HOW TO IMPROVE QUALITY OF E-LOYALTY IN MOBILE BANKING
SYARIAH: (STUDY CASE: BANKING IN INDONESIA)
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Abstract
This paper aims to improve e-loyalty by examining the effect of e-service quality on e-loyalty through e-satisfaction in the sharia features of mobile banking (m-banking). This paper uses a survey method through a quantitative approach. With a population is a customer who has used m-banking services with a sample of 320 respondents. Data analysis using SEM-PLS (Partial Least Square) with Smart-PLS application. The results of this paper indicate that the e-service quality has a significant effect on e-loyalty and e-satisfaction, then e-satisfaction has a significant effect on loyalty and e-service quality significantly influences e-loyalty through e-satisfaction. The conclusion of this paper that e-satisfaction mediates the effect of e-service quality on e-loyalty of sharia banking m-banking feature users, so that the quality of e-service and e-satisfaction is needed to improve the company's e-loyalty.

Introduction
In this era of increasing competition, researchers and practitioners alike have realized the importance of achieving high levels of customer satisfaction. One innovative way to help companies to improve their business performance in the market is by utilizing smartphone technology that is equipped with various features. Guo et al. (2012) every business activity in a company that uses information technology is known as Electronic commerce (e-commerce). According to a 2018 report by We Are Social, Indonesia has around 132 million internet user with 178 million unique mobile users and 120 million active mobile social media users. These forces Indonesian banks to create a smartphone based mobile specific strategy to service their end customers. Digital disruption has been driving Indonesian banks to consider digital as part of their strategy. Most of the banks from Bank Pembangunan Daerah (BPD), joint venture banks, local banks, state-owned banks and Syariah banks have incorporated digital initiatives as part of their corporate strategy (Banking, 2018).

The technology needed continuously in the process of business operations are complementary in producing a quality product with an effective and efficient process. An effort needs to be made on performance measurement as a basis for determining how high achievement of productivity (Irjayanti et.al, 2016). In this case the quality of service is one indicator of success in providing guarantees as satisfaction for consumers, through the quality of mobile banking services (m-banking) can increase feelings of satisfaction with customers which have an impact on increasing customer loyalty (Ilham, 2018a). In this digital era of technology, every company is required to maintain a good reputation in the eyes of customers, therefore service quality is a very important indicator to be considered. Satisfaction in using m-banking services will be determined by the quality of e-service that customers feel (Sabiote et al, 2012). E-service quality will show the better customer satisfaction feeling. There are five dimensions of e-service quality from several perspectives like as security, reliability, responsiveness, delivery, communication (Zeithaml, Bitner, & Gremler, 2009).

In the context of e-commerce, the definition of customer satisfaction is an experience of customers in using, buying, and feeling the benefits of the products produced by the company (Sabiote et al., 2012). E-satisfaction can be considered as a feeling of profit that is felt by customers in relation to the company (Ghalandari et al., 2012). Through increasing customer satisfaction, it can lead to customer loyalty, forming a positive testimonial in the form of recommendations and positive words for the company (Komara, 2013). There are four dimensions in e-satisfaction such as usefulness, enjoyment, past experience and decision (Zeithaml et al., 2009). Customer loyalty is required by the company for the company to grow well. Loyalty is defined as a customer mindset that
is good to the company, committed to buy back products / services and recommend to others (Pearson, 1996). While e-loyalty is a commitment to re-visit the site consistently preferring shopping on that site than any other site (Cyr, Head, & Ivanov, 2009). There are two dimensions, including attitude and commitment (Rolph & Srinivasan, 2003).

According to the dictionary of computer and information technology MOBILE BANKING (M-Banking) means banking facilities through mobile communication such as handphone. Benefits of Mobile Banking can be used for fellow customer transfer transactions, bank transfers, balance information, account mutations of up to 20 transactions (Ilham, 2018b). In other words, Mobile Banking is the distribution of banks to access accounts held by customers by means of cellular telephones to be able to conduct their banking activities more freely, anywhere, anytime, without having to physically visit the bank (Susanto, 2017).

With m-banking technology accompanied by an increase in business in the banking sector, especially sharia, the m-banking service is currently in great demand, especially in big cities because this facility supports mobility that can be accessed from anywhere. Islamic banks are required to provide quality services higher than competitors consistently and differentiate services in order to create customer satisfaction. The aim is to get loyal customers in a situation of increasingly tight bank competition (Putra, 2014). One strategy that can be applied as a differentiation from conventional banks is by emphasizing Islamic values in its services including the display of m-banking by adding Islamic features. Therefore, this study wants to find out whether the e-service quality of m-banking services with Islamic features can have a positive effect on e-loyalty through e-satisfaction.

**Literature Review**

**E-Service Quality**

Basically, e-Service Quality is the development of service quality that is applied to an electronic media. E-Service Quality or also known as E-ServQual, is a new version of Service Quality (ServQual). E-ServQual was developed to evaluate a service provided on an Internet network. E-service Quality is defined as the expansion of the ability of a site to facilitate shopping, buying and distribution activities effectively and efficiently (Chase, et al., 2006: 337) According to Valarie A. Zeithaml, (2002), e-service quality is defined as the extent to which a website facilitates efficient and effective shopping, purchasing, and shipping of products and services. According to Zeithaml et al., (2009), e-Service Quality has 5 important components including:

1. Security Is the perceived security of the company's service system. Includes personal data security and transaction security that has been carried out.
2. Communication Is the smooth communication between the company and customers from an electronic communication media that includes information on customer data and the amount of noise that may occur from the use of the system.
3. Reliability Is the reliability of the information provided by the company including the correctness of the information and the accuracy of the information provided in accordance with the previous appointment or information.
4. Responsiveness Is the speed of service through electronic media that is implemented by the company including the working time of customer service and the speed of response from customer service.
5. Delivery Is a way of conveying information to customers, including employee politeness and employee friendliness in solving consumer problems.

**E-Satisfaction**

Satisfaction is a subjective state of satisfaction where people feel happy with their achievement with a number of efforts (Shukri, Yazid, Khatibi, & Azam, 2017). Sativa & Astuti, (2016) states that satisfaction is the level of a person after comparing the performance (results) perceived with his expectations. According to Anderson & Swaminathan, (2011) satisfaction is a person's feeling that results from comparing perceived product performance (or results) in relation to his expectations. Therefore, it can be concluded that the level of satisfaction is a function of the difference between expectations and perceived performance. In Dominici & Palumbo, (2013) stated that satisfaction is a series of bias reactions that users have when using a website. The website must be fun to use and see. Website satisfaction refers to meeting the needs and expectations of consumers on the website. Overall satisfaction perceptions usually result in an overall positive attitude towards the website. Based on (Ilham, 2018c),
the measurement of user satisfaction is based on the study of Spool et al which includes physical fatigue, confusing during the task, degree of stress after finding the correct answer, actual speed of tasks, satisfaction about the quality of information provided, and attitude about proceeding to another task after completing a task. In this study, the concept of user satisfaction is considered based on the view that the user is not tired when performing tasks on the website, happy to continue the task, and willing to do the next task, and the user achieves his goals well on the website.

E-satisfaction according to Oliver in Anderson & Swaminathan, (2011) is a psychological state that results when a customer is satisfied that he is no longer looking for alternatives other than the website he used at that time. When customers are not satisfied. Then he will look for other alternatives and will be an opportunity for competitors to take advantage of the situation. Rolph & Srinivasan, (2003) explain e-satisfaction as a psychological condition where the results that arise when consumers open a website can be in accordance with their expectations. From his point of view, the best satisfaction is as a continuous evaluation of the shock inherent in product acquisition and consumption experience.

In this study, the e-Satisfaction dimension used was quoted from Zeithamlet. Al in Hongxiu Li and Reima Suomi (2009), namely:
1. Usefulness Is the extent to which an electronic media can be useful for activities carried out by individuals on a daily basis including the benefits of the system to work and the compatibility of the system with individual lifestyles.
2. Enjoyment Is the level of comfort felt by individuals from the use of an electronic media including ease of use and comfort in using the system.
3. Past Experience Is a perception that arises from experience in using an electronic media, including experience in communicating through an electronic media and experience with other systems.
4. Decision It is the decision of an individual to use or not to use electronic media offered or provided, including the decision to use the system provided and the decision to move media.

E-loyalty
Flavian (2005) defines online loyalty (e-loyalty) as the willingness of consumers to buy from the website concerned, and the consumer will not switch to another website. According to Elkhani, Soltani, & Jamshidi, (2014) e-loyalty is the willingness of consumers to re-visit a website or buy from the relevant website in the future. From some of the above understanding, it can be concluded that electronic loyalty has the main characteristics, namely the willingness to revisit and purchase intention from a website, and to keep using the website even though there are other website alternatives.

The e-Loyalty dimension in this study will quote from Oliver in Rolph & Srinivasan, (2003) namely:
1. Attitude Is an attitude that is indicated by verbal and non-verbal which shows that consumers will be positive towards the company for a long period of time.
2. Commitment Is an attitude that is shown by being able to maintain commitment to the company despite temptations from competitors or other companies and buying other products or services from the company.

E-service quality and e-satisfaction
There is some research on e-service quality, e-satisfaction, and e-loyalty, where e-service quality, e-satisfaction that can improve e-loyalty, the object used in this study is the country of Indonesia where the largest population in Southeast Asia, however most difficult to accept technological sophistication. There have been several studies that have been done with the topic of e-service quality and its dimensions. According to Santos (2003), e-service quality as a whole is customer perception or evaluation of online electronic service experience. There are several techniques for different measurements that have been developed in measuring service quality. The e-service quality dimension put forward by Barnes & Vidgen (2014) proposed a Web Quality scale with five key dimensions: tangibles, reliability, assurance, responsiveness and empathy to analysis online. According to Wolfinbarger & Gilly (2003) dimension of e-service quality consists of website design, reliability, security, customer service. Meanwhile, according to Zeithaml (2009), dimensions of e-service quality can be seen from several perspectives such as security, reliability, responsiveness, delivery, communication. M-banking is broader in spectrum than online banking in that it encompasses the use of automatic teller machine cards for withdrawal.
of money and making payments to merchants even without going online. In relation to m-banking, service quality is increasingly being recognized as an important aspect of e-commerce (Chu & Chao, 2017).

In the study of Valarie A. Zeithaml, (2002), he found the antecedents of e-satisfaction consist of ease of shopping, product information, website design, and payment security. This is also confirmed by the results of research conducted by Evanschitzky, Kenning, & Vogel (2004). The four indicators (ease of shopping, product information, and website design) can be categorized into e-service quality. This relationship is supported by research Chang, Wang, & Yang (2009) and Ghanbarian, Fathian, & Ghomian (2011) which shows that the four dimensions of e-service quality are from Wolfinbarger & Gilly (2003) able to increase consumer satisfaction, and there is significant influence between e-service quality with e-satisfaction. According Lewin, (2009) to that customer satisfaction is an important source in a company's competitive advantage that can have an impact leading to customer loyalty and repeat purchases.

H1: E-service quality has a positive effect on e-satisfaction

E-service quality and e-loyalty

Previous research from Chang (2009) shows that the four indicator of e-service quality are from Wolfinbarger & Gilly (2003) which has been explained previously has a positive influence on consumer loyalty on the website through e-satisfaction as an intervention variable. This relationship is supported by research Chang (2009) and Tsai, Yang, & Cheng (2014) which says that there is a significant relationship between e-service quality and e-loyalty.

H2: E-Service quality positively affects e-loyalty.

E-satisfaction and e-loyalty

E-satisfaction positively affects e-loyalty, but e-loyalty will only be formed if other factors are also met (Oliver, 1999). Therefore, e-satisfaction has an important role in the formation of e-loyalty and also has a correlation with other factors (Tsai et al., 2014). Tsai (2014) pointed out that e-satisfaction is the key to building corporate relationships with consumers in online business. This is in line with the statement Kotler & Keller (2015) which states that the key to retaining customers is customer satisfaction. In research conducted Kim, Ng, & Kim (2009) and Anderson & Swaminathan (2014) states that e-satisfaction has a positive effect on e-loyalty.

H3: E-Satisfaction has a positive effect on e-loyalty.

E-service quality, e-satisfaction and e-loyalty

E-satisfaction has an very important role in the formation of e-loyalty and also has a correlation with another factors (Tsai et al., 2014). Every Customers will always be loyal and re-use their services and product when they feel very satisfied (Tsai et al., 2014). E-service quality and e-satisfaction are the variables that play a key role in build e-loyalty of online customers (Romadon, Hadiwidjojo, Noermijati, & Aisjah, 2015). Service quality and consumer satisfaction should minimize complaints and maximize e-loyalty (Rauyruen & Miller, 2006)

H4: E-Service Quality positively affects e-loyalty through e-Satisfaction.

There are four hypotheses in order to follow up the study (figure 1)

H5: E-service quality m-banking has a positive effect on e-satisfaction.
H6: E-Service quality m-banking positively affects e-loyalty.
H7: E-Satisfaction m-banking has a positive effect on e-loyalty.
H8: E-Service Quality m-banking positively affects e-loyalty through e-Satisfaction.
Research Method

This paper uses a quantitative approach, which is a research method used to examine a particular population or sample, and for sampling techniques are generally random. Collecting data using research instruments in the form of questionnaires, with quantitative data analysis that has the purpose to test the testing hypothesis that has been determined (Sugiyono, 2015). Population in social research is defined as a group of subjects who are the target of generalization of research results, have a shared characteristic or characteristic that distinguishes them from other subject groups. (Sugiyono, 2015). The number of samples in this study were 320 respondents with purposive sampling criteria, namely (1) the research questionnaire could only be filled by respondents who had mobile banking (m-banking) services for more than 3 months. The data used is primary data, primary data is data obtained directly from respondents by researchers. The survey technique is carried out by distributing online questionnaires made using google forms, then the link is distributed to groups on social media and also via email blasting. Analysis technique using Partial Least Square (PLS) as data analysis tool, because Smart PLS based covariance, then the number of respondents above 75 is enough to produce good analysis (Joseph F. Hair, Ringle, & Sarstedt, 2011). With the following steps: 1) Prepare the path diagram, 2) Determine the structural equation, 3) Confidentiality Criteria (convergent validity, discriminant validity, composite reliability, R-Squared).

Operational variable

There are three variables (e-service quality, e-satisfaction, e-loyalty) then developed as many as 11 indicators are poured in the form of statements in a questionnaire. In more detail, the operational variables can be seen in Table 1

<table>
<thead>
<tr>
<th>Variable</th>
<th>Operational Definition</th>
<th>Indicator</th>
<th>Source</th>
</tr>
</thead>
<tbody>
<tr>
<td>e-service quality</td>
<td>The extent to which the website facilitates shopping, purchasing and delivery of products and services effectively and efficiently.</td>
<td>Security, Communication, Reliability, Responsiveness, Delivery</td>
<td>(Zeithaml et al., 2009)</td>
</tr>
<tr>
<td>e-satisfaction</td>
<td>Size between customer expectations with product or service company as long as the customer uses products or services of the enterprise</td>
<td>Usefulness, Enjoyment, Past Experience, Decision</td>
<td>(Ghane et al., 2011)</td>
</tr>
</tbody>
</table>
Analysis and Discussion

Characteristics of respondents in this study are demographic characteristics that include gender, age, and use of m-banking. This characteristic aims to find out the demographic picture of the research sample. Here is a description of the profile based on the sex of the respondent can be seen in table 2.

<table>
<thead>
<tr>
<th>Gender</th>
<th>Frequency</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td>117</td>
<td>37%</td>
</tr>
<tr>
<td>Female</td>
<td>203</td>
<td>63%</td>
</tr>
<tr>
<td>Total</td>
<td>320</td>
<td>100%</td>
</tr>
</tbody>
</table>

Based on table 2 it can be seen that the majority of female respondents are mostly using m-banking service with the number of 203 people (63%) while the male sex is 117 people (37%). The female gender dominates service as it may be easy to use and afraid to going out from home because m-banking can be monitored through applications.

Table 3: Percentage Age Distribution

<table>
<thead>
<tr>
<th>Age</th>
<th>Frequency</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt;=16th</td>
<td>16</td>
<td>5%</td>
</tr>
<tr>
<td>16 – 25th</td>
<td>127</td>
<td>40%</td>
</tr>
<tr>
<td>26 – 35th</td>
<td>74</td>
<td>23%</td>
</tr>
<tr>
<td>36 – 45th</td>
<td>64</td>
<td>20%</td>
</tr>
<tr>
<td>46 – 55th</td>
<td>32</td>
<td>10%</td>
</tr>
<tr>
<td>&gt;=56th</td>
<td>7</td>
<td>2%</td>
</tr>
<tr>
<td>Total</td>
<td>320</td>
<td>100%</td>
</tr>
</tbody>
</table>

Based on table 3 it can be seen that the majority of respondents have aged about 16 - 25 years with the number of 127 people (40.0%), followed by the age of 26-35 years with the number of 74 people (23.0%). The age of 16-25 years dominates the m-banking user service because it is possible that young people have become accustomed to using information technology.

Table 4: Percentage Of open Mbanking a day

<table>
<thead>
<tr>
<th>Frequency</th>
<th>Respondent</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 – 3 times</td>
<td>74</td>
<td>23%</td>
</tr>
<tr>
<td>4 – 6 times</td>
<td>204</td>
<td>64%</td>
</tr>
<tr>
<td>&gt;= 7 times</td>
<td>42</td>
<td>13%</td>
</tr>
<tr>
<td>Total</td>
<td>320</td>
<td>100%</td>
</tr>
</tbody>
</table>

Based on table 4 it can be seen that the majority of respondents use m-banking service with islamic content the frequency 4-6 times a month with the number of 204 people (64.0%), followed by frequency 1-3 times in a month with the number of 74 people (23.0%). In this case the dominant respondent is the frequency 4 - 6 times because maybe with the m-banking has many features.

Analysis in this research using SEM-PLS method. SEM-PLS method is divided into two namely, outer model and inner model. Outer model in SEM-PLS is divided into two namely, Explanatory Factor Analysis (EFA) and Confirmatory Factor Analysis (CFA). EFA is used if the indicators used to measure latent variables are formative.
and CFAs are used if the indicators used to measure latent variables are reflective. In this study the indicators used in measuring latent variables are reflective. Outer model is performed if the indicators used to measure the latent variables more than one, if only one then, not done outer model analysis.

Validity and reliability: Validity is a convergence of measurement models with reflexive indicators given values with correlations between item scores and construct scores calculated by partial least square. With a reflexive measure the individual is declared high if it correlates more than 0.70 with the construct to be measured. However, for the initial stage the development of a measurement value scale of 0.5 to 0.60 is considered adequate (Chin, 1998). Besides, to know the indicator is the construct of these variables can be seen through the t-statistic value greater than 1.96 (Ghozali, 2008).

Table 5: Convergent Validity

<table>
<thead>
<tr>
<th>Var</th>
<th>Indicator</th>
<th>Loading Factor</th>
<th>Valid/ Not Valid</th>
</tr>
</thead>
<tbody>
<tr>
<td>EL</td>
<td>EL1</td>
<td>0,732406</td>
<td>valid</td>
</tr>
<tr>
<td></td>
<td>EL2</td>
<td>0,885575</td>
<td>valid</td>
</tr>
<tr>
<td>EQ</td>
<td>EQ1</td>
<td>0,802482</td>
<td>valid</td>
</tr>
<tr>
<td></td>
<td>EQ2</td>
<td>0,792649</td>
<td>valid</td>
</tr>
<tr>
<td></td>
<td>EQ3</td>
<td>0,569969</td>
<td>valid</td>
</tr>
<tr>
<td></td>
<td>EQ4</td>
<td>0,778176</td>
<td>valid</td>
</tr>
<tr>
<td></td>
<td>EQ5</td>
<td>0,567458</td>
<td>valid</td>
</tr>
<tr>
<td>ES</td>
<td>ES1</td>
<td>0,851951</td>
<td>valid</td>
</tr>
<tr>
<td></td>
<td>ES2</td>
<td>0,752427</td>
<td>valid</td>
</tr>
<tr>
<td></td>
<td>ES3</td>
<td>0,778916</td>
<td>valid</td>
</tr>
<tr>
<td></td>
<td>ES4</td>
<td>0,849318</td>
<td>valid</td>
</tr>
</tbody>
</table>

**Outer Model:** The outer model in this study uses the Confirmatory Factor Analysis method because the indicators that measure the latent variables in this study are reflective. The results of the Confirmatory Factor Analysis of e-loyalty, e-satisfaction and e-quality which are latent variables in this study indicate that all indicators of loading factor are more than 0.4 and the AVE value is more than 0.5, it can be concluded that the indicator is valid against measured variables. All values of Composite reliability of more than 0.7, it can be concluded all reliable indicators of variables in the measured. From the results of validity and reliability testing it can be concluded all indicators are able to measure well the variables in the measure.

1) Security, Communication, Reliability, Responsiveness, and Delivery able to measure well E-Service Quality variables.
2) Attitude and Commitment able to measure well E-Loyalty variable
3) Usefulness, Enjoyment, Past Experient, Decision able to measure well variable E-Satisfaction.

The results of Confirmatory Factor Analysis are presented in Table 6 and Figure 2

Table 6: Value AVE and composite reliability

<table>
<thead>
<tr>
<th>AVE</th>
<th>Composite Reliability</th>
<th>R Square</th>
</tr>
</thead>
</table>

**Inner model:** After the Confirmatory Factor Analysis and indicators have been able to measure well the latent variables, then done inner model analysis. Inner model analysis is done to find out the relationship between latent variables and to conclude the research hypothesis received or rejected. Criteria testing hypothesis test that is, if $t$-statistic value > 1.96 with alpha assumption (fault tolerance 5%) hence can be concluded that relation of two latent variable significant (hypothesis accepted) and vice versa. The results of inner model analysis for inter-latent variables presented in the Table 7.

**Table 7: Path Coefficients and T-Statistics**

<table>
<thead>
<tr>
<th>Path Coefficient</th>
<th>T Statistics</th>
</tr>
</thead>
<tbody>
<tr>
<td>e-service quality $\rightarrow$ e-loyalty</td>
<td>0.481186, 5.932233, Significant</td>
</tr>
<tr>
<td>e-service quality $\rightarrow$ e-satisfaction</td>
<td>0.721454, 15.976178, Significant</td>
</tr>
<tr>
<td>e-satisfaction $\rightarrow$ e-loyalty</td>
<td>0.274921, 3.242283, Significant</td>
</tr>
</tbody>
</table>

The result of the first hypothesis test is the relation of e-Service Quality to e-Satisfaction variable showing path coefficient value $0.721454 > 0$ (positive) and $t$-statistic value $15.976178 > 1.96$. Based on these results can be concluded that e-service quality positively effect e-satisfaction (H1 accepted). By improving e-service quality including ease of shopping, product information, website design and payment security can improve e-satisfaction. This is in line with previous research ever conducted by Valarie A. Zeithaml (2002), Evanschitzky, Kenning, & Vogel (2004), Chang, Wang, & Yang (2009), Ghane, Fathian, & Gholamian (2011), and Wolfinbarger & Gilly (2003) who stated that m-banking with Islamic features e-service quality can improve e-satisfaction. E-service quality is measured by five indicators. On the security side, m-banking provides many features services which are electronic payment processes, so customers can quickly make plethora transaction to another bank (conventional bank), with m-banking customers feel more secure and comfortable and not bothered and wasting time. In the
communication side, m-banking application syariah be equipped with many features like customer service with online 24 hours.

H1: e-service quality has a significant effect on e-Satisfaction

The result of second hypothesis is the relation of e-service quality variable with e-loyalty shows path coefficient value 0.481186> 0 (positive) and t-statistic value 5.932233> 1.96. Based on these results can be concluded that e-Service Quality positively influence on e-Loyalty (H2 accepted). Improving e-service quality including ease of shopping, product information, website design and payment security can increase e-loyalty customer loyalty to re-use applications. This is in line with previous research ever conducted by Chang (2009), Wolfinbarger & Gilly (2003), Tsai, Yang, & Cheng (2014), and Shukri, Yazid, Khatibi, & Azam (2017) who stated that good e-service quality can improve e-loyalty. E-service quality measured by five indicators can improve customer e-loyalty. With pay attention to e-service quality, banking Syariah in Indonesia has implemented a service facility where customers feel that the application is safe or secure, the data provided by the application is reliable, the speed application (responsiveness) and with a friendly display (communication), and transaction process are fast and can be traced (report). This is why the customers are reusing m-banking application.

H2: e-service quality has significant effect on e-loyalty.

The result of the third hypothesis test is the relation of e-Satisfaction variable with e-loyalty shows path coefficient value 0.274921> 0 (positive) and t-statistic value 3.242283> 1.96. Based on these results can be concluded that e-Satisfaction positive effect on e-Loyalty (H3 accepted). By improving e-satisfaction can build a firm relationship with the consumer online business, this can be called e-loyalty. The key to keeping customers back for using mobile application, is the satisfaction of using the app. This is in line with previous research ever conducted by Oliver, (1999), Tsai, Yang, & Cheng (2014), Kotler & Keller (2015), Kim, Ng, & Kim (2009) and Anderson & Swaminathan (2014) who stated that good e-satisfaction can improve e-loyalty. In this study E-satisfaction is measured using four indicators. Benefits from m-banking users are transaction anywhere (usefulness), ease of using the application and transaction process can create a sense of convenience for the customer (enjoyment). Experience in using fun apps can get customers for being do transaction by using m-banking features. To satisfy customers, banking syariah has put together a semantic method of managing the big data on which the user can know the best customer who always use m-banking facilities and make some reward or gift.

H3: e-satisfaction has a significant effect on e-loyalty.

VAF = Indirect Influence / (Total Influence)
Total Influence = EQ → ES 0,721454 * ES → EL 0,274921 = 0,198343 + ES → EL 0,481186 = 0,679529
Indirect Influence = 0,198343
Total Influence = 0,679529
VAF = 0,198343 / 0,679529 = 0,291883 = 29.18% > 20%  

The result of the fourth hypothesis test is the relation of e-service quality variable to e-loyalty through e-satisfaction indicating the value of VAF> 20% then it can be concluded e-Satisfaction mediate the influence of e-Service Quality to e-Loyalty and all positive value path coefficient. It can be concluded that e-Service Quality positively affects e-Loyalty through e-Satisfaction (hypothesis 4 accepted). This is in line with previous research ever conducted by Ghane, (2011) Tsai, Yang, & Cheng (2014), Romadhoni, Hadiwidjojo, Noermijati, & Aisjah (2015) Sativa & Astuti, (2016) and Shukri, Yazid, Khatibi, & Azam (2017). Based on hypotheses one, two and three, e-service quality and e-satisfaction have positive effect on e-loyalty, so considering the quality of service from the mobile application can cause satisfaction, and the satisfaction of the customer can make the customer re-use mobile application.

Conclusion
E-commerce in Indonesia is growing with the presence of smartphone technology, in this case the company must be able to keep up with the times when information technology as a means to competitive advantage of the company. Based on research and interview data, e-service quality and e-satisfaction are the key variables to improve e-loyalty. In various literature has proven in the era of information technology the way consumers to make transaction in banking has changed, here the company is required to change how to make some features in
Theoretical and Managerial Implications

For the managerial ranks, in order to increase customer loyalty (e-loyalty), customers must feel the benefits and feel comfortable (e-service quality) with various facilities that are owned, thus customers feel e-satisfaction in using the facilities they have, when the customer is satisfied, it will be very likely to reuse the m-banking application will be even greater, so that the complete features / content to increase customer satisfaction is needed. For development in the field of study, that the development of the world of information systems in the field of e-commerce is currently affecting the way companies serve and fulfill customer satisfaction. Based on several previous research studies that explain the quality of electronic services, satisfaction and loyalty e have proven that the quality of electronic services and e-satisfaction are important indicators in increasing electronic loyalty. Therefore, service and customer satisfaction are the key to making an increase in customer loyalty.

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