

E-SERVICE QUALITY AT LIVIN' BY MANDIRI USERS: THE MEDIATING ROLE OF E-CUSTOMER SATISFACTION ON E-CUSTOMER LOYALTY



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Abstract

Currently, the banking world is competing fiercely to provide the best service to customers, especially in the realm of Mobile Banking. The purpose of this study was to determine the effect of e-service quality on e-customer loyalty through e-customer satisfaction as a mediating variable in m-banking users, especially livin' by Mandiri users. This study uses quantitative research methods with sampling techniques using a purposive sampling approach; the samples taken in this research were 400 respondents of livin' by mandiri users. The data obtained will be processed through Microsoft Excel, and then continued data analysis using Smart-PLS. The results of this study show that e-service quality affects Livin'by Mandiri user e-customer satisfaction, e-service quality affects Livin' by Mandiri user e-customer loyalty, e-customer satisfaction affects Livin'by Mandiri user e-customer loyalty, and e-customer satisfaction mediates the relationship between e-service quality and the e-customer loyalty of Livin'by Mandiri users.

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

INTRODUCTION

Banking was initially manual in branch offices with paper records. In the 1980s, computers and ATMs began to be used. In the 2000s, the internet and mobile banking developed so that transactions could be done without going to the bank (Hartono & Setyaningrum, 2025). The 2010s saw the emergence of digital banks and application-based and cloud services. Since 2020, banking has been fully transformed with neobanks, open banking, and AI and blockchain technology. The success of corporations and organizations now heavily depends on information technology. Rapid developments in media, informatics, and communication technology, as well as the expansion of the global data infrastructure, have altered the ways that business is conducted in banking, industry, government, and social politics (Ismulyaty et al., 2022). The internet is an ideal medium for banking activities due to the potential for cost savings, The role of the internet is no longer just a means of information, but can also carry out banking transactions anytime and anywhere without being limited by distance and time, also called internet banking (Wina Almayanti & Chaerudin, 2022).

A service for carrying out financial transactions over the internet is called internet banking. This type of banking involves using the internet to conduct transactions and get additional information via the bank's website. internet banking is one of the means used to improve services for customers to build customer loyalty (Alamsyah & Safitri, 2024). Through this activity, the client and the bank can communicate without physically visiting the bank office by using the internet network as a bridge or link. Consumers can connect their devices to the bank system using desktop or laptop computers, tablets, cellphones, or other devices with an internet connection. Banks also take advantage of the speed at which technology is developing to entice clients to invest their money with all of the ease and security it provides. The goal of internet technology is to help banks provide better services. Its convenience and efficiency make Internet Banking attractive and easily accepted by customers.. (Ismulyaty et al., 2022).

In the banking industry, banks including BCA, BRI, Mandiri, and BNI are vying more intensely to offer the finest customer service, particularly in the area of mobile banking. Based on the Top Brand Award in the E-Channel category in 2024, banks that are included in the Top Brand Index in mobile banking in order are Bank BCA, Bank BRI, and Bank BNI. BCA's mobile banking, namely m-BCA, occupies the highest position with a percentage of 51.00%, BRI Mobile with a percentage of 20.70%, BNI Mobile with a percentage of 12.10%, and Livin' By Mandiri which occupies the fourth position with a percentage of 7.50% (Top Brand Index, 2025) from these percentages it can be seen that Livin' By Mandiri's percentage is far adrift of BRI Mobile, m-BCA, and BNI Mobile. This can indicate the need to improve service quality and customer satisfaction in Mandiri m-banking in order to compete with other m-banking.

Table 2.
Top Brand Index

Mobile Banking	
Brand	TBI
m-BCA	51.00%

BRImo	20.70%
BNI Mobile	12.10%
Livin' By Mandiri	7.50%
OCTO Mobile by CIMB Niaga	3.40%
Bjb Syariah Mobile Maslahah	1.90%
M Smile	1.50%
M2U	1.20%

Source: Top Brand Award (2025)

Based on the data presented in Table 1, Livin' by Mandiri, which is Mandiri's m-Banking, shows lower growth compared to its competitors, such as m-BCA, BRI Mobile, and BNI Mobile. Despite making various innovations and improving the quality of electronic services, Livin' by Mandiri still lags behind its competitors. To maintain a competitive market share, the banking sector is actively working to improve the quality of e-services, introduce various innovations, and incorporate superior features into mobile banking applications. Timothy Utama, IT Director of Bank Mandiri, has stated the bank's ongoing commitment to innovation and the provision of relevant new features, both in the context of banking services and outside of banking services. All the features offered by the Livin' Mandiri app address customers' daily financial needs in one application. To ensure that customers can complete transactions easily and safely, Bank Mandiri always checks and assesses its offerings.

To get a lot of consumers, one way that can be done is to create customer loyalty (Harahap, 2021; Yucha & Hwihanus, 2024). With the development of the digital world starting to grow, the concept of loyalty in the context of the online environment, is often called e-customer loyalty. E-customer loyalty is the process of creating and preserving customer loyalty in the digital marketplace, and it is related to the expansion and durability of online enterprises. (Sasono et al., 2021). The components that can provide competitive advantage are e-service quality and innovation. E-service quality consists of adequate infrastructure to deliver online services, while innovation is implemented because customers want updates in the services they receive. The end result of e-service quality and innovation is e-customer satisfaction. (Nafiah & Trihudiyatmanto, 2021). By providing good E-Service Quality, it will have an impact on e-customer satisfaction, because e-service quality has an important role in measuring e-customer satisfaction with the services provided by the company. One of the main determinants in creating e-customer loyalty is e-customer satisfaction. (Akhmadi & Martini, 2020). To measure e-customer satisfaction as business performance is a new strategy related to e-service quality and e-customer loyalty. (Syahidah & Aransyah, 2023).

Based on previous research conducted by (Mariana & Aidil Fadli, 2022) claims that among Indonesian banking clients, e-loyalty is positively impacted by e-service quality. while (Pratama et al., 2024) found no positive effect of e-service quality on e-customer loyalty.

The aforementioned theory explains why the findings of earlier studies on the relationship between e-service quality and e-customer loyalty continue to be inconsistent. Consequently, e-customer happiness is included by researchers as a mediating variable. With

the mediating variable, it is hoped that the inconsistency can be resolved. Therefore, Through e-customer satisfaction, this study seeks to ascertain how e-service quality affects e-customer loyalty.

REVIEW OF LITERATURE

E- Service Quality

E-service quality is a concept that describes the ability of an electronic site or platform to provide effective and efficient services to facilitate online shopping, buying, selling, and transaction activities (Zemblytė, 2015) in (Murhadi et al., 2022) Conceptually, e-service quality can be understood as an extension of traditional service quality, which assesses the difference between customers' perceptions of the service received and their previous expectations (Tjiptono & Chandra, 2005) in (Novyantri & Setiawardani, 2021). In addition, (Lin et al., 2016) added that e-service quality can also be seen as a user's overall evaluation of the quality of virtual facilities provided by electronic services. In the context of electronic banking, (Ul Haq & Awan, 2020) In the realm of mobile banking, e-service quality is crucial as it directly affects the user experience and the level of customer trust in the banking application. Features such as ease of navigation, speed of response, service reliability, aesthetics of site appearance, and the ability to meet customer transaction needs are the main aspects that determine service quality (Parasuraman et al., 2005). Therefore, this study uses electronic service quality indicators which include efficiency, fulfillment, responsiveness, reliability, navigability, site aesthetics, and ease of contact with services. By understanding and measuring e-service quality based on these indicators, mobile banking can increase customer satisfaction and loyalty through providing services that meet consumer expectations and needs in this digital era.

E- Customer Satisfaction

E-customer satisfaction refers to the level of consumer satisfaction with electronic services that meet or exceed their expectations (Singh et al., 2023). In general, this satisfaction is formed when the performance of online products or services matches customer expectations, and is higher if it exceeds expectations (Farisal Abid & Purbawati, 2020). (Budiman et al., 2020) added that this satisfaction is the result of a comprehensive assessment of various customer interactions with online media. In the context of mobile banking, customer satisfaction is highly dependent on transaction security factors, ease of use, and intuitive interface design, which directly affect user experience and their loyalty (Fathi et al., 2012). Therefore, this study uses indicators such as convenience, merchandising, site design, and security as the main measures of e-customer satisfaction.

E-Customer Loyalty

E-customer loyalty refers to a customer's commitment to return to using a site or online service repeatedly, regardless of competitors' marketing efforts, as well as the emergence of a desire to recommend the service to others (Liani & Yusuf, 2021). This loyalty is not only measured by the frequency of visits or transactions, but also by the level of

customer attachment to the site. In the context of internet banking, customer loyalty can be seen from how often they use a particular service, how long they stay on the site, and their active involvement in interactions with the service (Saputro, 2023). Several studies emphasize that customer loyalty in electronic services is strongly influenced by positive user experience, which is supported by factors such as trust, ease of access, and transaction security (Srinivasan et al., 2002). Such factors are particularly important in mobile banking, where security risks and user convenience are major concerns. Therefore, the loyalty indicators used in this study include a strong desire to make repeated transactions on the same site, making the site the first choice in online transactions, recommending the site to others, and customer resistance to the temptation to switch to competing services.

Research Hypothesis

E-Service Quality On E-Customer Satisfaction

Providing high E-service quality is a key strategy for companies that want to gain a competitive advantage and attract customers to buy products or use services (Yulfis Wandu et al., 2020). E-service quality is something that must be created to form E-customer satisfaction (Widiaputri et al., 2018). Currently, there are many types of services offered by e-banking such as online transfers, paying bills online, checking balances, and mutation information. The services offered are expected to meet customer needs. If the services offered are reliable, it is assumed that e-banking has good service quality where it can increase customer satisfaction in using e-banking (Indrasari et al., 2022). Based on the explanation above, the following hypothesis is made:

H1: E-Service Quality affects E-Customer Satisfaction

E-Service Quality On E-Customer Loyalty

E-customer loyalty can be determined by the service factors provided, be it in the form of general service or e-service quality. Service to customers and exceeding their expectations will make customers tend to make repeat transactions (Sari et al., 2020). Electronic service quality is one method or technique of measuring website service quality based on end-user perceptions (Juwaini et al., 2022). In order to foster e-customer loyalty to an online site, high e-service quality involves offering good service that makes customers feel comfortable on the site and may boost customer trust, which is crucial in business and customer interactions. (Berlianto, 2019). Based on the explanation above, the following hypothesis is made:

H2: E-service quality affects e-customer loyalty

E-Customer Satisfaction On E-Customer Loyalty

The level of electronic customer satisfaction with a site will affect the size of electronic customer loyalty (Tirtayasa et al., 2024). The researchers marked that e-customer satisfaction can significantly guarantee repeat purchases, which will lead to e-customer loyalty (Salehzadeh et al., 2023). Loyal customers are more likely to feel more satisfied with the service provided and the overall experience with the service provider than non-loyal customers. Therefore, satisfied customers may demonstrate their loyalty online rather than offline, possibly through bookmarks, search tools, and active links related to website content (Shankar et al., 2003). Based on the explanation above, the following hypothesis is made:

H3: E-Customer Satisfaction affects E-Customer Loyalty

E-Service Quality On E- Customer Loyalty Through E-Customer Satisfaction

Good e-service quality can be a competitive advantage for service companies. Satisfied consumers will indirectly create loyalty. Thus it can be concluded that e-service quality can create electronic customer satisfaction and will ultimately foster e-customer loyalty (Septiani & Nurhadi, 2020). When customer e-satisfaction is met with the services provided, it will increase e-loyalty. However, if customers are not satisfied with e-service quality, it will cause losses to cause customer loss (Sugiharto & wijaya, 2020). Based on the explanation above, the following hypothesis is made:

H4: E-service quality affects E-customer loyalty through E-Customer Satisfaction.

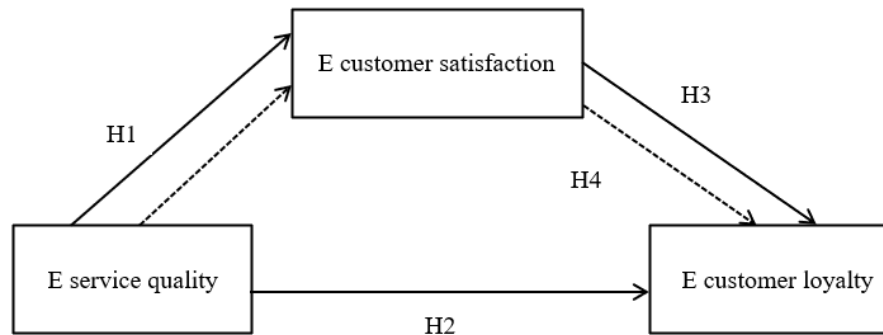


Figure 1.
Research Framework
 Source: (Author’s, 2025)

RESEARCH METHOD

This research uses quantitative research methods, namely research methods based on the philosophy of positivism, used to research on certain populations or samples, data collection using research instruments, quantitative/statistical data analysis, with the aim of testing predetermined hypotheses (Sugiyono, 2019) . variables in this study are e-service quality (X1), e-customer satisfaction C(M), and e-customer loyalty (Y).

The population in this study were users of livin' by mandiri in the city and district of Cirebon whose numbers were unknown, if the population in the study was not known with certainty, the calculation of the sample size could use the Cochran formula (Sugiyono, 2019). Then the sample in this study was 400 respondents.

The sampling technique used is nonprobability sampling with a purposive sampling approach, data collection techniques by distributing questionnaires to respondents via Google Form and using a 5-point Likert scale measurement. The data obtained will be processed through Microsoft Excel, where the data is organized in tabular form. Then proceed with data analysis using Smart-PLS.

RESULTS AND DISCUSSION

Table 2.
Profile Respondents

Category		Number of Respondents	Percentage
Gender	Male	178	44,5%

	Female	222	55,5%
Age	< 20 Years	28	7%
	20 – 30 Years	286	71,5%
	31- 40 Years	68	17%
	>40 Years	18	4,5%
Job	Studen	163	40,8%
	Employee	151	37,7%
	Self-employed	45	11,3%
	Housewife	32	8%
	Other	9	2,2%
	<1 Years	130	32,5%
	2-3 Years	165	41,3%
	4-5 Years	76	19%
	>5 Years	29	7,3%

Table 3.
Outer Loading

Variabel	Indicators	Outer Loadings
E-Service Quality	X1	0,716
	X2	0,802
	X3	0,879
	X4	0,878
	X5	0,901
	X6	0,879
	X7	0,895
E-Customer Loyalty	Y1	0,904
	Y2	0,935
	Y3	0,924
	Y4	0,912
E- Customer Satisfaction	Z1	0,898
	Z2	0,933
	Z3	0,931
	Z4	0,879

Source: Results of Author's Data Processing with SmartPLS Application (2025)

If each reflecting indicator block's Outer Model measurement model correlates with the construct to be assessed by more than 0.70, it is considered high. Thus, it may be concluded that the aforementioned outer loading satisfies convergent validity. It may be concluded that all of the indicators in each variable are suitable for additional investigation as Table 1 above demonstrates that each indicator for each variable has an outer loading value greater than 0.7.

Table 4.
Cross Loading

	E-Customer Loyalty	E- Customer Satisfaction	E-Service Quality	Conclusion
X1	0,453	0,552	0,716	Valid
X2	0,496	0,643	0,802	Valid
X3	0,668	0,740	0,879	Valid
X4	0,664	0,733	0,878	Valid
X5	0,689	0,759	0,901	Valid
X6	0,679	0,757	0,879	Valid
X7	0,727	0,811	0,895	Valid
Y1	0,904	0,790	0,727	Valid
Y2	0,935	0,730	0,681	Valid
Y3	0,924	0,725	0,664	Valid
Y4	0,912	0,721	0,654	Valid
Z1	0,731	0,898	0,783	Valid
Z2	0,746	0,933	0,789	Valid
Z3	0,745	0,931	0,771	Valid
Z4	0,722	0,879	0,730	Valid

Source: Results of Author's Data Processing with SmartPLS Application (2025)

From the data in Table 4 above, Comparatively, it is evident that the cross-loadings of other constructs must be smaller than the outer loadings of indicators in related constructs. be said that certain latent variables are better at predicting their indicators than others.

Table 5.
Average Variance Extracted (AVE)

Variabel	Average Variance Extracted (AVE)	Conclusion
E-Customer Loyalty	0,844	Valid
E-Customer Satisfaction	0,829	Valid
E-Service Quality	0,727	Valid

Source: Results of Author's Data Processing with SmartPLS Application (2025)

The three variables in this study had values more than 0.5, according to the analysis results in Table 5, indicating that all of the variables have excellent validity.

Table 6.
Cronbach's and Composite Reliability

Variable	Cronbach's Alpha	Composite Reliability	Conclusion
E- Customer Loyalty	0,939	0,956	Valid
E-Customer Satisfaction	0,931	0,951	Valid
E-Service Quality	0,937	0,949	Valid

Source: Results of Author's Data Processing with SmartPLS Application (2025)

According to Table 6, it can be seen that each indicator has a cross-loading value exceeding the value of other constructs; therefore, several indicators in this study have met the requirements. Based on the convergent validity and discriminant validity tests that have

been carried out to test validity, it can be concluded that 14 statement items can be used as research instruments. According to table 6, it can be seen that the Cronbach's Alpha value for each variable has a value of > 0.70 and the Composite Reliability value for each variable each has a value above the critical value of > 0.70 , so it can be concluded that all statements on the variables in the questionnaire in this study are declared reliable.

Table 7.
R-square

Variabel	R Square
E-Customer Loyalty	0,666
E-Customer Satisfaction	0,721

According to Table 7, it can be seen that E-Loyalty Customer has an R-square value of 0.666, which means that E-Service Quality has an influence on E-Satisfaction by 66.6% and the remaining 33.4% is influenced by other variables that are not in this study. While E-Satisfaction has an R-square value of 0.721, this means that E-Service Quality influences E-Customer Satisfaction by 72.1%, the remaining 27.9% is influenced by other variables not included in this study.

Table 8.
Hypotheses Test

Variable	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ((O/STDEV))	P Values
E-Customer Satisfaction -> E-Customer Loyalty	0,628	0,628	0.065	9,624	0.000
E-Service Quality -> E-Customer Loyalty	0,213	0,215	0.066	3,214	0.001
E-Service Quality -> E-Customer Satisfaction	0,844	0,845	0.021	40,729	0.000
E-Service Quality -> E-Customer Satisfaction -> E-Customer Loyalty	0,530	0,531	0.055	9,694	0.000

Discussion

H1: E-Service Quality on E-Customer Loyalty

Based on Table 8, it is known that the t value is 3.214; this result is greater than the t table of 1.966, thus it can be concluded that H_0 is rejected and H_2 is accepted. The original sample estimate value is 0.213; these results show a positive value. This means that the direction of the relationship between the two variables is positive. This means that E-Service Quality in the Livin' By Mandiri application affects Customer E-Loyalty.

H2: E-Service Quality on E- Customer Satisfaction

Based on Table 8, the results of the t-count are 40.729, which shows that it is greater than the t table, which is 1.966. From these results, it can be concluded that H_0 is rejected and H_3 is accepted. The original sample estimate value is 0.844; these results show a positive value. This means that the direction of the relationship between the two variables is positive.

This means that E-Service Quality in the Livin' by Mandiri application affects Customer E-Satisfaction.

H3: E-Customer Satisfaction on E-Customer Loyalty

Based on Table 8, it is known that the t value is 9.624; this result is greater than the t table of 1.966, thus it can be concluded that Ho is rejected and H1 is accepted. The original sample estimate value is 0.628; these results show a positive value. This means that the direction of the relationship between the two variables is positive. This means that E-Customer Satisfaction on the Livin' By Mandiri application affects E-Customer Loyalty.

H4: E-Service Quality on E-Loyalty Customer through E-Satisfaction Customer

Based on Table 8, it is known that the t value of 9.694 is greater than the t table of 1.966; thus, it can be concluded that Ho is rejected and H2 is accepted. The original sample estimate value is 0.530; these results show a positive value. This means that the direction of the relationship between the three variables is positive. This means that E-Service Quality in the Livin' by Mandiri application affects E-Customer Loyalty through E-Customer Satisfaction as mediation.

CONCLUSION

From the results of research that has been conducted through questionnaires to 400 users of the Livin' By Mandiri application in Indonesia, the conclusions obtained from the formulation of problems and hypotheses are Mandiri application users in Indonesia, the conclusions obtained from the formulation of the problem and the hypothesis are as follows. as follows:

- 1) The effect of E-Service Quality on E-Customer Loyalty on users Livin' by Mandiri in Indonesia. Based on the research results that have been shown, it shows that the statistical T value of $3.214 > 1.966$, and has an original sample estimate value of 0.213. This means that E-Service Quality on the Livin' by Mandiri application has a positive effect on E-Customer Loyalty.
- 2) The effect of E-Service Quality on E-Customer Satisfaction on application users Livin By Mandiri Indonesia. Based on the research results that have been shown, it shows that the statistical T value of $40.729 > 1.996$, and has an original sample estimate value of 0.844. This means that the E-Service Quality of the Livin By Mandiri application is influenced by E-Customer Satisfaction.
- 3) The effect of E-Customer Satisfaction on E-Customer Loyalty on application users Livin By Mandiri application users in Indonesia. Based on the research results that have been shown, it shows that the statistical T value value of $9.624 > 1.996$, and has an original sample estimate value of 0.628. This means that the E-Satisfaction Customer of the Livin By Mandiri application is influenced by E-Customer Loyalty.
- 4) The effect of E-Service Quality on E-Customer Loyalty mediated by E-Customer Satisfaction on Livin By Mandiri application users in Indonesia. Based on the research results that have been shown, it shows that the T statistical value of $9.694 > 1.996$, and has an original sample estimate value of 0.530. This means that E-Service Quality on the Livin By Mandiri application affects Customer Loyalty and is mediated by E-Customer Satisfaction.

According to researchers, it is very important for bank employees and management to improve service work patterns. Especially through the “Livin' by Mandiri” platform or other digital services, Bank Mandiri can continue to grow and have a positive impact on the people who use these services. Researchers hope that this research can also be used as a reference for employees and companies to help determine the factors that can affect E-Customer Satisfaction and E-Customer Loyalty.

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