Investigating the Impact of Service Quality on Customer Satisfaction and Subsequent Customer Loyalty in Bank Jago

Rachael Gracella Veronita Siregar[*1], Nurrani Kusumawati[2]
School of Business and Management, Institut Teknologi Bandung[1,2]
Email: rachael_gracella@sbm-itb.ac.id

Abstract

In an increasingly competitive banking industry, banks must understand consumer satisfaction and build consumer loyalty to maintain market share and achieve sustainable growth. This research focuses on Bank Jago users to analyze the relationship between service quality, consumer satisfaction, and consumer loyalty. This study uses a quantitative approach with a purposive sampling method to collect and analyze data from 318 respondents who are Bank Jago users in the Bandung and Jabodetabek areas who have experience using Bank Jago services for at least one year. The data collection method was conducted through a questionnaire-based survey disseminated to a sample of bank users. The collected data were then analyzed using descriptive statistics and PLS-SEM to test the relationship between the observed variables. The analysis results show that service quality, especially in the indicators of Efficiency, Responsiveness, Site Organization, and User Friendliness provided by Bank Jago, positively affects customer satisfaction. The higher the quality of services the bank provides, the higher the level of satisfaction felt by users. In addition, this study also revealed that consumer satisfaction positively influences consumer loyalty among Bank Jago users. In other words, the more satisfied users are with the banking services provided by Bank Jago, the more likely they are to remain loyal as Bank Jago users. This research makes an important contribution to Bank Jago in understanding the factors that affect the satisfaction and loyalty of their users. The findings of this research can be the basis for Bank Jago to improve the quality of their services, optimize user experience, and maintain consumer loyalty amid intense banking industry competition. In addition, this research also contributes to a broader understanding of the importance of service quality in creating consumer satisfaction and building consumer loyalty in the context of the banking industry.

Keywords: Banking industry; Consumer Satisfaction; Consumer Loyalty; Service Quality

A. INTRODUCTION

The rapid advancement of technology in Indonesia has paved the way for the transformation of the banking industry. With a significant increase in internet usage, digital banks like Bank Jago have emerged as a new option to serve people's financial needs. Amidst the increasingly fierce competition, Bank Jago has managed to stand out with a strategy focused on customer satisfaction and loyalty. Since its establishment, Bank Jago has experienced a tremendous surge in customer growth. The strategy implemented focuses on improving customer satisfaction and maintaining their loyalty. Customer satisfaction is key, as satisfied customers continue using the bank's services and recommend it to others. Customer satisfaction also has a direct impact on brand image and company reputation. This aligns with previous research, which shows that customer satisfaction is directly related to loyalty and brand support (Anderson, 2005; Wirtz, 2003).

However, despite achieving early success, challenges remain. A key question is how the quality of service offered by Bank Jago impacts customer satisfaction and loyalty amidst rapid technological change and industry competition. Can a decline in service quality erode customer satisfaction and reduce their loyalty to this digital bank? The main objective of this study is to answer these questions and identify the effect of service quality on customer satisfaction and loyalty at Bank Jago.

Through careful analysis, this research hopes to provide a deeper insight into how the customer satisfaction strategy implemented by Bank Jago impacts the customer relationship with this digital bank. The results of this study are expected to provide valuable guidance to other digital banks and contribute knowledge in developing better strategies to retain and increase the customer base in this increasingly digitalized era. Thus, this research is

* Corresponding author

expected to provide a comprehensive view of the importance of customer satisfaction and loyalty factors in the face of technological developments and increasingly fierce competition in the modern banking industry.

B. RESEARCH METHODS

This study embraces a quantitative research approach strategically chosen to facilitate the collection and statistical analysis of numerically measurable data. This systematic approach aims to unveil causal relationships among variables, guided by a robust framework. Notably, this approach allows for exploring the influence of service quality indicators on customer satisfaction and subsequent loyalty. The subjects under investigation are Bank Jago clients in the Bandung and Jabodetabek regions, providing a meaningful scope for analysis. The meticulous application of a purposive sampling technique further enriches the study's rigor, ensuring the inclusion of participants who align with specific criteria relevant to the research objectives. This focused approach paves the way for insightful findings.

An integral component of this research methodology is the formulation of hypotheses, which serve as guiding beacons throughout the study. These hypotheses, grounded in both theory and practice, steer the investigation:

H1: Reliability significantly affects Bank Jago's Customer Satisfaction.
H2: Site Organization significantly affects Bank Jago's Customer Satisfaction.
H3: Efficiency significantly affects Bank Jago's Customer Satisfaction.
H4: User-friendliness significantly affects Bank Jago's Customer Satisfaction.
H5: Personal Need significantly affects Bank Jago Customer Satisfaction.
H6: Responsiveness significantly affects Bank Jago's Customer Satisfaction.
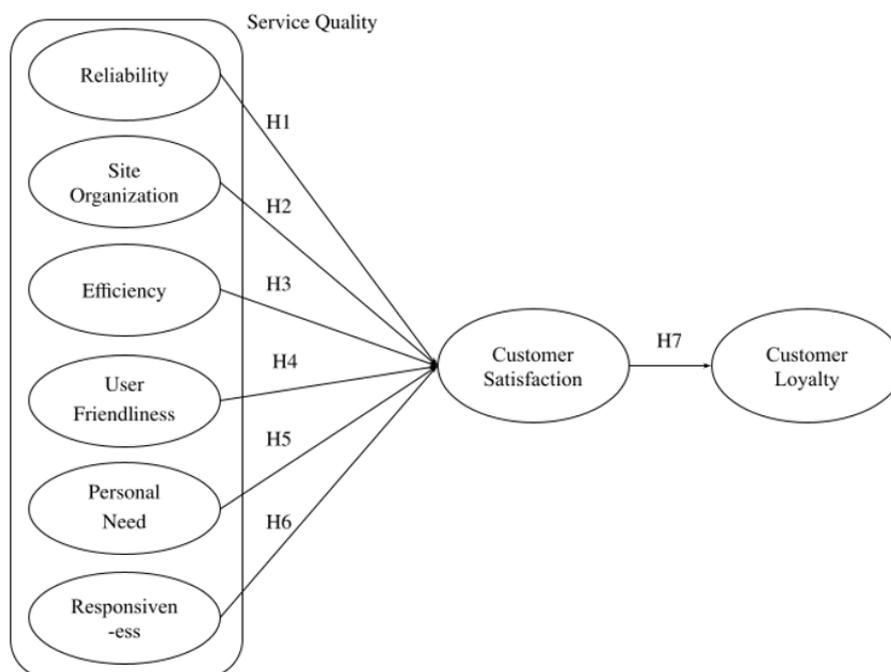H7: Bank Jago Customer Satisfaction significantly impacts Bank Jago Customer Loyalty.

Figure 1. Theoretical Framework

These meticulously crafted hypotheses are poised to unlock insights into the complex web of factors underpinning customer satisfaction and loyalty in the digital banking landscape. In the pursuit of data collection, online surveys take center stage, leveraging platforms like Google Forms for their efficiency and ease of administration. The questionnaire design, adapted from previous studies and translated for clarity, effectively captures respondents' opinions and perceptions on service quality indicators, customer satisfaction, and loyalty.

As data flows in, the analytical prowess of Partial Least Squares Structural Equation Modeling (PLS-SEM) comes into play. This method's flexibility and capacity for discerning causal relationships are key to

unraveling the intricate dynamics. Reliability and validity analyses scrutinize the consistency and accuracy of measurements to ensure the integrity of findings, while collinearity tests address potential multicollinearity issues.

The culmination of this methodology encompasses effect size measures and mediation tests, unveiling the practical significance of observed effects and uncovering mediating variables' roles in shaping relationships. In weaving these elements together, the research methodology is a robust framework designed to navigate the complex terrain of digital banking dynamics.

In summary, the careful selection of a quantitative approach, underpinned by purposive sampling, hypotheses, online surveys, and advanced analytical techniques, underscores this study's commitment to uncovering the nuanced interplay between service quality, customer satisfaction, and loyalty in the realm of Bank Jago.

C. RESULTS AND ANALYSIS

The study embarks on an in-depth exploration of multifaceted service quality dimensions, namely, Reliability, Site Organization, Efficiency, User-friendliness, Personal Need, and Responsiveness. These dimensions serve as essential benchmarks for assessing the digital banking experience, their collective influence on customer satisfaction, and ultimately their impact on customer loyalty. To ensure the credibility of our findings, we begin by meticulously examining the reliability of indicators. This step affirms the internal consistency of the metrics adopted, while subsequent internal consistency evaluations, marked by composite reliability exceeding established thresholds, offer further validation of the stability and coherence of latent variables.

Table 1. Internal Consistency Reliability

Indicator	Composite Reliability	Reliability
Personal Need	0.828	Reliable
Site Organization	0.778	Reliable
User Friendliness	0.746	Reliable
Efficiency	0.807	Reliable
Responsiveness	0.817	Reliable
Reliability	0.785	Reliable
Customer Satisfaction	0.812	Reliable
Customer Loyalty	0.892	Reliable

Sources: research data, 2023

Convergent validity, a crucial tenet of our investigation, is methodically addressed through rigorous analysis of the Average Variance Extracted (AVE), validating the robustness of the constructs under scrutiny. Discriminant validity, pivotal for demarcating constructs, is resoundingly established as the square root of AVE surpasses correlation values, affirming the distinctiveness inherent within each dimension.

Table 2. Convergent Validity Test

Indicator	Average Variance Extracted (AVE)
Personal Need	0.723
Site Organization	0.693
User Friendliness	0.617
Efficiency	0.719
Responsiveness	0.731
Reliability	0.687
Customer Satisfaction	0.724
Customer Loyalty	0.692

Sources: research data, 2023

Potential multicollinearity concerns are allayed through Variance Inflation Factor (VIF) tests, firmly dismissing apprehensions of collinearity and reinforcing the robustness of our results.

Table 3. Collinearity Test

Indicator's Code	VIF	Indicator's Code	VIF
SQ1	2.068	SQ14	1.844
SQ2	2.137	SQ15	1.704

Indicator's Code	VIF	Indicator's Code	VIF
SQ3	1.483	SQ16	1.851
SQ4	1.484	SQ17	1.665
SQ5	1.847	SQ18	1.435
SQ6	1.65	CS1	2.109
SQ7	1.197	CS2	1.848
SQ8	1.503	CS3	1.583
SQ9	1.572	CL1	2.506
SQ10	2.043	CL2	2.325
SQ11	1.564	CL3	2.212
SQ12	1.834	CL4	2.274
SQ13	1.907	CL5	2.008

Sources: research data, 2023

The bootstrapped Structural Path, elegantly depicted in Figure 2, offers a vivid visual representation of the interconnected relationships among variables, providing an accessible overview of the theoretical framework.
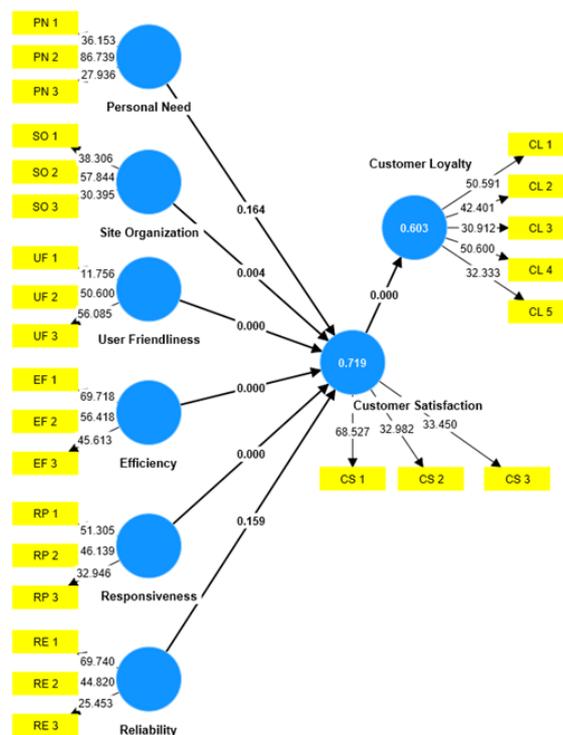

Figure 2. Structural Path Significance

Central to our analysis lies the rigorous examination of hypothesis testing, meticulously unraveling the impact of each dimension on customer satisfaction. The amalgamation of T-values and P-values distinctly elucidates the significance of each dimension. While Site Organization, Efficiency, User-friendliness, and Responsiveness emerge as potent determinants of customer satisfaction, the nuanced impact of reliability and the tempered influence of Personal Need introduce intriguing dimensions, warranting further exploration.

Table 4. Hypothesis Testing

Hypothesis	Structural Path	Path Coefficient	T Values	P Values	Result
H1	Customer Satisfaction -> Customer Loyalty	0.776	27.187	0.000	Accepted
H2	Efficiency -> Customer Satisfaction	0.238	3.781	0.000	Accepted
H3	Personal Need -> Customer Satisfaction	0.069	1.391	0.164	Rejected
H4	Reliability -> Customer Satisfaction	-0.081	1.41	0.159	Rejected

Hypothesis	Structural Path	Path Coefficient	T Values	P Values	Result
H5	Responsiveness -> Customer Satisfaction	0.27	4.308	0.000	Accepted
H6	Site Organization -> Customer Satisfaction	0.174	2.849	0.004	Accepted
H7	User Friendliness -> Customer Satisfaction	0.295	5.034	0.000	Accepted

Sources: research data, 2023

Further enriching our analysis, the f2 effect size analysis delves deeper into the relative contributions of User Friendliness, Efficiency, Site Organization, and Responsiveness to Consumer Satisfaction. This nuanced exploration enhances our comprehension of the comparative influences wielded by these dimensions. Crucially, our exploration uncovers the pivotal role of Consumer Satisfaction as a mediating variable, illuminated through mediation analysis. Efficiency, Responsiveness, Site Organization, and User Friendliness emerge as formidable predictors, profoundly shaping Consumer Satisfaction, which resonates significantly within Consumer Loyalty.

Interpreting our results through a scientific lens, we shed light on the distinct contributions of each dimension. Hypothesis 1 assumes that reliability positively influences Bank Jago's customer satisfaction. The data analysis conducted in this study rejected this hypothesis because it was proven that the calculated t-value was smaller than the t-table, which was 1.96 at a significance level of 0.05 (5%). This result contradicts previous research by Raza et al. (2020), which found that reliability positively affects Bank Jago's customer satisfaction. In addition, this is supported by the results of other preliminary research that consumer satisfaction does not entirely depend on reliability factors alone. Although high reliability can provide certainty and trust to consumers, other factors still contribute to their satisfaction, such as overall product or service quality, competitive prices, and positive customer experience (Oliver, 1997). This indicates that respondents are satisfied with Bank Jago's products, not only limited to Bank Jago's reliability, but respondents still have various other factors that are taken into consideration for respondents' satisfaction with Bank Jago.

Hypothesis 2 assumes that Site Organization positively influences Bank Jago's Customer Satisfaction. The data analysis conducted in this study accepted the hypothesis, evidenced by the T-value of this hypothesis of 2.849, which is greater than 1.96 at a significance point of 0.05 (5%). This result aligns with previous research (Amin, 2015; Raza et al., 2020), which found that Site Organization significantly and positively influences Bank Jago's Customer Satisfaction. The findings in this study are also supported by previous research that good site organization can improve user experience and make it easier for consumers to find information, interact with sites, and complete their goals efficiently. Consumers can easily find what they want with a logical layout, intuitive navigation, and well-organized information structure, saving time and reducing frustration (Lee & Kim, 2020). In addition, a good site organization can also give a professional impression and increase consumer trust in the brand or company. When consumers find it convenient and helpful to browse a website, they tend to feel more satisfied with the experience. A positive user experience can shape a positive perception of a brand and increase consumer loyalty in the long run (Chen et al., 2017).

Hypothesis 3 assumes that efficiency positively influences Bank Jago's Customer Satisfaction. The data analysis carried out in this study accepted this hypothesis, evidenced by the T-value of this hypothesis is 3.781, which is greater than 1.96 at a significance point of 0.05 (5%). This result aligns with previous research (Amin, 2015; Raza et al., 2020), which found that Efficiency products positively affect Customer Satisfaction. This finding is also supported by previous research stating that efficiency can provide direct consumer benefits. When consumers experience a quick, easy, and efficient process of acquiring a product or service, they tend to feel more satisfied with the experience. Speed and ease in payment, delivery, or completion of other tasks can increase consumer satisfaction and provide a more positive experience (Smith et al., 2018). In addition, efficiency can also reflect the level of reliability and professionalism of a company. Consumers tend to have a more positive perception of companies that can provide services efficiently. This can increase consumers' trust in a brand or company and influence their decision to remain loyal and recommend to others.

Hypothesis 4 assumes that user-friendliness positively influences Bank Jago's Customer Satisfaction. The data analysis in this study accepted this hypothesis, evidenced by the T-value of this hypothesis is 5.034, which is greater than 1.96 at the significance point of 0.05 (5%). This is in line with the results of research by (Amin, 2015; Raza et al., 2020), which found that User-friendliness positively influences Consumer Satisfaction. According to previous research, a good customer opinion of user-friendliness can improve the user experience with a product or service. When consumers can easily and intuitively use a product or service, they tend to feel more satisfied with the experience. The availability of a simple interface, clear instructions, and intuitive navigation can reduce error rates and confusion, as well as increase consumer confidence in interacting with

products or services (Smith & Johnson, 2017). In addition, user-friendliness can also influence consumer perception of the quality of products or services. If consumers feel at ease in using a product or service, they tend to perceive it as a quality product or service. This can increase consumer satisfaction and strengthen their relationship with the brand or company.

Hypothesis 5 assumes that Personal Need positively influences Bank Jago Customer Satisfaction. The data analysis in this study rejected this hypothesis since it was proved that the T-value that appeared was less than 1.96 at a significance point of 0.05 (5%). This result contradicts previous research by (Yilmaz et al., 2017), which found that Personal Need positively affects Consumer Satisfaction. The results in this study differ from previous similar research results because they are justified by preliminary research, which states that consumers are not solely dependent on meeting their personal needs. While it is important to understand the individual needs of consumers and accommodate them, other factors also affect their satisfaction, such as product quality, price, customer service, and overall experience (Westbrook & Oliver, 1991). In addition, consumers' personal needs can vary greatly, depending on their background, preferences, and goals. It is possible when needs are difficult to predict or needs that change over time. Therefore, it is not easy to consistently meet all consumers' personal needs in every situation.

Hypothesis 6 assumes that responsiveness positively influences Bank Jago's Customer Satisfaction. Data analysis in this study accepted this hypothesis, evidenced by the T-value of this hypothesis of 4.308, which is greater than 1.96 at a significance point of 0.05 (5%). Previous research by (Yilmaz et al., 2017; Raza et al., 2020) supported this result, where they found that responsiveness positively affected Bank Jago's Customer Satisfaction. The findings in this study are also confirmed by other studies that found that good responsiveness on the part of the company can have a positive impact on consumer satisfaction. When consumers get a prompt, effective, and informative response from a company regarding their questions, complaints, or requests, they are more likely to feel valued and cared for. Good responsiveness can also increase consumer confidence in the company and provide a positive customer experience (Zeithaml et al., 1996). In addition, good responsiveness can also fix and resolve problems quickly. Consumers often look for efficient and effective solutions when faced with problems or difficulties. A quick and responsive response can help reduce consumer dissatisfaction, improve their perception of the company, and increase their overall satisfaction.

Hypothesis 7 assumes that Bank Jago Customer Satisfaction positively influences Bank Jago Customer Loyalty. The data analysis conducted in this study accepted this hypothesis, evidenced by the T-value of this hypothesis is 27.187, which is greater than 1.96 at a significance point of 0.05 (5%). Previous research by (Amin, 2015; Yilmaz et al., 2017; Raza et al., 2020) supported this result; they found that Customer Satisfaction positively affected Customer Loyalty. This is also supported by the questionnaire results, which state that respondents must be satisfied with the various benefits provided by Bank Jago and choose to only use Bank Jago as the only digital bank they have. In summary, Site Organization, Efficiency, User-friendliness, and Responsiveness collectively enhance customer satisfaction, echoing prior research. However, the divergence in the impact of reliability and the nuanced role of Personal Need underscore the multifaceted nature of satisfaction determinants.

The intricate interplay of meticulous data analysis, robust statistical examinations, and coherent interpretation collectively weave a compelling narrative harmonizing with our research's core objectives. Each hypothesis, painstakingly scrutinized, contributes to a tapestry that reveals novel insights and corroborates prior research. This scholarly voyage furnishes the banking industry with invaluable insights, empowering tailored strategies to elevate customer experiences and cultivate unswerving loyalty amid the ever-evolving landscape of digital banking.

D. CONCLUSIONS

This research takes us on an empirical journey to illuminate the intricate interplay between service quality, customer satisfaction, and loyalty in Bank Jago's digital banking landscape. The research diligently pursues its primary objective through a meticulous combination of survey data and sophisticated statistical analysis, uncovering thought-provoking insights that have significance for both theory and practice. At the center of this exploration lies a fundamental question: How does the quality of service offered by Bank Jago influence customer satisfaction and ultimately shape steadfast customer loyalty? This question is a guiding compass for our investigation, directing us to uncover the intricate dimensions of service quality that underlie the complex relationship between these key concepts.

The research findings illuminate an interesting narrative. As Bank Jago sought to improve its service quality, several dimensions emerged as strong contributors to customer satisfaction. Efficiency, characterized by fast and smooth transactions, emerged as a significant factor, as did Bank Jago's responsiveness to customer needs and queries. The well-thought-out organization of the digital platform, coupled with a user-friendly interface, further confirmed the influence of service quality on customer satisfaction. These dimensions combine to create a holistic experience, influencing customers to gravitate towards Bank Jago as their preferred digital banking platform. As the exploratory journey continued, the research focus shifted to the profound impact of customer satisfaction on the development of sustainable customer loyalty. The findings are stark - satisfied customers remain loyal to Bank Jago's services. This linkage is undeniable; a satisfactory experience with Bank Jago's service quality, encompassing efficiency, responsiveness, platform organization, and ease of use, drives customers towards continued engagement and loyalty.

In light of the study's findings, several strategic recommendations can be proposed for Bank Jago to optimize service quality, customer satisfaction, and loyalty initiatives. Continuous service quality enhancement through streamlined processes, improved staff training, and refined user interface design can elevate the overall customer experience. Prioritizing user-friendly interfaces, clear instructions, and efficient transaction processes will enhance user experience, particularly in digital platforms and mobile applications. Establishing responsive customer service systems to promptly address inquiries, complaints, and requests will foster trust and satisfaction. Personalizing services to cater to individual preferences and needs using consumer data and technology can create emotional bonds and strengthen loyalty. Implementing robust customer satisfaction measurement and monitoring systems, including surveys and feedback analysis, can provide valuable insights for service enhancement.

Additionally, for future research endeavors, several promising avenues warrant exploration. Qualitative approaches, such as in-depth interviews or case studies, can delve deeper into consumer perceptions of Bank Jago's service quality, shedding light on individual experiences, expectations, and preferences influencing satisfaction and loyalty. Expanding the geographic and demographic scope of the study to encompass diverse regions and backgrounds can yield insights into potential variations in the relationships between service quality, satisfaction, and loyalty.

Furthermore, exploring other factors beyond the examined dimensions, such as product innovation, competitive pricing, and the influence of digital technologies, presents intriguing research prospects. Investigating how these factors interplay with service quality, satisfaction, and loyalty can contribute to a more comprehensive understanding of consumer behavior in the context of the banking industry. Lastly, delving into the impacts of digital technology and transformation on service quality, satisfaction, and loyalty can provide valuable insights into the evolving landscape of the banking sector.

In a broader context, this research connects theoretical insights with practical implications. It guides Bank Jago in formulating strategies that enhance service quality, improve user experience, and drive responsive engagement. Furthermore, the theoretical implications of this research are far-reaching in marketing, confirming established conceptual relationships while paving the way for future explorations. In essence, this journey enriches our understanding of service quality, satisfaction, and loyalty and forms a solid foundation for future endeavors in the dynamic realm of digital banking.

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