

THE EFFECT OF DIGITAL CUSTOMER EXPERIENCE AND E-SERVICE QUALITY ON E-LOYALTY OF BSI MOBILE APPLICATION USERS

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Abstract

Examining the relationship between BSI Mobile app users' e-loyalty and factors like digital customer experience and e-service quality is the primary goal of this research. When it comes to effective electronic services, digital customer experience and e-service quality play a significant part, and great experiences are what really generate loyalty. Users' decisions to keep using mobile banking are so affected by it. Research methods used in this study are descriptive and quantitative. The data was gathered from 100 participants utilizing BSI Mobile Solo Raya using a Likert scale questionnaire. The methodology employs a purposive sampling strategy for its sampling procedure. Information was gathered using a Google Forms survey and original sources. Multiple linear regression analysis in SPSS version 25 is the method used to analyze the data. According to the study's findings, e-loyalty is positively affected by the factors of customer experience and e-service quality. This proves that these two factors have a significant role in retaining customers.

Keyword: *Digital Customer Experience, E-Service Quality, and E-Loyalty*

A. INTRODUCTION

The payment system has advanced as a result of the larger impact of rapid technology improvements. Mobile banking, or m-banking, is an invention that has come out of the banking business. Banks now provide customers with the option to use their smartphones and a variety of banking apps to complete a wide range of transactions. Transacting quickly, accurately, and efficiently is possible with this mobile banking system (Prasetyo, 2022). Bank Syariah Indonesia Mobile, often known as BSI Mobile, is one of the Islamic banking options accessible by mobile device in Indonesia. One of the ways that Bank Syariah Indonesia (BSI) facilitates client access to their accounts is via BSI mobile. According to (Santoso et al., 2022) this program enables users to do a range of financial transactions using their cellphones utilizing 3G, 4G, 5G, and Wifi technologies. By showcasing the use of digital technology with the goal of benefiting consumers, mobile banking has become an innovation in the banking industry. This shows that technology has changed the way banking transactions become more practical and efficient, so this can create convenience and comfort in terms of time (Lestari, 2022).

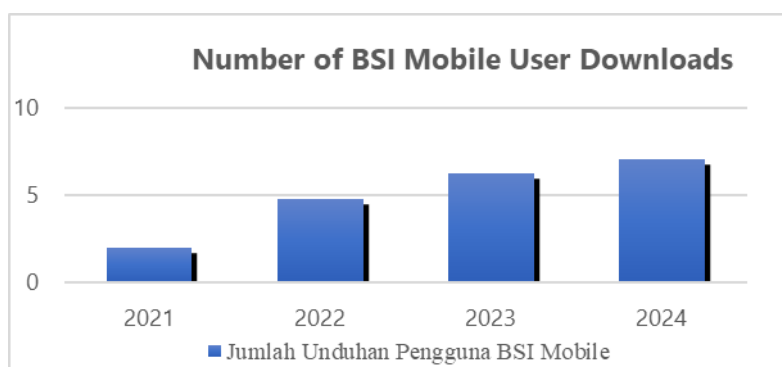


Figure 1. BSI Mobile User Downloads

As far as we can tell from the Google Playstore website, over 5 million people have downloaded the BSI Mobile app. The number of people using BSI Mobile is gradually up, according to data from 2021 to 2023. According to data collected as till the first quarter of 2023, 6.3 million people have used BSI Mobile. The number of individuals using BSI Mobile has increased by 33.9% annually, reaching 7.1 million

in 2024 (BSI, 2024), thanks to the rise in digital service use. By getting a rating of 3.5 stars out of 5.0 stars that should be obtained on *the Appstore*. The rating on the application refers to the assessment system used to evaluate the quality and performance of the application with a rating *score* of 1-5. The increasing number of downloads by BSI Mobile users but it is seen that the star rating on the BSI Mobile application has decreased significantly which initially the rating on the BSI Mobile application reached 4.0 stars and 194 thousand reviews.

There have been over 206,000 reviews of the BSI Mobile app in the Google Play Store, and the app currently has a rating of 3.5 stars. Google Play Store evaluations indicate that several issues with application performance impact customer loyalty. Given the large number of reviews received with positive sentiment reviews praising the ease of use, transaction speed, practicality and efficiency. While there are also many negative sentiment reviews that often criticize technical problems such as errors, slowness, difficulty verifying and logging in, transactions running out of time quickly and others (Google Play Store 2024).

There are complaints about BSI receiving in 2021 totaling 231,542 complaints and 230,809 have been resolved while in 2023 there was an increase of 469,851 total complaints from customers and all of them have been resolved (100%) (BSI, 2021). However, in 2023 there were 577 types of *whistleblowing* complaints recorded, this was related to reporting violations of the anti-fraud policy (BSI, 2023). So with the many unresolved complaints and negative reviews, it can cause *loyalty* from *mobile banking* to decrease. Research on "The Influence of Digital Customer Experience & E-Service Quality on E-Loyalty of BSI Mobile Application Users" seems like a good fit for the researcher given the information provided. In an attempt to enhance the technical aspects of service quality and the application's overall quality, the BSI mobile app strategy aims to make users feel satisfied with the app's performance, which in turn fosters long-term E-Loyalty and improves the customer experience.

B. LITERATURE REVIEW

E-Loyalty

According to (Hur et al., 2011) *E-Loyalty* is defined as a positive attitude of customers towards electronic business that encourages repeat purchases. In the context of *mobile banking*, this positive attitude is reflected in the continuous and repeated use of *mobile banking services by customers of a bank*. *E-Loyalty* shows the attitude and commitment of customers or customers to continue using and recommending *mobile banking application services* to others (Mundir et al., 2022). According to (Revita, 2016) there are several indicators of *E-Loyalty* as follows: *Say positive things*, *Continue purchasing* and *Recommend friends*. Loyalty refers more to the attitude, beliefs and willingness of customers to continue using services by maintaining customer loyalty to use services in the long (Pramesty & Sukardi, 2024).

The study's findings suggest that E-Service Quality and Customer Experience have a substantial impact on E-Loyalty (Keni & Sandra, 2021). E-Loyalty is also greatly impacted by the combination of Customer Experience and E-Service Quality.

Customer Experience

According to Meyer and Schwager, *customer experience* is a response given based on personal experience which is the result of direct or indirect interaction (Salim & Catherine, 2018). *Customer experience* is the customer experience or perception and overall response of consumers to the services provided by the *mobile banking application*. This includes feelings of satisfaction or dissatisfaction felt by customers if their needs or expectations can be met (Dharsono & Arifin, 2022). There are 4 dimensions of digital *customer experience* as follows (Rahayu & Faulina, 2022): *Digital Touch Point* is an interaction through digital services (Huo et al., 2023), *Quick Response* (quick response) responds to needs according to request (Yamin & Abdalatif, 2024), *Automation* or (automation) of digital service processes (Daub et al., 2020) and *Personalization* or (personalization) of service providers according to individual customer needs (Senathirajah et al., 2024). Research conducted by (Syahfitri & Oktarici, 2024) the influence of *customer experience* states that a positive customer experience will look good to customers. This agrees with other studies that have shown a favorable and statistically significant correlation between e-loyalty and consumer experience (Purwanda & Wati, 2018); in other words, a greater level of customer experience is associated with higher levels of loyalty.

H₁ : Customer Experience influences E-Loyalty of BSI Mobile Application Users

E-Service Quality

According to Zeithaml et al.'s study cited in Tjiptono (2019:36), E-Service Quality (or E-ServQual) is an online digital service. E-Service Quality is defined as the ability or quality of providing services to clients digitally in a way that meets their needs (Ardila & Rahmidani, 2023). According (Parasuraman et al., 2005), the E-ServQual paradigm is comprised of seven criteria: responsiveness, availability, privacy and security, efficiency, website design, and contact. Stronger, longer-lasting ties may emerge as a result of the positive correlation between e-loyalty and e-service quality discovered by (Djarmiko & Akbar, 2016). E-Service Quality is a reflection of E-Loyalty, and there is a strong and substantial link and effect between the two, according to a study of prior research (Affandi et al., 2023) that was undertaken.

H₂: E-Service Quality influence on E-Loyalty of BSI Mobile Application Users

C. METHOD

This study combines a descriptive issue formulation technique with a quantitative research method. To find out how BSI Mobile Application Users' E-Loyalty is Affected by Customer Experience and E-Service Quality, this research used a quantitative descriptive technique. Unknown population size of BSI Mobile users in the Solo Raya region made up the population in this survey. One hundred respondents were used to determine the sample using the Lemeshow formula (1997). The method of sampling that was used was purposive sampling. Primary and secondary data were both used in this investigation. In this research, questionnaires were distributed as a means of data collection, and measurements were taken using a 5-point Likert Scale. The data was analyzed using SPSS 25 software. The Instrument Test, which checks for validity and reliability, the Classical Assumption Test, which checks for normality, multicollinearity, and heteroscedasticity, and model equations in multiple linear regression were employed.

D. RESULT AND DISCUSSION

Descriptive Analysis

According to the personal information gleaned from the questionnaires, the gender of the respondents is the most prominent factor, with 80 female respondents (80%) and 20 male respondents (20%). Based on a minimum age of 18 years, with a frequency of frequent visits to make transactions at BSI Mobile. Based on the domicile of Se-Solo Raya, the most respondents live in Sukoharjo Regency with 31 respondents (31%).

Statistical Analysis

Validity and Reliability Test

All 18 questions that made up the validity test for the three variables (Customer Experience (X1), E-Service Quality (X2), and E-Loyalty (Y)) demonstrated that the calculated r-values for all three variables were higher than the r-table value of 0.196. Results from the validity tests confirm that the questions in the survey do a good job of measuring E-Service Quality and Customer Experience.

Having Cronbach's alpha values higher than 0.60 indicates that the findings may be believed for all three instruments assessing customer experience (E-service quality, E-Loyalty, and customer experience), according to the reliability test analysis. A substantial link may be inferred from the interpretation of the correlation coefficient, given that the coefficient interval is more than 0.60.

Normality Test

The value of 0.126 is revealed by the results of the study of the normalcy test. The sig (2-tailed) p-value is more than 0.05, as seen above. Consequently, a normal distribution is shown by interpreting these data.

Test Heteroscedasticity

Results from the heteroscedasticity test analysis on each independent variable using the Glejser Test method show significant values of 0.375 for Customer Experience (X1) and 0.427 for E-Service Quality (X2), respectively, for which the p-value is more than 0.05. It is safe to state that heteroscedasticity is not present in the regression model.

Multicollinearity Test

A lack of multicollinearity in the regression model is deduced from the results of the multicollinearity test, since the VIF value of 2.172 is below 10 and the tolerance value is above 0.10. This is the case for the independent variables X1 and X2, which quantify the quality of the E-service and the client experience, respectively.

F Test

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	325.104	2	162,552	66,349	.000 ^b
	Residual	237,646	97	2,450		
	Total	562,750	99			

Source: SPSS Primary Data 25 (2024)

The F-test or simultaneous test results shown in the table above indicate an F-value of 66.349, however the F-table value is 3.09. Consequently, all independent variables are found to have a significant influence at the same time as the computed F value ($66.349 > 3.09$) is higher than the F table value and the significance value is $0.000 < 0.05$.

Test of Determination Coefficient ^{R2}

Model	R Square	Adjusted R Square
1	.578	.569

Source: SPSS Primary Data 25 (2024)

A value of 0.569 for R-squared is shown by the table data. That is to say, 56% of the variation in E-loyalty can be explained by the independent variables E-Service Quality and Customer Experience. But the other 44% might be impacted by things beyond of their control.

Hypothesis Test (T-Test)

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	1,682	1,790		.940	.350
Customer Experience	.501	.090	.543	5,583	.000
E-Service Quality	.229	.084	.266	2,737	.007

a. Dependent Variable: E-loyalty

Source: SPSS Primary Data 25 (2024)

1. Customer Experience

H_1 : Customer Experience influences E-loyalty of BSI Mobile Application Users

H_1 is acceptable because, according to the variable analysis results table, the computed t value for customer experience in the t table is 5,583, which is higher than the t table value of 1.984, and the significance value is $0.000 < 0.05$. In order for E-Loyalty to benefit from the Customer Experience variable.

2. E-Service Quality

H_2 : E-Service Quality has an effect on E-Loyalty of BSI Mobile Application Users

H_2 is acceptable because, according to the E-Service Quality variable's analysis findings in the t table, the estimated t value of 2,737 is higher than the t table value of 1.984 and the significance value is $0.007 < 0.05$. So that E-Loyalty is positively affected by the E-Service Quality variable.

DISCUSSION

The Influence of Customer Experience on E-Loyalty of BSI Mobile Users

A strong correlation between E-Loyalty and the Customer Experience metric (X1) was found in the data analysis of the BSI Mobile application. The results of the t-test show that this is the case, with a t-

count of 5,583 above the t-table value of 1.984 and a significance value of $0.000 < 0.05$. So, we may accept hypothesis H1, which says that BSI Mobile app users' E-Loyalty is positively affected by Customer Experience. Positive customer experience significantly affects customer loyalty, according to the results.

Because of this, it is clear that the Customer Experience strategy has a crucial role in retaining and growing the loyalty of BSI Mobile customers, as measured by their E-Loyalty. Providing optimal customer service and understanding their needs and desires as a strategy to strengthen and increase loyalty. Therefore, the results obtained are proven to be useful for bank management in formulating strategies and implementing digital customer experience initiatives that will have an impact on increasing loyalty in user satisfaction.

Respondents stated that through experience they easily found the required service features in BSI Mobile. In addition, BSI Mobile is able to deal with technical problems by providing solutions with fast assistance. The choice of customer users to stay loyal customers is influenced by the customer experience they have with Islamic banks, thus it is important that this aspect be carefully studied and maintained. If the digital customer experience can make consumers happy and loyal, it means they are pleased with the services they got and want to keep coming back. The e-loyalty of BSI Mobile app users is greatly affected by the customer experience, according to study (Keni & Sandra, 2021).

The Influence of E-Service Quality on E-Loyalty of BSI Mobile Users

E-Loyalty among BSI Mobile app users is affected by the E-Service Quality variable, according to the study. The calculated t-value of 2,737 is more than the t-table value of 1.984 and a significant value of $0.007 < 0.05$, as shown by the t-test results. Accordingly, we agree H2, which asserts that E-service Quality influences E-Loyalty among BSI Mobile app users.

It can be concluded from the results of observations through respondents that BSI Mobile is able to provide comfort, ease in providing a service electronically. In addition, this application is able to protect user personal information and transactions and is able to resolve customer transaction complaints by providing contacts such as telephone numbers, emails and others so that customers or users can easily contact.

In providing good electronic quality services, BSI Mobile is able to provide proper services as they should be. BSI Mobile can also quickly handle problems needed by a user or customer by providing contacts with the aim that customers can easily contact if they need help. By prioritizing the development of service quality, banks can improve connections to customers, foster loyalty and ultimately increase loyalty.

According to studies done by (Affandi et al., 2023), BSI Mobile customers' E-Loyalty is greatly affected by the quality of their E-Services. An increase in E-Service Quality is likely to bring in more consumers and strengthen brand loyalty, according to a research by (Keni & Sandra, 2021) that discovered a substantial association between E-Service Quality and E-Loyalty among BSI Mobile users.

E. CONCLUSION

The following may be inferred from the study and debate that have taken place: Customers are more loyal to BSI Mobile Domisili Solo Raya when they have a good experience with the service they get. E-Service Quality significantly and positively affects the loyalty of BSI Mobile Domisili Solo Raya customers, demonstrating that a great digital customer experience in dealing with the bank adds to client loyalty. This highlights the significance of banks offering high-quality electronic services to retain and grow customer loyalty; two factors that significantly impact customer loyalty among BSI Mobile Solo Raya users are E-Service Quality and Customer Experience.

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