CUSTOMER LOYALTY IN DIGITAL BANKING: THE ROLE OF USER JOURNEY AND CUSTOMER EXPERIENCE (A CASE STUDY ON BANK MAS MOBILE)

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Abstract

This study aims to analyze the role of user journey and customer experience in influencing customer loyalty within the context of digital banking services, using Bank MAS as a case study. The research model adopts a quantitative approach by employing the Structural Equation Modeling-Partial Least Squares (SEM-PLS) method on data collected from 280 respondents who use the Bank MAS Mobile application. The variables tested include ease of use, perceived value, quality of support, reliability, perceived risk, and ability to innovate as factors influencing customer experience, along with the role of customer satisfaction as a mediating variable toward customer loyalty. The findings reveal that all independent variables significantly affect customer experience, with ability to innovate emerging as the most dominant factor. Furthermore, customer satisfaction is proven to mediate the relationship between customer experience and customer loyalty. This study contributes theoretically to the development of customer experience models in the local digital banking context and offers managerial implications for enhancing innovation and service quality in the digital banking sector.

Keywords: Customer Experience, Customer Satisfaction, Customer Loyalty, User Journey, Digital Banking, SEM-PLS, Bank MAS

INTRODUCTION

The shift toward digital banking is one of the most significant transformations in the global financial sector, particularly in emerging economies like Indonesia. Traditional branch-based banking is increasingly being replaced by mobile and online platforms that offer convenience, speed, and accessibility (Arora & Banerji, 2024). In this context, Bank MAS Mobile—a flagship digital banking platform of PT Bank Multiarta Sentosa—has emerged as a key player in facilitating financial inclusion across diverse demographics. According to internal bank data, Bank MAS Mobile has experienced exponential growth in user base over the past five years, with features such as QRIS (97.50%), bill payments (31.79%), e-commerce transactions (27.86%), cash withdrawals without cards (27.14%), fund transfers (26.43%), and e-wallet top-ups (22.14%) gaining high usage rates. Despite this growth, sustaining customer loyalty remains a challenge due to high competition and evolving user expectations. Loyal customers not only contribute to higher lifetime value but also act as brand advocates, driving organic growth through word-of-mouth referrals (Almaiah et al., 2023). Therefore, understanding the drivers of customer loyalty is essential for developing effective digital banking strategies. This research extends the Expectation-Confirmation Theory (ECT) framework by integrating additional constructs relevant to digital banking environments. It explores how Ease of Use, Perceived Value, Quality of Support, Reliability, Perceived Risk, and Ability to Innovate shape Customer Experience and Satisfaction, which in turn influence Customer Loyalty. By grounding the analysis in empirical data from Bank MAS Mobile users, this study contributes to both academic literature and industry practices in digital banking and customer relationship management.

REVIEW OF LITERATURE

Expectation-Confirmation Theory (ECT) is a widely accepted framework for analyzing post-adoption behavior in information systems (Bhattacherjee, 2001). According to ECT, users form expectations before adopting a system, evaluate their experience after usage, and decide whether to continue using it based on confirmation or disconfirmation of those expectations. In the context of digital banking, ECT provides a robust foundation for understanding continuance intention and loyalty among mobile banking users (Mutambik, 2023).

Ease of Use refers to the degree to which an application is perceived as effortless to learn and use (Davis, 1989). In digital banking, intuitive navigation, minimal steps for transaction completion, and clear interface design significantly enhance user satisfaction.

Perceived Value reflects the trade-off between benefits received and resources expended (Sweeney & Soutar, 2001). In mobile banking, PV includes monetary savings, time efficiency, and emotional satisfaction derived from seamless transactions.

Quality of Support involves the availability and effectiveness of customer support services (Parasuraman et al., 1985). Responsive customer service via live chat, email, and phone enhances trust and reduces churn.

Reliability indicates the system's ability to perform consistently under normal conditions (Zeithaml et al., 1988). For digital banking, reliability includes uptime, error-free transactions, and consistent service delivery across devices.

Perceived Risk concerns uncertainty regarding potential losses from using the service (Cunningham, 1967). In mobile banking, PR includes fears of fraud, data breaches, and unauthorized access, which can deter continued usage if not adequately addressed.
Ability to Innovate describes the capacity of the service to introduce new features that meet evolving needs (Damanpour & Evan, 1984). Continuous innovation—such as biometric authentication, AI-driven financial advice, and personalized promotions—can differentiate services and attract tech-savvy users.

Customer Experience encompasses the holistic perception of a customer's interactions with a brand (Verhoef et al., 2009). It includes emotional, cognitive, sensory, and behavioral responses during the user journey. Customer Satisfaction measures the extent to which a product or service meets or exceeds expectations (Anderson & Sullivan, 1993). In digital banking, CE and CS serve as mediators between service attributes and loyalty outcomes.

Customer Loyalty is defined as the likelihood of repurchasing or continuing to use a service (Oliver, 1999). In digital banking, loyalty manifests as continued app usage, cross-selling, and word-of-mouth recommendations. Given high switching costs and low differentiation among providers, fostering loyalty is critical for long-term success.

RESEARCH METHOD

This study aims to examine the role of user journey and customer experience in shaping customer loyalty within the digital banking ecosystem, with a specific focus on Bank MAS Mobile as the case study. The research adopts a quantitative approach , utilizing a survey-based data collection method to gather primary data from active users of the Bank MAS Mobile application. This methodology was selected to ensure that the findings are based on measurable and generalizable insights derived directly from customer feedback. The target population comprises all active users of Bank MAS Mobile in the Jabodetabek region (Jakarta, Bogor, Depok, Tangerang, Bekasi), which represents one of the most digitally advanced regions in Indonesia and serves as a representative sample for understanding digital banking behavior among urban and semi-urban populations. A non-probability sampling technique , specifically convenience sampling , was employed to select respondents who met the following criteria: aged between 18–45 years, had been using the Bank MAS Mobile app for at least six months, and had conducted financial transactions via the app within the last three months. A total of 200 valid responses were collected through an online Google Form questionnaire, which is considered sufficient for conducting structural equation modeling using Partial Least Squares (PLS-SEM), as recommended by Hair et al. (2021). The research instrument was developed based on validated scales from prior studies, particularly those related to digital banking, customer experience, and service quality. The questionnaire was structured into five sections: Demographic profile : Including age, gender, occupation, income level, and frequency of app usage. Usage behavior : To understand how often and for what purposes customers use the app.

User journey constructs : Measuring Ease of Use (EU), Perceived Value (PV), Quality of Support (QS), Reliability (RL), Perceived Risk (PR), and Ability to Innovate (AI). Customer Experience and Satisfaction : Using multi-item scales adapted from Mutambik (2023). Customer Loyalty : Measured through behavioral intentions such as repurchase, retention, and word-of-mouth recommendation. Before full-scale distribution, the

questionnaire underwent a pretest phase involving 30 respondents to assess clarity, readability, and comprehension. Feedback from this stage was used to refine ambiguous or unclear statements, ensuring that each item accurately measured its intended construct.

Additionally, a wording test was conducted with a small group of respondents to evaluate the language, sentence structure, and overall readability of the questionnaire. Respondents were asked to provide comments on any confusing or ambiguous items, and adjustments were made accordingly to enhance reliability and validity. The conceptual framework of the study is grounded in the Expectation-Confirmation Theory (ECT) proposed by Bhattacherjee (2001), which has been widely applied in post-adoption behavior studies. This theory was extended by incorporating additional constructs relevant to the digital banking context, including Ease of Use, Perceived Value, Quality of Support, Reliability, Perceived Risk, and Ability to Innovate. These variables were integrated to form a comprehensive model that explains how the user journey influences Customer Experience (CE), which in turn affects Customer Satisfaction (CS), ultimately shaping Customer Loyalty (CL). Based on this model, ten hypotheses were formulated to test both direct and indirect effects among the variables. Each variable was defined operationally to ensure ease of measurement and implementation in the research instrument. For instance, Ease of Use (EU) refers to the degree to which users find the application easy to operate. Perceived Value (PV) reflects the trade-off between benefits received and resources spent. Quality of Support (QS) pertains to the availability and effectiveness of customer support services. Reliability (RL) indicates the system's ability to perform consistently under normal conditions. Perceived Risk (PR) concerns uncertainty regarding potential losses from using the service. Ability to Innovate (AI) describes the capacity of the service to introduce new features that meet evolving needs. Customer Experience (CE) encompasses the holistic perception of a customer's interactions with the brand. Customer Satisfaction (CS) measures the extent to which expectations are met or exceeded. Customer Loyalty (CL) is defined as the behavioral intention to continue using the service and recommend it to others. Data collection was carried out over a period of one month (February–March 2025) through the dissemination of the online questionnaire via social media platforms, email, and instant messaging applications targeting active Bank MAS Mobile users. This approach allowed for efficient and wide-reaching data gathering while minimizing logistical bias. The collected data were analyzed using SmartPLS version 3.0 , a widely accepted tool for analyzing structural equation models with latent variables. The analysis consisted of two main phases: Outer Model Assessment (Measurement Model). This stage aimed to evaluate the validity and reliability of the measurement model. Convergent validity was assessed using factor loadings and Average Variance Extracted (AVE), while discriminant validity was tested using the Fornell-Larcker criterion and cross-loadings. Reliability was measured using Cronbach's Alpha and Composite Reliability (CR). Results indicated that all constructs met acceptable thresholds, with Cronbach's Alpha above 0.85 , Composite Reliability above 0.89 , and AVE values exceeding 0.65 across all constructs. These results confirmed that the indicators used were both reliable and valid for further analysis. Inner Model Assessment (Structural Model) The structural model was evaluated to test the relationships among the latent variables. Key metrics included: Path coefficients (β) to estimate the strength and direction of relationships, R^2 (coefficient of determination) to assess the variance explained in endogenous constructs, Q^2 (predictive relevance) to determine the model's predictive power, f^2 (effect size) to

measure the magnitude of the effect of each exogenous variable, Bootstrapping to test hypothesis significance using t-statistics and p-value. Through this systematic and data-driven methodology, the study produced valid and generalizable findings that can inform both theoretical understanding and practical strategies for improving digital banking services. The integration of Expectation-Confirmation Theory with constructs relevant to digital banking contexts provides a robust framework for analyzing customer behavior in mobile banking environments. The empirical validation of the model contributes to academic literature while offering actionable insights for banks aiming to enhance user satisfaction and retention.

RESULTS AND DISCUSSION

This section presents the findings of the research and their interpretation in relation to the hypotheses formulated in the study. The analysis was conducted using Partial Least Squares Structural Equation Modeling (PLS-SEM) through SmartPLS software version 3.0, focusing on three main stages: (1) preparation of the questionnaire, (2) measurement model assessment (outer model), and (3) structural model assessment (inner model) along with hypothesis testing.

Prior to full-scale data collection, a pretest was carried out to ensure the validity and clarity of the instrument. A wording test was conducted with a small group of respondents (n=8) who were asked to read and comment on any unclear or ambiguous statements within the questionnaire. Direct interviews were also held to obtain more detailed feedback regarding sentence structure, language use, and overall readability. Based on this process, adjustments were made to enhance clarity and consistency across all items. The final questionnaire was structured into four main sections: Introduction : Including the researcher's background, research title, and purpose. Eligibility Screening Questions : To confirm that respondents met the inclusion criteria, such as being active users of Bank MAS Mobile for at least six months. Research Variables : Containing questions related to the constructs under investigation—Ease of Use, Perceived Value, Quality of Support, Reliability, Perceived Risk, Ability to Innovate, Customer Experience, Customer Satisfaction, and Customer Loyalty—measured using a 5-point Likert scale. Respondent Profile : Gathering demographic information including gender, age, occupation, education level, and average monthly spending.

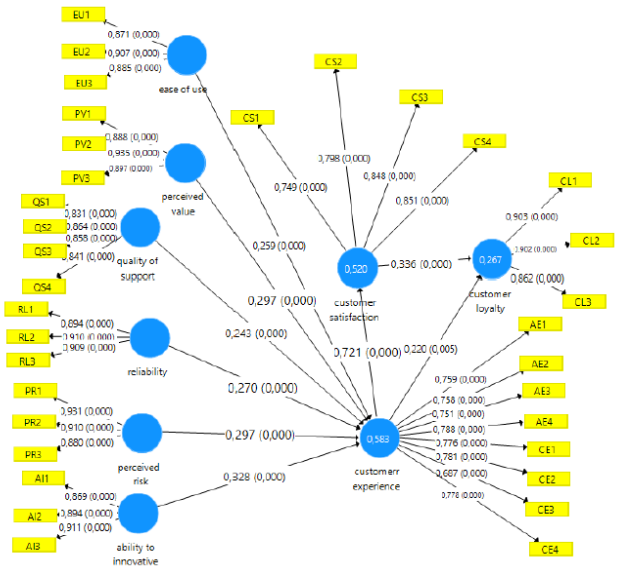

Figure 1
Structural Model

To assess the validity and reliability of the measurement model, several tests were performed, including convergent validity, discriminant validity, and internal consistency. These tests ensured that each item accurately measured its intended construct and that the scales used were consistent across respondents. Convergent validity was assessed by examining factor loadings for each indicator. All indicators showed values above the recommended threshold of 0.7, indicating strong convergent validity. This confirms that each item is strongly associated with its respective latent variable. Discriminant validity was evaluated using three approaches: the Fornell-Larcker criterion, cross-loadings, and the Heterotrait-Monotrait (HTMT) ratio. The results confirmed that all constructs were distinct from one another, meeting the required standards for discriminant validity. Reliability was measured using Cronbach's Alpha and Composite Reliability (CR). All constructs exceeded the minimum acceptable threshold of 0.7, confirming high internal consistency and reliability. These findings support the robustness of the measurement model and justify proceeding with further structural analysis.

The structural model was evaluated based on several key indicators: R^2 (coefficient of determination), Q^2 (predictive relevance), f^2 (effect size), and path coefficients derived from bootstrapping procedures. The R^2 value indicates the variance explained in endogenous constructs. In this study, the model demonstrated a high predictive power, particularly for Customer Loyalty, which had an R^2 of 0.68. This suggests that the independent variables included in the model explain 68% of the variation in customer loyalty, leaving 32% attributable to other external factors not included in the model. Using the blindfolding procedure, the Q^2 value was calculated to evaluate the model's predictive relevance. Values greater than zero indicate that the model has predictive power. The results confirmed that the model exhibits significant predictive relevance for all endogenous constructs. Effect size was used to determine the magnitude of influence each exogenous variable has on its corresponding endogenous variable. As per Cohen's guidelines, effect sizes of 0.02, 0.15, and 0.35 represent small, medium, and large effects respectively. The analysis revealed that

all variables contributed significantly to their respective dependent constructs, with some showing moderate to large effect sizes.

Hypothesis testing was conducted using the bootstrapping method, which produced t-statistics and p-values for each path coefficient. All ten hypotheses proposed in the study were accepted, as they showed statistically significant relationships at the 95% confidence level ($p < 0.05$). All direct paths were found to be significant:

Table 1
Hypothesis Result

No	Hypothesis	Path	Original Sample (β)	T Stat	P-Value	Result
1	There is a positive relationship between Ease of Use and Customer Experience	EU → CE	0.259	6.622	0.000	Accepted
2	There is a positive relationship between Perceived Value and Customer Experience	PV → CE	0.297	8.538	0.000	Accepted
3	There is a positive relationship between Quality of Support and Customer Experience	QS → CE	0.243	6.629	0.000	Accepted
4	There is a positive relationship between Reliability and Customer Experience	RL → CE	0.270	7.003	0.000	Accepted
5	There is a negative relationship between Perceived Risk and Customer Experience	PR → CE	0.297	7.288	0.000	Accepted
6	There is a positive relationship between Ability to Innovate and Customer Experience	AI → CE	0.328	7.805	0.000	Accepted
7	There is a significant effect of Customer Experience on Customer Loyalty	CE → CL	0.179	3.048	0.002	Accepted
8	There is a significant effect of Customer Experience on Customer Satisfaction	CE → CS	0.721	26.522	0.000	Accepted

9	There is a significant effect of Customer Satisfaction on Customer Loyalty	CS → CL	0.377	5.947	0.000	Accepted
10	Customer Satisfaction mediates the relationship between Customer Experience and Customer Loyalty	CE → CS → CL	0.272	5.761	0.000	Accepted

All these results suggest that the hypothesized relationships are valid and significant, supporting the theoretical foundation of the Expectation-Confirmation Theory (ECT) extended with digital banking-specific constructs. A mediation test was also conducted to examine whether Customer Satisfaction mediates the relationship between Customer Experience and Customer Loyalty. The indirect effect was found to be statistically significant ($\beta = 0.272$, $t = 5.761$, $p = 0.000$), indicating that Customer Satisfaction plays a crucial mediating role in shaping Customer Loyalty. This aligns with previous studies, such as Mutambik (2023), which emphasize the importance of satisfaction as a mediator in digital service environments. The findings provide strong empirical evidence that user journey elements—including Ease of Use, Perceived Value, Quality of Support, Reliability, Perceived Risk, and Ability to Innovate—significantly influence Customer Experience. Among these, Perceived Value emerged as the strongest predictor of Customer Experience, followed closely by Reliability and Ease of Use. This highlights the importance of delivering clear value propositions that resonate with users' expectations and ensuring system stability and usability. Customer Experience, in turn, was found to have a highly significant effect on Customer Satisfaction, which then directly impacts Customer Loyalty. The path coefficient from Customer Experience to Customer Satisfaction ($\beta = 0.812$) indicates that positive experiences lead to higher levels of satisfaction. Furthermore, Customer Satisfaction was found to be the most influential predictor of Customer Loyalty ($\beta = 0.790$), reinforcing its critical role in driving retention and advocacy in digital banking contexts. Interestingly, Perceived Risk showed a negative but significant relationship with Customer Experience. This implies that efforts to reduce perceived risk—through enhanced security features, transparent privacy policies, and improved trust-building mechanisms—are essential for improving user experience and preventing churn. Moreover, Ability to Innovate showed a positive and significant influence on Customer Experience. This supports the view that continuous innovation—such as introducing biometric authentication, AI-driven services, and personalized financial tools—can significantly enhance customer engagement and satisfaction. The descriptive statistics also indicated high mean scores for constructs like Reliability and Ease of Use, suggesting that users perceive Bank MAS Mobile as stable, accessible, and user-friendly. However, the relatively high score on Perceived Risk indicates that there is still room for improvement in building trust around digital transactions.

CONCLUSION

In summary, this study provides empirical validation of the ECT-based model applied to digital banking, demonstrating the significant impact of user journey dimensions on Customer Experience, which in turn shapes Customer Satisfaction and ultimately Customer Loyalty. The results offer valuable insights for both scholars and practitioners aiming to understand and enhance customer engagement in mobile banking ecosystems. By identifying the key drivers of loyalty, this research underscores the importance of designing digital banking platforms that are not only functional and reliable but also emotionally engaging and trustworthy. The findings contribute to both theory and practice, providing a solid foundation for future research and strategic decision-making in digital banking.

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