E-Loyalty in Islamic Mobile Banking: Mediating Role of E-Satisfaction

Defi Insani Saibil[1*]
1. Department of Islamic Banking, UIN Sunan Kalijaga, Indonesia
*corresponding author e-mail: defi.saibil@uin-suka.ac.id

Article Info

Keywords:
Islamic Banking;
E-Loyalty;
E-Satisfaction;

DOI:
10.33830/elqish.v5i2.13560.2025

Abstract

The goal of this research is to examine how e-trust, e-service quality, and e-word of mouth affect e-loyalty, with e-satisfaction serving as a middle factor for Islamic mobile banking users. A non-probability sampling method was used, and data were gathered from 259 qualified respondents. Structural equation modeling was performed using SmartPLS 3.0 software to handle and analyze the data. The findings show that e-trust does not have a significant effect on e-loyalty among Islamic mobile banking users. In contrast, e-service quality and e-word of mouth positively and significantly impact e-loyalty. Furthermore, e-trust, e-service quality, and e-word of mouth have a positive indirect effect on e-loyalty when mediated by e-satisfaction. This research highlights that e-satisfaction plays a crucial role in the relationship between e-trust, service quality, and word of mouth with e-loyalty. The results emphasize the importance of user satisfaction in building loyalty in the digital Islamic banking setting. It is suggested that Islamic banks should focus on improving service performance and communication efforts to boost customer satisfaction and maintain loyalty over the long term.

1. Introduction

Technological progress has had a major impact on human social and cultural dynamics. It has changed activity patterns and behaviors on small and large scales (Syahyuti & Taryoto, 2016). Technology has brought significant changes to people's lives. Indonesia, which has the fourth-largest population in the world, had about 214.62 million internet users as of January 2023. This data comes from the Internet Service Association APJII and shows that around 77% of Indonesians can access the internet. Economically, Indonesia's activities are closely tied to technology and internet use. The banking sector has been particularly affected. Law No. 7 of 1992 allows banking operations through both conventional and Islamic systems (Nurdin, 2018). Ihsan (2020) defines Islamic banking as including all aspects related to the organization, operations, and business practices of Islamic banks or business units. The growth of information technology during Industry 4.0 offers a chance for Islamic banks to improve their growth (Sulistianingtyas & Sarassina, 2021).

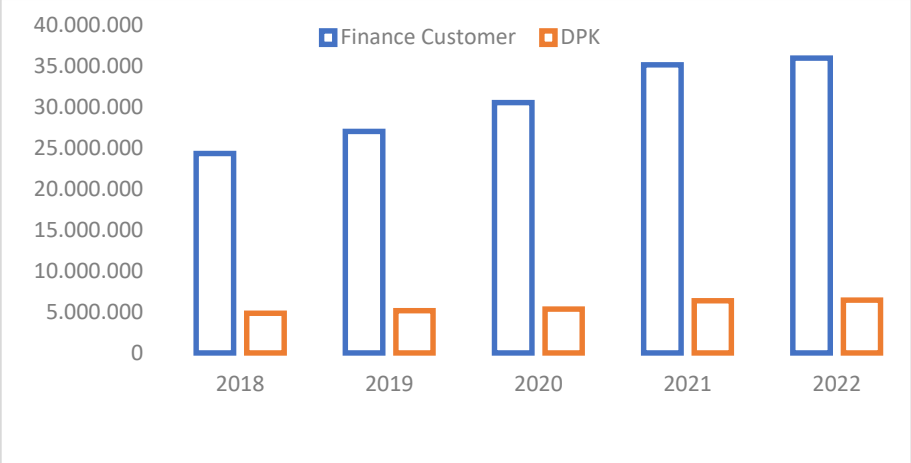

Figure 1. Financing Customers and DPK in BUS and UUS (OJK, 2023)

The Financial Services Authority (OJK) reported that Islamic banks in Indonesia had a market share of 7.72% as of December 2024. Their growth, however, is slower than that of conventional banks, which shows the need for better marketing strategies (Islamiah & Umagap, 2022). Technology and the internet have made banking easier by improving access to information and transactions (Setiawan & Mugiyati, 2023). This led to the launch of mobile banking to improve customer convenience and efficiency (Antonov et al., 2022). Today's customers expect financial services to be available anytime and anywhere at a reasonable price (Hammoud et al., 2018). E-loyalty, or customer loyalty on online platforms, builds on commitment, satisfaction, and trust (Hur et al., 2011; Saragih & Astuti, 2021). Research shows that e-satisfaction has a positive effect on e-loyalty (Budiman et al., 2020). Additionally, improving services can increase customer satisfaction and loyalty (Widowati, 2016). E-WOM is also a key factor in consumer loyalty (Santika et al., 2020).

According to Kotler & Armstrong (2008), customer satisfaction comes from comparing outcomes to expectations. This comparison impacts loyalty (Rahayu & Wati, 2018). Factors like e-satisfaction connect e-trust, e-servqual, e-wom, and e-loyalty (Berliana & Sanaji, 2022; Lestari & Saibil, 2022; Saibil, 2020; Sasono et al., 2021; Sulistio & Bastaman, 2023). Based on these insights, this study looks at how E-Trust, E-Servqual, and E-WOM affect E-Loyalty among Islamic mobile banking customers, with E-Satisfaction serving as an intervening factor.

Anderson & Srinivasan (2003) describe e-loyalty as the positive behavior of consumers who visit online stores repeatedly, which leads to regular purchases. (Hur et al., 2011) define e-loyalty as a customer's intention to return to a website, no matter if they complete an online transaction. Asnaniyah (2022) states that user loyalty depends on how well the industry performs in creating satisfaction and reducing complaints. In e-banking, keeping customer loyalty is essential for maintaining ongoing commitment. Loyal customers help increase the company's profits. To encourage loyalty and build strong relationships, companies might reward customers who frequently use their services.

Wibowo (2016) characterises mobile banking as a service delivered via mobile devices, such as smartphones, offering similar functions to ATMs but excluding cash withdrawals. Mattila (2003) describes mobile banking as banking accessible through wireless channels. The significance of service innovation and supportive policies that promote financial technology lies in enhancing banking access for underserved populations (Saeed & Donkoh, 2024). Mobile banking is viewed as a versatile service, enabling customers to perform banking tasks anytime and anywhere, thus ensuring broad accessibility and operational efficiency.

Gefen (2000) defines e-trust as a mix of honesty, policies, and confidence that supports the intentions of all parties involved by reducing perceived risks. This is particularly important for customers who lack expertise. Kim et al. (2009) view e-trust as the foundation for relationships between banks and customers. Girsa & Lahiža (2017) argue that e-trust enhances online customer loyalty by enabling banks to offer various products and services designed to attract and retain customers. Thus, e-trust is vital for influencing e-loyalty among mobile banking users. Since there is no physical interaction between customers and banks, trust becomes essential for embracing mobile banking. When customers trust and feel at ease with these services, it fosters a positive view of the bank, which in turn builds e-loyalty (Rita et al., 2019).

Hansemark & Albinsson (2004) describe customer satisfaction as a customer's feeling toward a service provider. This feeling reflects their emotional reaction to dissatisfaction based on the differences between their expectations and actual results related to achieving goals and desires. Gounaris et al. (2010) define e-satisfaction as the emotional response a customer has after using a product or service, which comes from comparing perceived quality with expected quality. Hendrawan & Agustini (2021) define e-satisfaction as the level of consumer happiness, assessed by how well products or services meet or fail to meet expectations, taking into account post-purchase experiences and perceived standards. In summary, e-satisfaction happens when a company's offerings meet customer needs and expectations.

2. Research Method

This study uses a quantitative method to test hypotheses and explore how variables affect the adoption of Islamic mobile banking. It follows the positivist approach, focusing on objective measurement and statistical analysis to yield reliable and widely applicable results. Data were collected via an online survey with a structured questionnaire targeted at active users of Islamic mobile banking in Indonesia. The analysis utilized Structural Equation Modelling with Partial Least Squares (SEM-PLS) and SmartPLS version 3. The choice of SEM-PLS is supported by several methodological advantages: it can assess complex causal relationships between latent variables like E-Trust, E-Service Quality, E-WOM, E-Satisfaction, and E-Loyalty; it does not require the data to be multivariate normal, which is useful given common survey data deviations; and it remains reliable with a moderate sample size. For this study, 210 valid responses were collected, meeting Hair et al. (2014) recommendation that the sample size should be at least five to ten times the number of indicators. Moreover, SEM-PLS provides strong predictive and explanatory abilities, making it suitable for evaluating how external variables impact E-Loyalty through E-Satisfaction. Its flexibility in handling both reflective and formative measurement models is another benefit.

Table 1. Questionnaire Tool for Each Variable

Variable	Measurement Items	Source
E-Trust (X1)	ET1: I trust Islamic mobile banking. ET2: Islamic mobile banking demonstrates a commitment to customer interests. ET3: Islamic mobile banking consistently aims to offer the best for its customers.	(Kim et al., 2009)
E-Service Quality (X2)	ES1: I find Islamic mobile banking very easy to use. ES2: I am pleased with the responsiveness of customer service in Islamic mobile banking. ES3: I am happy with how problems are resolved in Islamic mobile banking.	(Parasuraman et al., 2005)

	ES4: I feel secure about the safety of my personal data when using Islamic mobile banking.	
E-WOM (X3)	EW1: I share my positive experiences with Islamic mobile banking on social media. EW2: I enjoy sharing good experiences with others while using Islamic mobile banking. EW3: I learned about Islamic mobile banking initially through social media or friends.	(Hennig-Thurau et al., 2004)
E-Satisfaction (Z)	ES1: I am very impressed with how easy it is to use Islamic mobile banking. ES2: I am glad about choosing Islamic mobile banking. ES3: I feel secure and satisfied when making transactions via Islamic mobile banking. ES4: I like the design and layout of the Islamic mobile banking app, which makes it easy to operate.	(Gounaris et al., 2010)
E-Loyalty (Y)	EL1: I see Islamic mobile banking as my main choice for transactions. EL2: I plan to continue using Islamic mobile banking. EL3: I recommend Islamic mobile banking to my friends and family. EL4: I will keep using Islamic mobile banking even if other banks offer similar features.	(Hur et al., 2011)

Source: Processed data (2024)

The study examines customers of Islamic banks in Indonesia who use mobile banking. A non-probability purposive sampling method selected participants based on specific criteria relevant to the research goals. These criteria are: (1) being customers of Islamic banks and (2) actively using Islamic mobile banking for at least six months. Data was collected online through social media platforms like WhatsApp and Instagram to ensure broad coverage across the country. Primary data came from survey responses, while secondary data originated from literature, academic journals, and official reports on Islamic banking and digital finance. The research instrument was developed from previously validated indicators, ensuring content validity and reliability. Questionnaire items were adapted from related studies. Each item was evaluated on a five-point Likert scale, ranging from 1 ('Strongly Disagree') to 5 ('Strongly Agree'). The E-Trust variable assesses users' confidence in the reliability and integrity of Islamic mobile banking, focusing on ability, benevolence, and integrity. The E-Service Quality variable measures how well service quality meets user expectations, considering factors like efficiency, reliability, responsiveness, and privacy. E-WOM captures online communication among users about products or services, emphasizing concern, helpfulness, and openness. E-Satisfaction reflects users' happiness with their service experience, while E-Loyalty shows their intention to keep using and recommending the service. Before the final distribution, the questionnaire was pilot-tested to ensure clarity, reliability, and validity.

Data analysis was done using SmartPLS version 3 in two main phases. First, we evaluated the measurement (outer) model. Next, we assessed the structural (inner) model (6). The first step involved checking construct validity and reliability using criteria like loadings greater than 0.70, AVE greater than 0.50, Composite Reliability greater than 0.70, and Cronbach's Alpha greater than 0.60. Once we confirmed the measurement model met these standards, we moved to the next phase, which tested the structural model to explore the relationships among latent variables. This included analyzing R^2 (coefficient of determination), Q^2 (predictive relevance), and path coefficients. We tested hypotheses

using Bootstrapping with 5,000 resamples. We considered t-statistics greater than 1.96 and p-values less than 0.05 as significant. These steps ensured that the study's findings were valid, reliable, and thorough in explaining the factors that influence user satisfaction and loyalty with Islamic banking in Indonesia.

3. Results and Discussions

This study included Indonesian users of Islamic mobile banking. Data was collected via an online survey with a structured questionnaire shared on social media platforms such as WhatsApp, Instagram, and Twitter. Out of 261 responses, 259 were valid after excluding those that did not meet the sampling criteria. The demographic profiles of the respondents are summarized in the next section.

Table 2. Demographic Profile of Respondents

Gender	**Total**	**Percentage**
Male	39	15 %
Female	220	85 %
Duration of Use		
6 Months	54	20,3 %
6 Months–1 Year	133	51 %
2 - 3 Years	54	21,1 %
4 - 5 Years	10	4,2 %
< 5 Years	8	3,1 %
Salary		
< 1,5 M	134	51,7 %
>1,5 M – 3 M	84	32,2 %
>3 M – 5 M	26	10,3 %
>5 M – 10 M	15	5,7 %

Source: Processed data (2024)

The outer model analysis looked at how the indicators connect to the hidden constructs in the research framework. It was done using SmartPLS version 3 and focused on three main areas. Convergent validity, discriminant validity, and composite reliability were evaluated. The results showed that the research tools were valid and reliable before examining the inner model.

Convergent Validity

Table 3. Outer Loading

Variable	**Indicator**	**Outer Loading Value**
E-Loyalty	EL1	0,826
	EL2	0,837
	EL3	0,800
E-Satisfaction	ES1	0,753
	ES2	0,792

	ES3	0,756
	ES4	0,742
E-WOM	EW1	0,814
	EW2	0,823
	EW3	0,743
E-Service Quality	ESQ1	0,744
	ESQ2	0,731
	ESQ3	0,786
	ESQ4	0,763
E-Trust	ET1	0,824
	ET2	0,757
	ET3	0,767

Source: Processed data (2024)

Convergent validity shows how well each indicator represents the concept being measured. It is assessed by looking at the outer loadings and the Average Variance Extracted (AVE). An indicator is considered valid if its loading factor is above 0.70. A construct is valid if its AVE is greater than 0.50 (Hair et al., 2017). According to the data in Table 4, all indicators for E-Loyalty, E-Satisfaction, E-Service Quality, E-Trust, and E-WOM have outer loadings greater than 0.70. Therefore, these indicators meet the convergent validity standards. Additionally, every construct in this study has an AVE above 0.50, which shows they explain more than half of the variance in their indicators. Overall, these results confirm that each variable has strong convergent validity.

Discriminant Validity

Table 4. Cross Loading

Indicator	E-Loyalty	E-Satisfaction	E-Service Quality	E-Trust	E-WOM
EL1	0,826	0,564	0,478	0,466	0,508
EL2	0,837	0,530	0,478	0,504	0,443
EL3	0,800	0,586	0,473	0,422	0,472
ES1	0,596	0,753	0,453	0,460	0,424
ES2	0,474	0,792	0,493	0,504	0,440
ES3	0,469	0,756	0,423	0,531	0,496
ES4	0,506	0,742	0,510	0,444	0,417
EW1	0,508	0,443	0,472	0,424	0,814
EW2	0,529	0,440	0,496	0,417	0,823
EW3	0,467	0,437	0,447	0,308	0,743
ESQ1	0,453	0,548	0,744	0,460	0,472
ESQ2	0,493	0,423	0,731	0,590	0,496
ESQ3	0,466	0,510	0,786	0,478	0,447
ESQ4	0,492	0,550	0,763	0,757	0,308
ET1	0,460	0,590	0,478	0,824	0,814
ET2	0,364	0,504	0,422	0,757	0,823
ET3	0,455	0,531	0,444	0,767	0,743

Source: Processed data (2024)

Table 5. Average Variance Extracted

Variable	AVE
E-Loyalty	0,675
E-Satisfaction	0,579
E-WOM	0,631
E-Service Quality	0,572
E-Trust	0,614

Source: Processed data (2024)

Discriminant validity shows that each construct in the research model is truly different from the others. Each one represents a unique phenomenon with no overlap. We test this through cross-loadings. Each indicator should have a stronger load on its own construct than on any other. Table 5 shows that all indicators have cross-loadings above 0.70, with the highest values for their respective constructs. This confirms that they clearly represent their constructs and meet the discriminant validity criteria. Additionally, the AVE values in Table 6 all exceed 0.50, which further supports these findings. This indicates that each variable explains more than half of the variance in its indicators. Therefore, the model shows good discriminant validity.

Reliability Test

Table 6. Composite Reliability

Variable	Cronbach's Alpha	Composite Reliability
E-Loyalty	0,759	0,862
E-Satisfaction	0,758	0,846
E-Service Quality	0,751	0,842
E-Trust	0,686	0,826
E-WOM	0,706	0,837

Source: Processed data (2024)

The reliability test examined the internal consistency of items within each construct using two measures: Composite Reliability (CR) and Cronbach's Alpha (CA) (7). According to Hair et al. (2014), a construct is reliable if CR is above 0.70 and CA is over 0.60. Table 7 shows that all constructs have CR and CA values above these thresholds. Therefore, all latent variables in this study are reliable and consistent for measuring the intended concepts. These results confirm that the research instrument meets the standards for validity and reliability, supporting its use in the upcoming inner model analysis stage.

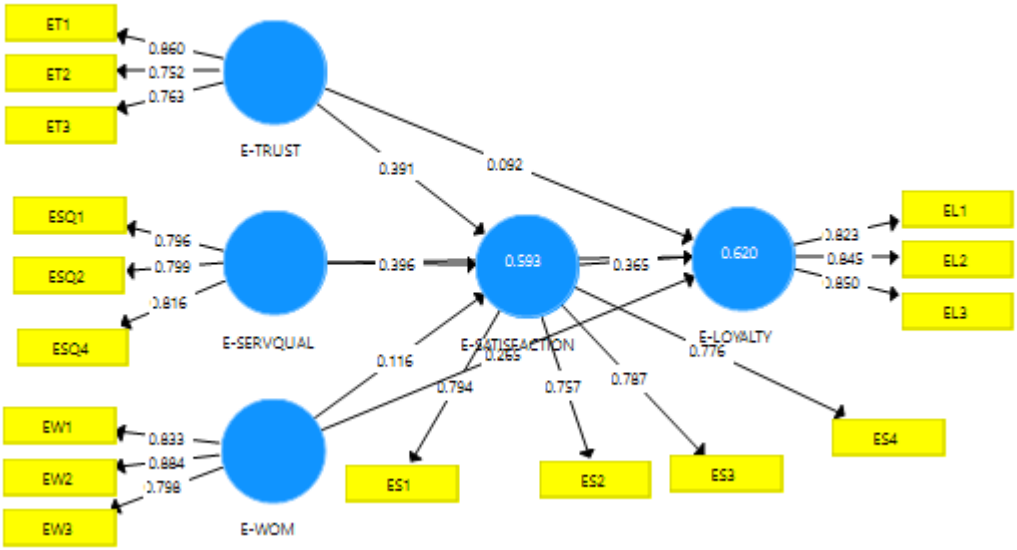

Figure 2. Inner Model (Processed data, 2024)

This study evaluated data using three criteria: convergent validity, discriminant validity, and composite reliability. Convergent validity is confirmed if the Average Variance Extracted (AVE) is greater than 0.50 or if all outer loadings are above 0.70. Discriminant validity is demonstrated when cross-loadings are higher than 0.70. We assessed reliability with composite reliability and Cronbach's alpha, where both metrics above 0.70 indicate reliability (Hair et al., 2014). The results of the hypothesis testing are summarized in the table:

Table 7. Hypothesis Testing Results

Hypothesis	Relationship	T Statistics	P Values	Conclusion
H1	E-trust → E-loyalty	1.056	0.291	
H2	E-servqual → E-loyalty	2.227	0.026	Accepted
H3	E-WOM → E-loyalty	3.826	0.000	Accepted
H4	E-trust → E-loyalty (via E-satisfaction)	4.470	0.000	Accepted
H5	E-servqual → E-loyalty (via E-satisfaction)	4.160	0.000	Accepted
H6	E-WOM → E-loyalty (via E-satisfaction)	3.934	0.000	Accepted
H7	E-satisfaction → E-loyalty	3.783	0.000	Accepted

Source: Processed data (2024)

This study looks at how e-trust, e-service quality, and e-WOM affect e-loyalty among Islamic mobile banking users. It considers both direct effects and the indirect influence of e-satisfaction. The findings show that e-trust does not significantly affect e-loyalty directly. It has a t-statistic of 0.720 and a p-value of 0.236. This suggests that while users generally trust Islamic mobile banking, trust alone does not directly boost loyalty. Instead, satisfaction plays a mediating role.

On the other hand, e-service quality and e-WOM have significant direct effects on e-loyalty. They have t-statistics of 2.359 and 2.729 with p-values of 0.009 and 0.003, respectively. This underscores the importance of high-quality digital services and positive user communication in building loyalty. Features like an easy-to-use interface, quick support, and smooth transactions

improve the user experience. Also, reviews and recommendations from other users further shape positive perceptions of the service.

4. Conclusions

The findings suggest that e-trust does not directly impact e-loyalty. Instead, it influences e-loyalty indirectly through factors like e-satisfaction. This means that simply trusting Islamic mobile banking does not guarantee loyalty unless users have positive experiences. Trust is important, but it must be backed up by satisfaction to create lasting loyalty. Additionally, the quality of e-services and electronic word-of-mouth (e-WOM) significantly influences e-loyalty. This emphasizes how high-quality services and positive shared experiences help build customer loyalty in Islamic mobile banking. Moreover, e-trust, e-service quality, and e-WOM indirectly affect e-loyalty by increasing e-satisfaction, which acts as a key link between user experience and loyalty. E-satisfaction directly and positively impacts e-loyalty, indicating that greater user satisfaction with Islamic mobile banking leads to more loyalty and a higher likelihood of recommending these services to others. Satisfaction is therefore essential for cultivating user loyalty in digital banking.

Overall, the results show a clear connection between the data and the ideas related to trust, satisfaction, service quality, and loyalty. Practically, these findings highlight the need for Islamic banking institutions to improve their digital services, transaction security, and user engagement to boost satisfaction and loyalty. Building digital trust should go hand in hand with reliable service delivery and enjoyable user experiences, creating a sense of security and emotional attachment to Islamic mobile banking.The study points out the societal importance of Islamic banking in fostering ethical, inclusive, and fair financial practices. High satisfaction and loyalty toward digital Islamic banking support Islamic financial institutions, increase financial literacy, and build public trust in a value-based financial system based on Islamic principles.

References

Anderson, R. E., & Srinivasan, S. S. (2003). E-satisfaction and e-loyalty: A contingency framework. *Psychology & Marketing*, *20*(2), 123–138. https://doi.org/10.1002/mar.10063

Antonov, M. P. I., Hassan, F. Z., & Nurisnaini, N. (2022). Pengaruh Mobile Banking Terhadap Kepuasan Nasabah. *Jurnal Informatika Kesatuan*, *2*(2), 189–198. https://doi.org/10.37641/jikes.v2i2.1458

Asnaniyah, S. (2022). Pengaruh E-Service Quality, E-Trust Dan E-Satisfaction Terhadap E-Loyalty Konsumen Muslim. *Journal of Comprehensive Islamic Studies*, *1*(2), 275–302. https://doi.org/10.56436/jocis.v1i2.142

Berliana, C., & Sanaji. (2022). Effect Of E-Service Quality, E-Trust, And Commitment On E-Loyalty With E-Satisfaction As A Mediation Variable Pengaruh E-Service Quality, E-Trust, Dan Commitment Terhadap E-Loyalty Dengan E-Satisfaction Sebagai Variabel Mediasi. *Management Studies and Entrepreneurship Journal*, *3*(4), 2397–2413. http://journal.yrpipku.com/index.php/msej

Budiman, A., Yulianto, E., & Saifi, M. (2020). Pengaruh E-Service Quality Terhadap E-Satisfaction Dan E- Loyalty Nasabah Pengguna Mandiri Online. *Profit*, *14*(01), 1–11. https://doi.org/10.21776/ub.profit.2020.014.01.1

Gounaris, S., Dimitriadis, S., & Stathakopoulos, V. (2010). An examination of the effects of service quality and satisfaction on customers' behavioral intentions in e-shopping. *Journal of Services Marketing*, *24*(2), 142–156. https://doi.org/10.1108/08876041011031118

Hair, J. F., Sarstedt, M., Hopkins, L., & Kuppelwieser, V. G. (2014). Partial least squares structural equation modeling (PLS-SEM): An emerging tool in business research. In *European Business*

Review (Vol. 26, Issue 2, pp. 106–121). Emerald Group Publishing Ltd. https://doi.org/10.1108/EBR-10-2013-0128

Hammoud, J., Bizri, R. M., & El Baba, I. (2018). The Impact of E-Banking Service Quality on Customer Satisfaction: Evidence From the Lebanese Banking Sector. *Sage Open*, *8*(3). https://doi.org/10.1177/2158244018790633

Hennig-Thurau, T., Gwinner, K. P., Walsh, G., & Gremler, D. D. (2004). Electronic word-of-mouth via consumer-opinion platforms: What motivates consumers to articulate themselves on the Internet? *Journal of Interactive Marketing*, *18*(1), 38–52. https://doi.org/10.1002/dir.10073

Hur, Y., Ko, Y. J., & Valacich, J. (2011). A Structural Model of the Relationships Between Sport Website Quality, E-Satisfaction, and E-Loyalty. *Journal of Sport Management*, *25*(5), 458–473. https://doi.org/10.1123/jsm.25.5.458

Islamiah, A. N., & Umagap, D. F. (2022). Risiko Operasional Bank Dalam Pertumbuhan Pangsa Pasar Bank Syariah Indonesia (BSI) Di Era Pandemi Covid-19. *Jurnal Masharif Al-Syariah: Jurnal Ekonomi Dan Perbankan Syariah*, *1*(7), 297–311.

Kim, J., Jin, B., & Swinney, J. L. (2009). The role of etail quality, e-satisfaction and e-trust in online loyalty development process. *Journal of Retailing and Consumer Services*, *16*(4), 239–247. https://doi.org/10.1016/j.jretconser.2008.11.019

Kotler, P., & Armstrong, G. (2008). *Principles of Marketing*. Pearson.

Nurdin, A. R. (2018). Kajian Peraturan Perlindungan Konsumen di Sektor Perbankan. *Jurnal Hukum & Pembangunan*, *48*(2), 299. https://doi.org/10.21143/jhp.vol48.no2.1665

Parasuraman, A., Zeithaml, V. A., & Malhotra, A. (2005). E-S-QUAL: A Multiple-Item Scale for Assessing Electronic Service Quality. *Journal of Service Research*, *7*(3), 213–233. https://doi.org/10.1177/1094670504271156

Rahayu, S., & Wati, L. N. (2018). *Pengaruh Kualitas Pelayanan Terhadap Kepuasan Pelanggan Dan Dampaknya Terhadap Loyalitas Pelanggan*. *8*(2). http://ejournal.stiemj.ac.id/index.php/ekobis

Santika, I. W., Pramudana, K. A., & Astitiani, N. L. (2020). The Role of E-Satisfaction in Mediating the Effect of E-Service Quality and E-WOM on E-loyalty on Online Marketplace Customers in Denpasar, Bali, Indonesia. *Management and Economics Research Journal*, *6*, 1. https://doi.org/10.18639/MERJ.2020.961742

Saragih, M. G., & Astuti, D. (2021). Analisis E-Service Quality Terhadap Loyalitas Nasabah dengan Kepuasan Sebagai Variabel Intervening. *Ekonomi, Keuangan, Investasi Dan Syariah (EKUITAS)*, *3*(2), 219–225. https://doi.org/10.47065/ekuitas.v3i1.1123

Sasono, I., Jubaedi, A. D., Novitasari, D., Wiyono, N., Riyanto, R., Oktabrianto, O., Jainuri, J., & Waruwu, H. (2021). The Impact of E-Service Quality and Satisfaction on Customer Loyalty: Empirical Evidence from Internet Banking Users in Indonesia. *Journal of Asian Finance, Economics and Business*, *8*(4), 465–473. https://doi.org/10.13106/jafeb.2021.vol8.no4.0465

Setiawan, J. A., & Mugiyati, M. (2023). Peluang dan Tantangan Bank Syariah di Indonesia Dalam Mempertahankan Eksistensi di Era Digital. *Al-Kharaj : Jurnal Ekonomi, Keuangan & Bisnis Syariah*, *6*(1), 834–845. https://doi.org/10.47467/alkharaj.v6i1.2396

Sulistianingtyas, S. H. N., & Sarassina, R. R. F. (2021). *Pengaruh Gaya Hidup Terhadap Keputusan Nasabah Bank Rakyat Indonesia Menggunakan Layanan Aplikasi BRImo (M-BANKING) Saat Pandemi COVID-19*. Universitas Gajah Mada.

Sulistio, W. D., & Bastaman, A. (2023). Enrichment: Journal of Management The effects of e-trust, e-service quality and e-wom to e-loyalty with e-satisfaction as an intervening variables of jenius app users in Jakarta. *Enrichment: Journal of Management*, *12*(6).

Syahyuti, & Taryoto, A. H. (2016). Pengaruh Perkembangan Teknologi terhadap Perubahan Interaksi Sosial Masyarakat Nelayan. *Forum Penelitian Agro Ekonomi*, *14*(2), 13. https://doi.org/10.21082/fae.v14n2.1996.13-26

Widowati, H. Y. (2016). Analisis Faktor Pembentuk E-Loyalty. *AJIE*, *1*(2), 115–130. https://doi.org/10.20885/ajie.vol1.iss2.art3

Widyatami, A. I., Natungga, G. S., Damayanti, R., Dewi, S. E., & Siagian, T. H. (2021). Determinan Unmet Need Pada Wanita Usia Subur Menikah Di Kawasan Indonesia Timur. *Jurnal Keluarga Berencana*, *6*(1), 31–41. https://doi.org/10.37306/kkb.v6i1.72