



The effect of service quality, brand image, and ease of use on bca mobile banking customer loyalty with customer satisfaction as a mediating variable

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ABSTRACT

The purpose of this study is to examine the effect of service quality, brand image, and ease of use on customer loyalty, with customer satisfaction as the variable mediating this relationship. Quantitative methods were used for this study. The population of this study comprised all users of BCA Mobile Banking. In this study, the sample consisted of 200 respondents who were at least 17 years old, active users of BCA Mobile Banking, and either male or female. This data was analyzed using SmartPLS 3.0 software and was based on structural equation modeling with partial least squares (SEM-PLS). The results of this study indicate that Service Quality does not affect Customer Loyalty. Meanwhile, the variables of Brand Image and Ease of Use affect Customer Loyalty, mediated by the variable of Customer Satisfaction. This occurs because customers consider Service Quality to be standard in Mobile Banking services. Therefore, the variables of Brand Image and Ease of Use play an important role in efforts to increase Customer Loyalty. The results of this study will also be used to identify variables that increase customer loyalty.

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1. INTRODUCTION

The increasingly complex and sophisticated advances in information technology are characteristic of the digital age (Euglezyano & Murtiasih, 2025). Indonesia has grown rapidly in terms of economy and technology. Currently, information technology has become essential in daily activities such as banking (Dwisetyawati et al., 2025). The use of electronic banking technology, which simplifies transaction processes for customers, has contributed to the expansion of the banking sector and the modern information technology era (Mulya Setiabudi et al., 2023). Customers can now use mobile banking services, among other banking activities, with services that facilitate their transactions (Atmini et al., 2022). Mobile banking is listed on Bank Central Asia's official website. Based on its tagline, Bank BCA is always ready to serve its customers and build close relationships with them. However, most businesses do not realize that there are several steps involved in building customer loyalty, from identifying new customers to promoting

customers who can benefit the business (Sarimuda, 2022). The benefits of BCA Mobile banking are outlined on Bank Central Asia's official website. Bank Central Asia's (BCA) official website lists the advantages of BCA's mobile banking services. These advantages include transferring money and saving payment lists for future use, accessing comprehensive and up-to-date transaction services without having to visit a branch office, and conducting banking transactions directly from a smartphone using the M-BCA menu without having to change SIM cards (Dewi Milasari et al., 2023). Based on the Top Brand Award, BCA won the title of most popular mobile banking app among other mobile banking apps at the beginning of 2025 (Top Brand Award, 2025). Furthermore, according to Brand Finance, BCA has successfully maintained its position as the strongest bank in the world for the past two years till 2025 (BCA, 2025). In the banking industry, where customer demands for quality service and technological innovation are very high, maintaining customer loyalty is very important (Merdekawati, 2023). Customers' complaints about services can lead to a loss of satisfaction and loyalty, which can have an impact on their relationship with BCA Mobile Banking. Several factors, such as service quality, marketing image, and user-friendliness, must be taken into consideration in order to achieve interactions that build a positive customer relationship (Parera et al., 2021).

Customer loyalty and satisfaction are key factors in increasing revenue in today's highly competitive business environment, which is characterized by a wide variety of unique products and services. Therefore, companies must always maintain positive relationships with their customers (Chandra et al., 2020). Companies that implement customer-oriented initiatives strive to win loyal customers (Fatihudin & Firmansyah, 2019). Positive behavior from potential customers to buy or use certain goods or services, repurchase those goods or services, and give positive reviews about those goods or services is known as loyalty (Sari et al., 2021). The degree of customer loyalty to a particular brand, product, or service that arises from their choice to continue purchasing products or using services from that business is known as customer loyalty (Andika & Purnamasari, 2024). Companies are driven by loyalty to emphasize the value of their goods and services and demonstrate that they prioritize building good relationships with their customers (Srisusilawati et al., (2023). A company's ability to retain customers is very important. Retaining customers means increasing revenue and ensuring that the business continues to operate. This is a compelling reason to continue providing exceptional service to customers (Sarimuda, 2022).

Since satisfied customers are more likely to use the service again, customer satisfaction is a key factor in evaluating the success of the service (Tsaqib et al., 2024). Customer assessment of the quality of a bank's products and services determines their level of satisfaction. Customer satisfaction is also viewed as an attitude that arises after customers interact with a business or product, either after using the product or service or simply through the offer provided (Syafikah & Asnawi, 2024). If the goods or services offered meet customer expectations, they will be satisfied (Al Zidane et al., 2023). Products that provide added value will make customers happier and increase the likelihood that they will remain loyal for a very long time. However, in a creative and innovative market, it is very important to provide the best service to customers in order to achieve customer happiness (Nainggolan & Johan, 2025).

According to the study's findings, one factor that can influence customer loyalty is service quality (Rusydi et al., 2024). Focusing on achieving client expectations in a timely manner while maintaining integrity and meeting requirements is what constitutes service quality (Nurdiana & Komara, 2024). Improving the quality of mobile banking services is generally considered the most effective strategic tactic for maintaining customer loyalty to mobile banking platforms (Sembiring, 2025). Furthermore, variables that can influence customer loyalty are brand image, as in research by (Cantona, 2021) The better a brand's image, the higher customer loyalty to that brand. Bimantaka & Muthohar (2023) states

that a positive perception of a brand helps people feel comfortable and trust it, which ultimately results in loyal customers. Customer opinions about a product or service become more positive the better the brand image of that product or service is (Nasib et al., 2022). In addition, studies conducted by (Husain et al., 2025) shows that Ease Of Use has an impact on customer satisfaction and also research conducted by Hidayati (2024) Found that this factor indirectly increases customer loyalty. A company's ability to retain customers is very important. Retaining customers means increasing revenue and ensuring that the business continues to operate. Therefore, providing high-quality customer service is very important for attracting and retaining customers (Sarimuda, 2022).

Previous studies have yielded inconsistent results Haq et al., (2022) found that the service quality had no discernible impact on the customer relationship, however Feliciano et al., (2024) found that the quality of the service has an impact on the customer relationship, which means that the customer relationship increases with improved service quality. In the study Nainggolan & Johan, (2025) determined that the market's perception influences consumer behavior. In a study, the Elisa Emeliya Sihombing & Kartini Harahap, (2024) that customer loyalty is also impacted by ease of use.

Therefore, this study was conducted to review previous studies. This study aims to review the relationship between Service Quality, Brand Image, Ease of Use on BCA Mobile Banking Customer Loyalty with Customer Satisfaction as a mediating variable differentiated based on the combination of variables used, research objects, research population, research time, and methods used in the study.

2. RESEARCH METHOD

This study uses a quantitative approach with descriptive methods. This quantitative approach uses statistics and numerical data (Sugiyono, 2020). This approach was chosen to describe and analyze the influence of service quality, brand image, and ease of use on customer loyalty in BCA's mobile banking. The mediator variable was based on quantitatively collected data and was customer satisfaction. Although the total number of BCA Mobile Banking users is unknown, the population of this study included all BCA Mobile Banking users. This study was divided into several demographic categories, including: (1) age, including individuals over 17 and under 17; and (2) gender, including both males and females. The sample consisted of 200 respondents who met the following criteria: they were active users of BCA Mobile Banking, over 17 years of age, and both female and male. The primary data came from a survey that was distributed directly via social media platforms such as Instagram and WhatsApp. Since the level of security among the population is unknown, a purposive sampling procedure is used to determine the sample size. According to Sugiyono, (2019) the technique known as purposive sampling is used to select stitches based on specific findings previously developed by researchers. a form of non-probabilistic sampling. The sample size in this study was based on (Hair et al., 2019), This means analyzing a sample size that is five to ten times the number of indicators, typically ranging from 100 to 200 samples. For Structural Equation Modeling-Partial Least Square (SEM-PLS) analysis, which is more tolerant of small sample sizes than covariance-based SEM, this amount is thought to be sufficient (Hair et al., 2019). Secondary data were sourced from documentary materials such as prior research, books, scientific publications, and statistical information relevant to the study. In this study, several methods were used to avoid a common error caused by conventional methods (CMB): (1) questionnaire design with unexpected question outcomes and (2) ensuring the validity of responses to minimize social errors. The data in this study were analyzed using Structural Equation Modeling-Partial Least Squares

(SEM-PLS) techniques with the assistance of Smart.PLS 3.0 software. The analysis is divided into two components: the outer model and the inner model. The outer model includes tests for convergent validity and reliability, In this phase, investigate how these indicators actually broaden the intended concept by conducting convergent validation tests to determine the validity of instruments or measurement devices (Adiatma, 2021), while the inner model involves evaluating the R-Square values and testing the research hypotheses, This phase involves evaluating exogenous variables to determine the variance of endogenous variables and measuring the influence of each latent variable using Pfadkoeffizienten, which were tested using bootstrapping calculations (Hair et al., 2019).

The questionnaire items were measured using a Likert scale ranging from 1 to 5, where respondents could choose answers from “Strongly Disagree” to “Strongly Agree”. The questionnaire used to assess Service Quality consisted of 10 statements adapted from (Abidah & Rachmat, 2025) which covered five dimensions of reliability, responsiveness, assurance, empathy, and tangibles. Example of a questionnaire item: BCA mobile banking provides accurate and timely transaction information. Brand Image consists of 6 statements adapted from Keller (2020) which consists of the dimensions of strength, uniqueness, and favorability. Example of a questionnaire item: I have a positive perception of BCA mobile banking. Ease of Use consists of 6 questionnaire statements comprising the dimensions of free of mental effort, use independently, and ease to learn. Example of a questionnaire statement item: I had no difficulty when I first learned to use BCA mobile banking.

Customer Satisfaction consists of 6 questionnaire statements comprising the dimensions of customer expectations being commensurate with the quality of service provided, performance in relation to the quality of service provided, and response to the quality of service provided. Example of a questionnaire statement: The service I received was in line with my expectations.

Customer Loyalty consists of 6 statements covering the dimensions of repeat purchases, unwillingness to try other products, and recommendations to others. Example of a questionnaire statement: I would recommend BCA mobile banking to my friends and family.

3. RESULTS AND DISCUSSIONS

3.1 Outer Model

The outer model serves to evaluate the validity and reliability of the research instrument employed. The outcomes of the loading factor tests are presented in the following figure.

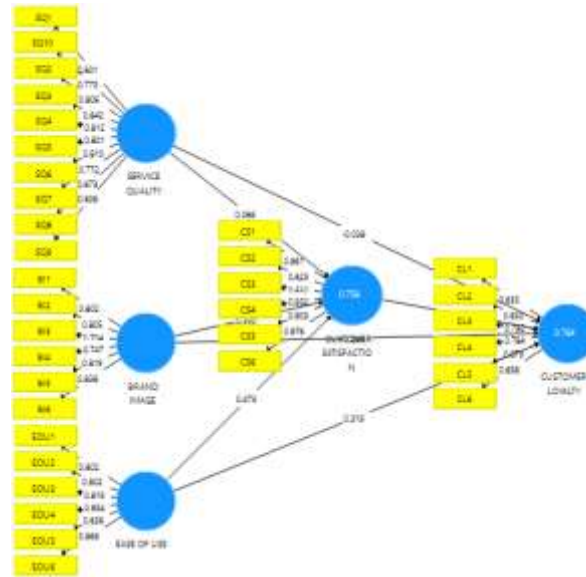


Figure 1: Outer Loadings

According to the test results based on Figure 1, every indicator has a value higher than 0.7. This shows that the indicators are able to accurately reflect the latent variables and have satisfied the convergent validity requirements. As a result, it can be claimed that the study model has good measurement quality and is able to explain variables that are actually relevant and valid.

Table 1. Outer Loadings, AVE, dan Construct Reliability

Indicator	Outer Loadings					AVE	Construct Reliability	
	BI	CL	CS	EOU	SQ		CA	CR
BI1	0,802							
BI2	0,805							
BI3	0,704					0,620	0,877	0,907
BI4	0,747							
BI5	0,819							
BI6	0,838							
CL1		0,835						
CL2		0,830						
CL3		0,782						
CL4		0,784				0,687	0,909	0,929
CL5		0,879						
CL6		0,858						
CS1			0,861					
CS2			0,825					
CS3			0,832					
CS4			0,850			0,708	0,917	0,936
CS5			0,803					
CS6			0,876					
EOU1				0,802				
EOU2				0,802				
EOU3				0,819				
EOU4				0,854		0,689	0,910	0,930
EOU5				0,836				
EOU6				0,866				
SQ1					0,801			
SQ10					0,775			
SQ2					0,806			
SQ3					0,842	0,657	0,942	0,950
SQ4					0,812			
SQ5					0,801			

SQ6	0,810
SQ7	0,772
SQ8	0,873
SQ9	0,806

Based on Table 1, all variable indicators in this study show outer loadings values of more than 0.7, namely 0.7 to 0.8, which means that these values meet the convergent validity criteria. For this reason, all variable indicator values in this study are considered valid and can proceed to the next test phase.

Furthermore, in Table 1, There is construct reliability, which can be seen from the Cronbach Alpha's (CA) value > 0.7 and also the Composite Reliability (CR) value > 0.7 , thus this study is declared reliable. Extracted (AVE) $> 0.$, which means that these values are valid and reliable in explaining the variables of Service Quality, Brand Image, Ease of Use, Customer Satisfaction, and Customer Loyalty.

3.2 Inner Model

a. R Square Test

The test results for this construct reveal that the R-Square value for the Customer Loyalty variable is 0.764. This indicates that 76.4% of the variance in Customer Loyalty can be explained by Service Quality, Brand Image, and Ease of Use, while the remaining 23.6% is influenced by factors not included in the current model.

Furthermore, the R Square value of the Customer Satisfaction variable is 0.758. This illustrates that the variables service quality, brand image, and user-friendliness have a 75.8% influence on customer satisfaction, while the remaining 24.2% is influenced by variables that are not included in the model.

b. Hypotheses Testing

Table 5. Hypotheses Testing

Hypotheses	Variable	Original Sample (O)	T Statistics ((O/STDEV)	P Values
1	BI -> CL	0,289	2,995	0,003
2	BI -> CS	0,350	4,020	0,000
3	CS -> CL	0,349	3,660	0,000
4	EOU -> CL	0,319	3,223	0,001
5	EOU -> CS	0,473	4,877	0,000
6	SQ -> CL	-0,038	0,426	0,670
7	SQ -> CS	0,086	0,946	0,345

c. Brand Image to Customer Loyalty

Hypothesis 1 is accepted because the t-statistic value (2.995) is greater than the t-table value (1.653) and the p-values are $0.003 < 0.05$. This suggests that brand image has a significant influence on customer loyalty to BCA Mobile Banking. Brand image plays a role as consumers' perception of the strength, uniqueness, and superiority of BCA Mobile Banking. When customers have a positive image of the brand, they tend to feel confident that using the service will meet their needs and expectations. This strengthens customers' commitment to continue using BCA Mobile Banking services and recommend them to others. BCA must ensure that its mobile banking services are reliable and fast, and only used occasionally. Customers will view BCA as a professional and trustworthy bank if they feel that its mobile banking options are available at all times. This is consistent with previous theories and research (Nainggolan & Johan, 2025) and (Setyorini et al., 2023) which states that Brand Image has a positive and significant effect on Customer Loyalty.

d. Brand Image to Customer Satisfaction

Hypothesis 2 shows a t-statistic value (4.020) > t-table (1.653) with p-values $0.000 < 0.05$, which means hypothesis 2 is accepted. This indicates that Brand Image has a significant effect on Customer Satisfaction. When customers perceive BCA's Brand Image as a strong, unique, and superior brand, they tend to feel more confident and satisfied with the mobile banking services provided, which can add value beyond their expectations. In addition, BCA can guarantee that its application is safe to use and is continuously updated with the latest features. To strengthen BCA's reputation as an innovative bank, this communication can be done via social media, websites, or digital campaigns. This is supported by previous research by (Asyarotul Istnaini & Fani Firmansyah, 2024) and (Ma'azzah & Prasetyo, 2023) which states that Brand Image has a significant effect on Customer Satisfaction.

e. Customer Satisfaction to Customer Loyalty

Hypothesis 3 shows a t-statistic value (3.660) > t-table (1.653) with p-values $0.000 < 0.05$, which means hypothesis 3 is accepted. This shows that customer satisfaction has a significant effect on customer loyalty to BCA Mobile Banking. Customer Satisfaction reflects the extent to which customers' experiences in using BCA Mobile Banking services meet or even exceed their expectations. Customers who are satisfied with the quality of service and user-friendliness tend to use the service continuously over a longer period of time and develop an emotional attachment that strengthens customer loyalty. This is consistent with previous research by (Velika & Adnas, 2025) and (Tsaqib et al., 2024) which states that Customer Satisfaction has a significant effect on Customer Loyalty.

f. Ease Of Use to Customer Loyalty

The t-statistic for hypothesis 4 is 3.223, which is above the value in the t-table (1.653). Since the p-values are 0.001, this indicates that hypothesis 4 is accepted. This illustrates that the factor "ease of use" has a significant influence on customer loyalty in BCA Mobile Banking. Ease of use reflects the extent to which customers feel that BCA Mobile Banking services are easy to understand, access, and use without technical difficulties or confusion. BCA can implement strategies to strengthen customer relationships by simplifying the appearance and functionality of the application and creating a more user-friendly interface, making customer functions easy to find without navigating through multiple menus. If users feel comfortable and do not experience obstacles when using the application, they are more likely to continue using the service and recommend it to others. This ease also reduces the likelihood of customers switching to competitor services that offer a better user experience. This is in line with previous research by (Elisa Emeliya Sihombing & Kartini Harahap, 2024) and (Alfath et al., 2024) which states that Ease of Use has a significant effect on Customer Loyalty.

g. Ease Of Use to Customer Satisfaction

Hypothesis 5 shows a t-statistic value (4.877) > t-table (1.653) with p-values $0.000 < 0.05$, which means hypothesis 5 is accepted. This indicates that the Ease of Use variable has a significant effect on Customer Satisfaction. Ease of use reflects the extent to which customers feel that the BCA Mobile Banking application is easy to use, intuitive, and does not require extra effort in conducting transactions or accessing various features. When customers find that the application runs smoothly and without obstacles, they tend to feel satisfied because their needs and expectations are met in an efficient and convenient manner. This is supported by previous research conducted by (Mardiansyah et al., 2025) and (Alfath et al., 2024) which states that Ease of Use has a significant effect on Customer Satisfaction.

h. Service Quality to Customer Loyalty

The t-statistic for hypothesis 6 is 0.426, which is below the value in the t-table (1.653). In addition, the p-values are greater than 0.05 at 0.670. This leads to the rejection of hypothesis 6. This means that the Service Quality variable does not have a significant effect on BCA Mobile Banking Customer Loyalty. The results of the study on the Service Quality variable differ from other variables such as Brand Image and Ease of Use, which affect Customer Loyalty. One possible reason for this result is that in the context of mobile banking, customers may be more focused on factors such as Ease of Use and Brand Image than on Service Quality variables, such as response speed or customer service friendliness. Similar research conducted by Haq et al., (2022) which states that Service Quality has no effect on Customer Loyalty.

i. Service Quality to Customer Satisfaction

The t-statistic for hypothesis 7 is 0.946, while the value in the t-table is 1.653. In addition, the p-values are 0.345 and are above 0.05. Therefore, hypothesis 7 is rejected. This suggests that the “service quality” variable does not have a significant impact on customer satisfaction. This study shows that the Service Quality variable is not a major determinant in shaping customer satisfaction and loyalty for Mobile Banking services. The characteristics of Mobile Banking services, which are highly dependent on ease of use and brand image, may cause customers to prioritize Ease of Use and Brand Image over Service Quality directly. Service quality, which has been considered important in conventional services, may be less relevant in the digital context because Mobile Banking customers assess service success based on direct user experience and brand perception. Service Quality standards such as reliability and responsiveness may already be automatically fulfilled in BCA's digital infrastructure, so that variability in Service Quality is not significant enough to affect BCA Mobile Banking Customer Satisfaction and Customer Loyalty. This is consistent with previous research conducted by Retno Widowati & Naufal Athalla (2025) which states that Service Quality does not affect Customer Satisfaction.

4. CONCLUSION

Based on the results of this study, it can be concluded that the Service Quality variable does not affect BCA Mobile Banking Customer Loyalty, hal tersebut sesuai dengan penelitian yang dilakukan oleh (Felicia et al., 2024). Meanwhile, other variables such as Brand Image and Ease of Use affect BCA Mobile Banking Customer Loyalty, hal ini sejalan dengan yang dilakukan oleh peneliti sebelumnya. This occurs because customers already consider Service Quality as a standard and expected assessment, so that other variables such as Brand Image and Ease of Use play a greater role in influencing loyalty to BCA Mobile Banking. In addition, Customer Satisfaction as a mediating variable also cannot mediate the influence of Service Quality on Customer Loyalty. In other words, Service Quality is not an effective way to increase satisfaction and loyalty in BCA Mobile Banking, while the variables of Ease of Use and Brand Image play a more important role. This study emphasizes the importance of strategies that focus more on increasing innovation in terms of ease of access, user-friendly interfaces, and the development of a positive and trustworthy brand image. Therefore, the company is advised to maintain and strengthen the Brand Image and Ease of Use of BCA Mobile Banking in order to be more effective in building Customer Loyalty for BCA Mobile Banking. Based on the experience in this study, there are several limitations that may affect the results of the study, namely the number of respondents, which was only 200 people, which is certainly insufficient to describe the actual situation. In addition, this study was only conducted on Service Quality, Brand Image, and Ease of Use, so several other factors were not included in this study. These studies should serve as a reference

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