

The Role of Satisfaction in Mediating Trust, Religiosity, and Service Quality on BSI Customer Loyalty

Umanatul Nur Fadhillah ^{*1}, Rina Rosia ², Tika Mutiani ³

^{1,2} Faculty of Islamic Economics and Business , UIN Salatiga , Indonesia

³ STAI Al-Hidayat Lasem, Indonesia Indonesia, Indonesia

Abstract. This study aims to prove the influence of *e-trust*, *e-religiosity*, and *e-service quality* on *e-loyalty*. This type of research uses quantitative research. The population used is the people of Salatiga City who use BSI *mobile banking*. Sampling uses the Cochran formula. The number of samples used in this study is 100 respondents, data collection uses a questionnaire distributed online. This study uses the variables *e-trust* (X1), *e-religiosity* (X2), *e-service quality* (X3), *e-loyalty* (Y), and *e-satisfaction* (Z). This study uses multiple linear regression assisted by SPSS. The results of the study show that (X1) has a positive but insignificant influence on (Y), (X2) has a positive but insignificant influence on (Y), (X3) has a positive and significant influence on (Y), (Z) has a positive and significant influence on (Y), (Z) is able to mediate the influence of (X1) on (Y), (Z) is unable to mediate the influence of (X2) on (Y) and (Z) is able to mediate the influence of (X3) on (Y).

Keywords : Open Employment Rate; GRDP; Investment; Zakat; Moderate.

1 Introduction

Moment This technology own very development fast and very important to help work at each the day to carry out activities that can have an impact on increasing quality consumption society, where consumer demand for better service practical, fast and efficient. This is what drives banking sharia to continue develop and follow development technology and patterns consumption public now (Arimbi, 2023) also followed by increase it Islamic internet and mobile banking users moment this is what has been reached 5.9 million users with transaction as much as 338.22 trillion at the end of 2023. In A facilities provided by banking Sharia (BSI) will cause behavior customers to BSI mobile baking, namely with

loyalty customers with various influence. And the existence of A environment in Salatiga City Muslim and have Lots very cottage Islamic boarding school as well as foundation Islamic whether matter the will encourage loyalty to BSI's sharia mobile services.

The influence of e-trust or A trust in a way electronic services provided by BSI mobile banking to its customers, according to (Khoirul, 2022) e-trust has an influence in a way positive and significant towards e-loyalty. Meanwhile That According to (Melawati et al., 2023) e-trust does not influential positive towards e-loyalty.

Religiosity is related matters with religion with, views identifier religiosity Can directed at religious intellectuals. Religion is defined as as pattern beliefs and behaviors that reflect all about the meaning (Maftachul Ningrum, 2022). According to (Maftachul Ningrum, 2022) that every time individual own level to different religions but when level understanding the more Good or increase tend to choose something product or services based on Islamic and that's what makes it comfortable and loyal to company mentioned, the result of which that influence religiosity towards e-loyalty positive and significant. While according to (Rahman et al., 2022) has different results with No existence influence between religiosity towards e-loyalty.

Service quality is good service provided by the party company to make customer or customers loyal to company (Azizah, 2022), according to (Birandana & Zulestiana, 2020) provides good and quality service can provide good influence for customers That alone, with thus customers will appear loyal to company with various good and satisfying waiter expectations, with find e-service quality results have an impact positive and significant towards e-loyalty. Meanwhile According to (Haetami & Widodo, 2021) e-service quality is not influential towards e-loyalty.

Based on description said and still found difference results study previously on the variables e-trust, religiosity, e-services quality and e-loyalty. because that, researcher want to clarify problem on with Title: "The Influence of E-Trust, Religiosity and E-Services Quality on E-Loyalty" With E-Satisfaction As an Invervening Variable (Study on BSI Mobile Banking Customers)".

* Corresponding author : uma_fadhillah@gmail.com

2 Literature review

2.1 TAM (Technology Acceptance Model)

TAM (*Technology Acceptance Model*) theory is the use of computers by society , which is influenced by perceptions usefulness , namely to what extent a person individual Certain that use something system information certain will increase efficiency and convenience perceived ease of use that is belief individual that use system information easy and not need Lots business from its users , and in theory This There are two underlying formulas: the first, usefulness responses and ease of use responses. The second is a variable that can explain aspects of user behavior. These results from *the Technology Acceptance Model* (TAM) can explain user responses in taking attitudes regarding the benefits of using information technology. (Robbins, 1964) .

2.2 E-Trust

E-trust is will companies to rely on to partners business . In do A business , a trust No so just recognized by other parties or other people. Because of trust That appear when built from early and provable to consumer so that satisfaction it can arise (Melawati et al., 2023).

Required indicators in e-trust measurement according to (Ribbink , 2004) as following :

- a. Consumer give in a way Like willing data regarding information on online companies .
- b. Consumer willing do payment moreover formerly .
- c. The company that is curved online is professional company .
- d. Online can fulfill consumer in payment , giving information and the best service .

2.3 E- Religiosity

E-religiosity is related to religion; therefore, this perspective on *religiosity* can be directed at religious intellectuals. Religion is defined as a pattern of beliefs and behaviors that reflect all that is meaningful (Maftachul Ningrum, 2022) . Indicators of *religiosity*, according to Pontoh & Farid, 2015, are as follows:

- a. Dimensions of belief
- b. Dimensions of religious practice
- c. Dimensions of religious knowledge
- d. Dimensions of religious experience

2.4 E-service quality

E-service quality originates from an employee or individual, not from a company or organization. In this context, service occurs through a process of providing service from an employee to a consumer (Azizah, 2022) .

As for the results Research from (Parasuraman, 2005) states that the indicators used to measure *e-service quality* are as follows:

- a. Efficiency, convenience and can make transactions easier.
- b. Fulfillment
- c. System availability, the existence of a system to facilitate use and customer service.
- d. Security, there is protection of privacy for all customers in any form related to personal data.
- e. Response, how quickly the system responds to customer complaints.
- f. Compensation, a form of responsibility given to customers if a mistake is made by the bank.
- g. Contact, in this case, is a number or complaint system that can be accessed by customers when they encounter a problem or disruption.

2.5 E-loyalty

E-loyalty is (Kartono & Halilah, 2018) *Loyalty* is the behavior of consumers who repeatedly visit, consume, and recommend the same product. A customer is defined as someone who makes purchases or uses a service repeatedly. Loyalty literally means faithful, or loyalty is defined as devotion. This loyalty arises without any sense of coercion but rather naturally. The concept of consumer loyalty encourages consumers more. Brand loyalty reflects a strong sense of belonging to a particular brand, leading to repeated purchasing behavior (Rufina Pramuditha et al., 2021) .

The indicators of *loyalty* are as follows:

- a. Repeated use
In this repeated use, the customer uses the related goods or services more than once and carries out a form of transaction.
- b. Recommend to others
Recommending is a form of customer suggesting to other people to use the goods or services because they have been proven to be good and optimal when used.
- c. Consider other offers.
This explains that when someone likes and is loyal, when faced with another offer they will consider it.

2.6 E-satisfaction

E-satisfaction is According to (Alfarobi & Widodo, 2023) *E-satisfaction* is conceptualized as a form of online consumer assessment of the internet experience compared to traditional consumer-facing experiences. According to previous research (Risal et al., 2020), the core of satisfaction measurement includes the following:

- a. Customer satisfaction, overall with two parts of the measurement process, the first is satisfaction from the product or service and the second is to assess and compare with the overall level of satisfaction.
- b. Conformity to expectations, a concept based on the similarity between customer expectations of performance on a number of important attributes.
- c. Repeat purchases, which can be measured behaviorally by asking whether the customer will return or use the service or product again.
- d. There is to recommend again.

The Influence of *E-trust* on *E-Loyalty*

E-Trust is a belief in recognizing a brand despite any threats based on the desire for a product that can provide positive outcomes, fostering loyalty. Previous research has shown that *e-trust* has a positive, strong, and significant effect on *e-loyalty* (Khoirul, 2022). This suggests that customer trust will result in loyalty. Research conducted by (Aprillia, 2023) found that *e-trust had a positive and significant effect on e-loyalty usage at Bank Syariah Indonesia*.

The Influence of *Religiosity* on *E-Loyalty*

Religiosity is a person's level of belief in their religion. A company's success is influenced by various factors, which lead to strategies to attract new customers, create satisfaction when purchasing a product, and outperform competitors through emotional value. Research (Maftachul Ningrum, 2022) *Religiosity influences e-loyalty* , and previous research also found that *religiosity* has a positive and significant effect on *e-loyalty*. This is because Islamic principles have significant bargaining power among Muslim customers. Research (Rodoni & Amalia, 2021) also found that *religiosity* significantly influences *e-loyalty*.

The Influence of *E-Service Quality* on *E-Loyalty*

Service quality is a form of service provided by employees or in the service sector to customers, aimed at providing the best possible service. Previous research has shown a significant effect *on e-service quality on e-loyalty* (Saragih, 2019) . (Berliana & Zulestiana, 2020) also found a positive effect *on e-service quality on e-loyalty* . Research (Shoufil Fadilah, Ronny Malavia Mardani, 2019) *e-service quality* has a significant positive effect on *e-loyalty*.

The Influence of *E- stisfaction* on *E- loyalty*

of the functionality of the selected service, whether it meets their expectations. Previous research has shown that *e -satisfaction significantly influences e-loyalty* (Purwati et al., 2022) . *This study* also found a significant effect of *e-satisfaction* on *e-loyalty*. (Fathan Aziz, 2020) . Research from (Khoirul, 2022) *e- satisfaction* has a positive, strong and significant influence on *e- loyalty*.

The influence of *E-trust* on *E-loyalty* with *E-satisfaction* as an intervening variable

According to Muhammad Khoirul Rojiqin, (Khoirul, 2022) *E-trust* is the desire to claim a product, regardless of its potential risks, based on the belief that it will provide positive outcomes and foster loyalty. Research conducted by Istighfarnissa Nabilla (Nabilla, 2022) *e-trust* has a significant positive effect on *e-loyalty* mediated by *e-satisfaction*.

The Influence of *Religiosity* on *E-loyalty* with *E-satisfaction* as an intervening variable

Religiosity is about religious belief and devotional practices. Religious belief cannot be observed independently of practice or behavior. Religious belief involves at least devotional practices, such as personal prayer and required rituals (Risal et al., 2020) . Research by Rizfa (2022) found that *religiosity* has a significant

positive effect on *e-loyalty* , mediated by *e-relationship* as an intervening variable. Rodoni & Amalia (2021) found that *religiosity* has a significant effect on *e-loyalty* , mediated by *e-relationship* as an intervening variable.

The influence of *E-service quality* on *E-loyalty* with *E-satisfaction* as an intervening variable

Service quality measures the extent to which a *service* meets consumer *expectations* . Based on this definition, *service quality* is defined as the company's ability or attitude to meet consumer needs and desires in line with their *expectations* . Research shows that *e-service quality* has a significant positive effect on *e-loyalty* , with *e-satisfaction* as an intervening variable. (Arimbi, 2023) . In addition, the results of *e-satisfaction* Z through the direct and indirect influence of *service quality* X *loyalty* Y, show that *e-satisfaction* Z can mediate the relationship between *service quality* and *loyalty* variables with positive results (Risal, 2019).

Table 1.1 Hypothesis Study

	Hypothesis
H1	<i>E-trust</i> has a positive effect on <i>E-Loyalty</i>
H2	<i>Religiosity</i> has a positive effect on <i>E-loyalty</i>
H3	<i>E- Service quality</i> has a positive effect on <i>E-Loyalty</i>
H4	<i>E- satisfaction</i> has a positive effect on <i>E-loyalty</i>
H5	<i>E-trust</i> has a positive effect on <i>e-loyalty</i> with <i>e-satisfaction</i> as an intervening variable.
H6	<i>Religiosity</i> has a positive effect on <i>e-loyalty</i> with <i>e-satisfaction</i> as an intervening variable.
H7	<i>E-service quality</i> has a positive effect on <i>e-loyalty</i> with <i>e-satisfaction</i> as an intervening variable.

With the following research model:

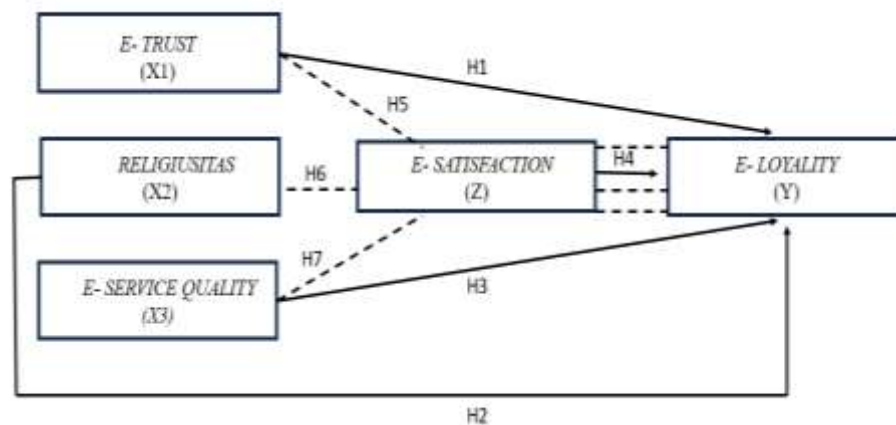


Figure 1. Framework Conceptual

3 Method

With framework conceptual mentioned , the method used in this research use path analysis approach with equation model as following :

$$\text{Equation 1: } Z = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + e$$

$$\text{Equation 2: } Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 Z + e$$

Y = *E- Loyalty*

X1 = *E-trust*

X2 = *Religiosity*

X3 = *E-Service Quality*

Z = *E- Tatisfaction*

A = Constant

β 1-4= Regression coefficient

e = Error rate

This study was conducted in Salatiga City, with residents using BSI *mobile banking* from January to March 2024. This study used the Cochran formula with certain considerations that the population is not known with certainty (Anam et al., 2020) . Mathematically, it is written as follows:

$$n = \frac{Z^2 pq}{e^2} = \frac{(1,96)^2 (0,5)(0,5)}{(0,1)^2} = 96,04$$

information :

n = Number of samples

z = Price in the normal curve for a 5% deviation, with a value of 1.96

p = Probability of being correct (50%)

q = Probability of being wrong (5%)

e = Sampling error (10)

From this calculation, the number of samples was 96.04 which was rounded up to 100 respondents .

4 Results and Discussion

4.1 Validity and Reliability Test

Validity test is a test to measure suitability and accuracy in instrument questionnaire .

Table 2. 2

Variables	Questions / Statements	r count	r table	Information
<i>E-Trust (X1)</i>	Point 1	0.762	0.196	Valid
	Point 2	0.690		Valid
	Point 3	0.690		Valid
	Point 4	0.762		Valid
<i>Religiosity (X2)</i>	Point 1	0.605	0.196	Valid
	Point 2	0.666		Valid
	Point 3	0.734		Valid
	Point 4	0.725		Valid
<i>E-Service Quality (X3)</i>	Point 1	0.734	0.196	Valid
	Point 2	0.760		Valid
	Point 3	0.810		Valid
	Point 4	0.830		Valid
	Point 5	0.788		Valid
	Point 6	0.822		Valid
	Point 7	0.672		Valid
<i>E- Loyalty (Y)</i>	Point 1	0.738	0.1956	Valid
	Point 2	0.826		Valid
	Point 3	0.813		Valid
<i>E- Satisfaction (Z)</i>	Point 1	0.811	0.196	Valid
	Point 2	0.825		Valid
	Point 3	0.782		Valid
	Point 4	0.763		Valid

Source : Processed primary data , 2024.

From table 1.2 the results of the validity test declared valid with calculated r value > table and not There is questionnaire that is replaced and can be used in all test models .

Reliability test is trust testing tool instrument through indicator . With it is said reliable mark *Cronbach Alpha* > 0.60.

Table 3. 3Test Results

Variables	Cronbach Alpha	Information
<i>E-Trust (X1)</i>	0.698	Reliable
<i>Religiosity (X2)</i>	0.622	Reliable
<i>E-Service Quality (X3)</i>	0.887	Reliable
<i>E- Loyalty (Y)</i>	0.701	Reliable

<i>E- Satisfaction (Z)</i>	0.806	Reliable
----------------------------	-------	----------

Source : Processed primary data , 2024.

Table 1.3 shows that Cronbach Alpha value of each each variables stated reliable with values of X1 (0.698), X2 (0.622), X3 (0.887), Y (0.701) and Z (0.806) with mark the stated more from 0.60 .

4.2 Multicollinearity Test

This test is used to determine whether a relationship exists between independent variables in the regression model. The VIF value is *the tolerance value*. Variables are not correlated if the *tolerance value* is >0.10 and the VIF value is <10.

Table 4. 4Model 1

Coefficients ^a							
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	1,822	1,566		1,164	.247		
1 E-Trust	.452	.101	.438	4,481	.000	.469	2,134
Religiosity	.232	.099	.194	2,349	.021	.657	1,521
E-Service Quality	.126	.054	.233	2,343	.021	.452	2,212

a. Dependent Variable: E-SATISFACTION

Source : Processed primary data , 2024.

From the results table 1.4 that *e- trust* own tolerance value 0.469, *religiosity* own tolerance value 0.657 and *e-service quality* has The tolerance value is 0.452. The tolerance value obtained is > 0.10. From the VIF value of *e-trust* 2,134, *religiosity* 1,521 and value from *e-service quality* of 2,212, where VIF value is between 1-10 and can be concluded that No There is symptom multicollinearity .

Table 5. 5Model 1

Coefficients ^a							
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	.713	1,216		.586	.559		
1 E-Trust	-.038	.085	-.045	-.446	.657	.388	2,580
Religiosity	.044	.078	.044	.559	.577	.622	1,609
E-Service Quality	.099	.043	.223	2,326	.022	.428	2,338
E-Satisfaction	.522	.079	.634	6,630	.000	.431	2,323

a. Dependent Variable: E-LOYALTY

Source : Processed primary data , 2024

From the results table 1.5 that *e- trust* own tolerance value 0.388, *religiosity* own tolerance value 0.622, *e-service quality* has The tolerance value is 0.428 and *e-satisfaction* is 0.431. The tolerance value obtained is > 0.10. From the VIF value of *e-trust* 2,580, *religiosity* 1.609 and the value of *e-service quality* is 2.338 and *e-satisfaction* is 2.323, where VIF value is between 1-10 and can be concluded that No There is symptom multicollinearity .

4.3 Heteroscedasticity Test

This test is used to determine whether there is a lack of variance in the fixed residuals in the regression model, then it is called homoscedasticity, if it is different it is called heteroscedasticity.

Table 6. 6Model 1

Coefficients ^a							
---------------------------	--	--	--	--	--	--	--

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2,477	1,022		2,424	.017
	E-Trust	-.038	.066	-.082	-.575	.567
	Religiosity	.069	.064	.129	1,072	.286
	E-Service Quality	-.072	.035	-.295	-2,039	.044

a. Dependent Variable: Abs_Res1

Source : Processed primary data , 2024.

From the table above, it can be seen that all variables are said to be significant with a value > 0.05 with *e-trust* 0.567 , *religiosity* 0.286 and *e-service quality* of 0.44 and this model does not show symptoms of heteroscedasticity.

Table 7. 7Model 2

Coefficients ^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2,432	.791		3,074	.003
	E-Trust	-.103	.056	-.295	-1,860	.066
	Religiosity	-.065	.051	-.160	-1,283	.203
	E-Service Quality	.031	.028	.166	1,098	.275
	E-Satisfaction	.015	.051	.044	.290	.772

a. Dependent Variable: Abs_Res2

Source : Processed primary data , 2024.

From the second equation it is also stated significant with mark > 0.05 , with *e-trust* 0.66 , *religiosity* 0.203 and *e-service quality* of 0.275 and *e-satisfaction* 0.772, so this model does not show symptoms of heteroscedasticity .

4.4 Normality Test

This test is used to determine whether the regression model's confounding variables or residuals are normally distributed. When the residuals are normally distributed, the regression model is sound. To determine whether the residuals are normally distributed, the Kolmogorov-Smirnov test is used, with a significance level of >0.05 .

Table 8. 8Model 1

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		100
Normal Parameters ^{a,b}	Mean	.0E-7
	Standard Deviation	1.12655460
Most Extreme Differences	Absolute	.128
	Positive	.128
	Negative	-.094
Kolmogorov-Smirnov Z		1,280
Asymp . Sig. (2-tailed)		.076

a. Test distribution is Normal.

b. Calculated from data.

Source : Processed primary data , 2024.

From table 1.8 it can be seen that the significance value is $0.076 > 0.05$ which means the data is normally distributed.

Table 9. 9Model 2

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
--	--	-------------------------

N		100
Normal Parameters ^{a,b}	Mean	0E-7
	Standard Deviation	.86395841
Most Extreme Differences	Absolute	.154
	Positive	.105
	Negative	-.154
Kolmogorov-Smirnov Z		1.541
Asymp . Sig. (2-tailed)		.017
a. Test distribution is Normal.		
b. Calculated from data.		

Source : Processed primary data , 2024.

From the table above, it can be seen that the significance value is $0.017 > 0.05$, which means the data is normally distributed .

4.5 R Square Test

This R test is carried out to measure the extent to which the model is able to explain the form of the dependent variable.

Table 10Results of R Square Test Model 1

Model Summary				
Model	R	R Square	Adjusted R Square	Standard Error of the Estimate
1	.673 ^a	.453	.436	1,061

a. Predictors: (Constant), E-SERVICE QUALITY, RELIGIUSITY, E-TRUST

Source : Processed primary data , 2024.

From the results table above , it can be seen that The adjusted R^2 value is 0.436. Which means variation variables independent can explain variation variables dependent of 43.6%. With $(100\% - 43.6\% = 56.4\%)$, the remaining 56.4% is explained by variation variables outside besides the research model this . With mark error $e_1 = \sqrt{(1 - R^2)} = \sqrt{(1 - 0.453)} = 0.739594$

Table 11. Results 11R Square Test Model 2

Model Summary				
Model	R	R Square	Adjusted R Square	Standard Error of the Estimate
1	.791 ^a	.626	.610	.88196

a. Predictors: (Constant), E-SATISFACTION, RELIGIUSITY, E-SERVICE QUALITY, E-TRUST

Source : Processed primary data , 2024.

From the results table above , it can be seen that The adjusted R^2 value is 0.610. Which means variation variables independent can explain variation variables dependent by 61%. With $(100\% - 61\% = 39\%)$, the remaining 39% is explained by variation variables outside besides the research model this . With mark error $e_2 = \sqrt{(1 - R^2)} = \sqrt{(1 - 0.626)} = 0.611555$.

4.6 F test

In this F test will show whether variables free or variables independent entered in what model will influential simultaneously to variables dependent . In the F test it will it is said significant when mark significant value < 0.05 (Bawono, 2006)

Table 12. Results 12F-Test Model 1

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	166,197	3	55,399	42,328	.000 ^b
	Residual	125,643	96	1,309		
	Total	291,840	99			

a. Dependent Variable: E-SATISFACTION (Z)

b. Predictors: (Constant), E-SERVICE QUALITY(X3), RELIGIUSITY(X2), E-TRUST(X1)

Source : Processed primary data , 2024.

With Table 1.12 shows calculated F value amounting to 42,328 with mark significant 0.000 very Far more small from 0.05, with it can be concluded that variables X1, X2 and X3 together The same influential in a way significant to variable Z.

Table 13. 1Equation 2

ANOVA ^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	123,664	4	30,916	39,745	.000 ^b
	Residual	73,896	95	.778		
	Total	197,560	99			

a. Dependent Variable: E-LOYALTY (Y)

b. Predictors: (Constant), E-SATISFACTION(Z), E-SERVICE QUALITY(X3), RELIGIUSITY(X2), E-TRUST(X1)

Source : Processed primary data , 2024.

With table on seen calculated F value amounting to 39,745 with mark significant 0.000 very Far more small from 0.05, with it can be concluded that variables X1, X2, X3 and Z together The same influential in a way significant to variables Y . .

4.7 Path Analysis Test

This test is for testing on variables intervention . Method This serves to estimate because consequence between variables that have been set previously .

Table 14.13 Summary Coefficients and Errors Standard

	Beta X to Y	Beta X to Z	Beta Z to Y	Std. Error X to Z	Std. Error Z to Y	Influence No direct ($p^2 \times p^3$)	influence (influence direct [p^1] + influence No direct
Variables	(p^1)	(p^2)	(p^3)	Sp^2	Sp^3		
<i>e-trust</i> (X1)	-0.045	0.438	0.634	0.101	0.079	0.277692	0.232692
<i>Religiosity</i> (X2)	0.044	0.194	0.634	0.099	0.079	0.122996	0.166996
<i>E-service quality</i> (X3)	0.223	0.233	0.634	0.054	0.079	0.147722	0.370722

Table 15. Analysis Track

Pattern	T Table	Count T
Influence <i>e-trust</i> (X1) towards <i>e- loyalty</i> (Y) with <i>e-satisfaction</i> (Z) as intervening variables	1.66055	3.79251812
Influence level <i>religiosity</i> (X2) against <i>e- loyalty</i> (Y) with <i>e-satisfaction</i> (Z) as intervening variables .	1.66055	1.48068561
Influence level <i>e-service quality</i> (X3) against <i>e- loyalty</i> (Y) with <i>e-satisfaction</i> (Z) as intervening variables	1.66055	2.14523419

a. count results shows $3.79251812 > 1.66055$ which can be interpreted as significant , and can be said variable (Z) *e-satisfaction* is able to mediate influencer *e-trust* (X1) towards *e- loyalty* (Y).

b. count results shows $1.48068561 < 1.66055$ which can be interpreted as No significant , and can be said variable (Z) *e-satisfaction* does not able to mediate influencer *religiosity* (X2) against *e- loyalty* (Y).

count results shows $2.14523419 > 1.66055$ which can be interpreted as significant , and can be said variable (Z) *e-satisfaction* is able to mediate influencer *e-service quality* (X) against *e- loyalty* (Y) .

5 Conclusion and Recommendation

Conclusion

This study uses the variables *e-trust* (X1), *e-religiosity* (X2), *e-service quality* (X3), *e-loyalty* (Y) and *e-satisfaction* (Z). This study uses multiple linear with the help of SPSS. The results of the study show that (X1) has a positive insignificant effect on (Y), (X2) has a positive insignificant effect on (Y), (X3) has a positive and significant effect on (Y), (Z) has a positive and significant effect on (Y), (Z) is able to mediate the effect of (X1) on (Y), (Z) is unable to mediate the effect of (X2) on (Y) and (Z) is able to mediate the effect of (X3) on (Y).

The author suggests that related companies continue to develop and improve the quality of services provided or presented to customers and provide understanding and knowledge to maintain loyalty to the company. For future researchers, the results of this study can be used as a reference for discussions in lectures, the results of this study can be used to add interesting variables for further research and to conduct new research as technological sophistication continues to develop.

Recommendation

Influence *e-trust* (X1) to *e-loyalty* (Y)

The first hypothesis test *e-trust* (X1) has influence positive and negative significant towards *e-loyalty* in use of BSI *mobile banking* with results significant $0.657 > 0.05$. With thus the first hypothesis (H1) is rejected.

In theory *technology acceptance model* (TAM) is A reception technology in reception information influenced by benefits and convenience in service *mobile banking* but in results study This customer *e-trust* in use BSI *mobile banking* still counted low, seen from customers studied Still not enough believe will existence *mobile banking* in transactions in a way electronics, visible Still tend using transaction manually due to in the transaction process often happen there is a system error and sometimes transaction No direct accept notification transaction has successful, besides That Still limitations in feature transactions within BSI *mobile banking*. This is what resulted in lack of customer *trust* to *e-loyalty* in use of BSI *mobile banking*.

This matter in line with research conducted by (Fatimah, 2024) which states that *e-trust* towards *e-loyalty* No own influence in a way significant. And also in line with study (Melawati et al., 2023) also stated the same thing that *e-trust* no own influence in a way significant to *e-loyalty* in use of BSI *mobile banking*.

Influence *religiosity* (X2) to *e-loyalty* (Y)

Second hypothesis test is influence *religiosity* (X2) is positive and not significant to *e-loyalty* (Y) in use of BSI *mobile banking* with results significant $0.577 > 0.05$. With thus the second hypothesis (H2) is rejected.

In results study This state that *religiosity* No influential to *e-trust*, thing This happen Because respondents studied that belief or perseverance in the sharia Islam No always compared straight in loyalty in banking, especially in BSI *mobile banking*. One of the features available in BSI *mobile banking* that is feature payment of zakat in cash online. Features This is the TAM application from theory Where with development technology make things easier public Muslims to fulfill his obligation to pay zakat. However in the reality public Muslim Salatiga Still reluctant pay zakat through zakat application on BSI *mobile banking*. However in study This No in line with study previously, because existence difference location research and objects study.

This matter in line with study (Rahman et al., 2022) which states that *religiosity* No influential in a way No significant to *e-loyalty* customer. Statement is also in line with with study from (Ahmad et al., 2022) with state the same thing, namely *religiosity* No influential in a way significant to *e-trust*.

Influence *e-service quality* (X3) to *e-loyalty* (Y)

The third hypothesis test influence *e-service quality* (X3) positive and significant to *e-loyalty* (Y) in use of BSI *mobile banking* with results significant $0.022 < 0.05$. With thus the third hypothesis (H3) shows that the more Good *e-service quality* carried out by BSI *mobile banking* then will the more *e-loyalty* to using BSI *mobile banking*. With the above results can be drawn conclusion that hypothesis (H3) is accepted.

In reception benefits and convenience BSI *mobile banking* technology with results study This that quality The services provided by BSI *mobile baking* can meet *expectation* customers with the best service. In general direct customers can enjoy service the with existence number complaint or help to customers in BSI *mobile baking* features, in addition That customers also get compensation when there is problem in transaction or of course mistakes made by banks This has also been proven in a number of problems that have been happened, such as when BSI Bank experienced data breaches and losses in a way BSI Bank's finances are responsible answer will matter that. With This state that hypothesis accepted.

From the results study This is also supported by research previously namely by (Berliana & Zulestiana, 2020) who have prove that *e-service quality* is significant influence to *e-loyalty*. Which is where *e-service quality* is A services provided with the best quality and able to meet *expectation* (Azizah, 2022). Besides That results This research is also in line with with results research conducted by (Arimbi, 2023) and (Saragih, 2019) which explains existence influence between *e-service quality* to *e-loyalty*.

Influence e- satisfaction (Z) to e- loyalty (Y)

The fourth hypothesis test influence *e-satisfaction* (Z) is positive and significant to *e-loyalty* (Y) in using BSI *mobile banking* with results significant $0.000 < 0.05$. With thus the fourth hypothesis (H4) shows that the more tall level *e-satisfaction* towards use of BSI *mobile banking* then will increase *loyalty* in using BSI *mobile banking*. With the above results can be drawn conclusion that hypothesis (H4) is accepted .

What has been provided by BSI *mobile banking* customers feel satisfied on existing features and services . This is what makes customers can receive benefits and technology in the banking world in a way *online*. Customers too Can do transaction or just see information about his finances with use telephone handheld without must come to office branch closest . So that results study This show that *e-satisfaction* can have an impact in a way significant to *e-loyalty* , with This hypothesis is acceptable .

Study This supported study previously by (Khoirul, 2022) who has prove that *e-satisfaction* has an effect in a way positive and significant to *e-loyalty* . Which is where *e-satisfaction* is A satisfaction to all over activities that have been given to customers (Alfarobi & Widodo, 2023) . In addition That results from study this is also in line with study previously (Purwati et al., 2022) which states that existence influence between *e-satisfaction* towards *e-loyalty* .

Influence e-trust (X1) to e- loyalty (Y) with e- satisfaction (Z) as intervening variables .

The fifth research result has done with using where is *the Sobel test* ? it is known that the calculated t is $3.79251812 > 1.66055$, which can be interpreted as that *e-satisfaction* (Z) is able mediate in a way significant *e-trust* (X1) towards variables *e-loyalty* (Y).

So that hypothesis This state that variable (X1) is capable mediated by the influential variable (Z) positive significant to variable (Y). This is prove that with trust customers capable grow trust to BSI services , so that make customers increasingly loyal to BSI.

As for consistent results with study previously that is research by (Dhiajeng, Yuni Istanto, 2023) and (Pawestri, 2022) state that *e-satisfaction* can influence in a way significant in mediate *e-trust* towards *e-loyalty* with existence reception banking *on line*.

Influence religiosity (X2) to e- loyalty (Y) with e- satisfaction (Z) as intervening variables .

The results of the sixth study has done with using where is *the Sobel test* ? known t count of $1.48068561 < 1.66055$, which can be interpreted as that *e-satisfaction* (Z) no able to influence in a way significant in mediate *religiosity* (X2) against variables *e-loyalty* (Y). With it (H6) departs behind / not in line with testing hypothesis in research This .

In study This that *e-satisfaction* cannot mediate *religiosity* to *e-loyalty* , because indeed in this research level *religiosity* and belief or perseverance in the sharia Islam respondents No always compared straight in loyalty in banking sharia . Although there is convenience in do activities Islamic , different case in point with public Muslim Salatiga which tends to more separate affairs hereafter with problem economics (worldly) . Among them that is utilise service banking , things This proven with many respondents who use BSI *mobile banking* application is only for worldly like do various transactions . However, for business matters the afterlife (like zakat) of society tend to believe to religious teacher or an agency that manages zakat direct .

Following is research in line with study previously carried out by (Azizah, 2022) who issued opinion that variables *religiosity* No has an impact on *e-loyalty* , which means *e-satisfaction* cannot be mediated *religiosity* to *e-loyalty* . This is also stated agreed by (Risal, 2019) which states *religiosity* cannot be mediated by *e-satisfaction* against *e-loyalty* .

Influence e-service quality (X3) against e- loyalty (Y) with e- satisfaction (Z) as intervening variables .

The results of the seventh study has done with using where is *the Sobel test* ? known t count of $2.14523419 > 1.66055$, which can be interpreted as that *e-satisfaction* (Z) is able mediate in a way significant *e-service quality* (X3) against variables *e-loyalty* (Y).

So that hypothesis This state that variable (X3) is capable mediated by the influential variable (Z) positive significant to variable (Y). This is prove that with quality services provided capable grow trust against BSI *mobile baking*, so make customers increasingly loyal to BSI. In study This respondents satisfied will services and features in the BSI *mobile banking* is easy to use . Which means customers can receive in a way direct services provided and benefits in use BSI *mobile baking* .

Following is research in line with study previously conducted by (Firdha et al., 2021) (Elisa Hidayah & Suryadi, nd2022) state that *e-service quality* can influence in a way significant in mediate *e-trust* towards *e-loyalty* with existence reception service banking *on line* .

References

- Ahmad, M., Siswadhi , F., & Sarmigi , E. (2022). The Influence Quality Service , Faith , and Religiosity To Satisfaction and Loyalty Customers of PT. Bank Nagari. *JBEE: Journal of Business Economics and Entrepreneurship* , 4 (1), 49–62.
- Alfarobi , ML, & Widodo, T. (2023). The Influence of E-Trust, E-Service Quality on E-Loyalty Through E-Satisfaction as Intervening Variables on Users Application Tokopedia In Bandung City. *Journal Management* , 10 (2), 840.
- Anam , MS, Nadila , DL, Anindita , TA, & Rosia, R. (2020). Influence Quality Product , Price and Brand Image on Purchasing Decisions Citra Jesya Brand Hand and Body Lotion Products (*Journal*) *Economics & Sharia Economics*) , 4 (1), 120–136. <https://doi.org/10.36778/jesya.v4i1.277>
- APRILLIA, B. (2023). *The Influence of E-Service Quality, E-Satisfaction, and E-Trust on User E-Loyalty Sharia Mobile Banking Services* .
- Arimbi , F. (2023). *The Influence Quality Services , Convenience and Religiosity To Loyalty Customer In Use Bsi Mobile With Satisfaction As Intervening Variables (Study* . 1–23.
- Azizah , SS (2022). The Influence of Brand Image, Service Quality, and Religiosity To Satisfaction and Loyalty Customers of Indonesian Sharia Banks Post- Merger (Study on Customers) BSI Savings Users KCP Lumajang). In *UIN KH Achmad Siddiq Jember* (Vol. 3, Issue 1).
- Bawono , A. (2006). *Multivariate analysis with SPSS* . STAIN Salatiga Press, 2006.
- Berliana , M., & Zulestiana , DA (2020). *The Influence of E-Service Quality on Customer Satisfaction and Loyalty of Users Gopay in Indonesia* . 4 (2), 223–229.
- Dhiajeng Aroma Gunawan , Yuni Istanto , TK (2023). *Muhammadiyah Journal of Management Business* . 4 (2), 9–16.
- Elisa Hidayah , F., & Suryadi , N. (ND). *The Influence of E-Service Quality on E-Loyalty Through E-Satisfaction on Tokopedia E-Commerce Users* . 1–17.
- Fathan Aziz , Y. (2020). *No Title* .
- Fatimah, S. (2024). *Reslaj : Religion Education Social Laa Roiba Journal The Influence of Service Quality, E-Trust and Digital Transformation Reslaj : Religion Education Social Laa Roiba Journal* . 6 , 378–381. <https://doi.org/10.47476/reslaj.v6i1.3952>
- Firdha , S., Putri, A., & Marlana, N. (2021). The influence of e-service quality and e-trust on satisfaction Consumers . *Economic Forum* , 23 (3), 463–474.
- Haetami , A., & Widodo, T. (2021). The Effect of E-Service Quality on Customer Satisfaction and Customer Loyalty in Applications Bni Mobile Banking The Effect Of E-Service Quality On Customer Satisfaction, And Customer Loyalty In Applications. *E-Proceedings of Management* , 8 (6), 7825–7833.
- Kartono , RA, & Halilah , I. (2018). The Influence of E-Trust on E-Loyalty (Study on Sellers at Bukalapak). *Polban IRWNS* , 1 (1), 1204–1213.
- Khoirul , M. (2022). *Jamasy : Jamasy* : 2 (2020), 1–16.
- Maftachul Ningrum . (2022). Influence Quality Service , Accountability, and Religiosity To Loyalty Muzakki With Trust As Intervening Variables in Zakat Collection Institutions in Magelang City . *Journal Economy Business and Accounting* , 2 (2), 12–20. <https://doi.org/10.55606/jebaku.v2i2.120>
- Melawati, A., Welsa , H., & Maharani, BD (2023). The Influence of E-Service Quality and E-Trust on E-Loyalty with E-Satisfaction as a Intervening Variables in Application Shopee Online Shopping : *Reslaj : Religion Education Social Laa Roiba Journal* , 5 (6), 3015–3033. <https://doi.org/10.47467/reslaj.v5i6.2716>
- Nabilla, I. (2022). *The Influence of E-Service Quality and E-Trust on E- (A Study on Purchasing Tickets on the Traveloka Site) Introduction The Internet Develops Slowly Start Shifting Culture Purchase Ticket* . 11 (3), 399–410.
- Parasuraman, A. (2005). *ES-QUAL: A Multiple-Item Scale For Assessing Electronic Service Quality* . 7 (3). <https://doi.org/10.1177/1094670504271156>
- Pawestri , PD (2022). *No Title* .
- Pontoh , Z., & Farid, M. (2015). The Relationship Between Religiosity and Support Social with Happiness Perpetrator Religious Conversion . *Persona:Journal Indonesian Psychology* , 4 (1), 100–110.

<https://doi.org/10.30996/persona.v4i1.495>

- Purwati , M., Pradhanawati , A., & Hidayat , W. (2022). The Influence of E-Service Quality on E-Loyalty with E-Satisfaction as a Intervening Variables (Study on Bukalapak E-Commerce Users). *Journal Knowledge Administration Business* , 11 (2), 310–320. <https://doi.org/10.14710/jiab.2022.34754>
- Rahman, M., Muhalling , R., Elfinasari , & Hakim, MR (2022). The Influence of Service Quality, Brand Image, and Religiosity To Loyalty Customers of BSI Bank, Kendari Branch . *Journal of Aswaja and Islamic Economics* , 01 (02), 75–83.
- Ribbink , D., Van Riel, A.C., Liljander , V. (2004). *Quality, Trust and Loyalty on the Internet. Managing Service Quality* . <https://doi.org/10.1108/09604520410569784>
- Risal , T. (2019). The Influence Quality Service To Loyalty Customer With Satisfaction As Intervening Variables in BMT Sharia Village . *JMB (Journal) Management and Business* , 1 (1).
- Risal , T., Mirawati , M., & Prabudi , R. (2020). The Influence of Customer Satisfaction and Religiosity as Variables Moderation On The Use of Islamic Branding on Purchase Intention. *Jesya (Journal) Economics & Sharia Economics* , 4 (1), 387–398. <https://doi.org/10.36778/jesya.v4i1.337>
- Rizfa , NA (2022). Journal economy Sharia Journal *Islamic Economics* , 7 (September), 117–135.
- Robbins, J. H. (1964). Tissue culture studies of the human lymphocyte. *Science* , 146 (3652), 1648–1655. <https://doi.org/10.1126/science.146.3652.1648>
- Rodoni , A., & Amalia, E. (2021). Influence quality service sharia based on artificial intelligence and religiosity to loyalty customer banking Sharia in Indonesia . In *Repository.Uinjkt.Ac.Id* .
- Rufina Pramuditha , Syarifah Hudayah , & Herning Indriastuti . (2021). The Influence of Service Quality, E-Trust on Consumer E-Satisfaction and E-Loyalty . *Sketch Business* , 8 (2), 123–134. <https://doi.org/10.35891/jsb.v8i2.2632>
- Saragih , MG (2019). *The Influence of E-Service Quality on E-Loyalty Through E-Satisfaction (Study on Customers) Shopee Online Store in Medan City* . 3 (1), 190–195.
- Shoufil Fadilah , Ronny Malavia Mardani , RM Ningtyas . (2019). *Analysis The Influence of Transaction Security, E-Service Quality, and E-Trust on Customer Loyalty of BRImo Mobile Banking Users* . 12 (02), 221–232.