
Enhancing Customer Loyalty in the Digital Economy: The Role of Service Quality and Satisfaction in Livin' by Mandiri Mobile Banking

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Abstract:

This research aims to determine the influence of Service Quality and Customer Satisfaction on Customer Loyalty of Mobile Banking Livin by Mandiri KCP Tangerang STPI Curug jointly and individually and to determine the variables that have a dominant influence on Customer Satisfaction. The research method used is a causal quantitative approach. The population in this research was 336 customers. The sampling technique used purposive sampling with a total sample of 77 customers obtained using the Slovin formula. Based on the research results, it is proven that service quality has an influence of 54.3% on customer satisfaction, while the remaining 45.7% is influenced by other factors not examined in this research. The results of the F test in this study show that the calculated f value is $43.894 > f_{table} 3.96847$ and the sig. $F 0.000 < 0.05$, which means that Service Quality and Customer Satisfaction together have a positive and significant influence on Customer Loyalty. Based on the results of the T Test, it can be seen that the Service Quality variable partially has a positive and significant influence on Customer Loyalty. Meanwhile, the Customer Satisfaction variable does not have a positive and significant influence on Customer Loyalty. And the largest standard value of the coefficient of determination is the value of the Service Quality variable, namely 0.530, which means that the Service Quality variable has the most dominant influence on Customer Loyalty.

Keywords: *Service Quality; Customer Satisfaction; Customer Loyalty*

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1. Introduction

Research in the current digital era highlights that the development of information and communication technology in the business world has become an inseparable necessity for the operational activities of companies (Naibaho, 2017). Various stakeholders leverage technological advancements in their business endeavors to simplify work processes and improve services for their users (Hartayani & Sandiasa, 2022). One such sector is banking, which maximizes its operations through information technology to enhance services and compete in the global market. Banking is a critical institution for a country's economic system and serves as a tool for implementing the central bank's monetary policies (Herger, 2019).

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Nowadays, banks no longer offer only traditional transactional services. They continuously innovate through the development of technology to streamline business performance. Banks also cater to modern lifestyles by providing easy access to banking services through electronic banking platforms such as SMS banking, mobile banking, and internet banking (Moridu, 2020; Nazaritehrani & Mashali, 2020). These services are accessible via personal smartphones connected to the internet and act as a bridge between the customer's device and the banking system.

Electronic banking has become an essential tool for customers, enabling them to conduct banking transactions anytime and anywhere while also obtaining information and maintaining communication (Lestari & Umilah, 2022). Electronic services, available 24/7, offer customers faster, safer, more convenient, and cost-effective options. These services can be accessed through gadgets, computers, and ATMs (Automated Teller Machines). However, to build trust, banks must demonstrate quality in their technology, particularly mobile banking, which has been developed by various institutions—whether state-owned, regionally owned, or private (Nandavita, 2022; Sharma & Sharma, 2019).

The transformation of Bank Mandiri's digital banking services continues to evolve. Bank Mandiri introduced *Livin'* by Mandiri as an upgrade to the Mandiri Online application to enhance customer comfort and convenience in accessing banking services in the Bank 4.0 era. Launched in October 2021, *Livin'* by Mandiri has become Bank Mandiri's flagship product for the retail segment, offering numerous benefits, including integrated financial services within a single application. It has also emerged as a favorite digital ecosystem platform for customers (Krisnawati & Rahmani, 2023).

The *Livin'* by Mandiri application represents a significant milestone in Bank Mandiri's digital retail banking transformation, which began in 1999 with Mandiri ATM and EDC (Electronic Data Capture) services for processing non-cash customer transactions. This transformation continued with the introduction of Mandiri SMS and Call Center services in 2002, followed by Mandiri Internet in 2003. In 2008, Mandiri developed chip-based electronic money called Mandiri e-Money and server-based electronic money called Mandiri e-Cash in 2013. Earlier, Mandiri had also introduced Mandiri Clickpay in 2011 as a fast payment service utilizing debit cards. The growth of the smartphone industry encouraged Bank Mandiri to launch Mandiri Mobile in 2010, and finally, Mandiri Online in 2017 as an integrated banking service available on smartphones and PCs, accessible online at all times via the internet (Aurellia et al., 2022).

Through its official website, bankmandiri.co.id, Bank Mandiri introduces its flagship product, *Livin'* by Mandiri, which not only provides transactional services such as balance inquiries and transfers but also includes over 70 mobile banking features. In addition to its extensive features, *Livin'* by Mandiri is marketed as a user-friendly product, equipped with an attractive design and guaranteed security, ensuring a convenient user experience for customers (Aurellia et al., 2022).

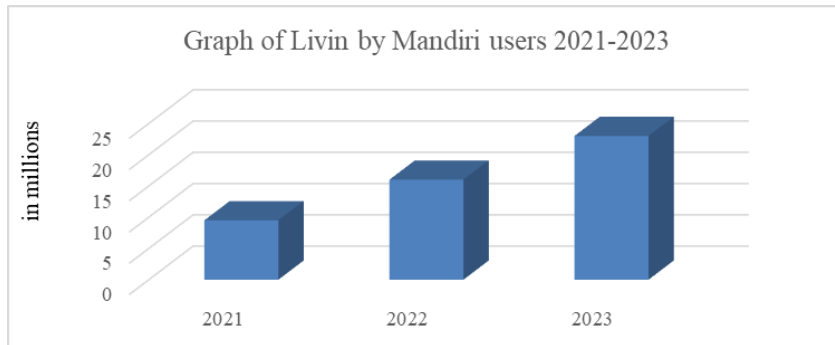


Figure 1. Livin by Mandiri user graph 2021-2023

However, as of December 2023, of the 35 million Bank Mandiri customers, only 21 million were using mobile banking services (Lewokeda, 2023). This suggests that mobile banking services, despite their presence, have not been fully embraced by customers for various reasons. Based on customer reviews, many users have expressed dissatisfaction with the quality of mobile banking services. Researchers observed complaints from customers at Bank Mandiri KCP STPI Curug and through user reviews on the App Store. Customers left one- or two-star ratings and critical comments regarding system-related issues.

Many customers expressed dissatisfaction with the Livin' by Mandiri application. Common complaints include frequent transaction failures, cumbersome processes due to password requirements for each transaction menu, and security concerns because the application does not automatically log out after use. Additionally, during QRIS transactions or payments, account balances are clearly displayed, which can be seen by others nearby. When customers contact the call center with complaints, they are often met with repetitive responses from automated bots. For iPhone users, the Livin' by Mandiri application is reportedly inaccessible or unable to log in when using the latest iOS updates, further inconveniencing customers (Gumelar, 2023).

At present, issues with service quality and customer satisfaction with Livin' by Mandiri at Bank Mandiri KCP Tangerang STPI Curug persist. The quality of service and customer satisfaction are suboptimal due to slow customer service response times in handling complaints, repeated failures of the facial verification feature (requiring customers to visit the nearest branch), and account registration failures that necessitate in-person visits. These issues contribute to perceptions of poor service quality and dissatisfaction among customers. Since service quality and satisfaction are critical factors, Bank Mandiri KCP STPI Curug is expected to consistently deliver excellent service and ensure customer satisfaction, which will ultimately result in greater customer loyalty.

Based on the background described above, this study aims to determine the effects of Service Quality and Customer Satisfaction on Customer Loyalty in the Mobile Banking Livin' by Mandiri service at KCP Tangerang STPI Curug, both collectively

and individually, as well as to identify the variables that have the most dominant influence on customer satisfaction.

2. Theoretical Background

Service Quality: A major factor in determining competitiveness is thought to be service quality (Lewis, 1989). A company can gain a sustained competitive edge and set itself apart from competitors by paying attention to service quality (Moore, 1987). Long-term performance in both service and industrial companies is thought to be significantly correlated with high service quality (Margolies, 1988). In competitive markets, high service quality is important because it frequently correlates with greater customer pleasure, loyalty, and trust. Service quality in the context of digital banking goes beyond conventional standards to encompass effective security measures, user-friendly interfaces, and technological dependability. These components must be incorporated into mobile banking apps in order to guarantee flawless client experiences and promote loyalty. Parasuraman et al. (1988) introduced SERVQUAL a multiple-item scale to evaluate service quality. It is defined as the extent and nature of the gap between customers' expectations and their actual experiences of the service. The SERVQUAL involves asking respondents to provide feedback on both what they anticipate from the service and how they perceive the service they receive. Wijayanti (2023) found that high-quality services significantly influences the customer satisfaction.

Customer Satisfaction: Consumer satisfaction refers to how well a company's products or services meet or surpass consumer expectations. According to Kotler & Armstrong (2018) satisfaction is the customer's sense of pleasure or disappointment when comparing a product's perceived performance to their expectations. In the digital age, customer satisfaction in banking is determined not only by service quality, but also by ease of access, transaction speed, and digital platform stability. Ramadanti (2023) highlighted that Customer Satisfaction has been proven to have a positive influence on Retention Intention in using Mobile Banking, which makes Mobile Banking users want to continue using Mobile Banking to this day. Olorunniwo et al. (2006) discovered that how satisfied customers are with a bank's services mediates how likely they are to continue using that bank.

Customer Loyalty: Customer loyalty is described as a customer's long-term preference and support for a specific brand or service provider. It necessitates repeated purchases and a willingness to recommend the service to others (Jacoby & Kyner, 1973). Loyal customers are truly committed to sticking with their favorite brands. They consistently choose the same products or services over and over again, even when things change or other companies try to tempt them away (Oliver, 1999). Loyalty is extremely crucial in the banking industry since it results in long-term customer relationships and continuous profitability.

3. Methodology

According to Sugiyono (2019), research methods are scientific approaches used to obtain data for specific purposes and applications. This study employs a causal quantitative research method. The data collection technique involves the use of questionnaires, which are subsequently processed, analyzed, and interpreted to draw conclusions. Sugiyono (2019), as cited in Sekaran & Bougie (2019), explains that quantitative research methods are based on the philosophy of positivism and are used to study specific populations or samples, collect data using research instruments, and analyze the data quantitatively or statistically to test predetermined hypotheses.

Furthermore, Sugiyono (2019) defines causal research as a study of cause-and-effect relationships. In this context, there are two types of variables: the independent variable (the influencing factor) and the dependent variable (the influenced factor).

This research was conducted from November 2023 to January 2024, with the object of study being PT Bank Mandiri Tbk (KCP) PPI Curug. The population for this research includes savings customers of PT Bank Mandiri KCP PPI Curug who have been customers for at least one year. The sample consists of customers who have actively conducted savings transactions for more than one year.

Framework of Thought

The framework is a basic idea synthesized through observation and literature research, the framework is based on a collection of several concepts and the relationship between these concepts. The framework according to Sugiyono (2019 p. 95), is a conceptual model of how theory relates to various factors that have been identified as important themes. Investigations are being carried out to analyze service quality (X1) and customer satisfaction (X2) on customer loyalty (Y).

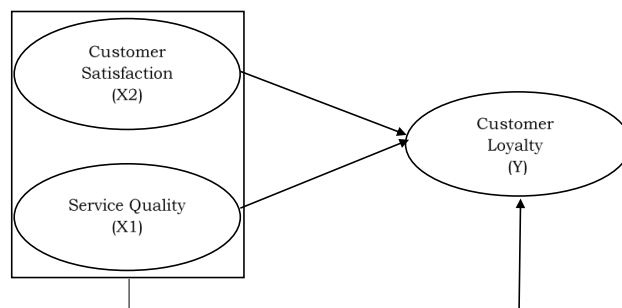


Figure 2. Framework of Thought

Based on the framework above, it explains the influence of service quality and satisfaction on customer loyalty at Bank Mandiri KCP Tangerang STPI Curug. The affected variable (dependent variable) is customer loyalty (Y), while the variables that influence (independent variables) are service quality (X1) and customer satisfaction (X2).

The causal relationship is a causal relationship, namely variations in the independent variable of service quality affect variations in the dependent variable of customer loyalty. These variables are then used to measure what effect the independent variable has on the dependent variable and what effect customer satisfaction has as a mediating variable.

4. Empirical Findings/Result

Validity Test and Reliability Test

Validity test of service quality variables (X1)

The validity test is conducted to assess how accurate the research method is in measuring research data. The basis for taking the validity test is to compare the calculated r value with the r table value.

1. If the value of r count $>$ from the value of r table = valid
2. If the value of r count $<$ than the value of r table = invalid

In this study using 77 customers as respondents. Thus to find out the value of r table is to subtract the number of respondents by 2 ($77-2 = 75$). The significance level used is 5%, so the value of r table = 0.2242

The results of the validity test in this study are as follows:

Table 1. Comparison of the Results of r count with r table Service Quality Variable

Inquiry	Service Quality		Description
	r_{count}	r_{table}	
1	0.690	0,2242	Valid
2	0.790	0,2242	Valid
3	0.712	0,2242	Valid
4	0.746	0,2242	Valid
5	0.740	0,2242	Valid

Source: SPSS data calculation results 29 Year 2024

Table 1 above shows that all $r_{\text{count}} > r_{\text{table}}$ values, thus it can be stated that all data is 100% valid, so that further analysis can be carried out.

Test the validity of customer satisfaction variables (X2)

Test the validity and reliability of a sample of 77 ($N = 77$) with a total of 5 questions with the following results:

Table 2. Comparison of Results r count with r table Customer Satisfaction Variable

Inquiry	Customer Satisfaction		Description
	r_{count}	r_{table}	
1	0.706	0,2242	Valid
2	0.734	0,2242	Valid
3	0.552	0,2242	Valid
4	0.808	0,2242	Valid

Inquiry	Customer Satisfaction		Description
	r_{count}	r_{table}	
5	0.706	0,2242	Valid

Source: SPSS data calculation results 29 Year 2024

Table 2 above shows that all $r_{count} > r_{table}$ values, thus it can be stated that all data is 100% valid, so that further analysis can be carried out.

Test the validity of the customer loyalty variable (Y)

Test the validity and reliability of a sample of 77 ($N = 77$) with a total of 5 questions with the following results:

Table 3. Comparison of Results r_{count} with r_{table} Customer Loyalty Variable

Inquiry	Customer Loyalty		Description
	r_{count}	r_{table}	
1	0.685	0,2242	Valid
2	0.685	0,2242	Valid
3	0.853	0,2242	Valid
4	0.852	0,2242	Valid
5	0.728	0,2242	Valid

Source: SPSS data calculation results 29 Year 2024

Table 3. above shows that all $r_{count} > r_{table}$ values, thus it can be stated that all data is 100% valid, so that further analysis can be carried out.

Reliability test

Reliability tests were carried out on research instruments that had been tested for validity. The questionnaire can be said to be reliable if the answers given are consistent and do not change from time to time. An instrument can be said to be reliable if the Cronbach Alpha value is > 0.60 . The results of the reliability test in this study are as follows:

Reliability Test of Service Quality (X1) Customer Satisfaction (X2) variables on Customer Loyalty (Y) the results can be clearly seen in the following table:

Table 4. Reliability Test

	Cronbach's Alpha	N of Items
Service Quality (X1)	.787	5
Customer Satisfaction (X2)	.744	5
Customer Loyalty (Y)	.819	5

Source: Data from the calculation of SPSS 29 Year 2024

Based on the results of the reliability test that has been carried out, the Cronbach Alpha value for the service quality variable (X1) with five question items is 0.787. The Cronbach Alpha value of the customer satisfaction variable (X2) with five question items is 0.744. The Cronbach Alpha value of the customer loyalty variable (Y) with

five question items is 0.819. With the Cronbach Alpha value of all variables being above 0.60, it can be concluded that all questions in the research questionnaire are reliable.

Classical Assumption Test

The classical assumption test is carried out with the aim of providing certainty to the regression equation obtained so that it has fixity and consistency. The classic assumption test used in this study consists of: normality test and heteroscedasticity test with the following test results:

Normality test

The normality test serves to find out whether the data distribution is normally distributed or not. The normality test used in this study uses Histogram and Probability plot (P-Plot). Determination of the normality test results can be seen from the significance value obtained. The results of normality testing using the SPSS application with the Histogram and P-Plot methods can be seen in the figures and tables below.

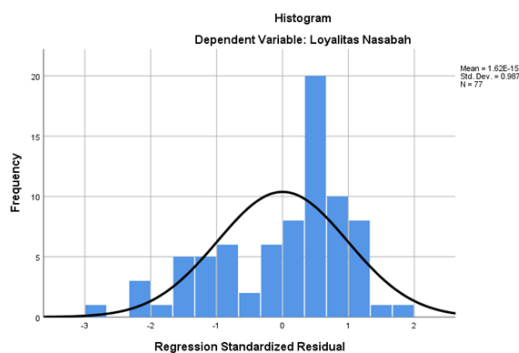


Figure 3. Histogram Normality Test Results
Source: Results of data processing SPSS 29 2024

It can be seen in Figure 3 Histogram above that the line curves upwards like forming a mountain and if the line looks perfect with symmetrical legs, the data can be said to be normal.

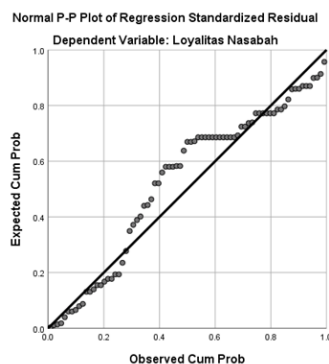


Figure 4. P-Plot Normality Test Results
Source: Results of data processing SPSS 29 2024

The results of the normal probability plots normality test can be said to be normal if the points spread along the diagonal line from point 0. Based on the picture above, it can be said that the data distribution is normally distributed.

Heteroscedasticity test

The heteroscedasticity test is carried out to determine whether there are differences in variance between residual observations. In this study using the Glejser test, namely by regressing the independent variable on the absolute residual value (Abs_RES). The basis for making heteroscedasticity test decisions using the glejser test is as follows:

1. If the sig value. > 0.05 then there are no symptoms of heteroscedasticity.
2. If the sig value. < 0.05 then there are symptoms of heteroscedasticity.

Table 5. Heteroscedasticity Test Results

Model	Unstandardized Coefficients		Standardized Coefficients		t	Sig.
	B	Std. Error	Beta			
(Constant)	1.626	1.191			1.365	.176
1 Kualitas Pelayanan	-.013	.101	-.024		-.129	.898
Kepuasan Nasabah	.007	.108	.012		.061	.951

a. Dependent Variable: ABS_RES

Source: SPSS data processing results 29 2024

Based on the test results in the table above, the significance value of the service quality variable (X1) is 0.898. Meanwhile, the significance value of the customer satisfaction variable (X2) is 0.951. Thus it is concluded that there are no symptoms of heteroscedasticity in this regression model.

Heteroscedasticity can arise when there is a variant of the probability distribution having a disturbance that is not constant for all observations of the research variables. The method that the author uses to test heteroscedasticity is by using absolute residual (Abs_RES) and scatterplot diagram:

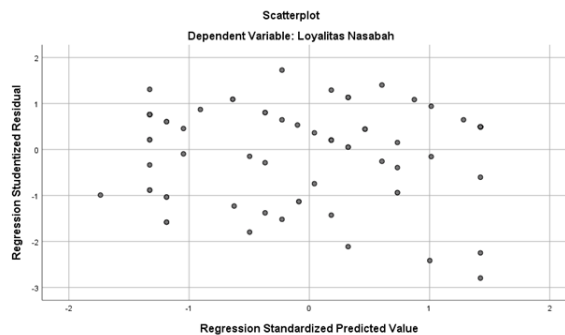


Figure 5. Heteroscedasticity Scatterplot

Source: SPSS data processing results 29 2024

Through the scatter plot graph in Figure 5 above, it can be seen that there is a distribution pattern from the existing data. The pattern of data distribution in the form of dots on the scatter plot spreads above and below and the distribution does not form

a certain pattern, so that from the distribution pattern in this test it can be concluded that heteroscedasticity does not occur. So that the assumption of heteroscedasticity is fulfilled.

Hypothesis Test

Multiple linear regression analysis or often referred to as predictor analysis of the influence of independent variables on the dependent variable the results are as follows:

Table 6. Multiple Linear Regression Analysis

Model		Unstandardized Coefficients		Standardized Coefficients		Sig.
		B	Std. Error	Beta	t	
1	(Constant)	-2.852	2.133		-1.337	.185
	Kualitas Pelayanan	.817	.182	.579	4.497	.000
	Kepuasan Nasabah	.280	.193	.187	1.455	.150

a. Dependent Variable: Loyalitas Nasabah

Source: Data from the calculation of SPSS 29 Year 2024

The results of multiple linear regression analysis can be simplified in the form of the following equation:

$$Y = -2.852 + 0.817x_1 + 0.280x_2 + e \quad (1)$$

The meaning of the above equation can be explained as follows:

1. The intercept constant value of the resulting Service Quality value is -2.852 or it can be stated that the resulting constant value of -2.852 describes the average Service Quality if Customer Loyalty and other variables are zero.
2. The regression coefficient of the Service Quality variable (X1) of 0.817 states that every additional effort of one unit of the Service Quality variable will increase Customer Loyalty by 0.817 assuming the other independent variables remain.
3. The regression coefficient of the Customer Satisfaction variable (X2) of 0.280 states that any additional effort of one unit of the Customer Satisfaction variable will increase Customer Loyalty by 0.280 assuming the other independent variables remain constant.

Partial test (t test)

The t test is conducted to determine whether or not there is an effect of the relationship between Service Quality (X1), Customer Satisfaction (X2) on Customer Loyalty (Y) by comparing the tcount value with the table as follows:

Table 7. Test t

Model		Unstandardized Coefficients		Standardized Coefficients		Sig.
		B	Std. Error	Beta	T	
1	(Constant)	-2.852	2.133		-1.337	.185
	Kualitas Pelayanan	.817	.182	.579	4.497	.000
	Kepuasan Nasabah	.280	.193	.187	1.455	.150

a. Dependent Variable: Loyalitas Nasabah

Source: Data from the calculation of SPSS 29 Year 2024

The results of the t test analysis show a tcount value of 4.497 (X1), a tcount value of 1.455 (X2) and a ttable of 1.664885 (table attached) so tcount > ttable with a significant value of $0.00 < 0.05$, thus it can be concluded that Service Quality has an influence on Customer Loyalty because tcount > ttable and a significance value < 0.05 . Meanwhile, Customer Satisfaction has no effect on Customer Loyalty because tcount < ttable and significance value > 0.05 .

F Test (Anova)

The F (Anova) test in this study is intended to determine whether or not there is a relationship between Customer Quality (X1) and Customer Satisfaction (X2) with Customer Loyalty (Y), analyzed using SPSS Version 26 for windows, the results are as follows:

Table 8. Test F (Anova)

ANOVA ^a						
	Model	Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	303.215	2	151.607	43.894	.000 ^b
	Residual	255.590	74	3.454		
	Total	558.805	76			

a. Dependent Variable: Y

b. Predictors: (Constant), X2, X1

Source: Data from the calculation of SPSS 29 Year 2024

The Anova table 8 above shows Fcount 43.894 > Ftable 3.96847 with a significant value of $0.00 < 0.05$, it can be concluded that the hypothesis is accepted or Service Quality and Customer Satisfaction simultaneously (simultaneously) affect Customer Loyalty.

Coefficient of Determination Analysis

The coefficient of determination analysis is carried out to determine the effect of Service Quality (X1) and Customer Satisfaction (X2) on Customer Loyalty (Y), with the formula $R^2 \times 100\%$, the value of R^2 or R Square is obtained from the results of the following Model Summary analysis:

Table 9. Coefficient of Determination

Model Summary ^b				
Model	R	R Square	Adjusted Square	RStd. Error of the Estimate
1	.736 ^a	.541	.529	1.861

a. Predictors: (Constant), Kepuasan Nasabah, Kualitas Pelayanan

b. Dependent Variable: Loyalitas Nasabah

Source: Data from the calculation of SPSS 26 Year 2024

Based on the test results in table 9, it is known that the coefficient of determination (R^2) is 0.541, which is the result of squaring the correlation coefficient (R) of 0.736. The coefficient of determination of 0.541 is equal to 54.1%. This value means that the Service Quality variable (X1) and the Customer Satisfaction variable (X2)

simultaneously affect 54.1% of the Customer Loyalty variable (Y). While the remaining 45.9% is influenced by other variables outside of this regression equation or other variables not examined.

5. Discussion

Effect of Service Quality on Customer Loyalty

Based on the results of research tests that have been carried out on the effect of service quality on customer loyalty above, it produces a significance value <0.05 . These results indicate that there is an influence between service quality on customer loyalty Livin by Mandiri KCP Tangerang STPI Curug.

Thus it can be concluded that the previous hypothesis which states that service quality affects customer loyalty is true and acceptable. The better the quality of service provided by the bank to customers, the higher the customer loyalty will be.

Effect of Customer Satisfaction on Customer Loyalty

Based on the results of research tests that have been conducted on the effect of customer satisfaction on customer loyalty above, it produces a significance value >0.05 . These results indicate that there is no influence between customer satisfaction on customer loyalty Livin by Mandiri KCP Tangerang STPI Curug.

Thus it can be concluded that the previous hypothesis which states that customer satisfaction affects customer loyalty is wrong and cannot be accepted. High customer satisfaction is not a guarantee that the customer will also be loyal to the use of the Livin by Mandiri M-banking application.

Effect of Service Quality and Customer Satisfaction on Customer Loyalty

Based on the results of research tests that have been conducted on the effect of service quality on customer loyalty above, the significance value is <0.05 . These results indicate that there is an influence between service quality on customer loyalty Livin by Mandiri KCP Tangerang STPI Curug. And while the test results regarding the effect of customer satisfaction on customer loyalty above produce a significance value <0.05 . These results indicate that there is no influence between customer satisfaction on customer loyalty Livin by Mandiri KCP Tangerang STPI Curug.

Thus it can be concluded that the previous hypothesis which states that service quality and customer satisfaction affect customer loyalty is correct and acceptable. The better the quality of service provided by the bank to customers will increase customer satisfaction which will then make customer loyalty high.

6. Conclusions

Based on the results of the analysis and discussion in this study, it can be concluded that simultaneously or together the variables of service quality and customer satisfaction have a significant effect on customer loyalty of Bank Mandiri KCP Tangerang STPI Curug. Partial test results also show that the service quality variable has a dominant influence on the loyalty of Bank Mandiri KCP Tangerang STPI Curug customers. However, the customer satisfaction variable does not have a significant influence on the loyalty of Bank Mandiri KCP Tangerang STPI Curug customers. For further researchers, it is hoped that this research can be refined by adding other variables that have not been discussed, such as product quality and applications provided, so that it can be used as a more comprehensive consideration.

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