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Analysis Of The Quality Of Electronic Service Es-Qual And E-Recs-Qual Models In The Bsi Mobile Application To The Level Of Customer Loyalty At Bsi Bank

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Abstract

Purpose - This study aims to analyze the electronic service model ES-Qual and E-Recs-Qual in the BSI Mobile application at the level of customer loyalty at the BSI bank KCP Kendal Weleri Central Java.

Method - Research is a study that uses quantitative methods, with primary data from questionnaires filled out directly by customers. The population was 1.015, according to USAK data. The sample used was 85 respondents.

Result - The results obtained in this study indicate the results of the simultaneous test of the eight variables significantly contributed. In partial test results, variables that have a positive and significant effect on the level of loyalty are efficiency variables, privacy, compensation, and compatibility of mobile device variables. While the variables of reliability, fulfillment, responsiveness, and contact do not have a significant influence on the level of customer loyalty.

Implication - This research will have an impact on how to increase customer loyalty regarding the services provided by BSI bank in relation to the mobile banking application.

Originality - This study analyzes the relationship between the electronic service variables of the ES-Qual and E-Recs-Qual models in the BSI Mobile application at the level of customer loyalty.

Keywords: Electronic Services, Customer Loyalty, Mobile Banking

Introduction

In the era of growing digitalization, technological developments are increasingly rapid. To keep up with this rapid development, humans are required to follow so as not to be considered technologically illiterate. Industrial globalization frees up barriers between countries in interacting with each other, as well as with financial technology. Financial technology is an important part of the industrial revolution 4.0 era. ease and affordability for accessing everything is a key factor for all industrial sectors so that they can survive in the era of the industrial revolution 4.0. all must reconnect with the internet, maybe it has become a mandatory thing that can't be avoided anymore in this industrial revolution 4.0 era.(Fahmi et al., 2020)

Indonesia is included as a country that has the largest internet population in the world. According to the We Are Social report, there were 204.7 million internet users in the country as of January 2022. This number increased slightly by 1.03% compared to the previous year. In January 2021, the number of internet users in Indonesia was recorded at 202.6 million, currently internet users in Indonesia have been increasing in the last five years. When compared to 2018, currently the number of national internet users has jumped by 54.25%. Meanwhile, the internet penetration rate in Indonesia reached 73.7% of the total population in early 2022. The total population of Indonesia was recorded at 277.7 million people in January 2022. In 2018, the internet penetration rate in the country only reached 50% of the total population. It means, the national internet penetration rate has increased quite rapidly in the past few years. The government is expected to be able to continue to support the expansion of internet coverage to all corners of the country. Because, in this digital era, the internet can greatly assist the public in accessing information, both for educational, business and entertainment purposes.

Internet users in Indonesia have increased from year to year. Which can be interpreted that the level of public consumption of the internet is high, from this it will also have an impact on the level of use of digital applications, especially mobile banking. In Indonesia, mobile banking is something that is

common and not foreign, because in 2022, where digitalization is increasingly widespread and Indonesians are also high digital consumers, the potential for developing digital finance is even more rife. This provides motivation for banks to provide new innovations and follow global business competition. Therefore, many banks, both conventional and Islamic banking, try to provide services to customers to increase the level of customer satisfaction with additional facilities, namely mobile banking services.

Judging from the intentions and attitudes of customers to use mobile banking, it will also affect the level of customer loyalty so that they remain loyal to BSI banks, especially KCP Kendal Weleri. Making customers feel satisfied and happy with the services provided when making transactions using BSI mobile is used as a useful benchmark to bring benefits and satisfaction for BSI for the loyalty provided by customers. Customer loyalty is an important thing for the company, which can be interpreted that the survival of a customer at the company will have an impact on improving the financial performance and sustainability of the company.

To determine the level of customer loyalty from service quality and customer interest in using services in the BSI Mobile application, it can be measured using the SERVQUAL model or service quality, which is a modern technique for measuring quality in various companies and organizations and serving the development of customer-focused management and culture.(Trisnawati & Fahmi, 2017)To measure service quality for electronic services, especially mobile banking services, it is necessary to use models such as Electronic Service Quality (ES-Qual) and Electronic Recovery Service Quality (E-Recs-Qual). The Electronic Service Quality model includes seven dimensions, namely efficiency, reliability, fulfillment, privacy, responsiveness, compensation, and contact. However, to get more accurate research results, the researchers added the compatibility of mobile device variable. According to Kleijnen, De Ruyter, and Wetzels, compatibility of mobile devices is the level of consumer confidence in mobile services to be integrated into everyday life.(Hariansyah et al., 2019)

This research was also carried out because there were several differences from the research that had been conducted by previous researchers, for example in the research on the Effect of Mobile Banking Service Quality on Customer Loyalty by Fitroh Abdul Malik and Heri Setiawan there were differences, where the research conducted by Fitroh Abdul Malik showed that quality mobile banking services have a negative and significant impact on customer loyalty and satisfaction as indicated by the R value of 0.296 (29.6%), where the value is below 50%. Meanwhile, research conducted by Heri Setiawan shows that if service quality has a positive and significant influence on customer loyalty, this is indicated by the R test value of 2,142 and a significant probability of 0. 032 is less than the specified significance level (0.05). As well as accepting the hypothesis if service quality has a significant and positive effect with a value of 14.5%.

Related to this description, it can be seen that the starting point of the problem that will be studied in this study is the influence of electronic service quality with the es-qual and e-recs-qual models in the BSI mobile application to increase customer loyalty at the BSI KCP Kendal Weleri bank. The results of the findings of this study are expected to help both academics, banks, researchers and the public to find out more about the services available at BSI bank.

Literature Review

Electronic Service Quality (ES-Qual and E-RecS-Qual)

According to Tjiptono, service quality is a dynamic condition related to products, services, human resources, processes, and the environment that can at least meet or even exceed the expected service quality. This definition of service quality is an effort to fulfill needs followed by the wishes of consumers and also the determination of ways to convey them so that they can provide satisfaction and meet customer expectations. appropriately to meet the expectations of customers.(Punuindong, 2021)

A literature review in studies conducted by Zeithaml, Parasuraman, & Malhotra, states that customer assessment of website quality includes all phases of not only the experience during the customer's interaction with the site, but also post-interaction service aspects (such as fulfillment and returns). According to Parasuraman defines Electronic-Service-Quality as almost all phases of consumer (customer) interaction with the website, namely the extent to which the website facilitates efficient and effective shopping, purchasing and delivery.

Zeithaml has identified seven dimensions or indicators in online service quality, namely efficiency, reliability, fulfillment, privacy, responsiveness, compensation, and contact. In their research, Parasuraman, Malhotra, and Zeithaml redeveloped the electronic service quality (E-SQ) measurement scale which focuses on two main elements, namely core online service (ES-QUAL) and online service recovery (E-RecS-Qual).(Parasuraman et al., 2005)

The E-RecS-Qual (electronic recovery service quality) model is a form of measurement model aimed at customers who have non-routine interactions with services such as product returns, warranties, or other problems. E-Recs-Qual is a model developed to measure the quality of a service provider's recovery and focuses on handling service-related problems and inquiries. In the case study, the intention is the readiness of the website in dealing with user problems so that the website can provide suggestions or solutions for solving user problems. The dimensions in E-RecS-Qual are responsiveness, compensation, and contact.(Parasuraman et al., 2005)

Electronic Service Quality Indicator (E-Servqual)

The ES-Qual model consists of the variables of efficiency, fulfillment, reliability, and privacy, while the E-Recs-Qual consists of the variables of responsiveness, contact, and compensation. According to Parasuraman, Zeithaml, and Malhotra, efficiency is a variable to determine the level of convenience and speed in using a site or electronic system. Fulfillment is a variable to determine the level of fulfillment of the promise of the availability of goods or products. System availability (reliability) is a variable to determine

the level of functionality of an electronic system. Privacy is a variable to determine the level of security and protection of a site for customer information data.(Hariansyah et al., 2019)

According toParasuraman, Zeithaml, and Malhotra responsiveness are variables to determine the level of effectiveness of handling problems through the site. Compensation is a variable to determine the extent to which the site provides compensation for the problems faced by customers. Contact (contact) is a variable to determine the level of availability of assistance that is represented both by telephone and online.

Additional indicators in services to assess trust, According to Kleijnen, De Ruyter, and Wetzels, compatibility of mobile devices is the level of consumer confidence in mobile services to be integrated into everyday life. Compatibility or compatibility means the extent to which an innovation is considered to be more able to work and move according to the consumer's existing system of values, experiences, and needs. Compatibility is also related to individual lifestyle and technology. The compatibility of mobile devices with mobile banking services is related to the use of mobile phones used by customers (Adzhani, 2017).

Loyalty

According to Kotler in Molan, states that a loyal consumer is not measured by how much he buys, but by how often he makes repeat purchases, including recommending other people to buy (Apriyanti et al., 2015). Maintaining customer loyalty is the bank's most important weapon, banks must be able to create loyalty, not just satisfaction, because satisfaction is not the end goal. Loyalty doesn't come easy, but to manage it you need a strategy to attract customers. Businesses must be able to anticipate current and future consumer needs and expectations. Companies should not stop when they have satisfied their customers, but continue to work to ensure that these customers do not switch to other banks and customers become more loyal. Loyalty has more to do with customer behavior, loyal customers are people who regularly make

repeat purchases, buy across products or services, recommend others, and demonstrate immunity to competition (Beautiful, 2016).

Loyalty Indicator

Customer or customer loyalty can be classified based on three main indicators namely behavioral Loyalty, There are three parts to the manifestation of loyalty included in the clarification of behavior, namely: 1). Behavior of repurchasing the same product/service; 2). There is little possibility of intensity to switch to other products/services. 3). Always make purchases within a specific category of providers single service.

Attitidinal loyalty, relative attitudes (an emotion-based brand research) can largely be classified in the following form; Recommend service providers to others; Strong preference for service providers; Feel a close relationship (affiliation) with a product, service, or organization; The emergence of altruistic behavior in the form of helping service providers or other customers for better service.

Cognitive loyalty is making customers think that certain service providers are better than other providers. Loyalty based on the cognitive assessment of customers is expressed in the following way. 1). Make the service the main preference for customers; 2). Has little sensitivity to product/service price fluctuations; 3). Consider exclusive (dedicated) service providers for certain services.

Syariah banking

Law Number 21 of 2008 Article 1 Number 7 Sharia Commercial Banks are banks that run their business based on sharia principles.Bank Syariah Indonesia (BSI) is the largest Islamic bank in Indonesia. Bank Syariah Indonesia is the result of a merger of three government Islamic banks namely PT. Bank BRI Syariah, PT. Bank BNI Syariah and PT. Bank Syariah Mandiri BSI officially operates on February 1, 2021.

BSI Mobile isone of the distributions is in the form of an application owned by Bank Syariah Indonesia (BSI) to access accounts owned by customers using 3G/4G and WIFI technology via smartphones.

Methods

This research is a quantitative study that uses an associative causal relationship research design to obtain causal evidence. In this study there were two types of data sources, namely primary data obtained from customers of Bank BSI KCP Kendal Weleri who used BSI Mobile by answering questions or statements submitted through questionnaires/questions. This research took the research location at the BSI KCP Kendal Weleri bank which is located at Jl. Main Timur, Pandan, Weleri, Kec. Weleri, Kendal Regency, Central Java. This research was conducted in January 2023, which was used to conduct interviews and distribute questionnaires to customers.

The population taken is BSI KCP Kendal Weleri bank customers who use the BSI Mobile application service. It is known that the number of active users of the BSI Mobile application service until November 2022 is 1,015 customers. The sampling technique used in this research is probability sampling technique, the number of samples is 85 customers. To carry out data analysis tests in this study, several tests were used, including validity tests, reliability tests, normality tests, multicollinearity tests, heteroscedasticity tests, multiple linear regression tests, R^2 test, F test, and t test.

Results and Discussion

Validity Test Results

Based on the table of monthly use of the BSI Mobile application by respondents, it shows that the majority are dominated by respondents who use the BSI Mobile application 1-5 times per month, namely 47 respondents or with a percentage of 55.3%, while 6-6 respondents use the BSI Mobile application. 10 times per month, namely 29 respondents or with a percentage of 34.1%, and respondents who used the BSI Mobile application more than 10 times, namely 9 respondents or with a percentage of 10.6%.

Table 1. Efficiency Variable Validity Test (X1)

Questionnaire	R. count	R. table	Sig.	Information
X1.1	0.82	0.2133	0.05	VALID
X1.2	0.768	0.2133	0.05	VALID
X1.3	0.831	0.2133	0.05	VALID
X1.4	0.807	0.2133	0.05	VALID

Based on the validity test table for the efficiency variable (X1) above, it can be seen that the value of r-count > r-table (0.2133) with a significance value of <0.05 so that it can be stated that the questionnaire items on the efficiency variable (X1) are valid.

Based on the validity test table for the Reliability variable (X2) above, it can be seen that the r-count value > r-table (0.2133) with a significance value <0.05 so that it can be stated that the Reliability variable questionnaire items (X2) are valid.

Based on the validity test table for the Fulfillment variable (X3) above, it can be seen that the value of r-count > r-table (0.2133) with a significance value of <0.05 so that it can be stated that the questionnaire items for the Fulfillment variable (X3) are valid.

Based on the validity test table for the Privacy variable (X4) above, it can be seen that the value of r-count > r-table (0.2133) with a significance value <0.05 so that it can be stated that the questionnaire items for the Privacy variable (X4) are valid.

Based on the validity test table for the Responsiveness variable (X5) above, it can be seen that the r-count value > r-table (0.2133) with a significance value <0.05 so that it can be stated that the Responsiveness variable questionnaire items (X5) are valid.

Table 2. Test the Validity of Reliability Variables (X2)

Questionnaire	R. count	R. table	Sig.	Information
X2.1	0.697	0.2133	0.05	VALID
X2.2	0.54	0.2133	0.05	VALID
X2.3	0.716	0.2133	0.05	VALID
X2.4	0.731	0.2133	0.05	VALID

Table 3. Fulfillment / Fulfillment Variable Validity Test (X3)

Questionnaire	R. count	R. table	Sig.	Information
X3.1	0.828	0.2133	0.05	VALID
X3.2	0.796	0.2133	0.05	VALID
X3.3	0.725	0.2133	0.05	VALID
X3.4	0.723	0.2133	0.05	VALID

Based on the validity test table for the Compensation variable (X6) above, it can be seen that the r-count > r-table (0.2133) with a significance value <0.05 so that it can be stated that the Compensation variable questionnaire items (X6) are valid.

Based on the validity test table for the Compatibility of Mobile Device (X8) variable above, it can be seen that the value of r-count > r-table (0.2133) with a significance value of <0.05 so that it can be stated that the questionnaire items on the Compatibility of Mobile Device variable (X8) valid.

Based on the validity test table for the Customer Loyalty (Y) variable above, it can be seen that the r-count > r-table (0.2133) with a significance value <0.05 so that it can be stated that the questionnaire items on the Customer Loyalty variable (Y) are valid.

Reliability Test

An instrument that has good reliability or it can be said that the instrument is reliable/trusted, if the value of the reliability coefficient (Cronbach's alpha) produced during testing is more than 0.60.

Based on the reliability test results table, it shows that all Cronbach's Alpha values or the reliability coefficient are greater than 0.60. So it can be concluded that all the questionnaire items used in this study are reliable or can be trusted as a means of collecting data in research.

Table 4. Privacy Variable Validity Test (X4)

Questionnaire	R. count	R. table	Sig.	Information
X4.1	0.855	0.2133	0.05	VALID
X4.2	0.857	0.2133	0.05	VALID
X4.3	0.7	0.2133	0.05	VALID
X4.4	0.796	0.2133	0.05	VALID

Table 2. Responsiveness Variable Validity Test (X5)

Questionnaire	R. count	R. table	Sig.	Information
X5.1	0.721	0.2133	0.05	VALID
X5.2	0.807	0.2133	0.05	VALID
X5.3	0.748	0.2133	0.05	VALID
X5.4	0.67	0.2133	0.05	VALID

Normality test

In this normality test, the researcher used measurement tools, namely the Normal Probability Plot, Histogram, and the Kolomogorov Smirnov test to find out whether the sample came from a population with a certain distribution, in this case a normal distribution.

Based on test results normality can be seen with a significance value of 0.369 > 0.05, it can be concluded that the research data is normally distributed.

Multicollinearity Test

The multicollinearity test aims to test whether the regression model formed has a high or perfect correlation between the independent variables, so the regression model is declared to contain symptoms of multicollinearity.

Based on the table 12. it can be seen that the results of the analysis test show that from the results of the eight variables it can be seen that the tolerance value is more than 0.1 and the VIF value is less than 10, so it can be concluded that this research is free from multicollinearity.

Multiple Linear Regression Test Results

Table 6. Compensation Variable Validity Test (X6)

Questionnaire	R. count	R. table	Sig.	Information
X6.1	0.772	0.2133	0.05	VALID
X6.2	0.88	0.2133	0.05	VALID
X6.3	0.898	0.2133	0.05	VALID
X6.4	0.847	0.2133	0.05	VALID

Table 7. Contact Variable Validity Test (X7)

Questionnaire	R. count	R. table	Sig.	Information
X7.1	0.861	0.2133	0.05	VALID
X7.2	0.789	0.2133	0.05	VALID
X7.3	0.818	0.2133	0.05	VALID
X7.4	0.824	0.2133	0.05	VALID

The results of the coefficient value obtained on the efficiency variable (X1) is 0.333, the reliability variable (X2) is 0.04, the fulfillment variable (X3) is 0.01, the privacy variable (X4) is 0.396, the compensation variable (X6) is 0 .66, the contact variable (X7) is 0.031, and the compatibility of mobile device variable (X8) is 0.308 which has a positive value for increasing customer loyalty at BSI KCP Kendal Weleri bank, while the responsiveness variable (X5) is -0.91 has a value negative means that the effect of responsiveness or responsiveness of the BSI Mobile application has a negative impact on customer loyalty, where if the level of responsiveness both providing information and handling problems in the BSI Mobile application decreases, then customer loyalty to the BSI KCP Kendal Weleri bank will increase.

R2 Test (Coefficient of Determination)

Based on the table of R2 test results (coefficient of determination) above, it shows that the coefficient of determination (R2) is 0.611, meaning that there is still quite a relevant relationship between the independent variable and the dependent variable (because the coefficient of determination is close to 1). Meanwhile, the Adjusted R Square value is 0.57 or 57%, which means that the effect of efficiency, reliability, fulfillment, privacy, responsiveness, compensation, contact, and compatibility of mobile devices on customer loyalty simultaneously is 57%, while the remaining is 43%. influenced by other variables outside this study.

Table 8. Test the Validity of Compatibility of Mobile Device Variables (X8)

Questionnaire	R. count	R. table	Sig.	Information
X8.1	0.762	0.2133	0.05	VALID
X8.2	0.855	0.2133	0.05	VALID
X8.3	0.864	0.2133	0.05	VALID
X8.4	0.806	0.2133	0.05	VALID

Table 3. Test the Validity of Customer Loyalty Variables (Y)

Questionnaire	R. count	R. table	Sig.	Information
X8.1	0.762	0.2133	0.05	VALID
X8.2	0.855	0.2133	0.05	VALID
X8.3	0.864	0.2133	0.05	VALID
X8.4	0.806	0.2133	0.05	VALID

F Test Results (Simultaneous)

From the table of simultaneous test results above, the fcount value is 14.911. With a significance level of 0.05 or 5% and df1 = 8 while df2 = 76, a ftable value of 2.063 is obtained. Because the fcount value (14.911) > the ftable value (2.063), and the significance value (0.000) <0.05, it can be concluded that the eight variables are efficiency, reliability, fulfillment, privacy, responsiveness, compensation, contact, and compatibility of mobile device with a significant contribution or positive influence on customer loyalty of the BSI KCP Kendal Weleri bank.

T Test Results (Partial)

It can be seen the effect of each independent variable. The following is the result of an analysis of the influence of the independent variables partially.

Table 10. Reliability Test

Variable	Cronbach's Alpha	Critical Values	Information
X1	0.819	0.6	RELIABLE
X2	0.6	0.6	RELIABLE
X3	0.765	0.6	RELIABLE
X4	0.813	0.6	RELIABLE
X5	0.715	0.6	RELIABLE
X6	0.869	0.6	RELIABLE
X7	0.838	0.6	RELIABLE
X8	0.837	0.6	RELIABLE
Y	0.826	0.6	RELIABLE

Table 11. Results of the Kolomogorov-Smirnov Normality Test

		Unstandardized Residuals
N		85
Normal Parameters, b	Means	,0000000
	std. Deviation	1.71867137
Most Extreme Differences	absolute	,099
	Positive	.049
	Negative	-.099
Kolmogorov-Smirnov Z		,917
asymp. Sig. (2-tailed)		,369

Efficinecy variable (X1), The tcount value of the efficiency coefficient is 2.229. Meanwhile, the ttable value is 1.663, which means that the tcount > ttable and a significant value is 0.029 <0.05, which means H01 is rejected and Ha1 is accepted. So it can be concluded that the efficiency variable has a positive and significant effect on customer loyalty at the BSI KCP Kendal Weleri bank.

Table 4. Multicollinearity Test Results

Model	Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
	B	std. Error	Betas	t	Sig.	tolerance	VIF
(Constant)	-3,565	2,275		-1,567	, 121		
X1	,333	,149	,217	2,229	,029	,541	1,848
X2	.040	, 171	,022	,236	,814	,618	1.618
X3	,010	, 177	,006	.059	,953	,454	2.205
X4	,396	, 169	,239	2,335	,022	,488	2,051
X5	-.091	,170	-.053	-.538	,592	,523	1,913
X6	,660	, 183	,373	3,595	,001	,476	2.103
X7	.031	,115	.023	,270	,788	,728	1,374
X8	,308	, 147	,198	2,094	.040	,571	1,751

Table 13. 5Multiple Linear Regression Test Results

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	std. Error	Betas	t	Sig.
1	(Constant)	-3,565	2,275		-1,567	, 121
	efficiency	,333	,149	,217	2,229	,029
	reliability	.040	, 171	,022	,236	,814
	fulfillment	,010	, 177	,006	.059	,953
	privacy	,396	, 169	,239	2,335	,022
	Responsiveness	-.091	,170	-.053	-.538	,592
	compensation	,660	, 183	,373	3,595	,001
	contact	.031	,115	.023	,270	,788
	Compatibility of mobile devices	,308	, 147	,198	2,094	.040

Reliability variable (X2), the tcount value of the reliability coefficient is 0.236. Meanwhile, the ttable value is 1.663, which means that the tcount value is < ttable and the significant value is 0.814 > 0.05, which means that H01 is accepted and Ha1 is rejected. So it can be concluded that the reliability variable has no positive and significant effect on customer loyalty at BSI KCP Kendal Weleri bank.

Fulfillment variable (X3), the tcount value of the fulfillment coefficient is 0.059. Meanwhile, the ttable value is 1.663, which means that the tcount value is < ttable and the significant value is 0.953 > 0.05, which means that H01 is accepted and Ha1 is rejected. So it can be concluded that the fulfillment variable has no positive and significant effect on customer loyalty of BSI KCP Kendal Weleri bank.

Privacy variable (X4), the tcount value of the privacy coefficient is 2.335. Meanwhile, the ttable value is 1.663, which means that the tcount > ttable and a significant value is 0.022 <0.05, which means H01 is rejected and Ha1 is accepted. So it can be concluded that the privacy variable has a positive and significant effect on customer loyalty at BSI KCP Kendal Weleri bank.

Table 14. 6R2 Test Results

Model	R	R Square	Adjusted R Square	std. Error of the Estimate
1	, 782a	,611	,570	1,807

Table 15. F test results

	Model	Sum of Squares	df	MeanSquare	F	Sig.
1	Regression	389,455	8	48,682	14,911	,000a
	residual	248,122	76	3,265		
	Total	637,576	84			

Responsiveness variable (X5), the tcount value of the responsiveness coefficient is -0.538. Meanwhile, the ttable value is 1.663, which means that the tcount value is < ttable and the significant value is 0.592 > 0.05, which means that H01 is accepted and Ha1 is rejected. So it can be concluded that the responsiveness variable has no positive and significant effect on customer loyalty of the BSI KCP Kendal Weleri bank.

Compensation variable (X6), the tcount value of the compensation coefficient is 3.595. Meanwhile, the ttable value is 1.663, which means that the tcount > ttable and a significant value is 0.001 <0.05, which means H01 is rejected and Ha1 is accepted. So it can be concluded that the compensation variable has a positive and significant effect on customer loyalty at BSI KCP Kendal Weleri bank.

Table 7. T Test Results (Partial)

	Model	Unstandardized Coefficients		Standardized Coefficients		
		B	std. Error	Betas	t	Sig.
1	(Constant)	-3,565	2,275		-1,567	, 121
	efficiency	,333	,149	,217	2,229	,029
	reliability	.040	, 171	,022	,236	,814
	fulfillment	,010	, 177	,006	.059	,953
	privacy	,396	, 169	,239	2,335	,022
	Responsiveness	-.091	,170	-.053	-.538	,592
	compensation	,660	, 183	,373	3,595	,001
	contact	.031	,115	.023	,270	,788
	Compatibility of mobile devices	,308	, 147	,198	2,094	.040

Contact variable (X7), the tcount value of the contact coefficient is 0.27. While the ttable value is 1.663, which means that the tcount value is < ttable and the significant value is 0.788 > 0.05, which means H01 is accepted and Ha1 is rejected. So it can be concluded that the contact variable has no positive and significant effect on customer loyalty at the BSI KCP Kendal Weleri bank.

Variable compatibility of mobile device (X8), the tcount coefficient of compatibility of mobile devices is 2.094. While the ttable value is 1.663, which means that the tcount > ttable and a significant value is 0.04 <0.05, which means H01 is rejected and Ha1 is accepted. So it can be concluded that the compatibility of mobile device variable has a positive and significant effect on customer loyalty of BSI KCP Kendal Weleri bank.

Discussion

Based on the results of research that has been done on the efficiency variable, it shows that the efficiency variable has a positive and significant influence on the level of customer loyalty. The results of this study are different from the research conducted by Nurrahmi Hayani which states that the efficiency variable has no effect on customer satisfaction and loyalty. While the results in this study related to the efficiency variable stated that the efficiency variable had a positive and significant effect on customer loyalty (Hayani & Sukri, 2021)

It can be concluded that the services in the BSI Mobile application have provided good service and are in accordance with usage standards for customers, this can be seen from the ease of using the application because of its neat arrangement of features, and the ease of making transactions because the process is easy and efficient. This will later have an impact on customers who always use mobile banking services in the BSI Mobile application.

Based on the results of research that has been done on the reliability variable, it shows that the reliability variable has no positive and significant effect on the level of customer loyalty. The results of this study are in line with research conducted by Nurrahmi Hayani which states that the reliability

variable has no effect on customer satisfaction and loyalty (Hayani & Sukri, 2021)

It has no effect on the variable reliability or reliability in this study related to obstacles from the customer network, where if the network or signal when making transactions there is interference, there will be obstacles or crashes. Conversely, if the customer network is stable, there are no obstacles for customers to make transactions. Apart from the network factor, the BSI Mobile application is very reliable, especially for making transactions, because BSI Mobile has a large selection of features or menus so that it can help customer needs for transactions, as well as recording accurate mutation lists to make customers trust the services provided by the bank BSI.

Based on the results of research that has been done on the fulfillment variable, it shows that the fulfillment variable has no positive and significant effect on customer loyalty. The results of this study show the same results or are in line with those carried out by Nicolas Heryanto, who stated that the fulfillment variable does not have a significant effect on customer perceptions and expectations at PT. XYZ.(Heryanto et al., nd)

The absence of the fulfillment variable in this study does not mean that there is interference with the availability of applications in the BSI Mobile application, but it is related to network problems on customers' mobile phones. Transactions that should be easy to do are often disrupted due to signal or network limitations on the customer's cellphone. According to customers, the choice of transaction features in the BSI Mobile application is very adequate and really helps customers to transact directly on their mobile phones and does not need to come directly to the bank, both in terms of financial, spiritual or social services.

Based on the results of research that has been done on the Privacy variable, it shows that the privacy variable has a positive and significant influence on the level of customer loyalty. The results of this study show different results from those carried out by Rahma Sarlita Amara, who stated that the privacy variable has a significant influence on customer satisfaction and loyalty. The results of

this study are in line with or obtain the same results as research conducted by Nurrhami Hayani and Andrew Tanny Liem, which states that the privacy variable has a positive and significant effect on customer loyalty (Liem et al., 2020)

The reason for the influence of the privacy variable in this study is because customers trust the guarantees provided by BSI bank to protect their customer data. According to customers, the BSI Mobile application can be trusted for its security to protect customer personal data and customer transactions. From this, it can help customers to always be loyal and loyal to BSI banks, especially the BSI KCP Kendal Weleri bank.

Based on the results of research tests that have been carried out on the responsiveness variable, it shows that the responsiveness variable has no positive and significant effect on customer loyalty.

The results of this study are in line with or obtain the same results as the research conducted by Andrew Tanny Liem. In this study, the results stated that the responsiveness variable did not have a positive and significant effect on customer loyalty (Liem et al., 2020)

The reason for the lack of effect on the responsiveness variable in this study is because the customers themselves rarely use the complaint service in the BSI Mobile application and also when an error occurs the BSI Mobile application immediately responds or confirms quickly. It can be interpreted that the responsiveness variable has no effect on this study because the BSI Mobile application is reliable and there are rarely problems with making transactions.

Based on the results of the research that has been done on the compensation variable, it shows that the compensation variable has a positive and significant influence on the level of customer loyalty. The results of this study show different results from those carried out by Andrew Tanny Liem, who stated that the compensation variable does not have a significant effect on customer satisfaction and loyalty. Whereas in this study the results stated that

the compensation variable had a positive and significant effect on customer loyalty (Liem et al., 2020)

The influence of the compensation variable in this study is related to the concern and responsiveness of reporting provided by the BSI KCP Kendal Weleri bank. The customer feels helped by the response given, the BSI KCP Kendal Weleri bank always listens to complaints and reports provided by customers, and the BSI KCP Kendal Weleri bank also always explains the solutions that must be provided to deal with customer complaints. This is one of the factors that keeps customers loyal and loyal to BSI banks, especially the BSI KCP Kendal Weleri bank.

Based on the results of research that has been done on the contact variable, it shows that the contact variable has no positive and significant effect on customer loyalty. The results of this study are in line with or obtain the same research results as those conducted by Nurrahmi Hayani and Fajar Akbar Hariansyah, who stated that the contact variable has no positive and significant effect on customer loyalty (Hayani & Sukri, 2021).

The contact variable has no effect in this study due to the infrequent problems that occur in the BSI Mobile application, making customers rarely contact call center services. It can be concluded that the contact variable has no effect because there are rarely problems with the BSI Mobile application and this means that the BSI Mobile application can be relied upon to be used for transactions.

Based on the results of research that has been conducted on the compatibility of mobile device variable, it shows that the compatibility of mobile device variable has a positive and significant effect on the level of customer loyalty. The results of this study are in line with or obtain the same results as research conducted by Fajar Akbar Hariansyah, which shows that the compatibility of mobile device variable has a positive and significant effect on customer satisfaction and loyalty.(Hariansyah et al., 2019)

The influence of the compatibility of mobile device variable is due to the facilities or features in the BSI Mobile application which are considered very

helpful for customers, for customers aged 34 to those aged over 45 years, the BSI Mobile application has adequate features and is not too difficult to use to understand. For entrepreneurs and students who have side jobs as entrepreneurs, the BSI Mobile application is very helpful for transactions. For customers aged under 25 to 30 years, many use the BSI Mobile application as a medium for investing in gold. So it can be interpreted that the BSI Mobile application is a mobile banking application that can be relied upon to be used for transactions.

Conclusion

The results obtained in this study show the results of the simultaneous test of the eight variables: efficiency, reliability, fulfillment, privacy, responsiveness, compensation, contact, and compatibility of mobile devicesthis significantly contributed or had a positive effect on customer loyalty of the BSI KCP Kendal Weleri bank. In the partial test results, variables that have a positive and significant effect on the level of loyalty are efficiency, privacy, compensation, and mobile device compatibility variables. While the reliability, compliance, responsiveness, and contact variables do not have a significant effect on the level of customer loyalty.

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