positive and significant value. This means that partially it can be stated that the e-service quality variable has a real effect on customer satisfaction of PT Bank Central Asia Tbk KCP. And because the e-service quality variable has a positive regression coefficient, this means that e-service quality has a positive effect on customer satisfaction.

From the results of descriptive statistical analysis, it is known that most respondents stated that BCA Mobile has a strong security system to protect customer personal data. This gives customers sense of comfort and safety when using e-service quality to make transactions. This is what drives the E-Service Quality variable to affect customer satisfaction. The results of the current study are in line with previous research from Murhadi & Reski (2022) which shows that e-service quality affects customer satisfaction.

### **The Effect of Trust on Customer Satisfaction**

The results of descriptive analysis show that trust can be partially stated to have an effect on customer satisfaction. This is in line with the results of regression analysis and partial testing (t test) of the trust variable which means that trust has a positive and significant value. This means that partially it can be stated that the trust variable has a real effect on customer satisfaction. And because the trust variable has a positive regression coefficient, trust has a positive influence on customer satisfaction.

From the results of descriptive statistical analysis, it is known that most research respondents stated that PT BCA Tbk puts great emphasis on the security of data and financial transactions. This is a positive response given by customers. This condition encourages increased trust in customer satisfaction at PT BCA Tbk. The results of the current study are in line with previous research which states that trust affects customer satisfaction from Purba & Talumantak (2023).

### **The Effect of E-Service Quality on Customer Loyalty**

From the results of descriptive analysis, e-service quality can be stated partially has no effect on customer loyalty. This is in line with the results of regression analysis and partial testing (t test) of the e-service quality variable which means that e-service quality has a value that is not positive and significant. This means that partially it can be stated that the e-service quality variable has no real effect on BCA customer loyalty. And because the e-service quality variable has a negative regression coefficient, it means that e-service quality has no effect on customer loyalty.

From the results of descriptive statistical analysis, it is known that of all the research respondents' statements, the statement "disagree" is for the statement "I easily find the information I need in the BCA Mobile application". This is a negative response, because customers state they cannot easily find the information needed. This condition is one of the factors that make e-service quality has no effect on Customer Loyalty. The results of the current study are in line with previous research which states that e-service quality has no effect on customer loyalty from Nurrohmah & Bismantara (2019).

### **The Effect of Trust on Customer Loyalty**

From the results of descriptive analysis, trust can be stated partially affects customer loyalty. This is in line with the results of regression analysis and partial testing (t test) of the trust variable which means that trust has a positive and significant value. This means that partially it can be stated that the trust variable has a real effect on BCA customer loyalty. And because the trust variable has a positive regression coefficient, trust has a positive influence on customer loyalty.

From the results of descriptive statistical analysis, it is known that most of the research respondents stated that PT BCA Tbk serves all customers according to their promises. This is a positive response. This condition encourages increased consumer confidence in customer loyalty. The results of the current study are in line with previous research which states that there is an effect of trust on customer loyalty from (Utami et al., 2019) and (Triandewo & Yustine, 2020).

### **The Effect of Satisfaction on Customer Loyalty**

From the results of descriptive analysis, satisfaction affects customer loyalty. This is in line with the results of regression analysis and partial testing (t test) on customer satisfaction which means that customer satisfaction has a positive and significant value. That is, partially, it can be stated that the customer satisfaction variable has a real

effect on BCA customer loyalty. And because the customer satisfaction variable has a positive regression coefficient, customer satisfaction has a positive influence on loyalty.

From the results of descriptive statistical analysis, it is known that most of the research respondents stated that customers would visit BCA Tbk bank again to conduct financial transactions. This indicates a positive response from customers, which suggests loyalty to the company. The current research results are in line with previous research which shows that customer satisfaction has a significant effect on customer loyalty from (Kristania et al., 2022).

## CONCLUSION

The conclusions that can be drawn from the results of this study include: (1) E-Service Quality has a significant effect on customer satisfaction of PT Bank Central Asia, Tbk. In this study, e-service quality has a positive effect on customer satisfaction, so that if the effect of e-service quality is high, customer satisfaction will also increase. (2) Trust has a significant effect on customer satisfaction of PT Bank Central Asia, Tbk. In this study, trust has a positive effect on customer satisfaction, customer satisfaction can be nurtured with the trust of customers. If customer trust increases, customer satisfaction will also increase. (3) E-Service Quality has an insignificant effect on customer loyalty of PT Bank Central Asia, Tbk. In this study, e-service quality does not have a positive effect on customer loyalty. (4) Trust has a significant effect on customer loyalty of PT Bank Central Asia, Tbk. In this study trust has a positive effect on customer loyalty. Customer loyalty can be formed with trust from customers. If customer trust increases, customer loyalty will also increase. (5) Customer satisfaction has a significant effect on customer loyalty of PT Bank Central Asia, Tbk. In this study customer satisfaction has a positive effect.

Based on the results of research and evaluation, the suggestions that can be given by the author are as follows: (1) For academics or suture researchers, it is hoped that they develop other variables that are not utilized in this study or use different methods to produce better research results. (2) For companies, it is hoped that they will prioritize customer trust and improve e-service quality. In service companies, customer trust is important to be able to make customers loyal. Satisfaction is also an important element that can increase customer loyalty by mediating trust in customer loyalty. So, in order for the company to retain its customers, the company must be able to increase trust and service quality, paying attention to things that can erode the company's trust and service quality.

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