The Impact of Service Quality and Electronic Service Quality on Customer Satisfaction and Customer Loyalty: A Study on The Customers of Bank Central Asia

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Abstract: The Indonesian banking sector is facing increasing competition due to the rise of digital banks. This has led to evolving customer preferences, with a growing demand for seamless digital banking experiences. While BCA has a strong market position, it faces complaints regarding its mobile banking app, M-BCA, particularly concerning user interface and experience, which indicates potential issues with service quality and electronic service quality. The need to understand the factors influencing customer satisfaction and loyalty in this changing landscape are growing from conventional banks, like BCA. This study investigates the impact of SERVQUAL and e-SERVQUAL on customer satisfaction, electronic customer satisfaction and loyalty among BCA customers in Indonesia, which aims to address the challenges faced by conventional banks in the face of increasing competition from digital banks. A quantitative research approach was employed, involving a survey of 210 Gen Z and Gen Y BCA customers in Jabodetabek and Bandung. Data analysis was conducted using descriptive statistics and Partial Least Squares Structural Equation Modelling (PLS-SEM). The results confirm that both SERVQUAL and e-SERVQUAL significantly and positively influence customer satisfaction, which in turn strongly influence customer loyalty. However, e-SERVQUAL does not have a direct impact on customer loyalty, suggesting a more complex relationship. While digital services are increasingly important, traditional service quality remains a key driver of customer loyalty. The findings underscore the importance for conventional banks like BCA to maintain high service quality standards first and later continuously improve digital offerings to remain competitive in the digital age.

INTRODUCTION

The banking sector is pivotal in driving economic activity in Indonesia. Banks serve as financial institutions that accept various forms of deposits such as current accounts, savings, and time deposits, and extend loans to individuals and businesses in need (Christanto et al., 2022). In the highly competitive landscape of Indonesia's banking industry, maintaining high levels of customer satisfaction and loyalty is crucial for achieving long-term success and market leadership (Yolanda et al., 2024). Customer satisfaction is a concept derived from the Latin words "satis," meaning enough, and "facere," meaning to do or make. This implies that products and services that satisfy customers meet their needs and expectations sufficiently (Oliver, 2010). When a product or service is satisfying, it effectively fulfils the customer's needs to the point where they feel content and sufficiently served. Loyalty, on the other hand, is defined by Oliver (2010) as a deeply held psychological commitment to repurchase a product or re-patronize a service in the future, even when there are obstacles or disincentives present.

Digital disruption has significantly transformed the competitive landscape of the banking industry. Conventional banks now face increased competition from agile fintech startups and tech giants, which provide innovative financial solutions and digital platforms. The importance of digital transformation in banking is crucial, as it greatly impacts the industry's competitiveness, customer relationships, and overall business operations (Gomber et al., 2018). In Indonesia, the banking landscape is undergoing a rapid transformation characterized by heightened competition due to the emergence of new players, particularly digital banks such as Seabank, Bank Jago, and Neo Bank (GoodStats, 2022). These digital banks are leveraging technology to provide more efficient, user-friendly, and accessible banking services, challenging the conventional banks' dominance. This surge in competition has significantly impacted customer choice and preferences in the banking sector, as more customers are drawn to the convenience and innovation offered by digital banks (Gomber et al., 2018). With the increasing ease of internet access everywhere, banking services are now more accessible than ever before, breaking the traditional limitations of time and place (Ardiansyah et al., 2021).

A study by McKinsey & Company (2022) revealed that digital banks in Indonesia have experienced a significant increase in customer acquisition. A substantial portion of these new customers are millennials and Gen Z individuals, who are digitally native and prioritize convenience in their banking experiences. This trend towards digital banking is further driven by a notable rise in digital transactions across Indonesia. According to a report by Bank Indonesia (BI), there was a significant year-on-year growth in digital banking transactions, amounting to over IDR 5,335 trillion in January 2024 alone (Bank Indonesia, 2024). This data indicates a growing preference among consumers for cashless payments and online financial management. Several factors contribute to this shift, including the widespread use of smartphones, making digital banking more accessible and appealing to a broader audience (Fall et al., 2020).

As customer preferences and behaviours shift towards digital solutions, conventional banks face the challenge of retaining their customers. Many customers are increasingly drawn to the agility, convenience, and innovation offered by digital banks. These digital competitors are often more adaptable and quicker to implement new technologies and services, which appeal to a tech-savvy customer base (Deloitte, 2022).
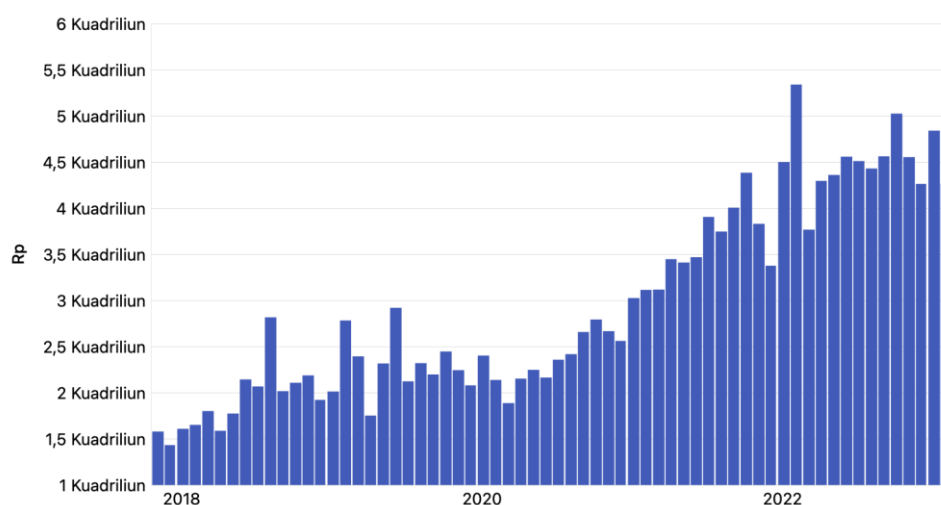
Figure 1. Number of Digital Transaction in 2018-2023 (Databoks, 2023)

The evolving landscape of the Indonesian banking sector requires a fresh look at customer loyalty and satisfaction strategies. Conventional banks must adapt to the digital age by improving their online and mobile banking features, making processes simpler, and offering personalized services to stay competitive and keep their customers (Boston Consulting Group, 2023). Indonesian customers' changing preferences make it clear that conventional banks must either adapt or risk falling behind (Hermiyetti, 2024). Conventional banks in Indonesia have started expanding their services through mobile banking, a self-service option that enhances customer efficiency, convenience, and mobility. This allows customers to access bank services from their mobile devices anytime, as long as they have an internet connection, without needing bank employees or fixed machines (Fianto et al., 2021).

Researchers worldwide agree that providing quality services gives any business a sustainable competitive edge. This approach not only meets the current needs of customers but also helps in predicting their future needs (Khan et al., 2014). Service quality is a key factor in maintaining competitiveness in the banking sector (Zameer et al., 2015). Parasuraman et al. (1988) defined service quality as the gap between what consumers perceive about the services provided by a firm and their expectations of such services. In 2005, Parasuraman further divided service quality into traditional service quality (SERVQUAL) and electronic service quality (E-SERVQUAL). Traditional service quality refers to the quality of all non-Internet-based customer interactions and experiences with companies, while electronic service quality covers all phases of a customer's interactions with a website (internet-based service). Many studies have shown that both service quality and electronic service quality positively and significantly impact customer satisfaction and loyalty (Alam et al., 2022: Parasuraman et al., 2005, Parasuaraman et al., 1998) especially in the banking sector. As the banking industry increasingly shifts towards digital platforms, the importance of maintaining high electronic service quality becomes more pronounced.

Currently, businesses in the banking sector are working hard to improve their electronic service quality, especially focusing on the user interface and overall user experience of their mobile banking applications to serves their customers' needs (Hamilton-Hart, 2018). The rapid growth of digital banking in Indonesia has led many banks to innovate and enhance their digital services to meet rising consumer expectations. For example, Octo Mobile, the mobile banking app of CIMB Niaga, has been updated to offer a wide range of services such as online transfers,

bill payments, and account management, all within a user-friendly interface (CIMB Niaga, 2024). Similarly, BNI has upgraded its BNI Mobile Banking app by adding new features like biometric login, real-time notifications, and a simpler transaction process. The bank aims to provide a secure and efficient digital banking experience, meeting the growing demand for mobile banking services (BNI, 2024).

Bank Central Asia (BCA), founded in 1957, is one of Indonesia's largest and most important financial institutions. The bank has been mentioned as a bank with the best performance in Indonesia by Forbes in 2024 (Databoks, 2024) . As of June 2023, BCA reported having over 39 million customer accounts, showing its strong presence in the Indonesian market (BCA, 2024). This impressive growth demonstrates BCA's ability to effectively adapt to changing customer needs and preferences. BCA understands that success in the competitive banking sector relies on a strong commitment to customer satisfaction and customer loyalty. To promote these crucial elements, BCA has launched several key initiatives. The bank has invested significantly in digital banking platforms, including its highly acclaimed mobile banking app, BCA Mobile. This app expected to provides a smooth user experience, is accessible 24/7, and offers a wide range of financial services, meeting the increasing demand for digital banking with three values highlighted which are comfortable, practical, and easy (BCA, 2024). BCA also actively fosters customer loyalty through various programs and initiatives. BCA has also partnered with businesses in various sectors to offer discounts, cashback offers, and unique rewards that appeal to a wide range of customers (BCA, 2024).

BCA's dedication to high service quality, trust-building initiatives, and loyalty programs has produced clear results. The bank frequently receives recognition for its customer-focused approach, including the "Satisfaction, Loyalty, & Engagement Awards 2023" (SLE Awards 2023) from Infobank and Marketing Research Indonesia. BCA also received special recognition from Gallup International for achieving a Customer Excellence score in the 90th percentile within its Global Customer Engagement database (BCA, 2022). These awards highlight how BCA's strategies lead to high levels of customer satisfaction, positive sentiment, and long-term loyalty, reinforcing its status as a leader in the Indonesian banking sector.

In the competitive Indonesian banking landscape, achieving customer satisfaction and loyalty has become essential for attaining market dominance and long-term success (Yolanda et al., 2024). The term customer satisfaction defined as products and services that satisfy customers adequately meet their needs and expectations (Oliver, 2010). Meanwhile, customer loyalty, characterized by a consistent preference for a specific bank's offerings, fosters repeat business and encourages positive word-of-mouth, driving organic growth (Oliver, 2010). Zameer (2015) studies stated that service quality is a key factor in maintaining competitiveness in the banking sector. However, the Indonesian banking sector is rapidly transforming with the rise of new entrants, particularly digital banks.

While other banks are making significant efforts to improve their mobile banking services, BCA, one of the largest banks in Indonesia, is facing some complaints regarding its mobile banking app, M-BCA. These complaints suggest that, despite BCA's strong market position, there are areas within its digital services that dissatisfied its customers. Figure 1.2 illustrate examples of customer protest regarding the quality of M-BCA, highlighting specific issues such as the user interface and user experience of the app. Addressing these concerns is crucial for BCA to maintain its competitive edge and ensure high levels of customer satisfaction and loyalty in the digital age.

Figure 2. X Users Criticized M-BCA (X @gojoceans & @nezhifi, 2024)

Aligns with these protests, preliminary data from a survey of 50 BCA customers in Bandung and Jabodetabek indicates potential issues in both service quality and electronic service quality of BCA. About 68% of respondents have experienced dissatisfaction with BCA's service quality and electronic service quality, including errors in the M-BCA application and long queues at office branches. Additionally, 40% of respondents reported that they never used or were offered BCA loyalty programs. Furthermore, 82% believe that other banks are more likely to offer attractive loyalty programs and benefits.

Despite these dissatisfactions, 83.3% of respondents remain loyal BCA customers, have used BCA as their main bank account for at least one year and approximately 50% respondents have used BCA within the last 3 years or more. These results align with the recognition through awards that BCA has got. However, with many previous studies highlight the positive and significant relationship between service quality and electronic service quality towards customer satisfaction and customer loyalty, these conditions indicate that there is an interesting relationship between service quality and electronic service quality towards customer satisfaction and customer loyalty on the banking sector in Indonesia, especially in BCA case. Further, will BCA able to survive and maintain its victory on Satisfaction and Loyalty despite the shifting of customer behavior if these issues are remained.

Therefore, this research aims to analyze how service quality and electronic service quality influence customer satisfaction and customer loyalty among Bank Central Asia's customers. Understanding these topics is crucial for BCA and other banks to continue enhancing their customer satisfaction and loyalty for sustainable success. The findings of this research will provide BCA with recommendation to improve its service offerings, thereby strengthening customer relationships and fostering loyalty. For other banks, the study will serve as a benchmark, helping them identify areas of improvement and adopt best practices in service quality and electronic service quality. Overall, this research will contribute to the banking industry's understanding of the critical factors that drive customer satisfaction and loyalty, enabling industry-wide advancements and promoting a more customer-centric approach.

METHOD

The research process begins with identifying a central research question focusing on customer satisfaction and loyalty levels within BCA. This initiates a thorough examination of factors influencing service quality to pinpoint potential gaps in the bank's practices, aiming to optimize customer experiences and foster long-term brand allegiance. A comprehensive literature review follows, examining existing scholarly publications relevant to customer service quality, satisfaction, and loyalty in the banking sector. This aids in understanding previous findings and refining the research focus. Informed by the literature review, specific research hypotheses are formulated, defining key variables and articulating anticipated relationships between service quality, customer satisfaction, and loyalty. These hypotheses provide a

framework for testing and guide subsequent research stages. A well-structured data collection plan is outlined, with the principal method being the use of a designed questionnaire. The questionnaire is crafted with relevant questions aligning with the study's objectives, ensuring the collection of pertinent data from survey respondents. Following data collection, a data analysis phase ensues, utilizing appropriate statistical techniques to test the proposed hypotheses. This critical stage involves drawing meaningful results based on the data analysis outcomes, considering the findings in relation to the initial research questions and formulated hypotheses. The study culminates in the presentation of conclusions and recommendations contributing to the existing knowledge base within the banking sector.

Preliminary studies may involve various research methods, including literature reviews, qualitative interviews, focus groups, or pilot surveys (Yin, 2011). For this research, a quantitative approach will be employed, aligning with the research objectives of analyzing specific indicators of service quality and e-service quality that influence customer satisfaction and loyalty. A quantitative approach allows for the collection and analysis of numerical data, providing objective and measurable insights that are essential for identifying significant patterns and relationships.

Research Method

This main research study will employ a quantitative survey-based methodology to gather data. Quantitative research is particularly well-suited for collecting information from sizable populations and systematically describing characteristics, attitudes, and behaviors (Ponto, 2015). By utilizing rigorous statistical sampling techniques and a carefully structured questionnaire, the study aims to obtain representative and quantifiable insights (Sukamolson, 2007). The main survey will assess the satisfaction and loyalty of BCA's customers, aligning with the research objectives of identifying key service quality and e-service quality indicators influencing customer satisfaction and loyalty

RESULTS AND DISCUSSION

In this research, a preliminary survey was conducted through Google Form tools with a total of 50 respondents filling this form.

Respondents' Years of using BCA

Table 1. shows the distribution of respondents' years of using BCA. Based on the result, the highest percentage is the 1-3 years (38%), but it also can be seen that the cumulative percentage of 50% can be reached by cumulating the >5 years and 3-5 years. Based on this result, this research will further focus on BCA customers who already used BCA actively for more than 3 years.

Table 1. Respondents' Years of using BCA

	Frequency	Percentage	Cumulative Percentage
>5 Years	8	16%	16%
3-5 Years	17	34%	50%
1-3 Years	19	38%	88%
<1 Years	6	12%	100%
Total	50		

Respondents' Dissatisfaction of BCA Service Quality

Table 2. shows the number of respondents who ever felt dissatisfied towards BCA service quality. Based on the result, the majority of respondents (72%) have at least 1 experience of dissatisfaction towards BCA service quality. This result indicates that there is a high number of BCA customers dissatisfied with BCA service quality, yet still using BCA services.

Table 2. Respondents' Dissatisfaction of BCA Service Quality

	Frequency	Percentage	Cumulative Percentage
Yes	36	72%	72%
No	14	28%	100%
Total	50		

Type of Respondents' Dissatisfaction of BCA Service Quality

Table 3. shows the type of respondents' dissatisfaction towards BCA service quality. Based on the results, 67% of the respondents complain that there is an error in the M-BCA system, 38% of the respondents said that there is a long queue in the branch office, and 18% of the respondents also complain regarding the long queue in the ATM. These results indicate that there are several problems with the perceived service quality and electronic service quality of BCA by its customers.

Table 3. Type of Respondents' Dissatisfaction of BCA Service Quality

Type of Dissatisfaction	Frequency	Percentage of Respondents
There is an error in the M-BCA system	32	64%
Long queue in the branch office	15	30%
Long queue in ATM	9	18%
Late response from customer service	7	14%
The M-BCA application is not good	1	2%
The M-BCA application design is unattractive and not smooth	1	2%
There is an error in registering for M-BCA	1	2%

Preliminary Survey Findings

Based on the preliminary survey that was filled by 50 customers of BCA located in Bandung or Jabodetabek, it can be concluded that the majority of respondents (36 out of 50 respondents) have some dissatisfaction towards BCA in their journey as BCA customers. This dissatisfaction is mainly because of BCA service quality and electronic service quality (M-BCA) that have not met their expectations.

However, based on the result, it also found that 50% of the respondents have used BCA as their main bank for at least 3 years. These findings have highlighted the importance of this research to find the correlation between service quality and electronic service quality towards customer satisfaction and loyalty by using BCA's customers as a case study.

Main Survey

The main survey of this research has been filled by 238 respondents that have met the requirements as a sample of this research. However, the researcher removed 28 responses as they are considered as outliers by standardizing each indicator mean and standard deviation. For this section, the Researcher only analyzes the 210 respondents (excluding the outliers) and the analysis will be divided into 2 sections, descriptive analysis for the respondents' socio-demographic

profiles, descriptive statistics, and PLS-SEM for the main questionnaire analysis.

Socio-Demographic Profiles

The Researcher analyzes socio-demographic profiles of 210 respondents for this research, including age, domicile, and years of actively using BCA to understand the distribution of sample.

1. Respondents' Age

Table 4. shows the respondents' age distribution. It can be seen on the result that the majority of the respondents (172 out of 210 respondents) aged between 12-27 years old which is considered as generation Z, while only 38 out of 210 respondents (18.10%) aged 28-43 years old or considered as generation Y. Other than that, this result also shows that all respondents met the sample criteria for this research.

Table 4. Main Survey Respondents' Age

Years of Actively Using BCA	Frequency	Percentage	Cumulative Percentage
12-27 years old (Gen Z)	172	81.90%	81.90%
28-43 years old (Gen Y)	38	18.10%	100.00%
Total	210		

2. Respondents' Domicile

Table 5. shows the distribution of respondents' domicile. Based on the table, the majority of the respondents' current domicile is Bandung (55.24%) followed by Jakarta (20.95%). The result also shows that there is an even proportion of Jabodetabek and Bandung respondents which counted to 44.76% and 55.24% respectively.

Table 5. Main Survey Respondents' Domicile

Domicile	Frequency	Percentage	Cumulative Percentage
Tangerang	6	2.86%	2.86%
Depok	12	5.71%	8.57%
Bekasi	14	6.67%	15.24%
Bogor	18	8.57%	23.81%
Jakarta	44	20.95%	44.76%
Bandung	116	55.24%	100.00%
Total	210		

3. Respondents' Years of Actively Using BCA

Table 6. shows respondents' years of actively using BCA services. Based on the result, it can be seen that all of the respondents (210 out of 210 respondents) already used BCA services for 3 years or more. This result indicates that all of the respondents are qualified as samples of this research.

Table 6. Main Survey Respondents' Years of Actively Using BCA

Years of Actively Using BCA	Frequency	Percentage	Cumulative Percentage
3 years or more	210	100.00%	100.00%
Less than 3 years	0	0.00%	100.00%
Total	210		

Descriptive Statistics

Table 7. shows the descriptive statistics of the main survey results, the Researcher calculates the median, minimum value, maximum value, mean or average, and standard deviation to further analyze the distribution of the survey results.

Table 7. Descriptive Statistics

Variable	Label	Indicator	N	Mean	Median	Min	Max	St Dev
Service Quality		**SQ**	**210**	**6.320**	**-**	**3**	**7**	**0.853**
	AT1	Employees of BCA are polite	210	6.490	7	4	7	0.757
	AT2	Employees of BCA give you a prompt service	210	6.295	7	4	7	0.85
	AT3	Employees of BCA understand your specific needs	210	6.271	6	4	7	0.827
	CP1	BCA performs the service right the first time	210	6.376	7	4	7	0.82
	CP2	You feel safe in your transactions with BCA	210	6.505	7	5	7	0.685
	CP3	When you have a problem, BCA shows a sincere interest in solving it	210	6.219	6	4	7	0.905
	TG1	BCA employees are well dressed and appear neat	210	6.514	7	4	7	0.692
	TG2	BCA physical facilities are visually appealing	210	6.019	6	3	7	1.014
	TG3	BCA has up-to-date equipment	210	6.052	6	4	7	0.967
	CV1	BCA has convenient branch locations	210	6.276	6	4	7	0.834
	CV2	BCA has a large ATM network	210	6.352	7	4	7	0.873
Variable	Label	Indicator	N	Mean	Median	Min	Max	St Dev
Electronic Service Quality		**ESQ**	**210**	**6.123**	**-**	**2**	**7**	**0.959**
	ERS1	I can quickly complete a transaction through M-BCA	210	6.467	7	4	7	0.769
	ERS2	When M-BCA promises to do something by a certain time, it does so	210	6.19	6	3	7	0.922

Variable	Label	Indicator	N	Mean	Median	Min	Max	St Dev
	ERS3	M-BCA is always available for business	210	6.043	6	4	7	0.938
	FF1	Organization and structure of M-BCA easy to follow	210	6.176	6	4	7	0.917
	FF2	M-BCA launches and runs right away	210	6.186	6	3	7	0.861
	FF3	M-BCA transactions are always accurate	210	6.31	7	4	7	0.819
	SR1	M-BCA is not misusing the customers' personal Information	210	6.267	6	4	7	0.848
	SR2	I feel safe in doing transaction in M-BCA	210	6.357	7	4	7	0.799
	SR3	I am confidence in M-BCA service	210	6.381	7	4	7	0.742
	SA1	M-BCA is attractive	210	5.676	6	3	7	1.191
	SA2	M-BCA is visually pleasing	210	5.49	6	2	7	1.339
	RS1	M-BCA quickly resolves online transaction problems	210	6.186	6	4	7	0.85
	RS2	M-BCA has a prompt response to customer request	210	6.181	6	3	7	0.908
	RS3	M-BCA customer services are easily accessible by telephone/other means	210	6.19	6	4	7	0.868
Variable	**Label**	**Indicator**	**N**	**Mean**	**Median**	**Min**	**Max**	**St Dev**
Electronic Service Quality	EU1	I can easily find what I need on M-BCA	210	6.171	6	4	7	0.833
	EU2	Graphic representation of M-BCA helps me to use internet banking service	210	5.957	6	3	7	0.963
	EU3	I am able to use M-BCA utilities without a lot of effort	210	6.21	6	3	7	0.912
Customer Satisfaction		**CS**	**210**	**6.233**	**-**	**4**	**7**	**0.835**
	CS1	I am very satisfied with BCA's services (excluding M-BCA)	210	6.21	6	4	7	0.87
	CS2	I am happy with BCA (excluding M-BCA)	210	6.219	6	4	7	0.851
	CS3	I have a good and positive impression of BCA (excluding M-BCA)	210	6.271	6	4	7	0.779
		ECS	**210**	**6.265**	**-**	**3**	**7**	**0.854**

Variable	Label	Indicator	N	Mean	Median	Min	Max	St Dev
Electronic Customer Satisfaction	ECS1	I am very satisfied with M-BCA's services	210	6.286	7	4	7	0.831
	ECS2	I am happy with M-BCA	210	6.262	7	4	7	0.874
	ECS3	I have a good and positive impression of M-BCA	210	6.248	6	3	7	0.854
Customer Loyalty	**CL**		**210**	**6.086**	**-**	**3**	**7**	**0.977**
	CL1	I will prioritize BCA when I must choose a bank of the same type for future banking needs	210	6.138	6	3	7	0.964
	CL2	Despite some minor problems, I will continue to choose BCA	210	5.962	6	4	7	0.99
	CL3	I would like to recommend BCA with others	210	6.081	6	3	7	0.994
Variable	**Label**	**Indicator**	**N**	**Mean**	**Median**	**Min**	**Max**	**St Dev**
Customer Loyalty	CL4	I want to say positive things about BCA to others	210	6.005	6	3	7	1.04
	CL5	I intend to continue using BCA	210	6.243	6	4	7	0.864

The descriptive statistics in Table 7. provide a detailed overview of the respondents' perceptions regarding various aspects of BCA's service quality, electronic service quality, customer satisfaction, electronic customer satisfaction, and customer loyalty. The descriptive analysis includes the median, minimum value, maximum value, mean, and standard deviation for each indicator, allowing for an in-depth understanding of the distribution of the survey results.

For service quality, the indicators show a consistently high mean score, reflecting positive perceptions among respondents. Indicators such as "Employees of BCA are polite" (AT1) and "You feel safe in your transactions with BCA" (CP2) have mean values of 6.49 and 6.505, respectively, indicating that respondents highly appreciate the politeness and safety provided by BCA employees. The standard deviation for these indicators is relatively low (0.757 for AT1 and 0.685 for CP2), suggesting that most respondents have similar positive experiences.

The electronic service quality indicators also show high mean values even though its lower than the service quality's, with "I can complete a transaction quickly through M-BCA" (ERS1) scoring 6.467 and "M-BCA transactions are always accurate" (FF3) scoring 6.31. These high scores indicate strong satisfaction with BCA's electronic services, emphasizing the efficiency and fulfillment of the M-BCA platform. The standard deviations are slightly higher than those for service quality, reflecting a wider range of experiences but still indicating general satisfaction.

Align with the positive perception regarding service quality, the mean scores for indicators of customer satisfaction are relatively high. All the mean values for indicators in this variable consistently scored 6.2. This reflects that users are generally pleased with the services provided by BCA, with low standard deviations indicating consistent satisfaction among respondents. However, for electronic customer satisfaction, while the electronic service quality scored relatively lower than the service quality, this variable mean value is higher than customer satisfaction. Indicating a unique relationship between electronic service quality and its indicators towards electronic customer satisfaction.

Customer loyalty scored a relatively high means value for all the indicators with overall mean value for this variable is 6.086. Indicators such as "I intend to continue using BCA" (CL5) and "I will prioritize BCA when I have to choose a bank of the same type for future banking needs" (CL1) scored mean values of 6.243 and 6.138, respectively. These high scores indicate a strong

commitment and loyalty to BCA among the respondents. The low standard deviations associated with these indicators suggest a consistent perception of loyalty across the sample. This implies that BCA has successfully cultivated a loyal customer base through its service offerings, ensuring continued patronage and positive word-of-mouth.

Partial Least Square (PLS-SEM) Analysis

This study aims to explore an exploratory model based on a conceptual framework using Partial Least Square (PLS) analysis with SmartPLS software. SmartPLS will be instrumental in identifying, quantifying, and elucidating the relationships between variables in the model. The analysis will include several key variables: service quality (11 indicators), electronic service quality (17 indicators), customer satisfaction (3 indicators), electronic customer satisfaction (3 indicators), and customer loyalty (5 indicators). This approach will provide a comprehensive understanding of the interrelationships among these variables.

The research will involve several critical steps to ensure a thorough analysis. Initially, indicator reliability will be assessed to confirm that individual measurement items accurately represent their respective constructs. Subsequently, internal consistency reliability will be examined to verify that the set of indicators consistently measures the underlying constructs. Convergent validity will then be evaluated to ensure that the indicators of each construct are highly correlated and represent the same concept. Lastly, discriminant validity will be tested to ensure that the constructs are distinct and not highly correlated with one another.

Service Quality Significantly Influences Customer Satisfaction.

The first hypothesis implies that service quality significantly influences customer satisfaction. The data analysis supports this hypothesis, as indicated by a T-statistic of 21.275 and a significance level of 0.000, which is well below the 0.05 threshold. This finding aligns with previous research, such as that of Parasuraman et al. (1988), who demonstrated that higher service quality leads to greater customer satisfaction. Additionally, Supriyanto et al. (2021) found that service quality has a direct impact on customer satisfaction, reinforcing this study's results. Christanto et al. (2022) also confirmed the significant impact of service quality on customer satisfaction in the banking sector.

In the context of this study, service quality was measured through indicators such as employee attitude, competence, tangibles, and convenience. The high mean values for these indicators suggest that respondents perceive BCA's service quality positively. For instance, the indicator SQ1, which assesses the politeness of BCA employees, had a mean value above 5, indicating a positive perception among customers. This strong positive relationship highlights the critical role of maintaining high service quality standards to enhance customer satisfaction. Alam et al. (2022) also emphasized that service quality dimensions such as tangibles and reliability significantly influence customer satisfaction, further validating these findings.

Service Quality Significantly Influences Customer Loyalty.

The second hypothesis suggested that service quality has a significant and positive effect on customer loyalty. The analysis yielded a T-statistic of 2.236 and a significance level of 0.025, confirming the hypothesis. This outcome is consistent with the work of Zeithaml et al. (1996), which found that satisfied customers are more likely to remain loyal. Additionally, studies by Anggraini et al. (2022) and Alam et al. (2022) demonstrated that high service quality positively impacts customer loyalty in the banking sector.

Customer loyalty in this study was assessed through indicators such as the intention to continue using BCA and the willingness to recommend BCA to others. The high mean scores for

these indicators reflect strong loyalty among respondents. For example, the indicator CL3, which measures the likelihood of recommending BCA, had a mean value above 5. This suggests that customers who perceive high service quality are more inclined to be loyal to the bank, reinforcing the importance of continuous improvement in service quality. Supriyanto et al. (2021) also highlighted the direct effect of service quality on customer loyalty, supporting the findings of this study.

E-Service Quality Significantly Influences E-Customer Satisfaction.

The third hypothesis examined whether electronic service quality significantly influences electronic customer satisfaction. The T-statistic for this path was 19.466, with a significance level of 0.000, supporting the hypothesis. This finding is in line with studies by Santos (2003) that highlight the importance of efficient and reliable electronic services in satisfying customers. Amin (2016) and Sasono et al. (2021) also found that electronic service quality significantly enhances e-customer satisfaction.

Electronic service quality was evaluated based on efficiency, reliability, and ease of use of the M-BCA application. Indicators such as ERS3, which assesses the reliability of M-BCA, showed high mean values, indicating that customers are generally satisfied with BCA's electronic services. This positive relationship underscores the necessity for banks to invest in robust and user-friendly electronic platforms to meet customer expectations. Ardiansyah et al. (2021) further support these findings by demonstrating the positive impact of electronic service quality on customer satisfaction.

E-Service Quality Does Not Directly Influence Customer Loyalty.

Contrary to expectations, the fourth hypothesis, which proposed that electronic service quality directly and significantly influences customer loyalty, was not supported. The analysis resulted in a T-statistic of 1.035 and a significance level of 0.301, which does not meet the criteria for acceptance. This suggests that while electronic service quality is crucial for customer satisfaction, it does not directly translate into loyalty. This result also contradicts previous study by Sasono et al. (2021) and Yolanda et al. (2024) which indicated that e-service quality impacts loyalty indirectly through e-customer satisfaction, rather than directly. However, this result aligns with other previous studies such as Setyawan et al. (2023) which reveals that electronic service quality does not have a direct influence on customer loyalty.

This finding implies that other factors, such as personal experiences or overall service quality, may play a more significant role in driving customer loyalty. It highlights the complexity of customer loyalty and suggests that banks need to consider a holistic approach that integrates both service quality and electronic service quality to foster loyalty.

Customer Satisfaction Significantly Influences Customer Loyalty.

The fifth hypothesis resulted in customer satisfaction significantly and positively influencing customer loyalty. The data analysis confirmed this hypothesis, with a T-statistic of 3.433 and a significance level of 0.001. This result is consistent with the findings of Oliver (1997), who identified a strong link between satisfaction and loyalty. Additionally, Supriyanto et al. (2021) and Christanto et al. (2022) found that customer satisfaction significantly impacts customer loyalty, supporting the results of this study.

Indicators of customer satisfaction, such as CS1, which measures overall satisfaction with BCA's services, had high mean values, reflecting a general sense of satisfaction among

respondents. This satisfaction translates into loyalty, as evidenced by high mean scores for loyalty indicators like CL2, which assesses the intention to continue using BCA. These findings suggest that banks must prioritize customer satisfaction initiatives to build and maintain customer loyalty. The study by Elfrida et al. (2021) also supports this positive relationship between customer satisfaction and loyalty.

Electronic Customer Satisfaction Significantly Influences Customer Loyalty.

The sixth hypothesis suggested that electronic customer satisfaction significantly and positively influences customer loyalty. The T-statistic for this path was 4.040, with a significance level of 0.000, confirming the hypothesis. This aligns with the research by Reichheld and Schefter (2000), which found that satisfied online customers are more likely to remain loyal. Further, studies by Amin (2016) and Yolanda et al. (2024) corroborate that e-customer satisfaction significantly influences e-customer loyalty.

Electronic customer satisfaction indicators, such as ECS1, which evaluates satisfaction with M-BCA's services, showed high mean values. This indicates that satisfied electronic service users are likely to be loyal to the bank. The results highlight the importance of delivering a high-quality electronic service experience to foster customer loyalty in the digital age. The research by Yusfiarto (2021) also supports the significant effect of electronic customer satisfaction on loyalty.

Mediating Role of Customer Satisfaction and Electronic Customer Satisfaction.

Even though in previous discussion it is stated that service quality does not directly influence customer loyalty, the analysis also explored the mediating role of customer satisfaction in this structural path. Customer satisfaction was found to have a positive mediating effect. The T-statistic for the indirect effect was 3.268, with a significance level of 0.001, while the total effect had a T-statistic of 4.747. This indicates that customer satisfaction fully mediates the relationship, suggesting that high service quality improves customer satisfaction, which in turn enhances customer loyalty. This mediating effect is supported by previous research from Elfrida et al. (2022) which highlights the role of customer satisfaction in mediating service quality and loyalty in the banking industry.

Similarly, electronic customer satisfaction was found to mediate the relationship between electronic service quality and customer loyalty. The indirect effect had a T-statistic of 3.967, with a significance level of 0.000, and the total effect had a T-statistic of 3.796. This complementary partial mediation indicates that electronic service quality improves electronic customer satisfaction, which subsequently increases customer loyalty. This finding is in line with studies by Raza et al. (2001), which demonstrated the mediating role of e-customer satisfaction in the relationship between e-service quality and customer loyalty. In this section, the Researcher explains personal opinions and related theories based on this study's result.

1. Despite some complaints, customer satisfaction remains high. Indicators such as " I have a good and positive impression of BCA (excluding M-BCA)" and "I am happy with BCA (excluding M-BCA)" received high mean values. This shows that, in general, customers have a positive experience with BCA's services. Customers appreciate the quality of traditional service they receive from the bank. In addition, all of the service quality indicators also showed a relatively high mean values, indicating that the quality-of-service BCA provides met its customers' expectations which leads to high satisfaction.

2. Interestingly, electronic customer satisfaction showed even higher mean values than the customer satisfaction variable. This indicates that customers are particularly pleased with BCA's electronic services, which in this case is M-BCA platform. These electronic services are seen as efficient, secured, and fulfilled their needs. High scores for statements like "I am very satisfied with M-BCA's services" suggest that users find these digital services meet their expectations. However, some indicators in electronic service quality have lower means especially for site aesthetics and ease of use, this result indicates that even when there are occasional issues, the positive aspects of their experiences seem to outweigh the negatives, leading to high overall satisfaction.

These findings highlight 2 major points. The first one is BCA regardless proven to provides a high quality of traditional service for its customers, encompasses indicators such as attitude, competence, tangibles, and convenient. Aligns with that, customers also feel satisfied with the traditional services provided by BCA, However, the second finding shows that while the electronic customer satisfaction means is higher than the traditional customer satisfaction, there are some specific issues felt by customers regarding M-BCA. This result indicates that some of the electronic service quality may have higher influence (cannot be weighted evenly) towards the electronic customers satisfaction which seems to outweigh the dissatisfaction.

1. The descriptive statistics reveal that BCA customers are generally very satisfied with both the traditional service quality and the electronic service quality provided by the bank. Interestingly, even though the mean values for electronic service quality are slightly lower than those for traditional service quality, the mean values for electronic customer satisfaction are higher than those for traditional customer satisfaction. This indicates that customers are more satisfied with electronic services despite perceiving them as slightly less excellent compared to traditional services.
2. Additionally, the study found that electronic service quality did not have a direct significant impact on customer loyalty. Instead, its influence on loyalty was mediated by electronic customer satisfaction. This finding implies that while electronic services are crucial for satisfying customers, the loyalty of these customers is driven by their overall satisfaction with these services. In other words, customers may use and appreciate an advanced electronic service, but their continued loyalty to the bank depends on how satisfied they are with these services as a whole.
3. Service quality was also found to positively influence customer loyalty. Customers who perceive high service quality are more likely to remain loyal to the bank. This highlights the critical role of consistent service quality in fostering customer loyalty especially in banking industry. Which means nowadays, even there is a digital disruption in the banking industry, customers still think that service quality other than electronic service provided is important in maintaining their loyalty towards the service provider.

These findings underscore that even with the increasing reliance on electronic services, the quality of face-to-face interactions and traditional banking services continues to play a vital role in how loyal customers feel towards the bank. These results show the importance of maintaining high standards in all aspects of service delivery, not just in the digital realm, to ensure that customers remain loyal and satisfied. Other than that, these results indicate that it is important to do research on other indicators of electronic service quality which might be more

influential on customers satisfaction other than the ones that used in this research.

1. Previous studies in the field of banking service quality have often concentrated on traditional service quality and electronic service quality as separate entities. This approach allowed researchers to thoroughly investigate each type of service individually, providing a detailed understanding of how traditional services and electronic services perform on their own. By examining these aspects separately, researchers could focus on the specific attributes, challenges, and customer perceptions associated with each type of service. This separation provided valuable insights into how traditional banking services and electronic banking services function independently, helping to identify areas for improvement within each service type.

2. In contrast, this study aimed to assess both traditional service quality and electronic service quality within a single, integrated framework. The goal was to reflect the reality that customers experience bank services as a cohesive and unified whole rather than as separate components. By combining these two types of service quality into one framework, the researcher sought to capture a more comprehensive view of how customers perceive their overall banking experience. This approach recognizes that customers do not differentiate between traditional and electronic services in isolation but view them as part of an interconnected service experience offered by the bank.

3. However, the results of the discriminant validity test revealed a high level of multicollinearity when the traditional service quality and electronic service quality variables were combined in one framework. Multicollinearity refers to a situation where independent variables in a statistical analysis are highly correlated with each other. This can distort the results of the analysis, making it challenging to accurately determine the unique contribution of each variable to customer satisfaction and loyalty. In other words, when the variables are too closely related, it becomes difficult to isolate their individual effects, which can impact the reliability and clarity of the findings.

From these findings, it is recommended that future research continue to assess service quality and electronic service quality as separate constructs but do so within the same study sample. By applying this approach, researchers can gather more relevant data that reflects the overall customer experience while still respecting the distinct nature of each variable.

In conclusion, this study's findings demonstrate that BCA enjoys a high level of customer loyalty despite some concerns regarding service quality and electronic service quality. This loyalty is rooted in the overall positive customers experiences with the bank, encompassing both traditional and electronic services. Indicators of customer satisfaction and service quality show that, on average, customers are very pleased with BCA's traditional offerings, appreciating the politeness of employees, the safety of transactions, and the overall reliability of the bank.

While electronic service quality does not have a direct significant impact on customer loyalty, its influence is mediated by electronic customer satisfaction. This implies that electronic services play a crucial role in satisfying customers, but loyalty is driven by the overall satisfaction with these services. Therefore, ensuring high satisfaction with electronic services is essential for fostering customer loyalty. Meanwhile, traditional service quality continues to directly influence customer loyalty, demonstrating the critical role of consistent service standards. Overall, the findings emphasize the importance of both traditional and electronic service quality in shaping customer satisfaction and loyalty, with each playing distinct but complementary roles.

Maintaining high standards across all service types and understanding their integrated effects are crucial for banks to foster strong customer relationships and loyalty

CONCLUSION

In accordance with the data collecting and analysis methodology outlined in the preceding chapter, the data analysis from the process and the results are displayed in this chapter. The data analysis is based on the data collected from the quantitative research from the preliminary survey and main survey.

The primary objective of this study was to investigate the impact of service quality and electronic service quality on customer satisfaction and loyalty among customers of Bank Central Asia (BCA). Using a quantitative approach, data were gathered through surveys and subsequently analyzed utilizing descriptive statistics and Partial Least Squares Structural Equation Modeling (PLS-SEM). This comprehensive analysis addressed all research questions posed in the initial chapter, providing a clear understanding of the factors influencing customer satisfaction and loyalty in the context of BCA.

The findings indicate that BCA's service quality significantly impacts customer satisfaction and customer loyalty. Specifically, indicators such as employee attitude, competence, tangibles, and convenience were found to positively influence customer satisfaction and customer loyalty. Moreover, the study revealed that customers perceive the quality of BCA's services as consistent and dependable, which builds satisfaction over time. The high satisfaction levels indicate that BCA's efforts in maintaining high service standards are well received by its customers. The study further revealed that customer satisfaction has a substantial positive effect on customer loyalty. Satisfied customers are more likely to remain loyal to BCA, continue using its services, and recommend the bank to others. The analysis confirmed that a high level of service quality not only meets customers' expectations but also strengthens their loyalty to the bank, leading to sustained loyalty.

Electronic service quality, encompassing efficiency, reliability, fulfillment, security, responsiveness, and ease of use, also plays a critical role in shaping customer satisfaction. The study found that customers are particularly satisfied with BCA's electronic services. Interestingly, electronic customer satisfaction scores were even higher than traditional customer satisfaction scores, highlighting that its customers are satisfied with overall experiences of M-BCA regardless their specific dissatisfaction. This high level of satisfaction with electronic services translates into strong customer loyalty. The higher mean values for electronic customer satisfaction suggest that customers value the overall experiences of digital banking. These studies emphasize that well-designed electronic services that are easy to navigate, secure, and reliable can significantly enhance customer satisfaction which further drives loyalty among its customers.

Based on the results, to enhance customer satisfaction and loyalty, BCA and other banks in Indonesia should prioritize service quality while improving electronic service quality. The study's results show that while there may be specific issues with BCA electronic service quality, the electronic customer satisfaction remains strong. This indicates that the general experience of banking with M-BCA is positive for most customers. To further improve its service quality, banks should improve on indicators that get lowest mean values such as tangible and convenient as service quality directly translate into both customer satisfaction and customer loyalty. While for electronic services, BCA and other banks should focusing on improving aspects that gets highest mean values in its perceived electronic service quality which are security,

responsiveness, and ease of use. Ensuring that digital platforms are easy to use and provide a seamless experience can significantly enhance overall electronic customer satisfaction. Additionally, addressing specific areas of concern and continuously seeking customer feedback can help identify and rectify issues, leading to improved service quality and higher customer loyalty.

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