



The Effect of E-service Quality and Convenience of Online Services on E-customer Loyalty through E-customer Satisfaction on Livin By Mandiri Users

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Author's contribution

The sole author designed, analysed, interpreted and prepared the manuscript.

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ABSTRACT

This study aims to see how E-Service Quality and Convenience of Online Services are provided to its customers. In addition, there are Dependent Variables, namely E-Customer Satisfaction and E-Loyalty Customer, to examine the level of user satisfaction and loyalty to the Livin by Mandiri M-Banking Application. Involving 170 respondents filling out questionnaires through Google Forms and distributing them to users or customers located in Jabodetabek as samples. The research design used is a quantitative Study with Cross-Sectional Approach. This study was conducted on Livin by Mandiri users in Jakarta, Bogor, Depok, Tangerang, and Bekasi (Jabodetabek). The study used a cross-sectional approach with an exploratory research type. Sample: 170 respondents (74.2% male, 25.8% female; 17 years, 8.2 %, 25 – 35 years, 31.9%, 35 – 45 years, 46.2 %, 55 years, 13.7%). Data analysis using SEM approach with Smart PLS 4.0 software. The results showed E-service quality was found not to have a positive influence on e-customer satisfaction, the convenience of online services was found to have a positive and significant influence on user satisfaction or e-customer satisfaction, e-service quality was found not to have a positive influence

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on e-customer loyalty, the convenience of online services and e-customer satisfaction was found to have a positive and significant influence on e-customer loyalty. E-customer satisfaction was found to have no mediating role in the relationship between e-service quality and e-customer loyalty, and e-customer satisfaction was found to have a mediating role in the relationship between Online Service Convenience and customer e-loyalty. Conclusion in the Research can test this future research model on other Mobile Banking services by analyzing banks focusing on digital services. Additional variables must be carried out to be applied to other studies by utilizing more exploratory and diverse variables in future research. Future research can expand related or similar research variables to examine the broader demographics of respondents. And can focus its research on the quality and convenience of services in the digital era and banking services.

Keywords: E-Service quality; convenience of online services; e-customer satisfaction; e-loyalty customer.

1. INTRODUCTION

In today's individual life, of course, it cannot be separated by the presence of the internet. The presence of the internet today has many positive impacts on society and business people. One of the positive impacts of the presence of the internet is to facilitate and speed up access to information. In the business world in Indonesia, the pandemic in recent years has greatly benefited from the presence of the Internet. Internet service users in Indonesia through smartphones increased from 2020 to 2021 (Rahmayani, 2021). Penetration and utilization of internet services is certainly a focus for large industries to maximize their existing services or innovate through the latest breakthroughs according to needs.

The industry that is most rapidly adapting to technological innovation and also the internet today is the banking industry. Banking services are increasingly competitive with time efficiency and speed of service, resulting from collaboration between the internet, technological innovation, and banking services that make each other easier. The mainstay service of Internet banking today is the ease of sending money via smartphones and also multi-channel payments that can be done only with a network of Internet connections and smartphones, known as mobile banking [1] explained that mobile banking is a bank service created from communication such as mobile phones that provide facilities such as ATMs except for cash withdrawal services.

The Bank has contributed to providing services by prioritizing quality, especially in online services. This is important because the Bank's online services will represent its banking services' performance. Service quality that is comfortable and in line with consumer expectations and by creating a good banking

ecosystem will develop positive loyalty value for users or customers. Increasing service quality impacts strategic influences, such as increasing loyalty and increasing economic productivity growth steadily [2].

Indonesia is included in the country with financial service apps (FSA). Based on data released by we are social in 2021 about the percentage of internet users in several countries where users aged between 16-40 years show how often users access or use mobile banking or finance apps every month. Livin by Mandiri mobile banking was launched in October 2021 as an innovation to improve Bank Mandiri's online banking financial system. Starting its launch for a year, the number of active users of livin by Mandiri reached 13 million users by the end of 2022 [3]. However, the use of mobile banking does not always run smoothly and usually where the Bank Mandiri Super App Application was inaccessible in February 2022 due to very high transaction volumes, and increasing queues on the Bank Mandiri Flagship Finance Application [4].

Another problem found since the launch of the Livin by Mandiri Mobile banking application is the number of reviews about the constraints of using the application, which has become an issue so that there is discomfort and disappointment from the quality of service and mobile banking services of the Livin by Mandiri application. Disappointment written through the review will undoubtedly have an impact on customer loyalty. Customer loyalty is very important for a service provider or service. A high level of loyalty from users will have a positive effect on the image of a company in this case, e-loyalty is a consumer attitude when visiting the web and comfortable with transactions [5].

By looking at the problems arising from the quality of service and inconvenience that has yet

to meet users' expectations, the Livin by m-banking application aims to examine how e-customer loyalty and e-customer satisfaction from the user side will have a sustainable impact. The other focus of this study should be the presence of customer satisfaction dimensions that will affect loyalty and how the convenience of online services and e-service quality are essential in increasing satisfaction and creating customer loyalty.

2. LITERATURE REVIEW

2.1 E-service Quality

E-Service Quality is the company's effort in needs that are in line with consumer goals so that the correct delivery will follow consumer expectations [6]. E-Service quality is providing services for users with the internet in offering convenience and facilities during effective transactions and distribution (Pratiwi & Dewi, 2016). E-Service Quality is the company's effort in needs that are in line with consumer goals so that the correct delivery will follow consumer expectations [6].

2.2 Convenience of Online Services

The first use of the concept of convenience was made by Copeland (1923) when the level of time and consumer effort in purchasing an item was. Awareness of convenience services is in the interest of business profits, which focuses on deepening its attention when service providers optimize convenience and speed by buyers. Pikkarainen [7] Explain comfort, defined as the extent to which individuals in activities from technology are fun. The ease and speed of consumers dealing with sellers indicate the convenience of access to a platform.

2.3 E-customer Satisfaction

According to Tjiptono [6] said, consumer satisfaction (customer satisfaction) is a consumer response to the evaluation of views on the difference between expectations at the beginning and the actual performance of the product, which is responded to after consuming the goods. Ahmad [8] electronic satisfaction is when the service and product exceed customer expectations Anderson & Srinivasan [9].

2.4 E-customer Loyalty

E-customer loyalty is a new picture and is seen as an expansion of the concept of loyalty in e-commerce. Reichheld & Scheffer [10] introducing

e-Loyalty for the first time. According to Lee & Sohn [11] e-loyalty through the form of user attitudes to visit and review the website and by negotiating activities. According to Anderson & Srinivasan, [9] states: "loyalty is defined as the customer's favorable attitude toward an electronic business resulting in repeat buying behavior." It implies customer activities or behavior for online services is a type of online shopping behavior. Cyr, Hassanein, Head, & Ivanov, [12] Declare electronic loyalty as the customer's intention to return to transaction activities in the future. Kotler & Keller (2009) While Kotler & Keller (2009) say that performance that adjusts consumer expectations makes these consumers feel satisfied and if performance exceeds it makes customers satisfied. According to Aaker, [13] customer loyalty is positive feedback on a service or good that causes purchases to be made consistently on the service or interests because of consumers.

2.5 Relationships between Variables

Melinda [14]. They explain that implementing good e-service quality by the company will generate a sense of satisfaction. The company wants its clients to feel satisfied and happy because when they do, it shows that they have successfully met their needs, produced excellent service, and even exceeded their expectations. Therefore, the quality of service provided is essential for website quality and also ease of accessing and making transactions so that consumers feel easy to make transactions and can cause a level of satisfaction in their minds [15]. Explain the convenience of accessing services to the platform has a positive effect on satisfaction. According to Jun et al in Duerte (2018) shows that interactions have a beneficial and significant impact on people's views of their overall satisfaction and ease of use of the Internet. Hasan (2014), claims that service quality is a key factor in consumer loyalty. Service providers offering E-quality will provide benefits for buyers or users if following the wishes, will encourage buyers to want to continue transacting and feel these benefits. Saragih, [16] found that the quality of e-services has an essential impact on e-loyalty. In research according to Adenekan, [17] research saw a positive influence between the convenience of online services and e-customer loyalty. This study has confirmed that the comfort obtained online by Jumia customers can lead to a positive increase in e-loyalty, so there should be no

service inconvenience. Haq & Awan, [18] shows how electronic satisfaction increases electronic loyalty. These findings suggest that customers who are happy with their digital financial transaction services are most likely to use them again in the future. This research also revealed by Al-Dweery et al. (2017) that satisfaction and loyalty have a positive relationship, meaning that satisfied customers automatically become loyal customers to the company. Given the above objectives of this study, the following hypotheses have been formulated to be tested in this study:

H1. *E-Service Quality has a positive effect on E-Customer Satisfaction*

H2. *The convenience of Online Services has a positive influence- on E- Customer Satisfaction*

H3. *E-Service Quality has a positive influence on E-Loyalty Customer*

H4. *The convenience of Online Services has a positive influence on E-Loyalty Customer*

H5. *E-Customer Satisfaction has a positive influence on E-Loyalty*

2.6 Relationships between Mediated Variables

Budiman, Yulianto, & Saifi, [19] Explain the essential and beneficial influence of e-service quality factors on e-loyalty for Mandiri online customers through e-satisfaction. According to Sathiyavany & Shivany, [20] Demonstrate how electronic customer satisfaction can serve as an indirect mediator between e-service quality and e-customer loyalty factors. According to Sutanto [21], his research confirmed the influence of the mediator variable Customer Satisfaction on the relationship between service convenience and customer e-loyalty. The study's results [21], saw a positive influence between the convenience of online services and e-customer loyalty mediated by e-customer satisfaction. Mayumartiana, Aulia, Octora, & Setiawan, [22], also discusses the relationship between service convenience to customer loyalty and is mediated by customer satisfaction variables. His research found a significant positive impact between service convenience that can increase the amount of

customer trust. Based on the description outlined above, possible hypotheses can be formulated as follows:

H6. *E-Customer Satisfaction has a positive influence on E-Service Quality and E-Loyalty*

H7. *E-Customer Satisfaction has a positive influence on the Convenience of Online Services and E-Loyalty*

3. METHODOLOGY

This study used a quantitative study method with a cross-sectional approach. Based on the goal, this research is an exploratory research type. The population in this study is all Livin by Mandiri users in the Jabodetabek area. Researchers chose purposive sampling as a sampling technique in this study. Furthermore, sample measurements were carried out with the hair formula so that 170 total respondents were obtained with 17 question fixators. Respondents answered a series of questions presented on a Likert scale through questionnaires. Data collection uses primary and secondary data to obtain data to examine this study. Measurement of e-service quality uses six dimensions including efficiency, reliability, fulfillment, privacy, responsiveness, and assurance (Pratiwi, 2016); [6,23,24]. The convenience of Online Services with convenient platform access, convenience in searching for products, convenient decisions, convenient transactions, and post-purchase convenience [25]; (Kaura et al. (2015). E-Customer Satisfaction with dimensions of convenience, customization, security/privacy, and web appearance (Kotler, 2000); [7,8]; (Pablos, 2013). *E-customer loyalty* with cognitive, affective, and conative, action [11-13]; (Hur et al, 2011). Data testing in this study uses Structural-Equation Modeling (SEM), namely Partial Least Square (PLS) with Smart PLS 4.0 software. To assess the PLS-SEM model, there are two stages of testing. In stage 1 testing, which evaluates the external model evaluation, the measurement model is tested by seeing if it has a reflective measurement model. Stage 2 and assess the structural model if an examination of the measurement model yields positive results and is considered to have passed the test [26].

Table 1. Outer loadings

	Indicator	OuterLoading	AVE
E-Customer Satisfaction	ECS1	0,778	0,698
	ECS2	0,855	
	ECS3	0,882	
	ECS4	0,890	
	ECS5	0,764	
E-Loyalty Customer	ELO1	0,753	0,705
	ELO2	0,851	
	ELO3	0,868	
	ELO4	0,881	
E-Service Quality	ESQ1	0,785	0,740
	ESQ2	0,889	
	ESQ3	0,885	
	ESQ4	0,878	
Convenience of Online Services	KLO2	0,927	0,861
	KLO3	0,936	
	KLO4	0,921	

4. RESULTS AND DISCUSSION

This research questionnaire was distributed to respondents using the Livin by Mandiri mobile banking application. The total questionnaire collected amounted to 170 respondents who were active users with a minimum of more than one year using the LivinByMandiri Mobile Banking Application. Respondents dominated by the male gender, as much as 74.2% have a dominating age by the age of 35-45 years with more than ten times the frequency of transactions in 1 month as much as 50.4%. Evaluation of measurement models is applied in assessing validity and reliability models as the first stage.

According to Joseph F. Hair, HULT, Ringle, & Sarstedt, [27], the outer loading value used to evaluate convergent validity must be greater than 0.70. Therefore, a choice between 0.70 can be made regarding the load acceptance limit, in the table above shows that the outer loading value has > 0.70. Subsequent tests of the AVE value must be greater than 0.5 and have demonstrated that it has been met. The next step to be tested is the discriminant validity problem. The method is called Fornell Larcker Criterion and Cross Loadings, and the test results have met the criteria and concluded that all latent variables have solid discriminant validity, and some latent variables still have measurements strongly associated with other components, all existing indicators are valid, and there are no problems with discriminant validity. Assessment of latent construct reliability using Cronbach's alpha and composite reliability values to ensure the

reliability of PLS construction scores. The test results have met Cronbach's alpha criteria ≥ 0.60 and composite reliability ≥ 0.70 . In testing the inner model, indirect influences and values are also seen to measure how much influence the independent variable and other factors influence the intervening variable. After the estimated model meets the requirements for the outer model, the structural model (inner model) is evaluated with tests carried out, including r-squared coefficient of determination (R²), predictive relevance (Q²), standardized root mean square (SRMR) and normal fit index (NFI). The results of inner model testing show that all tests have met the criteria and can proceed to the next test, namely hypothesis testing, confirming the value of path coefficients (path coefficients) t-statistic values through the bootstrapping procedure [28-31].

E-service quality was found to have no direct influence on e-customer satisfaction, where the effect between e-service quality on e-customer satisfaction has a path coefficients value of 0.075 which is close to a value of +1, a T-Statistic value of 0.478 (<1.96), and a p-value of 0.633 (>0.05), so it can be concluded that the first hypothesis (H1) is rejected and e-service quality has no effect on e-customer satisfaction.

The convenience of online services was found to influence e-customer satisfaction. Where the influence between the convenience of online services on e-customer satisfaction has a path coefficients value of 0.682 which is close to a value of +1, a T-Statistic value of 5.479 (>1.96), and a p-value of 0.000 (<0.05), so it can be

Table 2. Direct hypothesis

Path	Original sample (O)	T statistics (O/STDEV)	P values	Inference
Direct Path				
(H1) E-Service Quality (X1) -> E- Customer Satisfaction (Y)	0,075	0,478	0,633	Rejected
(H2) Convenience of Online Services (X2) - > E-Customer Satisfaction (Y)	0,682	5,479	0,000	Accepted
(H3) E-Service Quality (X1) -> E-Loyalty Customer (Z)	-0,064	0,471	0,638	Rejected
(H4) Convenience of Online Services (X2) - > E-Loyalty Customer (Z)	0,365	2,372	0,018	Accepted
(H5) E-Customer Satisfaction (Y) -> E- Loyalty Customer (Z)	0,520	4,054	0,000	Accepted

Table 3. Indirect hypothesis

Path	Original sample (O)	T statistics(O/STDEV)	P values	Inference
Indirect Path				
(H6)E-ServiceQuality(X1)->E-CustomerSatisfaction(Y)->E-LoyaltyCustomer(Z)	0,039	0,483	0,629	Rejected
(H7) Convenience of Online Services (X2) -> E-Customer Satisfaction(Y)->E-Loyalty Customer (Z)	0,355	3.152	0,002	Accepted

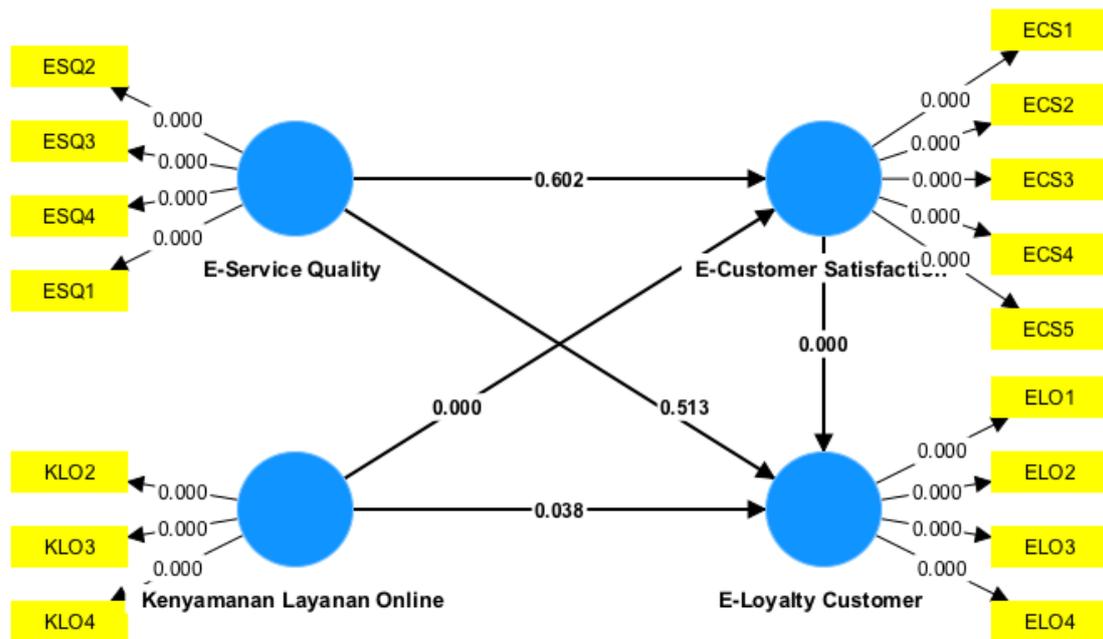


Fig. 1. Bootstrapping procedure

concluded that the second hypothesis (H2) is accepted and the convenience of online services has a positive and significant effect on e-customer satisfaction.

E-service quality was found to have no direct influence on customer e-loyalty. Where the effect between e-service quality on e-loyalty customers has a path coefficients value of -0.064 which is close to +1, T-Statistic value 0.471 (<1.96), and p-value 0.638 (>0.05), therefore, the third hypothesis (H3) is refuted and can be said that the quality of electronic services does not affect electronic customer loyalty.

The convenience of online services was found to influence customer e-loyalty where the influence between the convenience of online services on e-loyalty customers has a path coefficients value of 0.365 which is close to a value of +1, a T-Statistic value of 2.372 (>1.96), and a p-value of 0.018 (<0.05), so it can be concluded that the fourth hypothesis (H4) is accepted and the convenience of online services has a positive and significant effect on customer e-loyalty.

E-customer satisfaction was found to influence customer e-loyalty. Where the effect between e-customer satisfaction behaviour on e-loyalty customers has a path coefficients value of 0.520 which is close to +1, a T-Statistic value of 4.054 (>1.96), and a p-value of 0.000 (<0.05), so it can be concluded that the fifth hypothesis (H5) is

accepted and e-customer satisfaction has a positive and significant effect on customer e-loyalty.

E-customer satisfaction did not influence its role as a full mediation between e-service quality and e-customer loyalty. Based on the test results on the indirect effect of e-service quality on e-customer loyalty through e-customer satisfaction has a path coefficients value of 0.039 which is close to +1, a T-Statistic value of 0.483 (<1.96), and p-value 0.629 (<0.05), so it can be concluded that the eighth hypothesis (H6) is rejected and e-customer satisfaction has no effect on mediating the relationship between e-service quality and does not significantly affect e-customer loyalty.

E-customer satisfaction influenced its role as a full mediation between the convenience of online services and customer e-loyalty. Based on the test results on the indirect effect between the convenience of online services on customer e-loyalty through e-customer satisfaction has a path coefficients value of 0.002 which is close to a value of +1, a T-Statistic value of 3.152 (<1.96), and a p-value of 0.002 (<0.05), it can be concluded that the seventh hypothesis (H7) is accepted and E-Customer Satisfaction can mediate the relationship between the convenience of online services that have a positive and significant effect on e-loyalty Customer.

5. CONCLUSION

It is important to look at the service quality factor in the current era of bank digitalization. Especially for application service developers, especially banking industry that is switching from conventional to digital services. Of the total 7 (seven) hypotheses, three hypotheses were rejected, and four other hypotheses were accepted. This study found that e-service quality does not directly affect e-customer satisfaction. The e-service quality hypothesis also does not directly affect e-customer loyalty. From the hypothesis test of the indirect influence of the mediating role of e-customer satisfaction, there was also no positive influence between e-service quality and e-customer loyalty. This research has limitations, among others, the only object research's the first limitation is only focused on one M-Banking Application service, so the research findings can only be generalized to some of the banking industry or similar Application services. Furthermore, this study was only conducted on 170 respondents in the JaBoDeTaBek area.

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COMPETING INTERESTS

Author has declared that no competing interests exist.

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