

**STRATEGY FOR ENHANCING CUSTOMER LOYALTY THROUGH
STRENGTHENING E-SERVICE QUALITY AND BRAND IMAGE WITH
CUSTOMER SATISFACTION AS AN INTERVENING VARIABLE
IN THE USE OF BNI M-BANKING IN BOGOR CITY**

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Abstract

This research was conducted to determine the effect of e-service quality and brand image on customer loyalty through customer satisfaction. This study aims to analyze the factors that influence customer loyalty in the use of BNI mobile banking in Bogor City. This research method uses a quantitative approach with survey techniques. The population used in this study were customers who use BNI mobile banking in Bogor City. The sampling technique used was Non-Probability Sampling with a Purposive Sampling procedure and Accidental Sampling method. The number of samples used in this study was 218 respondents. The analysis techniques used were Descriptive Statistics, Structural Equation Modeling (SEM), and SITOREM Analysis. The results of this study indicate that e-service quality affects customer satisfaction, brand image affects customer satisfaction, e-service quality affects customer loyalty, brand image affects customer loyalty, customer satisfaction affects customer loyalty, e-service quality and brand image together affect customer satisfaction, e-service quality, brand image, and customer satisfaction together affect customer loyalty, e-service quality affects customer loyalty through customer satisfaction, and brand image affects customer loyalty through customer satisfaction.

Keywords: E-Service Quality, Brand Image, Customer Satisfaction, Customer Loyalty

INTRODUCTION

The banking industry plays a crucial role in supporting economic transaction activities by collecting and redistributing public funds. Modern banks utilize e-services or electronic services such as mobile banking applications, internet banking, and AI-based customer service to improve service quality.

The rapid development of technology, along with increased internet usage, has had a global impact on banking. One such impact is the introduction of mobile banking, which is part of e-services, serving as the latest wireless banking information service offered by banks through smartphone technology to ensure smooth and convenient banking activities. Mobile banking is a service provided by banks to make it easier for customers to conduct online transactions conveniently from anywhere using internet-connected, compatible devices.

According to data from *Databoks*, BNI's mobile banking application ranks 4th out of 7 existing m-banking applications. This indicates that public interest in BNI's m-banking app is still lower compared to some banks that occupy higher rankings. This lack of interest may be related to the e-service quality of BNI's m-banking.

Based on a preliminary survey on e-service quality in BNI m-banking, most respondents felt that aspects such as ease of access, transaction security, service quality, ease of use, and transaction speed did not fully meet customer expectations. Only 47% of respondents felt that BNI m-banking's e-service quality was adequate, while 53% felt otherwise. This shows that BNI m-banking's e-service quality still requires significant improvement to meet customer expectations and enhance customer satisfaction.

The number of BNI m-banking transactions in Bogor City grew throughout 2023. From January to December, the number of transactions rose significantly—from 707,465 transactions in January to 1,631,065 in December. The total transactions for the year reached 15,423,551, exceeding the annual target of 9,681,639 transactions by 159%. However, in February there was a drop of 686,577 transactions compared to the previous month. Although this data reflects a positive trend and strong growth in BNI m-banking usage in Bogor City, some customers still feel dissatisfied and less loyal to the service. This is supported by preliminary survey results on BNI's e-service quality, which showed that the majority of customers are still not fully satisfied with the m-banking service provided by BNI. Therefore, even though transaction numbers continue to rise, other aspects of the user experience may still need improvement to boost customer satisfaction and loyalty.

The use of technology in e-service quality not only increases operational efficiency but also plays an important role in shaping a bank's brand image in the eyes of customers. Banks that can provide fast, secure, and convenient digital services tend to gain customer trust and loyalty. Bank Negara Indonesia (BNI), which continues to innovate in its digital services demonstrating a significant CASA share and positive DPK growth—strengthens its brand image as a reliable bank. On the other hand, competitors such as Bank Mandiri, Bank Rakyat Indonesia (BRI), and Bank Central Asia (BCA) also demonstrate aggressive digital strategies, further enhancing their brand image as top choices in the banking industry. A strong and positive brand image is built through satisfying customer experiences, from ease of access and service reliability to responsive customer support. Thus, leveraging technology in e-service quality is a key factor for banks to strengthen their position as the preferred choice for customers in various economic activities, while supporting business growth and sustainability amid increasingly fierce competition.

As of Q3 2022, competition among major banks in Indonesia to attract Third Party Funds (DPK) has intensified, directly affecting each bank's brand image. Bank Mandiri (BMRI) achieved the largest DPK of IDR 1,361.30 trillion, growing 12.13% year-on-year (YoY), with savings deposits up 15.1% YoY to IDR 533 trillion on a consolidated basis. Bank Rakyat Indonesia (BBRI) followed in second place with DPK of IDR 1,139.77 trillion, driven by growth in low-cost funds (current account savings account/CASA) of 10.22% YoY, reaching 65.43% of total DPK. Bank Central Asia (BBCA) ranked third with DPK of IDR 1,025.52 trillion, growing 11% YoY, and CASA comprising 81% of total DPK, with a YoY increase of 17.3% to IDR 817.8 trillion. Meanwhile, Bank Negara Indonesia (BNI) collected public funds of IDR 691.84 trillion, up 7% YoY, with a CASA proportion of 69.2% of total DPK.

BNI's Q3 2022 DPK and CASA data indicate challenges in customer loyalty. With DPK of IDR 691.84 trillion and 7% YoY growth, BNI posted positive figures but still lagged far behind other banks such as Bank Mandiri and Bank Central Asia. A CASA proportion of 69.2% indicates that most customer deposits are in savings products, but the absence of CASA growth data may suggest limited product attractiveness. This implies that BNI customers may not feel sufficiently loyal or satisfied with current offerings, leading them to switch to banks with more appealing products and services. To increase customer loyalty, BNI must strengthen its marketing strategy, innovate products, and improve customer service quality to ensure that customers feel they are receiving added value from their relationship with the bank.

This intense competition not only reflects the banks' ability to gather DPK but also shows aggressive promotional strategies such as reward point programs and prize lotteries, aimed at strengthening brand image in customers' minds. In the banking industry, a strong brand image is crucial because it can enhance customer trust and loyalty.

As one of Indonesia's leading banks, Bank Negara Indonesia (BNI) has adopted m-banking services to provide customers with convenient access to banking services anytime, anywhere. Although BNI has implemented m-banking with various advanced features, there remains a gap between customer expectations and actual user experiences.

Based on preliminary survey results regarding customer satisfaction, most respondents expressed dissatisfaction with aspects such as transaction security, customer service quality, ease of feature use, and transaction speed. Only 43% of respondents reported satisfaction with BNI's m-banking service, while 57% felt otherwise. This indicates that customer satisfaction with BNI's m-banking remains low and needs improvement in various service aspects to meet customer expectations.

One factor that can increase customer loyalty is customer satisfaction. Customer satisfaction is determined not only by the quality of services provided but also by ease of access through advanced technology. BNI needs to leverage data and technology to deliver more personalized and responsive services, ensuring that every customer interaction provides added value. In this way, BNI can build strong long-term relationships with its customers, fostering loyalty through satisfying experiences aligned with modern expectations.

Based on a preliminary survey on customer loyalty, while the majority of respondents tend to use BNI's m-banking application regularly and some are willing to recommend it, most do not feel loyal they would not continue using the application if alternatives were available and are dissatisfied with loyalty programs and the overall experience. Overall, only

42% of respondents expressed loyalty to BNI's m-banking service, while 58% did not. This indicates that customer loyalty towards BNI's m-banking remains low and requires significant improvement to strengthen customer engagement and satisfaction.

In the context of digital banking services like m-banking, customer loyalty is essential because it can reduce the cost of acquiring new customers and increase the retention of existing ones. Loyalty is also reflected in customers' tendency to recommend the service to others, thus positively impacting the company's reputation and growth.

Previous research has shown that e-service quality significantly influences customer satisfaction (Anggraeni & Yasa, 2012) and customer loyalty (Novyantri & Setiawardani, 2021), while a good brand image can also enhance satisfaction (Bambang Sri Wibowo, 2016) and customer loyalty (Maharani Rona Makom, 2023). Customer satisfaction itself plays an important role in shaping loyalty, as Octavia (2019) states that the higher the customer satisfaction, the higher the resulting loyalty. Together, e-service quality and brand image affect customer satisfaction (Nawangasari & Putri, 2020; Scorita & Nurmahadi, 2018), which ultimately mediates the relationship between these two variables and customer loyalty (Latifah & Dora, 2023; Sondakh, 2014), emphasizing the importance of service quality and brand image in enhancing m-banking customer loyalty.

RESEARCH METHOD

This research is descriptive in nature, aiming to explain the characteristics of the research variables. It is also classified as verificative or causal research, as it seeks to identify causes or causal relationships involving one or more problems. The study was conducted on customers or users of BNI m-banking in Bogor City. The research location is in Bogor City, West Java, and the data collection period took place in May 2024, starting from the date the research permit was issued. The object of this study is the enhancement of customer loyalty through e-service quality, brand image, and customer satisfaction. This study employs a quantitative approach using the survey method.

The justification for determining the sample population in this research focuses on BNI Emerald customers in Bogor City, rather than customers in general, as Emerald customers represent a premium segment with distinct characteristics and needs compared to other customers. The sampling method applied in this study is Non-Probability Sampling with a Purposive Sampling procedure and the Accidental Sampling method. A total of 218 questionnaires were distributed to Emerald customers who use BNI m-banking in Bogor City, in order to obtain actual data on each of the variables established in this study.

RESULTS AND DISCUSSION

Analysis Requirements Test

Normality Test

Table 1.
Normality Test

Skewness			Kurtosis			Skewness and Kurtosis	
Value	Z-Score	P-Value	Value	Z-Score	P-Value	Chi-Square	P-Value
93.918	31.613	0,000	451.882	13.065	0,000	1170.059	0,000

Source: Primary data processed by the researcher using LISREL 8.70, 2024

The results show that the p-value for Skewness and Kurtosis is less than the 5% significance level (0.05), indicating that the data is not multivariately normally distributed. Therefore, SEM analysis using the Maximum Likelihood (ML) method cannot be applied, and analysis with the Robust Maximum Likelihood (RML) approach is used instead (Haryono, 2016).

Structural Model Testing

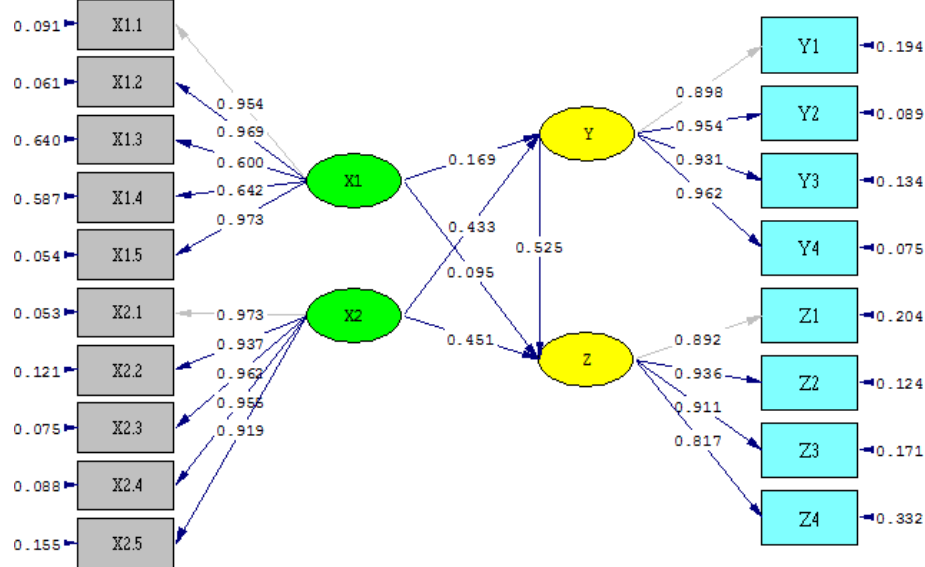


Figure 1.
Structural Model Diagram – Standard Solutions

Based on the statistical testing results of the structural model measurement in this study, the following structural equations were obtained:

$$Y = 0.169X1 + 0.433X2, \text{ Error var.} = 0.271, R^2 = 0.231$$

$$Z = 0.095X1 + 0.451X2 + 0.525*Y, \text{ Error var.} = 0.0946, R^2 = 0.730$$

Notes:

X1 = E-Service Quality

X2 = Brand Image

Y = Customer Satisfaction

Z = Customer Loyalty

R² = Coefficient of Determination

Table 2.
Model Fit Test Results

Size Goodness of Fit	Match Rate Target	Estimation Results	Match Level
a. Chi-Square	p-value > 0.05 (good fit)	0.000	Bad Fit
b. RMSEA	0.05 < RMSEA ≤ 0.08 (good fit), 0.08 < RMSEA ≤ 1 (marginal fit)	0.120	Bad Fit
c. ECVI	ECVI & ECVI Saturated < ECVI Independence	ECVI = 5.803 ECVI Saturated = 2.982	Good Fit

			ECVI Independence = 43.913	
d.	AIC	AIC & AIC Saturated < AIC Independence	AIC = 615.458 AIC Saturated = 342.000 AIC Independence = 9107.176	Good Fit
e.	CAIC	CAIC & CAIC Saturated < CAIC Independence	CAIC = 799.607 CAIC Saturated = 1091.749 CAIC Independence = 9186.097	Good Fit
f.	NFI	NFI ≥ 0.9 (good fit), 0.8 ≤ NFI ≤ 0.9 (marginal fit)	0.941	Good Fit
g.	CFI	CFI ≥ 0.9 (good fit), 0.8 ≤ CFI ≤ 0.9 (marginal fit)	0.955	Good Fit
h.	NNFI	NNFI ≥ 0.9 (good fit), 0.8 ≤ NNFI ≤ 0.9 (marginal fit)	0.946	Good Fit
i.	IFI	IFI ≥ 0.9 (good fit), 0.8 ≤ IFI ≤ 0.9 (marginal fit)	0.955	Good Fit
j.	RFI	RFI ≥ 0.9 (good fit), 0.8 ≤ RFI ≤ 0.9 (marginal fit)	0.931	Good Fit
k.	GFI	GFI ≥ 0.9 (good fit), 0.8 ≤ GFI ≤ 0.9 (marginal fit)	0.772	Bad Fit
l.	AGFI	AGFI ≥ 0.9 (good fit), 0.8 ≤ AGFI ≤ 0.9 (marginal fit)	0.698	Bad fit
m.	PGFI	PGFI ≥ 0.60 (good fit)	0.583	Bad Fit
n.	PNFI	PNFI > 0.099 (good fit)	0.794	Good Fit
o.	RMR	Standardized RMR < 0.05 (good fit)	0.0889	Bad fit

Source: Primary data processed by the researcher using LISREL 8.70, 2024

Based on the table above, out of 15 Goodness-of-Fit indicators, 6 fall into the “good less” or “bad fit” category, while the rest are classified as “good fit.” Therefore, the research model can proceed with hypothesis testing. The hypothesis testing results are based on the structural model T-Values obtained from the processed research data, as shown in the diagram below:

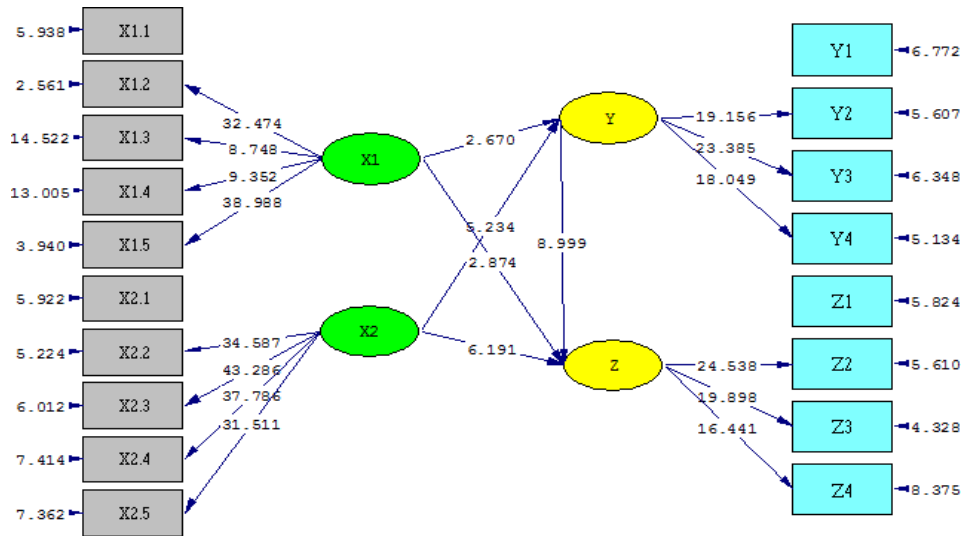


Figure 2.

Structural Model Diagram – T-Values

**Structural Equation Analysis and Hypothesis Testing
 Effect of E-Service Quality on Customer Satisfaction**

Table 3.

Hypothesis Test 1

Effect	Standardized Coefficient	Value Tcount (≥ 1.96)	Conclusion Statistics
E-Service Quality (X1) -> Customer Satisfaction (Y)	0,169	2,670	Diterima
Conclusion The first hypothesis is accepted			

The t-value for E-Service Quality (X1) is 2.670, which is greater than the t-table value of 1.96 at $\alpha = 5\%$. Thus, H1 is accepted, and H0 is rejected, indicating that E-Service Quality (X1) has a significant effect on Customer Satisfaction (Y).

Effect of Brand Image on Customer Satisfaction

Table 4.

Hypothesis Test 2

Effect	Standardized Coefficient	Value Tcount (≥ 1.96)	Conclusion Statistics
Brand Image (X2) -> Customer Satisfaction (Y)	0,433	5,234	Diterima
Conclusion The second hypothesis is accepted			

The t-value for Brand Image (X2) is 5.234, exceeding the t-table value of 1.96 at $\alpha = 5\%$. Thus, H2 is accepted, and H0 is rejected, indicating that Brand Image (X2) has a significant effect on Customer Satisfaction (Y).

Effect of E-Service Quality on Customer Loyalty

Table 5.

Hypothesis Test 3

Effect	Standardized Coefficient	Value Tcount (≥ 1.96)	Conclusion Statistics
E-Service Quality (X1) -> Customer Loyalty (Z)	0,095	2,874	Diterima
Conclusion The third hypothesis is accepted			

The t-value for E-Service Quality (X1) is 2.874, exceeding 1.96. Thus, H3 is accepted, and H0 is rejected, indicating that E-Service Quality (X1) has a significant effect on Customer Loyalty (Z).

Effect of Brand Image on Customer Loyalty

Table 6.

Hypothesis Test 4

Effect	Standardized Coefficient	Value Tcount (≥ 1.96)	Conclusion Statistics
Brand Image (X2) -> Customer Loyalty (Z)	0,451	6,191	Diterima
Conclusion The fourth hypothesis is accepted			

The t-value for Brand Image (X2) is 6.191, exceeding 1.96. Thus, H4 is accepted, and H0 is rejected, indicating that Brand Image (X2) has a significant effect on Customer Loyalty (Z).

Effect of Customer Satisfaction on Customer Loyalty

Table 7.

Hypothesis Test 5

Effect	Standardized Coefficient	Value Tcount (≥ 1.96)	Conclusion Statistics
Customer Satisfaction (Y) -> Customer Loyalty (Z)	0,525	8,999	Diterima
Conclusion The fifth hypothesis is accepted			

The t-value for Customer Satisfaction (Y) is 8.999, exceeding 1.96. Thus, H5 is accepted, and H0 is rejected, indicating that Customer Satisfaction (Y) has a significant effect on Customer Loyalty (Z).

Effect of E-Service Quality and Brand Image on Customer Satisfaction

Table 8.

Hypothesis Test 6

Effect	R2	Nilai Fcount= $R^2 \frac{(n-k-1)}{k(1-R^2)}$	Ftable (df n-k-1=218-2-1=215)	Conclusion Statistics
E-Service Quality (X1) and Brand Image (X2) -> Customer Satisfaction (Y)	0,231	32,292	3,038	Accepted
Conclusion The sixth hypothesis is accepted				

The F-value for E-Service Quality (X1) and Brand Image (X2) is 32.292, which is greater than the F-table value of 3.038 (df = 215). Thus, H6 is accepted, and H0 is rejected, indicating that E-Service Quality (X1) and Brand Image (X2) significantly affect Customer Satisfaction (Y).

Effect of E-Service Quality, Brand Image, and Customer Satisfaction on Customer Loyalty

Table 9.
Hypothesis Test 7

Effect	R2	Nilai Fcount= $R^2 \frac{(n-k-1)}{k(1-R2)}$	Ftable (df n-k-1=218-2-1=215)	Conclusion Statistics
E-Service Quality (X1), Brand Image (X2), and Customer Satisfaction (Y) -> Customer Loyalty (Z)	0,730	192,864	2,647	Accepted

The F-value for E-Service Quality (X1), Brand Image (X2), and Customer Satisfaction (Y) is 192.864, exceeding the F-table value of 2.647 (df = 214). Thus, H7 is accepted, and H0 is rejected, indicating that all three variables significantly affect Customer Loyalty (Z).

Sobel Test

The Effect of E-Service Quality (X1) on Customer Loyalty (Z) through Customer Satisfaction (Y)

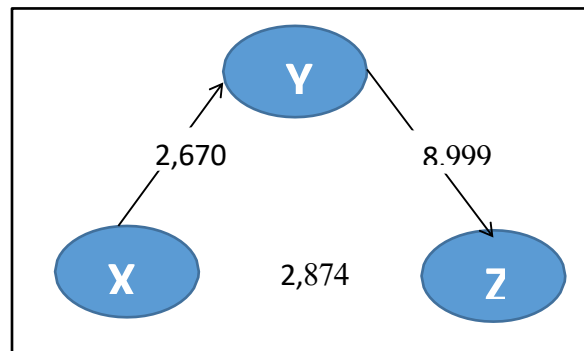


Figure 3.
Indirect Effect Test of E-Service Quality (X1)

Table 9.
Sobel Test Results for the Indirect Effect of E-Service Quality (X1)

Input:	Test statistic:	p-value:
t_a 2.670	Sobel test: 2.55970957	0.01047597
t_b 8.999	Aroian test: 2.54530655	0.01091818
	Goodman test: 2.57435989	0.01004258
Reset all		Calculate

Source: Primary data processed by the researcher using the Sobel Test Calculator, 2024.

Based on the table above, the calculation of the Z-count value to test this mediation effect is 2.560. If $\alpha = 0.05$, then the Z-table value = 1.96. From the above calculation, it can be seen that the Z-count value (2.560) is greater than 1.96 with a significance level of 0.05. This indicates that Customer Satisfaction (Y) is able to mediate the relationship between E-Service Quality (X1) and Customer Loyalty (Z). Therefore, it can be concluded that E-Service Quality (X1) has an effect on Customer Loyalty (Z) through Customer Satisfaction (Y). This type of mediation is partial mediation through Customer Satisfaction (Y), meaning that the presence of Customer Satisfaction (Y) enables E-Service Quality (X1) to influence Customer Loyalty (Z). Based on the t-count value, the direct effect is greater than the indirect effect, because the t-count value of E-Service Quality (X1) on Customer Loyalty (Z) directly is greater than through Customer Satisfaction (Y).

The Effect of Brand Image (X2) on Customer Loyalty (Z) through Customer Satisfaction (Y)

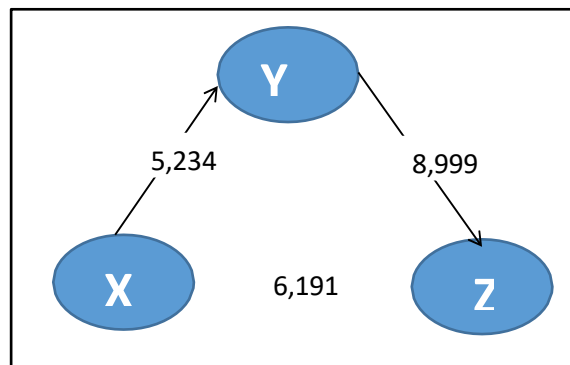


Figure 4.
Indirect Effect Test of Brand Image (X2)

Table 10.
Sobel Test Results for the Indirect Effect of Brand Image (X2)

Input:		Test statistic:	p-value:	
t_a	5.234	Sobel test:	4.52438855	0.00000606
t_b	8.999	Aroian test:	4.50365847	0.00000668
		Goodman test:	4.54540754	0.00000548
Reset all		Calculate		

Source: Primary data processed by the researcher using the Sobel Test Calculator, 2024.

Based on the table above, the calculation of the Z-count value to test this mediation effect is 4.524. If $\alpha = 0.05$, then the Z-table value = 1.96. From the above calculation, it can be seen that the Z-count value (4.524) is greater than 1.96 with a significance level of 0.05. This indicates that Customer Satisfaction (Y) is able to mediate the relationship between Brand Image (X2) and Customer Loyalty (Z). Therefore, it can be concluded that Brand Image (X2) has an effect on Customer Loyalty (Z) through Customer Satisfaction (Y).

SITOREM Analysis

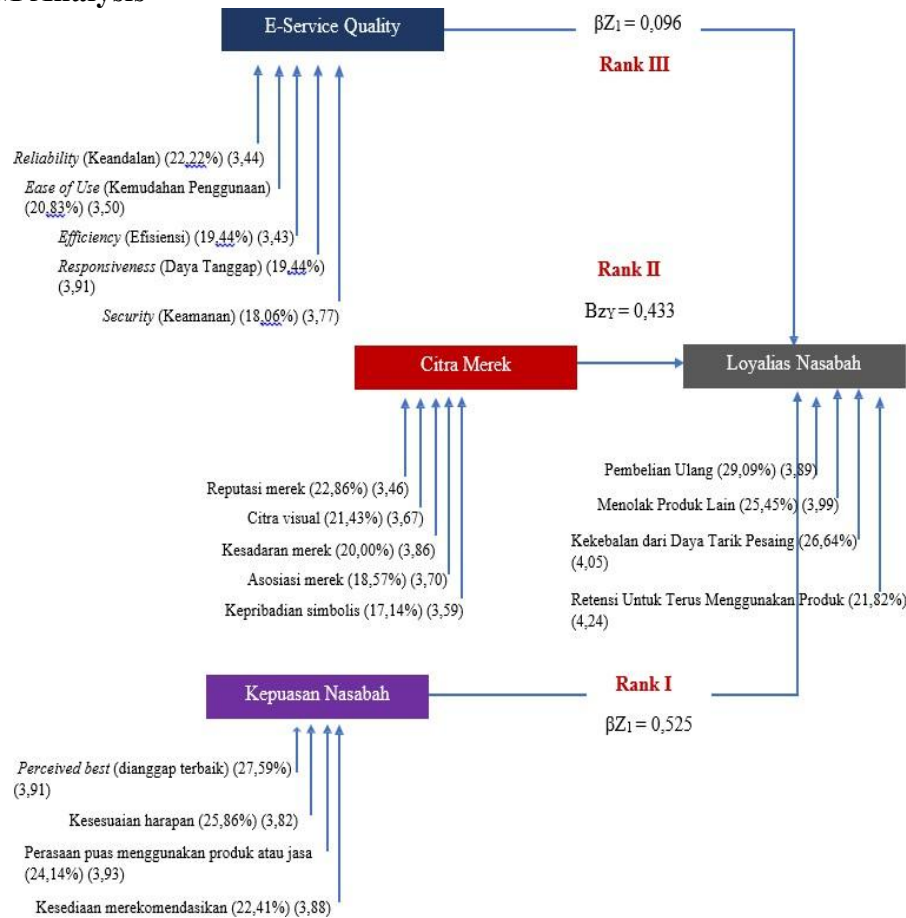


Figure 5.

Research Variable Constellation with Indicators

Source: Data processed by the researcher, 2025

The analysis results classify indicators into two groups: those that require immediate improvement and those that should be maintained or further developed.

CONCLUSION

The results of this study, which analyzed the influence of e-service quality and brand image on customer loyalty with customer satisfaction as an intervening variable in the use of BNI mobile banking in Bogor City statistically analyzed using Structural Equation Modeling (SEM) with LISREL 8.80 software can be summarized as follows:

1. E-Service Quality (X1) has been proven to have an effect on Customer Satisfaction (Y) in the use of BNI mobile banking in Bogor City. This influence was measured through five indicators, with the most dominant contributing to the formation of the Service Quality (X1) construct based on the highest standardized loading factor being Ease of Use (X1.5).
2. Brand Image (X2) has been proven to have an effect on Customer Satisfaction (Y) in the use of BNI mobile banking in Bogor City. This influence was measured through five indicators, with the most dominant contributing to the formation of the Service Quality

- (X1) construct based on the highest standardized loading factor being Brand Association (X2.1).
3. E-Service Quality (X1) has been proven to have an effect on Customer Loyalty (Z) in the use of BNI mobile banking in Bogor City. This influence was measured through five indicators, with the most dominant contributing to the formation of the Service Quality (X1) construct based on the highest standardized loading factor being Ease of Use (X1.5).
 4. Brand Image (X2) has been proven to have an effect on Customer Loyalty (Z) in the use of BNI mobile banking in Bogor City. This influence was measured through five indicators, with the most dominant contributing to the formation of the Service Quality (X1) construct based on the highest standardized loading factor being Brand Association (X2.1).
 5. Customer Satisfaction (Y) has been proven to have an effect on Customer Loyalty (Z) in the use of BNI mobile banking in Bogor City. This was measured through four indicators, with the most dominant contributing to the formation of the Customer Satisfaction (Y) construct based on the highest standardized loading factor being Perceived Best (Y4).
 6. E-Service Quality (X1) and Brand Image (X2) together have been proven to have an effect on Customer Satisfaction (Y) in the use of BNI mobile banking in Bogor City. The most dominant variable between them based on the highest standardized coefficient is Brand Image (X2).
 7. E-Service Quality (X1), Brand Image (X2), and Customer Satisfaction (Y) have been proven to have an effect on Customer Loyalty (Z) in the use of BNI mobile banking in Bogor City. The most dominant variable based on the highest standardized coefficient is Customer Satisfaction (Y).
 8. E-Service Quality (X1) has been proven to have an effect on Customer Loyalty (Z) through Customer Satisfaction (Y) in the use of BNI mobile banking in Bogor City. Based on t-statistics, the direct effect is greater than the indirect effect, since the t-value of E-Service Quality (X1) on Customer Loyalty (Z) directly is higher than through Customer Satisfaction (Y).
 9. Brand Image (X2) has been proven to have an effect on Customer Loyalty (Z) through Customer Satisfaction (Y) in the use of BNI mobile banking in Bogor City. Based on t-statistics, the direct effect is greater than the indirect effect, since the t-value of Brand Image (X2) on Customer Loyalty (Z) directly is higher than through Customer Satisfaction (Y).

Based on SITOREM Analysis, this study found ways to improve customer loyalty by enhancing weak indicators as follows:

- a. Priority order for improvement in customer satisfaction indicators:
 - 1st Perceived Best
 - 2nd Expectation Conformity
 - 3rd Feeling Satisfied Using the Product/Service
 - 4th Willingness to Recommend
- b. Priority order for improvement in brand image indicators:
 - 5th Brand Reputation

- 6th Visual Image
- 7th Brand Awareness
- 8th Brand Association
- 9th Symbolic Personality
- c. Priority order for improvement in e-service quality indicators:
 - 10th Reliability
 - 11th Ease of Use
 - 12th Efficiency
 - 13th Responsiveness
 - 14th Security
- d. Priority order for improvement in customer loyalty indicators:
 - 15th Repeat Purchase
 - 16th Rejection of Other Products

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