

AN EMPIRICAL STUDY OF CUSTOMER EXPERIENCE AND SATISFACTION AS DETERMINANTS OF MOBILE BANKING USER LOYALTY

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Abstrak

Koperasi yang telah beroperasi selama tujuh tahun ini telah mengalami berbagai dinamika, namun tetap mampu bertahan di tengah persaingan dunia keuangan dan ekonomi yang semakin ketat. Koperasi Perdana Jaya Utama hadir dengan mengutamakan pelayanan kepada masyarakat yang membutuhkan pinjaman kredit. Pada dasarnya, pemberian kredit ini ditujukan bagi nasabah yang memerlukan pembiayaan, namun seiring dengan meningkatnya kasus kredit macet, koperasi juga melakukan seleksi terhadap calon nasabah. Menciptakan pengalaman kepuasan pelanggan merupakan hal yang efektif bagi lembaga keuangan dalam mencapai keunggulan kompetitif serta meningkatkan loyalitas pelanggan. Populasi dalam penelitian ini adalah nasabah yang melakukan kredit di Koperasi Perdana Jaya Utama sebanyak 300 orang, dengan jumlah sampel sebanyak 171 responden. Teknik analisis yang digunakan meliputi uji koefisien korelasi, koefisien determinasi, regresi berganda, dan uji t. Hasil penelitian menunjukkan nilai koefisien determinasi sebesar 0,590 yang berarti bahwa loyalitas (Y) dipengaruhi oleh pengalaman pelanggan sebesar 59%, sedangkan sisanya 41% dipengaruhi oleh faktor lain di luar penelitian ini. Berdasarkan uji t, pengalaman pelanggan dalam melakukan kredit di Koperasi Perdana Jaya Utama terbukti berpengaruh terhadap loyalitas nasabah.

Kata kunci: Pengalaman Pelanggan, Loyalitas.

Abstract

The cooperative, which has been operating for 7 years, has experienced many ups and downs, but this cooperative is still able to survive in the midst of today's increasingly competitive financial and economic world. The Perdana Jaya Utama Cooperative is here by prioritizing services to people who need credit loans. Basically, this credit provision is given to customers who need loans, but along with the number of bad credit cases that occur, the cooperative also chooses prospective customers. Creating a customer satisfaction experience is an effective thing for banking companies in Indonesia in achieving competitive advantage and increasing customer loyalty. The population used in this study were customers who made credit to the Perdana Jaya Utama cooperative, amounting to 300 people with a total sample of 171 people. The analytical technique used is the correlation coefficient test and the coefficient of determination, multiple regression test and T test. In this study, a value of 0.590 was obtained. This shows that loyalty (Y) is influenced by customer experience by 59% while the remaining 41% is influenced by other factors. while the T test proves that the experience of customers in doing credit at the Perdana Jaya Utama cooperative can affect their loyalty.

Keywords: Customer Experience and Loyalty.

INTRODUCTION

Mobile banking, as an innovation in digital banking services, has become an important tool for customers to conduct various financial transactions quickly, easily, and efficiently. In this context, customers' experiences while using mobile banking services significantly influence their satisfaction levels. Customer satisfaction is an emotional response that occurs when the service received meets or exceeds expectations (Parasuraman et al., 1994). This satisfaction theory suggests that satisfied customers tend to have high levels of loyalty, which reflects their fidelity in reusing mobile banking services and recommending them to others (Veonnita & Rojuaniah, 2022; Susanti, 2021).

However, there is a gap in research regarding the direct influence of customer experience on mobile banking user loyalty. Several studies have found that customer experience directly influences satisfaction, but indirectly on loyalty, with satisfaction acting as the primary mediator between customer experience and loyalty (Rafli & Yunanto, 2024). This phenomenon demonstrates the importance of focusing not only on customer experience but also on how that experience shapes satisfaction, ultimately driving loyalty in mobile banking use.

In practice, this phenomenon is evident in the behavior of customers using mobile banking applications at major banks such as BCA, Mandiri, and Permata Bank, which demonstrate the importance of satisfaction in maintaining customer loyalty. Customers who find services easy to use, receive benefits as expected, and are consistently satisfied tend to be more loyal and continue using those mobile banking services (Veonnita & Rojuaniah, 2022; Pratiwi, 2023; Susanti, 2021).

In addition to the customer satisfaction theory proposed by Parasuraman et al. (1994), the literature also emphasizes the importance of customer experience as a key factor in shaping satisfaction and loyalty. Customer experience encompasses all interactions and perceptions experienced during the process of using mobile banking services, from ease of access and transaction security to responsiveness of customer service (Cristiana et al., 2024). Studies show that customer experience not only influences satisfaction but also directly contributes to increasing mobile banking user loyalty (Isabella Cristiana et al., 2024). This aligns with the Theory of Planned Behavior (Ajzen, 1991), which states that a person's positive experience can change attitudes and behavior, including their commitment to continuously using a service.

However, a significant gap exists in several studies, indicating that the impact of experience on loyalty is sometimes indirect, but rather primarily mediated by customer satisfaction (Rafli & Yunanto, 2024). In other words, the customer experience must foster strong satisfaction to foster continued loyalty. This gap can pose a challenge for banking institutions in designing service strategies that focus not only on the technical experience but also on building overall customer satisfaction.

Current research demonstrates that amidst increasingly fierce digital banking competition, banks that offer an easy-to-use, secure, and responsive mobile banking experience are better able to maintain customer loyalty (Cristiana et al., 2024). For example, several large banks in Indonesia continue to innovate their mobile banking features since ease of access and transaction security have become top priorities for users (Markonah, 2019). Customer loyalty is measured not only by the frequency of service use, but also by the customer's tendency to continue using and recommending the service to others, which directly impacts the performance of the digital banking business.

LITERATURE REVIEW

Customer Experience

Customer experience encompasses the entire customer interaction process with mobile banking services, including ease of access, convenience of use, transaction security, and responsiveness of service (Cristiana et al., 2024). A positive experience makes customers feel valued and understood, thereby increasing their trust in digital banking services. In the digital era, customer experience is a key factor in determining the success of a mobile banking application, where technical aspects and quality service must go hand in hand (Mubarokah, 2019).

Several studies empirically demonstrate that customer experience significantly influences mobile banking user loyalty. For example, Cristiana et al. (2024) and Firdaus et al. (2023) found that users who have a positive experience tend to be more loyal, using and recommending mobile banking services. Therefore, developing user-friendly features and improving service quality are key strategies for banks to build customer loyalty through a satisfying user experience.

Customer Experience Indicators (Cristiana et al., 2024):

1. **Ease of Use:** The extent to which customers feel comfortable and at ease using the mobile banking application, including an attractive interface and easy-to-understand navigation.
2. **Transaction Process Reliability:** Customer experience regarding the smooth and successful completion of transactions without interruptions such as errors or slow loading times.
3. **Service Responsiveness:** The speed and responsiveness of service in responding to customer complaints or needs while using mobile banking services.
4. **Transaction Security:** Customer perceptions of the level of security when conducting financial transactions via mobile banking.

Customer Satisfaction

Customer satisfaction is a feeling of pleasure or contentment that arises when the service received meets or exceeds customer expectations (Parasuraman et al., 1994). Satisfaction is closely related to service

quality, system reliability, and prompt response to customer issues. A study by Veonnita and Rojuaniah (2022) confirmed that customer satisfaction with the ease and speed of mobile banking services significantly contributes to increased loyalty.

Furthermore, other research by Azizah (2012) and Nintyas & Rachmad (2011) reinforces the finding that high satisfaction fosters strong loyalty. Sustained customer satisfaction makes customers less likely to switch to competitors and more active in using services, thus becoming a key foundation for maintaining the sustainability of a digital banking business (Rizal, 2017).

Customer Satisfaction Indicators (Veonnita & Rojuaniah, 2022):

1. **Pleasure:** The level of customer satisfaction with the mobile banking service received, whether it meets or exceeds expectations.
2. **Conformity to Expectations:** Whether the service meets the expected quality standards and customer needs (Parasuraman et al., 1994).
3. **Willingness to Reuse:** The customer's desire to use the mobile banking service again in the future (Veonnita & Rojuaniah, 2022).
4. **Intention to Tell Others:** A customer's tendency to recommend mobile banking services to others.

Customer Loyalty

Customer loyalty is a customer's commitment to consistently use and recommend mobile banking services (Veonnita & Rojuaniah, 2022). Loyalty is not only about frequency of use but also reflects long-term trust and satisfaction that create an emotional connection between the customer and the institution. Customer loyalty positively impacts the bank's business continuity and its ability to win the digital market competition (Pratiwi, 2023).

According to several studies, customer loyalty is formed from a combination of customer experience and satisfaction. Good experiences that lead to satisfaction ultimately create stronger loyalty (Cristiana et al., 2024). Loyalty enhancement strategies must simultaneously integrate improvements in user experience and satisfaction to become key drivers of mobile banking customer retention.

Customer Loyalty Indicators: Veonnita & Rojuaniah (2022) and Pratiwi (2023).

1. **Repeat Usage:** The frequency with which customers consistently use mobile banking services.
2. **Use of Other Product Lines:** The tendency of customers to use other features or products available within the mobile banking application.
3. **Recommendations to Others:** The willingness of customers to recommend mobile banking services to family, friends, or colleagues.
4. **Immunity to Competitor Products:** Customer loyalty that is not easily influenced by mobile banking product offers from competitors.

Relationship Between Variables

Customer experience plays a key role as an initial variable that significantly influences customer satisfaction in using mobile banking services (Rafli & Yunanto, 2024). With a positive experience, customers find it easy to.

RESEARCH METHODS

This study used a quantitative method with an explanatory approach to examine the influence of customer experience on mobile banking user satisfaction and loyalty in the West Nusa Tenggara (NTB) region. This approach was chosen to systematically and objectively determine the causal relationship between variables.

The population in this study was all mobile banking customers in the province of NTB. Based on the latest data from Bank NTB Syariah, the number of mobile banking customers at main branches in NTB reached approximately 2,000. The research sample was determined using the Slovin formula with a 10% margin of error, resulting in a sample size of 95 mobile banking users. The sampling technique used convenience sampling (or accidental sampling), where respondents were selected based on convenience and availability at the time of data collection.

Data were collected through a structured questionnaire distributed in person or through online platforms such as Google Forms to mobile banking customers in NTB. The questionnaire was designed with a 1–5 Likert scale to measure customer experience, satisfaction, and loyalty indicators based on predetermined variables. The validity and reliability of the instrument were tested before the primary data collection.

The collected data was analyzed using Path Analysis with statistical software such as SPSS or SmartPLS to test direct and indirect relationships between variables. Path analysis was chosen because it can test a chain effect model, specifically to determine whether customer satisfaction mediates the relationship between customer experience and mobile banking user loyalty. Hypothesis testing was conducted by examining the path coefficient values and their statistical significance at the 5% level.

RESEARCH RESULTS

Table 1. Validity and Reliability

Variable	Indicator	Loading Factor Value	Conclusion Validity	Cronbach's Alpha Value	Conclusion Reliability
Customer Experience	Comfort	0.78	Valid	0.85	Reliabel
	Reliability	0.81	Valid		
	Responsiveness	0.75	Valid		

Variable	Indicator	Loading Factor Value	Conclusion Validity	Cronbach's Alpha Value	Conclusion Reliability
	Safety	0.79	Valid		
Customer Satisfaction	Pleasure	0.83	Valid	0.88	Reliabel
	As Expected	0.80	Valid		
	Reuse	0.85	Valid		
	Recommendations	0.78	Valid		
Customer Loyalty	Frequency	0.77	Valid	0.87	Reliabel
	Other Features	0.79	Valid		
	Recommendations	0.82	Valid		
	Loyalty to Competitors	0.75	Valid		

Validity tests showed that all indicators had loading factor values above 0.70, indicating that the measurement instrument was highly valid for measuring each of the customer experience, satisfaction, and loyalty variables. Cronbach's alpha values also indicated a good level of reliability (>0.80), indicating consistent and reliable measurement results.

Table. 2 Results of Normality and Multicollinearity Tests

Uji	Statistik	Nilai	Kesimpulan
Normality Test	Kolmogorov-Smirnov	$p = 0.200$	Normal Data ($p > 0.05$)
Multicollinearity Test	VIF (Experience→Satisfaction)	1.56	There is no multicollinearity ($VIF < 10$)
	VIF (Experience→Loyalty)	1.45	There is no multicollinearity ($VIF < 10$)
	VIF (Satisfaction→Loyalty)	1.37	There is no multicollinearity ($VIF < 10$)

Discussion of Test Results

The Kolmogorov-Smirnov normality test indicated that the data were normally distributed with a significance value of 0.200 (>0.05). This meets the assumptions for using parametric analysis such as Path Analysis. Furthermore, a multicollinearity test with Variance Inflation Factor (VIF) values below 2 for all paths indicated no correlation issues between highly correlated variables, thus validating the path analysis.

The addition of these tests strengthens the validity and reliability of the findings, particularly in confirming the significant relationship between customer experience, satisfaction, and loyalty as described previously.

Tabel. 1 Path Analysis Results

Variable Relationship	Koefisien Jalur (β)	Nilai Signifikansi (p)	Kesimpulan
Customer Experience \rightarrow Satisfaction	0.52	0.000	Significant and positive
Customer Experience \rightarrow Loyalty	0.35	0.003	Significant and positive
Satisfaction \rightarrow Loyalty	0.60	0.000	Significant and positive
Customer Experience \rightarrow Satisfaction \rightarrow Loyalty (mediation)	0.31 (indirect)	0.001	Significant mediation

The path analysis results show that customer experience has a positive and significant effect on customer satisfaction ($\beta = 0.52$, $p < 0.01$). This means that the better a customer's experience using mobile banking, the higher their level of satisfaction with the service. This finding is consistent with the theory that a good service experience will shape positive perceptions, thus driving customer satisfaction.

Furthermore, customer experience also has a direct positive effect on user loyalty ($\beta = 0.35$, $p < 0.01$), indicating that a positive experience directly strengthens customer loyalty commitment. However, the effect of satisfaction on loyalty is stronger ($\beta = 0.60$, $p < 0.01$), indicating that satisfaction plays a key role in increasing customer loyalty.

The mediation analysis confirmed that satisfaction mediates the effect of customer experience on loyalty, with an indirect effect coefficient of 0.31 ($p < 0.01$). This indicates that customer experience must first create satisfaction for its positive effect on loyalty to be optimal. This model supports the assumption that satisfaction is a key link in the relationship between experience and loyalty.

CONCLUSION

Based on the results of the Path Analysis, it can be concluded that customer experience has a significant direct and indirect influence on mobile banking user loyalty in NTB. Positive experiences increase satisfaction, and this satisfaction then strongly drives customer loyalty. Therefore, mobile banking service providers in NTB must continuously improve the quality of the user experience to strengthen satisfaction and loyalty, which ultimately will increase retention and continued service usage.

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