The Influence of E-Banking Service Quality Dimensions and E-Trust on E-Satisfaction and Its Impact on E-Customer Loyalty through E-Customer Satisfaction as an Intervening Variable in the Bank Jago Application in Indonesia

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ARTICLE INFO	ABSTRACT
	Over the course of the past year, the electronic banking sector in Indonesia has encountered significant expansion. However, a paradox arises: despite numerous grievances over the quality of e-services, it does not impair electronic trust or satisfaction. The research. examines how various factors impact certain elements of Electronic-service Quality and E-Trust on E-Customer Loyalty, either directly or indirectly through E-Customer Satisfaction variable, specifically focused on the Bank Jago application. A purposive sample method was used to pick a total of 230 respondents who use the Bank Jago app in Greater Jakarta (Jabodetabek). Survey participants evaluated their views using a five-point scale across a total of 44 items. Analysis of data was conducted using PLS-SEM methods with SmartPLS ver 4. The outcomes of this study imply that E-Customer Satisfaction is not considerably affected by Site Organization, Reliability, Efficiency, and User Friendliness. However, Personal Needs, Responsiveness, and E-Trust have a major impact. The correlation on E-Trust and E-Customer Satisfaction and E-Customer Loyalty is favorable. This paper proposes methodology to augment loyalty within the expanding digital banking sector. This study's generalizability is limited to the digital banking industry, particularly focusing on Bank Jago. Furthermore, other significant determinants of E-Customer Loyalty, which were not explored in this study, warrant further examination. Subsequent research study suggested to test the Research approach within various industries or companies to expand the generalizability of the findings. Additionally, incorporating additional factors as independent variables impacting E-Customer Satisfaction would enhance understanding and broaden the model's applicability. Lastly, the study predominantly involved respondents from the private sector, suggesting future research should include a more diverse range of occupational backgrounds, such as students, government employees, or professionals, to provide a more comprehensive perspective on customer satisfaction. **Keywords:** Bank Jago Application, E-Customer Satisfaction, Electronic-Service Quality, E-Customer Loyalty, E-Trust

1) INTRODUCTION

Tremendous progress technology on a global scale is clearly demonstrated by data which indicated that as of January 2024, the number of worldwide population of internet active users has reached 5.35 billion, or 66.2% of the human population [1]. This technological growth trend is mirrored in Indonesia, where active internet users reached 185 million, or 66.5% of the population, an increase of 8%, or 15 million users, compared to the previous year. A significant sector experiencing this digital shift is the banking industry. According to recent data, 26.1% of internet

users in Indonesia engaged with online banking, investing, and insurance services. Despite this being a relatively small percentage, the total digital banking transaction value in Indonesia saw a notable increase, reaching IDR 5,098.6 trillion from August 2018 to August 2023 [1]. This represents a 13% growth from the previous month and a 119% year-on-year increase [2]. This shift towards digital banking services underscores the evolving consumer behavior towards more digital transactions.

One of the pioneers of digital banking in Indonesia is Bank Jago. As a digital bank, Bank Jago offers various features such as money transfers, e-wallet top-ups, bill payments, and the ability to manage and allocate money into multiple "Pockets" [3]. Bank Jago has also garnered several prestigious awards, such as being ranked 403rd among the World's Best Banks 2024 by Forbes and 4th best in Indonesia [4]. Additionally, Bank Jago is the most used digital bank in Indonesia, with a consumer usage rate of 46% [5]. This is in line with the ratings Bank Jago has received on the Playstore and App Store, achieving a rating of 4.9 out of 5 on the App Store and 4.6 out of 5 on the Playstore.However, Bank Jago still faces significant challenges, including competition with long-established conventional banks and various customer complaints regarding the e-service quality of the Bank Jago app, reported on consumer platforms such as Media Konsumen, Playstore reviews, and the App Store.

These issues include login difficulties, account blockages, and unsatisfactory customer service experiences [6]. To provide excellent electronic service quality in a digital environment, it is crucial to ensure e-customer satisfaction [7]. When services align with customer expectations, customers are satisfied; conversely, if services do not meet their expectations, customers will not be satisfied [8]. Despite some customers being dissatisfied and disappointed with the Bank Jago app's services, it is noted that the app still receives high ratings on the Playstore and App Store. This indicates that although there are various complaints, Bank Jago customers foster a strong level of e-trust. By the fact that Bank Jago now has 12.5 million customers (Funding & Lending) [9]. The connection on e-trust and e-customer satisfaction is critical in the computerized realm. E-trust reflects the degree to which consumers acknowledge confident in using digital internet platform, taking into account its dependability, security, and transparency [10].This suggests a contradiction: although there are many issues and complaints regarding e-service quality, it has no impact of the e-trust and e-customer satisfaction levels Bank Jago's customers. However, if these complaints are not addressed adequately by Bank Jago, it could impact e-customer loyalty. The banking industry is currently competing to establish new digital institutions due to the ease with which consumers can utilize these facilities. As a result, consumer loyalty influences the popularity and digital assets of a bank, as consumers need features that facilitate their banking transactions [11].

If customers are deligthed with their services delivered by company, they shall remain more loyal and continue using the services for long term [12]. In addition to the observed business phenomena, a survey of the prior literature reveals a research gap concerning relationship of e-service quality on e-customer loyalty. Previous study explain that e-service quality does not affect e-customer loyalty [13], while the previous study concluded the opposite [14]. Concerning the correlation between E-Trust and direct significance effect with E-Customer Loyalty, the model study proposed that E-Trust exerts a direct effect on E-Customer Loyalty [15]. This conclusion is corroborated by the research undertaken by [16]. However, both research models indicate there is no influence of E-Trust on E-Customer Loyalty through E-Customer Satisfaction variables, whereas the study by [10] reports an indirect influence between these two variables, facilitated by variable of E-Customer Satisfaction. Controversy surrounding the relationships among these four varying announce that the conceptual model linking e-service quality, e-trust, e-customer satisfaction, and e-customer loyalty, as depicted in previous research, is not yet well-established and thus warrants further investigation.

2)   LITERATURE REVIEW

E-Service Quality define as a service can provide consumers' online mobility such as purchases or transactions to the delivery process effectively and efficiently. This definition pertains to an application's ability to fulfill customer needs seamlessly and without any problems [17], [18]. According to several relevant papers, Electronic Service. Quality relates to how efficiently and effectively a website can support online buying, purchasing, and deliveryprocedures [19]. Customer assessment and review about the quality of electronic services in digital bank sector is based on their own experiences. E-service quality may be classified into four primary dimensions: personal user requirements, website organization, website efficiency, and user-friendliness. Site Organisation in Digital Banking explain to the strategic arrangement and administration of a website that is intended to be accessed by digital customers [13]. Site Organisation encompassed site design and precise and comprehensive service descriptions [20]. [21] explain that the

interface design of Site Organization depicts digital banking platform provides essential information data in an easy-to-understand design plan.

Reliability define the ability to complete agreed-upon tasks correctly and without failure [20]. Prior to using the services offered by online service providers, customers must ensure that the origin source is safety, reliable, and that their personal information is maintained under strict confidentialit [20] y. Enhanced perception of the accuracy and timeliness of e-banking services by customers positively influences their trust and long-term usage of such services [22]. According to previous research, responsiveness refers to the preparedness to promptly handle client inquiries and offer rapid support to fulfill their requirements. Customer expectations for electronic services include the provision of suitable responses and services [20]. The responsive behavior of online service providers is the act of confirming transactions and delivering committed services. Relevant research paper explain that Responsiveness refers to ability for the quick response when customer having technical issues occur or when questions need to be answered and the opportunity to receive technical support related to issues experienced by service users [23]. User Friendliness is the ease of using an application, meaning it is not difficult to learn or understand. Some common attributes are simplicity, intuitiveness, reliability, and being free from excessive effort [24].

Hence, it is imperative that the user-friendliness of an application exerts a substantial influence on user happiness and loyalty [25]. Personal Needs are the personal needs that come from customers, The main concept is that management is able to manage customer requirements, understand customer needs, and provide services in a way that meets customer desires [26]. Optimizing efficiency is a crucial determinant in preserving customer loyalty and guaranteeing user happiness. Consumer preferences dictate that transactions should be conducted via Online Banking, and efficiency entails the completion of the majority of transactions [20]. E-Customer belief or trust is define as the consumer's confidence and desire that online benefit suppliers are trustworthy and will faithfully deliver their promises [16]. It adds that e-Trust includes a customer's confidence in a website's ability to offer a solid and satisfying buying actquaintance [15]. Electronic Customer satisfaction in e-commerce allude to passionate state experienced by clients when comparing the true execution of an item to their initial desires. E-customer satisfaction in service standard of digital banking service quality allude to the extent of satisfaction users experience over their past transactions or interactions with a specific bank [20], [27].

E-customer satisfaction is related to previous purchase experiences with familiar services. In other words, customer satisfaction is measured by how satisfied customers are with their previous transactions with the service. The pleasure with electronic services results in the gaining of online loyalty, which in turn positively impact the buying behavior of clients [28],. Customer loyalty in in the setting of electronic commerce alludes to the tendency of purchasers to maintain their usage of a certain site or application, as often as possible going by, and seeming tall interested in a place over a long duration [13], [27]. E- Customer Loyalty will be evident in the emotional attachment of customers through repeat purchases of a product or service offered. Customers usually recommend other consumers to visit certain sites or applications [29].

Hypothesis Development

Relationship between Site Organization and E-Customer Satisfaction demonstrates a positive and significant correlation among internet banking users in Pakistan, as observed by [20]. Site Organization is the initial aspect of E-Service Quality that attracts customer interest. This outcome is bolstered by precipitate studies which also highlights the constructive and notable significant effect of Site Organization on E-Customer Satisfaction [13]. Predicated on this understanding, the hypothesis formulated by the researcher is as follows:

 H1: Site organization positively and significantly affects E-Customer Satisfaction..

Based on previouse study, there exists a positive and substantial correlation between Reliability and E-Customer Satisfaction. This result suggests that digital banking may maximize customer satisfaction by ensuring reliability, since the more correct and dependable the clue, the bigger the customer's contentment with the privilege [15]. The association in the middle of reliability and e-customer satisfaction is favourable and considerable in Lebanon's e-banking business. [30]. Therefore, the hypothesis that emerges from this research is as follows:

H2: Reliability has a positive and significant effect on E-Customer Satisfaction.

Recent studies have explained Responsiveness has a positive and notable effect on E-Customer Satisfaction [20]. In addition, this relationship is further supported indicating a strong and statistically correlation between

Responsiveness and E-Customer Satisfaction within the Electronic Banking sector in Ethiopia [31]. Based on this understanding, the hypothesis formulated by the researcher is as follows:

H3: Responsiveness has a positive and significant effect on E-Customer Satisfaction.

The study findings aim to demonstrate a tough and statistically significant connection in the middle of User Friendliness and e-customer catisfaction [20]. Hence, hypotheses arising from this research are:

H4: User Friendliness has a positive and significant effect on E-Customer Satisfaction.

If banks effectively cater to customer needs and deliver services in accordance with consumer desires, customers would experience satisfaction with the obtained service. There is exists a favorable and statistically significant correlation between Personal Needs and E-Customer Satisfaction [20]. Thus, the hypotheses arising from this study are:

H5: Personal Needs has a positive and significant effect on E-Customer Satisfaction.

Previous research conducted shows the connection in the middle of Efficiency and E-Customer Satisfaction is positive and significant among of CBE, Ethiopia's Largest Banking Institution customers in Bahir Dar [12]. Based on this understanding, the hypothesis formulated by the researcher is as follows:

H6: Efficiency has a positive and significant effect on E-Customer Satisfaction.

Customer pleasure can be generated by positive trust, which is ascribed to the display of Dedication to fairness and transparency in client interactions. Statistically significant positive connection in the middle of e-trust and e-customer satisfaction [10]. Hence, the hypothesis arising from this study is:

H7: E-Trust has a direct positive and significant effect on E-Customer Satisfaction.

If customers are satisfied with the services provided, the result is that consumers will remain loyal to the service and continue to use it [12]. In addition there is a positive and significant impact of E-Customer Satisfaction on E-Customer Loyalty [32]. Based on this understanding, the hypothesis formulated by the researcher is as follows:

H8: E-Customer Satisfaction has a direct positive and significant effect on E-Customer Loyalty.

The relationship with customer loyalty plays influential factor, according to prior research findings said that there is a positive and significant influence between E-Trust and E-Customer Loyalty [16]. The findings of this study align with same research, who discovered that Electronic-Trust presents a positive relationship and significant influence on E-Customer Loyalty [16]. Considering all of the perspective, the hypothesis formulated by the researcher is as follows:

H9: E-Trust has a direct positive and significant effect on E-Customer Loyalty.

Perceived dependability in internet-based services and transactions greatly enhances client happiness with the platform. Thus, Electronic Satisfaction functions in the role of supportive element (mediating) that amplifies the effect of E-Trust on E-Loyalty. The correlation between E-Trust and E-Customer Loyalty, mediated by E-Customer Satisfaction, is statistical substantial [10]. According to this understanding, the hypothesis formulated by the researcher is as follows:

H10: E-Trust has a positive and significant effect on E-Customer Loyalty through E-Customer Satisfaction.
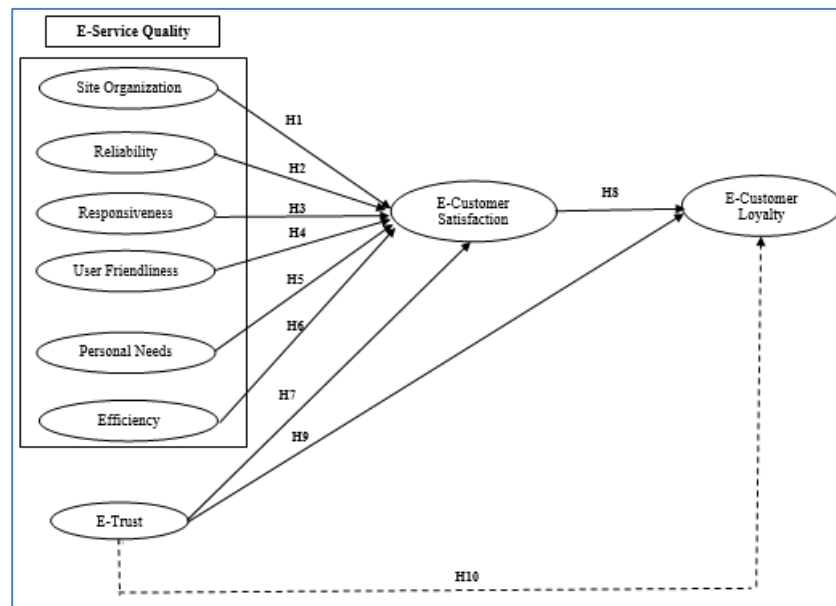
Conceptual Framework

Figure 2(a) Research Framework

3)   METHODS

The research conducted is a quantitative study aimed at testing causality. Main data in this research were gained through a questionnaire collection technique distributed to respondents using a survey via Google Form. The targeted respondents are customers of the Bank Jago application residing in the Greater Jakarta area (Jabodetabek). The group of individuals (population) involved in this research who use the Bank Jago application services. This population was chosen because these customers have already used the Bank Jago application services and have sufficient knowledge about Bank Jago from their usage. The consider was conducted applying using a non-probability sampling approach referred to as purposive sampling, involving selected respondents in the research to those who meet certain criteria set by the researcher [33]. Through this study, the author selected respondents who are customers and use the Bank Jago application and reside in the Greater Jakarta area.

The sample calculation in this theory uses the previous theory, which states that the total number of respondents or samples used should be 5 or 10 times the total number of indicators or operational definitions [34]. This study has 9 variables with a total of 44 operational indicators. An absolute minimum of 220 respondents is required, while a maximum of 440 responders is sought. In this study, the factors employed to assess the degree of E-Service Quality, E-Customer Satisfaction, and E-Customer Loyalty were derived from previous relevant research [13], [20], [15], and [16]. The factors are quantitatively quantified employing a five-level likert of scale, which spans differing unequivocal clarity oppose this viewpoint (strongly disagree) to emphatically agree(strongly agree). The information will be analyzed using basic condition modeling with SEM-PLS, use the factual and statistical program Smart-PLS 4.0. The data analysis conducted includes both descriptive and inferential statistics. Inferential statistics can be compartmentalized into Two sections: Outer layer model and Inner layer model. The outer model, comprising outer loading, annual variance extracted (AVE), and HTMT, is employed to evaluate validity. In contrast, the evaluation of reliability is conducted using Cronbach's alpha and composite reliability. The inner model analysis, which encompasses VIF, R-square, and path analysis using t-statistics, aims to examine collinearity, The determination extent of independent variables, as well as the final correlation between dependent and independent variables. A T-statistic used to test the hypothesis, where the T- statistic of value exceeds (>) 1.645 and the P-value is below (<) 0.05 (one-tailed) indicate statistical significance.

4)   RESULT

There are 230 respondents in this study, all of whom are customers who have used the Bank Jago application in the Greater Jakarta area. The respondent data obtained is divided into several categories that differentiate between the data and can be explained as characteristics of each respondent. These categories are divided into respondent profiles.

Table 1 summarizes the respondents' characteristics, including gender and frequency of application usage.

Table 1. Profiles of Research Respondents

Indicators	Category	Frequency	Percentage
Identity of Gender	Male	88	38,3%
	Female	142	61,7%
Age	18 – 27 Years Old	167	72,6%
	28 – 43 Years Old	53	23,0%
	44 – 59 Tahun	9	3,9%
	Diatas 60 Tahun	1	0,4%
Occupation	Government Employees	9	3,9%
	Private Employee	107	46,5%
	Professional	13	5,7%
	Self Employed	21	9,1%
	Student	73	31,7%
	Housewife	4	1,7%
	Others	3	1,3%
Domicile	Jakarta	83	36,1%
	Bogor	22	9,6%
	Depok	16	7,0%
	Tangerang	77	33,5%
	Bekasi	15	6,5%
	Lainnya	17	7,4%
Education Level	Below Bachelor Degree	36	15,7%
	Bachelor Degree / Undergraduate Degree	168	73,0%
	Master Degree / Postraduate Degree	24	10,4%
	Doctoral Degree	2	0,9%
Frequency of Using Bank Jago App	1-3 Times	77	33,5%
	4-6 Times	57	24,8%
	7-9 Timed	22	9,6%
	More than 10 TImes	74	32,2%

Validity and Reliability Test

Table 2. shows the outcomes of the convergent validity and reliability tests. Convergent validity and discriminant validity are the two aspects evaluated in the validity test methodology. The present work utilizes Average Variance Extracted (AVE) and outer loading statistical measures to evaluate the convergent validity, focusing on the outer

loadings and AVE metrics of indicators must exceed 0.70 and 0.50, respectively, to establish convergent validity [35]. This research encompasses the assessment of dependability using Composite reliability and Cronbach's Alpha. For a variable to be deemed reliable, its composite reliability and Cronbach's Alpha values must exceed 0.70 [36]. The testing results shown In Table 2, mark that all of the elements has meet the required thresholds for outer loading, Average Variance Extracted (AVE), Cronbach's Alpha, and composite reliability. Hence, these items meet requirements for both convergent validity and reliability.

Table 2. Convergent Validity Test & Reliability Test

Variable	Outer Loadings
Site Organization (Cronbach's Alpha = 0.855 CR= 0.896, AVE = 0.633)	
Bank Jago application has an attractive visual design.	0.796
Bank Jago application is well-organized.	0.817
Bank Jago application is easy to use.	0.815
Bank Jago application can be accessed quickly.	0.780
Design of the Bank Jago application is easy to understand.	0.767
Reliability (Cronbach's Alpha = 0.891 CR = 0.917 AVE= 0.647)	
Transactions using Bank Jago application are error-free.	0.766
Bank Jago application has adequate security.	0.811
Bank Jago application performs services correctly the first time I use it.	0.775
Bank Jago application provides timely services.	0.847
Bank Jago application provides useful information.	0.823
Bank Jago application provides reliable information.	0.804
Responsiveness (Cronbach's Alpha = 0.864 CR = 0.902 AVE= 0.647)	
In my opinion, Bank Jago application provides prompt service.	0.806
I believe Bank Jago application is responsive to customer requests.	0.815
Bank Jago application provides clear information about service hours.	0.804

I am able to engage with Bank Jago application to acquire information customized to my particular requirements	0.786
When I encounter a problem, Bank Jago application assists me in resolving it.	0.811
User Friendliness (Cronbach's Alpha = 0.886 CR = 0.916 AVE= 0.686)	
Bank Jago application is easy to use.	0.831
Navigation in Bank Jago application helps me quickly find what I am looking for.	0.809
Bank Jago application runs smoothly.	0.849
Pages in Bank Jago application are free from disruptions.	0.839
I recommend others use Bank Jago application.	0.814
Personal Needs (Cronbach's Alpha = 0.879 CR = 0.917 AVE= 0.734)	
I feel secure when making transactions on Bank Jago application.	0.852
I believe that my individual needs are met when using Bank Jago application.	0.862
Bank Jago application provides information according to my needs.	0.877
Bank Jago application provides products according to my needs.	0.904
Efficiency (Cronbach's Alpha = 0.884 CR = 0.920 AVE= 0.741)	
I find it simple to locate what i require. on Bank Jago application.	0.844
It is simple for me to browse through various features on Bank Jago application.	0.865
I can complete transactions quickly on Bank Jago application.	0.87
Bank Jago application is easy to operate and easy to learn.	0.865
E-Trust (Cronbach's Alpha = 0.913 CR = 0.935 AVE= 0.741)	
I trust that the Bank Jago app will handle my personal information responsibly.	0.843
I feel I can trust Bank Jago application.	0.864

I feel very confident with Bank Jago application.	0.857
I am open to sharing personal information to Bank Jago application.	0.854
I am confident Bank Jago application can protect my privacy.	0.887
E-Customer Satisfaction (Cronbach's Alpha = 0.895 CR = 0.922 AVE= 0.703)	
Overall, I am satisfied with online service provided by Bank Jago application.	0.842
I am pleased with my choice to use Bank Jago application.	0.824
I am satisfied with products provided by Bank Jago application.	0.851
My overall experience with transactions through Bank Jago application is very satisfying.	0.848
I am pleased with my choice to select Bank Jago application for transactions.	0.829
E-Customer Loyalty (Cronbach's Alpha = 0.872 CR = 0.907 AVE= 0.661)	
I intend to recommend using Bank Jago application to others.	0.833
I would like to share positive aspects about Bank Jago application with others.	0.836
I plan to keep using the Bank Jago app.	0.824
I would recommend using Bank Jago application to those seeking advice.	0.837
I prefer Bank Jago application over other digital banking applications.	0.729

To evaluate discriminant validity, researchers often use the Heterotrait-Monotrait ratio commonly abbreviated as HTMT. value of a variable for this test must be lower than 0.90 to establish discriminant validity [35]. If the result exceeds 0.90, the indicator should be confirmed with HTMT inference. The HTMT calculating ratio using inferential values and bootstrapping is necessary when there is a discrepancy or uncertainty in discriminant validity. [37], [38]. The bootstrapping process provides a confidence interval (CI) range to ensure that the HTMT ratio is significantly acceptable. Based on results presented in Table 3, all variables have met the HTMT criteria, indicating that all variables satisfy the criteria for discriminant validity.

Table 3. Discriminant Validity Test

HTMT	ECL	ECS	EF	ET	PN	RI	RO	SO	UF
ECL									
ECS	0.713								

EF	0.573	0.71						
ET	0.638	0.698	0.592					
PN	0.582	0.774	0.751	0.663				
RI	0.515	0.678	0.667	0.557	0.765			
RO	0.569	0.674	0.658	0.64	0.652	0.705		
SO	0.478	0.546	0.602	0.41	0.609	0.589	0.509	
UF	0.636	0.644	0.734	0.591	0.707	0.595	0.687	0.614

Table 4 summarizes the outcomes of the multicollinearity test by the Variance Inflation Factor (VIF). This study employs VIF to test for multicollinearity and detect the existence of Common Method Bias (CMB). The model does not have multicollinearity issues if the VIF value is less than 5 [36]. Since each variable meets the VIF criteria, there are no multicollinearity issues, and CMB was not detected in the study.

Table 4. Multicollinearity test

Inner VIF	ECL	ECS
ECL		
ECS	1.675	
EF		2.348
ET	1.675	1.824
PN		2.777
RI		2.313
RO		2.142
SO		1.648
UF		2.267

Table 5 shows the R-Square values, which reflect the coefficient of assurance for the dependent variable. The R-Square result concerning E-Customer Loyalty : 0.457. results suggest a 45.7% variation in E-Customer Loyalty is potentially attributed by the other variables used in this study, on the other hand, the remaining 54.3% clarified due to other factors not accounted for in this research.

Table 5. Coefficient of Determination

Variabel	R-Squared
E-Customer Satisfaction	0.607
E-Customer Loyalty	0.457

Hypothesis Test

The hypotheses in this study are directional; therefore, a one-tailed hypothesis test is conducted with a Significance threshold at 5%. A hypothesis is considered significant if P-value is less than (<) 0.05. The Table below display the conclusions of the assumption experiment.

Table 6. Hypothesis Test

Hypothesis	Path Coefficient	T-Statistics	p-value	Result
H1: Site Organization has a positive and significant effect on E-Customer Satisfaction.	0.054	0.740	0.230	Not Supported
H2: Reliability has a positive and significant effect on E-Customer Satisfaction.	0.099	1.238	0.108	Not Supported
H3: Responsiveness has a positive and significant effect on E-Customer Satisfaction.	0.110	1.897	0.029	Supported
H4: User Friendliness has a positive and significant effect on E-Customer Satisfaction..	0.035	0.393	0.347	Not Supported
H5: Personal Needs has a positive and significant effect on E-Customer Satisfaction.	0.260	2.940	0.002	Supported
H6: Efficiency has a positive and significant effect on E-Customer Satisfaction.	0.156	1.642	0.050	Not Supported
H7: E-Trust has a positive and significant effect on E-Customer Satisfaction.	0.244	4.094	0.000	Supported
H8: E-Customer Satisfaction has a positive and significant effect on E-Customer Loyalty.	0.456	4.725	0.000	Supported
H9: E-Trust has a positive and significant effect on E-Customer Loyalty.	0.288	3.179	0.001	Supported
H10: E-Trust has a positive and significant effect on E-Customer Loyalty through E-Customer Satisfaction.	0.071	3.157	0.001	Supported

5)   DISCUSSION

Results for Hypothesis 1 (H1), The path coefficient was found to be 0.054, with P-values of 0.230 > 0.05. Based on this findings, Hypothesis 1 is not supported. The impact of Site Organization on E-Customer Satisfaction is significant. The present discovery aligns with the previous study also concluded that Site Organization does not exert a substantial beneficial impact on E-Customer Satisfaction [39]. **Results for Hypothesis 2 (H2)**, The estimate of the path coefficient was 0.099, and the P-values were 0.108, which is greater than 0.05. Based on these findings, Hypothesis 2 is not supported. The beneficial impact of reliability on E-Customer Satisfaction is not statistically significant. These findings align with prior research, revealing Reliability does not have a significant positive effect on E-Customer Satisfaction [12]. **Results for Hypothesis 3 (H3),** the path coefficient was determined to be 0.110, with P-values of 0.029 < 0.05. The obtained data conclusively confirm supported of Hypothesis 3. Indeed, Responsiveness exerts a substantial and favorable impact on E-Customer Satisfaction. This discovery is consistent with the previous relevant findings, which indicate that Responsiveness has a highly positive impact on E-Customer Satisfaction [12]. **Results for Hypothesis 4 (H4),** the path coefficient was 0.035, and the P-values were 0.127 > 0.050. Consequently, the results suggest that Hypothesis 4 is not supported. The level of user friendliness does not have a statistically significant beneficial impact on e-customer satisfaction. This conclusion is corroborated by the previous study, which concluded that Ease of Use did not exert a substantial impact on E-Customer Satisfaction [21]. **Results for Hypothesis 5 (H5)**, The path coefficient was 0.260, statistically significant with P-values of 0.013 < 0.05. The obtained data conclusively confirm the acceptance and supported Hypothesis 5. Thus, Personal Needs exert

a substantial and favorable impact on E-Customer Satisfaction. This discovery aligns with the previous study, which documented that Personal Needs exert a substantial and favorable impact on E-Customer Satisfaction [20]. **Results for Hypothesis 6 (H6),** The path coefficient was reported as 0.156, with P-values of 0.051 > 0.050. Consequently, the results suggest that Hypothesis 6 is not supported. The direct impact of efficiency on E-Customer Satisfaction is not statistically significant. This conclusion is corroborated by the same research , which revealed that Efficiency does not exert a substantial beneficial impact on E-Customer Satisfaction [21]. **Results for Hypothesis 7 (H7),** The path coefficient was 0.244, with P-values of 0.000 < 0.05. These result indicate that hypothesis 7 is supported. E-Trust exerts a substantial and favorable impact on E-Customer Loyalty. The evidence shown here aligns with the previous study, which documented a favorable impact of E-Trust on E-Customer Loyalty [17]. **Results for Hypothesis 8 (H8),** The path coefficient was 0.244, with P-values of 0.000 < 0.05. These result indicate that hypothesis 8 is supported. E-Trust significantly enhances E-Customer Loyalty in a favorable way. The evidence shown here aligns with previous reseeearch, which documented a favorable impact of E-Trust on E-Customer Loyalty [20]. **Results for Hypothesis 9 (H9),** A path coefficient of 0.288 was obtained, with P-values of 0.001 < 0.05. These result indicate that hypothesis 9 is supported. Therefore, it is can be explain that E-Trust has a substantial and favorable impact on E-Customer Loyalty. This result is in line with previous study, who first documented the substantial and favorable impact of E-Trust on E-Customer Loyalty [15]. **Results for Hypothesis 10 (H10),** the path coefficient was 0.071, with P-values of 0.000 < 0.05. These result indicate that hypothesis 10 is supported. E-Trust has a considerable positive impact on E-Customer Loyalty by means of E-Customer Satisfaction. This result is consistent with the several relevant study, which found that E-Trust affects E-Customer Loyalty by means of E-Customer Satisfaction as a mediating factor [40].

6) CONCLUSION

Conclusion

Theoretically, the foucs findings outcomes of this study have demonstrated clear significance impact of personal needs and responsiveness as dimensions of E-Service Quality, which have positive and significant influence E-Customer Satisfaction within digital banking applications. Additionally, the role of E-Trust also shows a positive and significant impact on E-Customer Satisfaction. E-Trust measures the degree to which people are feel comfortable using a digital banking platform, taking into account factors such as reliability, security, and transparency, which lead to customer satisfaction. Furthermore, E-Trust and E-Customer Loyalty are correlated; thus, this insight is crucial for the digital banking industry, as efforts to maintain and enhance customer trust will impact customer loyalty levels. It is further determined that E-Customer Satisfaction strongly mediates the effect of E-Trust on E-Customer Loyalty with positive and significant results. Thus, contributes to the empirical evidence with reference to the determinants of E-Customer Satisfaction and E-Customer Loyalty within digital bank applications by highlighting the significant roles of personal needs, responsiveness, and E-Trust.

Practically based on the research findings and discussion, several recommendations are proposed as follows: Firstly, to enhance E-Customer Satisfaction, Bank Jago needs to focus on elevating the performance of their electronic quality provide to offerings. This improvement should prioritize Personal Needs and Responsiveness. By better fulfilling customer needs and increasing the responsiveness of the Bank Jago application in delivering services, E-Customer Satisfaction is likely to improve. In addition, Enhancing Service Speed through AI could further contribute to customer satisfaction. AI algorithms can detect customer issues in real-time and automatically provide relevant solutions, reducing wait times. For example, Bank Jago App chatbots can immediately respond to customer complaints or requests for information without the need for human intervention.Secondly, Bank Jago should work on increasing E-Trust among its customers, as higher levels of trust are expected to lead to greater satisfaction.

AI can also play a role in Boosting Customer Trust by ensuring transparency in privacy policies and data consent. By analyzing risks and providing automated alerts or notifications in case of security threats, AI can reassure customers about the security of their data. Moreover, AI can assist in Improving Customer Service Quality by enabling Bank Jago to become a comprehensive digital banking solution. Through personalized user analysis, AI can help automatically offer tailored investment, savings, or loan products, aligning with individual customer needs. As E-Customer Satisfaction rises, it will contribute to maintaining and potentially increasing E-Customer Loyalty towards Bank Jago. This, in turn, will likely result in continued use of the Bank Jago application and an increase in usage frequency.

Suggestion

Research main objectives examine potential issues within Electronic-Service Quality dimensions as they relate to the variable Electronic-Trust, impacting Electronic-Customer Loyalty through both direct and mediated pathways via Electronic-Customer Satisfaction, within Digital Banking industry context, focusing on the Customer of Bank Jago. Therefore, the generalizability of the results is limited to the Digital Banking industry. Additionally, this research acknowledges that there are other important determinants of E-Customer Loyalty that have not been Scrutinized in this research. Focuses on addressing Given limitations faced in this research, and future research directions are recommended to evaluate the research model across various industries. Furthermore, future research could include additional factors as independent variables affecting E-Customer Satisfaction, which would facilitate a deeper understanding and broaden the generalizability of the model and research findings. Lastly, the study primarily involved respondents who are private-sector employees. Future study should aim for more diverse range of occupational backgrounds for example students, government employees, or professionals, to provide a broader perspective on customer satisfaction.

7) ACKNOWLEDGEMENT

8) FUNDING STATEMENT

9) DATA AVAILABILITY

No update data was generated or evaluated in this research. Therefore, data distribution is not applied to this research topic script.

10) CONFLICT OF INTEREST

The creators confirm that they have no attentivenesses struggle to disclose.

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