

E-SERVICE QUALITY AND PROMOTION ON CUSTOMER LOYALTY: THE IMPORTANCE OF CUSTOMER SATISFACTION

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ABSTRACT

Satisfaction and loyalty are two important things that must be maintained in a business. Various factors, including service quality and promotion, can also influence these. Bank services have entered a new digital phase. Bank services have implemented e-services as part of non-personal services that can be done anywhere and anytime, especially in an effort to deal with customer financial problems. This study intends to ascertain the impact of customer satisfaction, e-service quality, and promotion on customer loyalty as well as the impact of e-service and promotion on customer satisfaction. 173 respondents made up the study's sample, which was selected using a purposive sampling technique and non-probability sampling. Smart PLS is then used to process the data that was obtained. The outcomes demonstrated a negative correlation between customer satisfaction and e-service quality and promotion. The amount of customer loyalty has also been proven to be negatively impacted by the quality and promotion of e-services. The degree of customer pleasure, which has been shown to have a favorable impact on customer loyalty, also signals varied outcomes.

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1. Introduction

According to a statement by Bank Indonesia, electronic money has replaced cards as the most used electronic payment mode in Indonesia at this time. When the value of money is kept in specific electronic media, electronic money is employed as a form of payment (Khalaf, 2018). Using electronic money as a cutting-edge and valuable form of payment is anticipated to provide fast micropayments for large-scale economic activities, facilitating transactions in various locations. It is also expected that the growth of electronic money will be used as a substitute for non-cash payment methods (Ishola, 2013) to reach those who still need access to the banking system.

Loyalty is a customer's choice to voluntarily renew their subscription with a particular business for an extended period. Customers must be loyal to companies they trust with a sustainability focus (Martínez & Rodríguez del Bosque, 2013). According to Fatona (2010), consumers who are loyal to a brand have attitudes and behaviours that can repeat the same product purchases, suggest them to others, commit to sticking with the brand, and make more purchases. Loyalty plays a vital role in businesses, including banking businesses, and developing loyal customer is the foundation of any successful company (Kukuh, 2015). Customer loyalty is essential to grow in a competitive market (Lin & Wang, 2006). According to Fadzil & Ismail (2015), customer loyalty and satisfaction are highly correlated. According to Chiguvi & Guruwo (2017), customer satisfaction positively impacts loyalty. Customer satisfaction can cause feelings of loyalty from customers (Zhong & Moon, 2020). Customer satisfaction can be achieved if the product meets or exceeds customer expectations (Naumann & Jackson, 1999). The service received with the consumer's expectations will be compared to determine satisfaction (Negi, 2009). Every business aims to make its consumers feel satisfied. The level of customer satisfaction drives the formation of consumer loyalty.

Santos (2003) asserts that e-services have a reciprocal flow of information, which can provide a great experience to customers. Rust et al. (1995) and Zeithaml (2000) argue that e-services can bring strategic benefits, such as increasing customer loyalty. As a result, e-service will increase consumer happiness and loyalty. E-services quality can increase competition for company needs (Oliveira et al., 2002). Mohammed & Ward (2006) use banks as an example to demonstrate the benefits of e-service quality on customer satisfaction. According to Zeithaml (2002), companies need to pay attention to how the use of e-services affects customer relationship development.

According to Khan et al. (2013), promotion has a beneficial impact on customer satisfaction. In order for consumers to accept, buy, and remain loyal to a product, promotion becomes a means of disseminating information, influencing, persuading, and or reminding consumers about the company and its products (Tjiptono & Chandra, 2016). According to Tjahjaningsih (2013), there is a positive relationship between the level of promotion and customer loyalty, with a higher level of promotion associated with a higher level of customer loyalty. According to Pi & Huang (2011), promotion has a beneficial impact on customer loyalty. Increasing consumer satisfaction is a way to increase customer loyalty (Daikh, 2015). If the product is in accordance with the wishes and expectations of consumers, it eventually makes these consumers loyal.

BRImo is an electronic payment system Bank Rakyat Indonesia (BRI) launched. All BRI customers can use BRImo to carry out various financial transactions by utilizing applications that can be accessed anytime and anywhere. Customers can effortlessly transact non-cash with the help of this newest payment technology. Based on data published by Bank Rakyat Indonesia, in 2023, the number of users of BRImo has increased from 26 million users, while in 2022, there are 24 million BRImo users. Then, in 2023, there was also an increase in the number of financial transactions by 322 trillion, an increase from 2022 with the number of transactions of 225 million financial transactions. BRImo services banks provide are expected

to offer many benefits and create satisfaction for all parties. Of course, this will encourage various parties to use BRImo as a form of service from BRI.

2. Literature Review and Hypothesis Development

2.1. Literature Review

2.1.1. E-Service Quality

The foundation of service quality is service and quality. Kotler & Keller (2016) define a service as any action or activity that a party can execute for another and that is essentially intangible, does not result in ownership of anything, and can be provided with or without a physical commodity. E-service quality, according to Zeithaml et al. (2018), is measured by how well a website facilitates effective and efficient shopping, purchase, and delivery. According to Chase et al. (2013), the effectiveness and efficiency with which a website may ease shopping, buying, and distributing operations extends to the quality of electronic digital services offered to Internet network users. The efficiency, fulfilment, system availability, and privacy components of internet-based service quality are combined to form e-service quality. Customers will choose to transact through the availability of adequate internet systems and network facilities and guarantees for the confidentiality of customer data, where they will feel more efficient in terms of time and cost, as well as the availability of information and smooth transactions.

2.1.2. Promotion

Promotion is an activity that communicates the benefits of a product and encourages potential customers to buy it (Hadi, 2021). To motivate and persuade consumers to purchase a good or service, promotion involves telling them about its benefits (Wibowo et al., 2021). Promotion results from consumer decisions being informed, recommended, and reintroduced. In addition to other factors like products, prices, and distribution methods, the company's promotional activities are crucial (Kotler & Keller, 2016). If a product is not delivered to the customer, it is useless. The promotion was developed as a marketing variable to introduce the company's products to consumers in the target market (R. Adam & Gunarto, 2021). As a result, advertising serves as both a means to present products to consumers so they are aware of the firm's offerings and an early form of communication between the company and its customers.

2.1.3. Customer Satisfaction

Customer satisfaction, as defined by Kotler & Keller (2016), is the degree of feeling at which a person claims that the performance of the good or service they received is as expected. According to Tjiptono & Chandra (2016), customer satisfaction is the buyer's perception of the parity or disparity between the benefits received compared to the costs incurred. Customer satisfaction is defined by Tjiptono & Chandra (2016) as an overall attitude toward an item or service after its acquisition and use. Customer satisfaction is a post-purchase evaluation that results from a particular choice.

2.1.4. Customer Loyalty

According to Griffin (2016), loyal customers are those who exhibit traits like making repeated purchases or using products from the same business entity, purchasing or using product lines and services offered by the same business entity, sharing their satisfaction with the business entity with others, and displaying resistance

to offers from competing business entities. Furthermore, according to Hasan (2014), customer loyalty is behaviour that is related to a product, such as the likelihood that the brand contract will be renewed in the future, the possibility that the customer will stop supporting the brand, and the degree to which the customer wants to boost the positive perception of a product. Customer responses to unsatisfactory products include exit (the customer declares he has stopped purchasing the brand or product) and voice (the customer directly criticizes the company). Griffin (2016) defines customer loyalty as consumers who make purchases, particularly those who do so frequently and repeatedly. Customers often and consistently visit the exact location to fulfil their desires by obtaining and paying for a good or service.

2.2. Hypothesis Development

2.2.1. The Positive Effect of E-Service Quality on Customer Loyalty

An outcome of a particular service encounter is service satisfaction. Customer happiness and perceived value both have a direct impact on loyalty. Wang (2003) asserts that satisfied customers are more likely to return, make positive recommendations, and let others know about the products or services they use. Since satisfied customers are more likely to use services more frequently and recommend them to others, customer retention is very profitable and effective in assisting businesses in gaining new clients (Biscaia et al., 2017). Giovanis & Athanasopoulou (2014) and Venkatakrisnan et al. (2023) prove the positive influence of e-services quality on customer loyalty.

H₁: E-Service Quality Has a Positive Effect on Customer Loyalty

2.2.2. The Positive Effect of E-Service Quality on Customer Satisfaction

According to Taylor & Baker (1994), the association between service standards and levels of satisfaction has developed naturally. It is evident across several industries that service quality procedures are crucial for boosting customer loyalty (Walker et al., 2006). The quality of customer satisfaction will ultimately improve as a result of better service quality, according to one model of service quality (Parasuraman et al., 1985). This model predicts that increasing service quality will eliminate disparities in team member involvement or, in other words, be able to improve performance. Asadpoor (2017) and San et al. (2020) prove the positive influence of e-services quality on customer satisfaction.

H₂: E-Service Quality Has a Positive Effect on Customer Satisfaction

2.2.3. The Positive Effect of Customer Satisfaction on Customer Loyalty

Businesses can benefit from loyal customers in a variety of ways. Customers with a history of being devoted to a provider will think carefully before switching to another (Mascarenhas et al., 2006). Service standards will also impact how satisfied customers are and push businesses to gain a competitive edge (Boulding et al., 1993). According to Mel et al. (1999), service quality and customer satisfaction have a positive relationship that ultimately influences the degree of customer loyalty. Research from El-Adly (2019) and Dam & Dam (2021) proves a positive influence on the level of customer satisfaction and the level of customer loyalty.

H₃: Customer Satisfaction Has a Positive Effect on Customer Loyalty

2.2.4. The Positive Effect of Promotion on Customer Loyalty

There is a connection between promotion and customer loyalty, therefore. According to Tjahjaningsih (2013), image, promotion, and customer satisfaction all

have a positive impact on a customer's loyalty. According to Juniantara & Sukawati (2018), customer satisfaction and loyalty are correlated with how well consumers perceive prices, promotions, and the quality of the services offered. One of the determining factors for a marketing program's ability to inform consumers about the existence of a product is promotion (Herlambang, 2014). Promotion is a communication that educates and persuades potential customers about goods and services, according to Swastha & Handoko (2015). Promotion is a strategy used to let potential customers, or the target market, know about a good or service that is being offered. The compatibility of customer promotions with the services received is one of many elements that affects a customer's loyalty. The suitability of the interest rate being offered, the availability of the auction items, and the appropriateness of the promotional price. The findings of this study show a significant relationship between the promotion variables and loyalty, which is consistent with earlier studies by Juniantara & Sukawati (2018) and Rosalina et al. (2019).

H₄: Promotion Has a Positive Effect on Customer Loyalty

2.2.5. The Positive Effect of Promotion on Customer Satisfaction

Promotion is one of the most crucial elements of the marketing mix that businesses use to advertise their goods or services. Promotion, according to (Adam, 2015), is an action that communicates a product's benefits and encourages target customers to buy the product. Publicity, personal selling, sales promotion, and advertising are the four fundamental types of promotions. The general audience will learn more about the goods and services being offered thanks to this promotional effort. Customers must know specific details about the offered goods and services through marketing. Customers will be satisfied with these items and services if they know entirely about them because the buyers would feel satisfied if they are fully informed about the product. According to Sudari et al. (2019) and Ilyas & Mustafa (2022), promotion can raise consumer satisfaction.

H₅: Promotions Have a Positive Effect on Customer Satisfaction

2.3. Research Framework

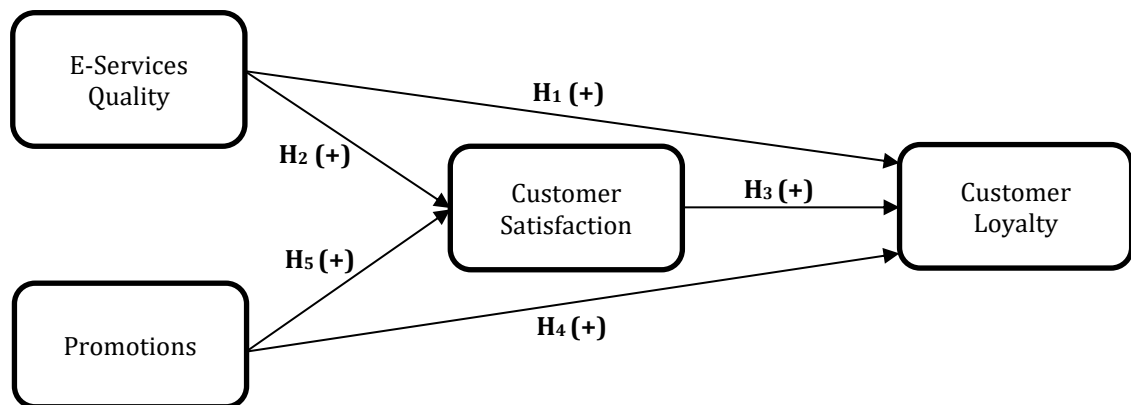


Figure 1. Research Framework

Figure 2 above shows a research framework that aims to determine the level of customer loyalty measured by customer satisfaction. The story of customer satisfaction is also calculated based on the use of e-services quality and promotions.

3. Research Methods

3.1. Population and Sample

Students in Indonesia make up the study's population. Purposive sampling was used in this study's sampling process with the criteria of Indonesian students who had transacted using Bank Rakyat Indonesia (BRI) e-services. According to the criteria used, 173 respondents provided the data for this study.

3.2. Data Collection Method

In order to collect data for this study, a questionnaire was given to Indonesian students who had used BRI Bank services. Each research variable is represented by a question on the survey. The promotion (PM) variable has ten questions, the customer satisfaction (CS) variable has ten questions, and the customer loyalty (CL) variable has ten questions. The e-service quality (ES) variable has seven developed statements. A Likert scale with five possible responses is used to score each question related to the variable.

3.3. Data Analysis Method

The goal of validity testing is to evaluate a questionnaire item so that it may be deemed valid. A measuring item has convergent validity, which denotes statistical significance when the loading factor value is at least 0.5 (Hair et al., 2020). The reliability test assesses data consistency as well. When measuring the same object repeatedly, a reliable instrument consistently yields the same results. The reliability test compares the cronbach's alpha value to a minimum value of 0.6; if the cronbach's alpha value is greater than 0.6, the instrument is considered reliable (Ghozali & Latan, 2015). Hypothesis testing is done by looking at each hypothesis' p value. In hypothesis testing, the hypothesis is said to be accepted if the p value is less than 0.05 and to be rejected if the p value is greater than 0.05 (Ghozali & Latan, 2015).

4. Results and Discussion

4.1. Validity Test

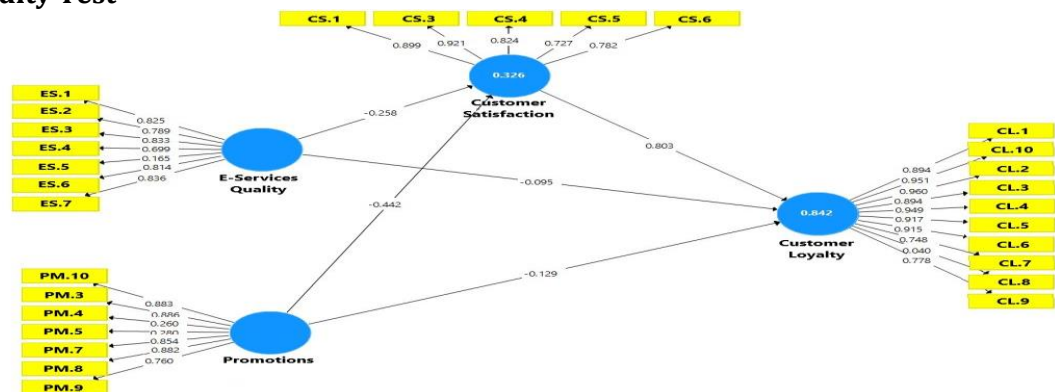


Figure 2. Measurement Model

Table 1. Validity Test Result

Item	E-Service Quality (ES)	Promotion (PM)	Customer Satisfaction (CS)	Customer Loyalty (CL)
PM3		0.886		
PM4		0.760		
PM5		0.798		
PM7		0.854		
PM8		0.882		
PM9		0.760		

Item	E-Service Quality (ES)	Promotion (PM)	Customer Satisfaction (CS)	Customer Loyalty (CL)
PM10		0.883		
CS1			0.899	
CS3			0.921	
CS4			0.824	
CS5			0.727	
CS6			0.782	
CL1				0.894
CL2				0.960
CL3				0.894
CL4				0.949
CL5				0.917
CL6				0.915
CL7				0.748
CL8				0.740
CL9				0.778
CL10				0.951
ES1	0.825			
ES2	0.789			
ES3	0.833			
ES4	0.706			
ES5	0.765			
ES6	0.814			
ES7	0.836			

Source: Primary Data Processed (2023)

The findings of validity tests conducted on a number of study research variables are displayed in Figure 2 and Table 1. Some of the multiple indicators for each variable are eliminated because their loading factor value is less than 0.5. When a variable's loading factor value is greater than 0.5, its indicator is considered to be valid.

4.2. Reliability Test

Table 2. Reliability Test Result

Variable	Cronbach's Alpha	Composite Reliability
E-Service Quality	0.831	0.878
Promotion	0.870	0.887
Customer Satisfaction	0.942	0.958
Customer Loyalty	0.890	0.919

Source: Primary Data Processed (2023)

The reliability test outcomes on each variable used in this study are displayed in Table 2 for your convenience. According to the findings, all of the variables including those measuring the caliber of e-service, promotion, customer satisfaction, and customer loyalty had cronbach's alpha values greater than 0.6, making them all reliable.

4.3. Hypothesis Test

Table 3. Hypothesis Test Result

	Original Sample	Sample Mean	Standard Deviation	T Statistic	P Value
E-Service Quality → Customer Loyalty	-0.095	-0.099	0.030	3.171	0.002
E-Service Quality →	-0.258	-0.265	0.060	4.275	0.000

	Original Sample	Sample Mean	Standard Deviation	T Statistic	P Value
Customer Satisfaction → Customer Loyalty	0.803	0.802	0.033	24.705	0.000
Promotion → Customer Loyalty	-0.129	-0.129	0.041	3.111	0.002
Promotion → Customer Satisfaction	-0.442	-0.443	0.065	6.838	0.000

Source: Primary Data Processed (2023)

The findings of this study's hypothesis testing are displayed in Table 3. The analysis's findings revealed that only one of the study's three hypotheses, which demonstrated that customer satisfaction had a favorable impact on customer loyalty was accepted. The other four concepts in this study were disregarded at the same time because it was established that they had a detrimental effect.

4.4. Discussion

4.4.1. The Effect of E-Service Quality on Customer Loyalty

The website's capacity to offer services through an internet network must satisfy customers fully. Users are not satisfied with the quality of the given e-services, which also affects e-loyalty. Users are not completely satisfied with the level of loyalty in e-service quality capabilities. This may arise due to inaccurate information, a website's inability to handle problems, and a lack of responsive customer support, which reduces customer loyalty. This study's results align with research from Avania & Widodo (2022) and Gusfei & Pradana (2022), proving that e-services quality has no effect on customer loyalty.

4.4.2. The Effect of E-Services Quality on Customer Satisfaction

Consumers receive services from businesses through electronic media or e-service quality. Electronic service customers feel more productive regarding cost and time spent on tasks. Customers have the choice to transact with ease and access to information thanks to the availability of suitable system infrastructure, internet networks, and guaranteed data confidentiality. Customer happiness is based on perfect service quality. Generally speaking, we discover a strong correlation between loyalty, satisfaction, and service excellence. Customers will be satisfied due to the company's excellent e-services because customer satisfaction levels are influenced by the company's service quality (Komara & Ariningrum, 2013). This study's results align with research from Candra & Juliani (2018) and Sukendia & Harianto (2021), proving that e-services quality has no effect on customer satisfaction.

4.4.3. The Effect of Customer Satisfaction on Customer Loyalty

Customer satisfaction is one of the most important factors in any effort to determine the resilience of current customers or attract new ones. The connection between desires, expectations, and met needs can be shown by looking at how satisfied someone is with something they perceive to be in line with their expectations. Increased customer satisfaction has a positive impact on businesses' relationships with their clients, serves as a benchmark for some customers when making future purchases, fosters client loyalty, and results in positive word-of-mouth recommendations for the business (Sumarwan, 2003). A different perspective on customer satisfaction is provided by Kotler & Keller (2016), who claim that it is the emotion customers

experience either disappointment or happiness after receiving the expected service or product and results in performance or outcomes that meet expectations. Lupiyoadi & Hamdani (2006) identified four key factors for maintaining and enhancing customer satisfaction: product or service quality, cost of the good or service, ease of process use, and consumer support. Customer satisfaction favors customer loyalty, according to studies by Wungow (2013) and Chou et al. (2014).

4.4.4. The Effect of Promotion on Customer Loyalty

The trust of consumers and their preferences for brands may be negatively impacted by promotional sales activities. This can happen as a result of brand-switching behavior, which promotion can obscure (Manaled et al., 2007). Gedenk & Neslin (1999) continue by stating that sales promotions can significantly lower brand loyalty. According to the discussion, sales promotions have a dual impact on consumer behavior depending on the level of consumer commitment. Loyal customers ought to be more receptive to sales promotion efforts. Sales promotion efforts, however, have a significant impact on less loyal customers (Palazón-Vidal & Delgado-Ballester, 2005). The results of this study are consistent with those of Effendy et al. (2021) and Pratama et al. (2022), showing that promotions had no impact on customer loyalty.

4.4.5. The Effect of Promotion on Customer Satisfaction

Businesses use advertising as a means of customer communication. A customer's attention and a message can be conveyed through promotions. Success in domestic and international markets depends on promotion (Oyekunle & Tihamiyu, 2010). Customers can access information about product attributes through promotions since businesses understand that doing so will highlight their ability to compete with their items (Chen & Leu, 2011). Promotions alter a customer's perception of a specific product and persuade them to purchase the promoted item. Attractive promos will persuade consumers to spread the word about a specific business since promotions have a favourable psychological effect on consumers, encouraging them to make a purchase. Promotional tools or strategies will establish strong communication between vendors and purchasers. Media can be used strategically to influence customers to buy a product (Dewhirst & Davis, 2005). Hollensen (2011) asserts that businesses can promote their products through advertising. The findings of this study support those of Ramanathan et al. (2017) and Campo & Yagüe (2008) in showing that promotions have no impact on customer satisfaction.

5. Conclusion

The quality and promotion of e-services have a negative impact on customer satisfaction, according to the findings and data above. Then it is established that e-service quality and promotion have a negative impact on customer loyalty. Customer satisfaction, which has been shown to positively impact customer loyalty, yields a variety of results. Some things must be profound based on the aforementioned findings. First off, in order to predict customer satisfaction and loyalty, this study only considers the variables of e-service quality and promotions. Future studies are anticipated to look at additional factors influencing consumer satisfaction and loyalty, such as brand image and customer experience (Chao et al., 2015) (Hasfar et al., 2020). Second, future research may focus on different topics like credit card companies, fast food, and fashion (Wantara & Tambrin, 2019).

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