Antecedents of Mobile Banking User Loyalty Factors

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ARTICLE INFO	ABSTRACT
	The growth of a nation's economy cannot occur without the presence of strong financial institutions. The purpose of this research is to investigate a variety of factors that affect mobile banking clients' faithfulness. The study objective Is how service quality, trust, and customer satisfaction affect customer loyalty in Mobile Banking at Village Credit Organization (LPD) Kelan, Bali, with a focus on customer satisfaction as a mediator. Simple Random Sampling was used to sample 120 LPD Kelan clients who used Mobile Banking. Data collection surveys were distributed via Google Forms. Questionnaire responses are quantified using a 1–10-point scale from strongly disagreeing to highly agreeing. This study used Structural Equation Modeling. -Partial Least Squares (SEM-PLS) methodology was applied to the data analysis, and the SmartPLS 3.2 program was utilized. Data analysis comprises data collection, cleaning, descriptive statistics, exploratory analysis, hypothesis testing, model creation, validation, and reporting. Summarizing data, spotting trends, testing ideas, building models, validating discoveries, and sharing insights ensures reliability. The investigation supported all hypotheses. Service, trust, and happiness with the provider's providing directly and positively affect consumer loyalty. Positive and considerable effects of trust and service quality on customer satisfaction and loyalty. Contentment effectively mediates the study model. Keywords: Loyalty, LPD Kelan, Mobile Banking, Satisfaction, Service Quality, Trust.

INTRODUCTION

As financial institutions, banks occupy a strategic position in the development and economy of the country. Banks are trusted institutions that act as intermediaries, serve financing needs and ease the payment system for many economic sectors (Abaidoo et al., 2023). All institutions operating in the financial industry certainly have important roles and benefits for the economy and society. In general, in the course of the economy, the role played by financial institutions is to facilitate the implementation of daily economic activities. One of the non-bank financial institutions is Microfinance Institutions (MFIs). Microfinance Institutions (MFIs) are financial institutions that

operate for business development, especially on a small or micro scale, by providing loans to the community and members, managing deposits, and giving business-related consultations; in this case, the talk is carried out not to seek profit. (Mutia Amiati et al., 2023).

Lembaga Perkreditan Desa (LPD) is one of the Microfinance Institutions (MFIs) initiated and established by the Governor of Bali, Prof. Dr Ida Bagus Mantra (1978-1988), which is autonomous whose establishment is based on local policies, namely regional regulations and local village awig-awig, which aims to assist Pakraman Village in carrying out its socio-cultural functions. LPD has a vital role in improving the economy and welfare of the Pakraman village krama. With the existence of LPD, the Pakraman village krama no longer has difficulties obtaining funds for consumptive and productive activities. (Adi et al., 2019). LPD is the fastest-growing non-bank financial institution in Bali Province, especially in Badung Regency. Research conducted by (Sujana et al., 2018) analyzed the profit growth of VCIs in Badung-Bali Regency from 2013 to 2015, indicating a significant area of study in the region. It was established in 1988 based on the Regional Regulation of Bali Level 1 Province Number 2 1988 concerning Village Credit Institutions. One of the influential LPDs in Badung Regency is LPD Kelan, located in Kelan Traditional Village. The amount of assets owned by LPD Kelan cannot be separated from the critical role of the work background factors of each citizen. So far, Krama Adat has proven and felt the benefits. LPD, as a Village Financial Institution, is engaged in savings and loans, service products provided by LPD in its operations, mainly through savings, deposits and loans from the community, which are then channelled in the form of actual or effective lending. LPD is not only valid according to its function but also creates jobs.

Along with the development of the banking world, good services are needed for banking users, one of which is Mobile Banking. Mobile Banking is a facility that provides easy and fast access to the latest information and financial transactions in real-time (Maulana et al., 2018). In addition, the advantage of Mobile Banking is security for users that not everyone knows except the owner. Based on the benefits of Mobile Banking, banks can confidently attract customers by providing similar services. The development of digital technology in banking has yet to escape the attention of LPD Kelan. The application of digitalization in services is expected to become a banking industry with stronger resilience. LPD Kelan strives to continue to update new banking service products in line with customer needs.
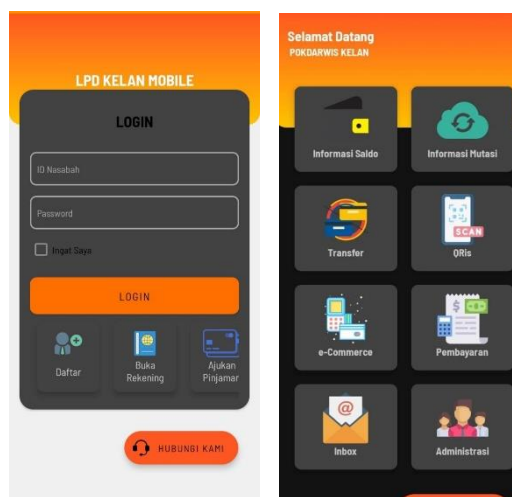
Figure 1. LPD Kelan Mobile Application Display
Source: https://play.google.com/

Figure 1 above is a view of the LPD Kelan Mobile application. One of the essential programs launched recently by LPD Kelan is LPD Kelan Mobile. LPD Kelan Mobile is a mobile banking application as a form of transparency carried out by the Kelan Traditional Village LPD. The LPD

Kelan Mobile application aims to facilitate access to LPD Kelan for balance information, making bill payments, facilitating transfer services and making loan payments. This application can be downloaded from the Google Play Store or lpdkelan.net.

Meanwhile, the number of LPD Kelan customers has increased yearly, with 2,542 customers in 2021, with 450 LPD Kelan Mobile users. In 2022, the total number of customers of LPD Desa Adat Kelan amounted to 2,857, with a complete Mobile Banking user of 552 users. The increasing number of Mobile Banking users has a positive impact on LPD Kelan. With the Kelan Mobile LPD, customer loyalty is increasing, this can be shown in the picture below.
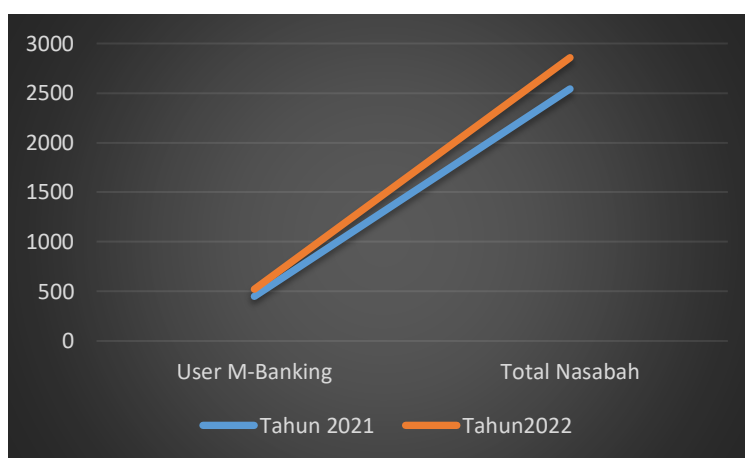

Figure 2. LPD Kelan Mobile Customer and User Report
Source: Kelan LPD Report

In a company, customer loyalty occupies a significant position in business continuity. Loyalty describes a customer's attachment to a product, greatly benefiting the marketing world. A business needs customers who are loyal to its products so that the business can grow. The benefit of customer loyalty is that it reduces the onslaught of competitors of similar companies, not only competing on products but also competing on perceptions. Customer loyalty is a critical factor in mitigating the impact of competitors across various industries. It not only enhances the value of a business but also aids in maintaining lower costs compared to acquiring new customers (Hoe & Mansori, 2018). Customer loyalty to a company is a perception that is considered valuable under certain conditions where competition is so fierce in a state of low development. (Feizal Firdaus & Agustina Yamini, 2023).Achieving customer loyalty is a significant source of competitive advantage for business companies.

The quality of the service provided is one of several variables that can keep customers coming back. In order to keep loyal customers, service quality is essential. Research backs this up, defining consumer loyalty as a determination of preference. It will become increasingly important in the future, making it imperative to reward loyal customers. Some research has found a direct correlation between high-quality service and repeat business, but other studies have found no such pattern. According to research (Apriani and Sudrajat, 2019), the influence of service quality and customer satisfaction on customer loyalty demonstrates that service quality does not have a significant link with customer loyalty. This study's findings are consistent with previous studies (Pradana, 2018), that find service quality has no bearing on repeat business. There is no correlation between service quality and client loyalty.

Trust is another factor that plays a role in determining customer retention. Customers' ability to put their money aside at the bank depends on their level of trust in the institution. Trust in a service provider comes from a belief that the company will do what it says it will do in a service providing

relationship. Repeatedly (Meileny, 2020). The findings of the study (Chang and Chung, 2018) confirm this. Customers are more likely to stick with a company they trust. Building public and customer trust is essential to the expansion of the banking industry. Research (Victor et al., 2015), demonstrates that trust has no substantial effect on consumer loyalty, which contradicts the findings of this study. This research is corroborated by research (Nariswari & Irawan, 2012), which reveals that customer trust likewise has a minor impact on customers.

A customer-focused firm always prioritizes its clientele. The next step is for the company to demonstrate genuine concern for its customers and make their needs a top priority in all they do, with the expectation that they will reward the enterprise with their continued loyalty. According to studies cited by (Batin, 2019), customer satisfaction significantly influences customer loyalty. Consistent with other studies (Pramono et al., 2019), this one found that happy customers are more loyal to a company. Research (Lie et al., 2019) confirms that this pleasure has no impact on customer loyalty. Given the foregoing, the researcher intends to investigate the factors that influence mobile banking customers' loyalty.

In the study conducted on customer loyalty in mobile banking at a Village Credit Institution (LPD) in Kelan Traditional Village, Badung Regency, Bali Province, the phenomenon of customer loyalty is investigated within the unique context of non-bank financial institutions. The research delves into the factors influencing customer loyalty, including service quality, trust, and customer satisfaction, in the mobile banking sector. By examining the impact of service quality, trust, and customer satisfaction on customer loyalty, as well as the mediating effects of customer satisfaction on this relationship, the study aims to provide a comprehensive understanding of how these factors interact to shape customer loyalty in the mobile banking setting. The findings from this research can offer valuable insights for financial institutions to enhance customer loyalty, improve service delivery, and strengthen their competitive position in the market.

METHODS

This study employs a quantitative approach. The research was carried out at LPD Desa Adat Kelan. The research site at LPD Desa Adat Kelan is situated on Jl. The address is Uluwatu No. 136, Kelan, Tuban, Badung Regency, Bali Province. The rationale for selecting this research site stems from the researchers' intention to investigate the determinants of consumer loyalty towards LPD Kelan Mobile. Service quality, trust, satisfaction, and loyalty are interconnected factors in the context of mobile banking. Studies have shown that service quality positively influences customer satisfaction, trust, and loyalty (Azwar et al., 2019; Bhat et al., 2018; Esmaeili et al., 2021; Kurniawan et al., 2023; Purwanto et al., 2020) Additionally, customer satisfaction can mediate the relationship between trust, service quality and customer loyalty (Su et al., 2021)). The study's population comprised exclusively of individuals who were customers of LPD Kelan which is 522 person. The sampling method employed is Probability Sampling, specifically utilizing a simple random sampling strategy known as selection. This methodology ensures that every member of the population has an equal chance of being chosen as a sample member (Sugiyono, 2019). The sample size for this study was determined using the Slovin formula, resulting in a selection of 120 respondents who are LPD Kelan Mobile subscribers. The data gathering methods employed in this study will involve the distribution of questionnaires. The survey was disseminated to customers through LPD Kelan Mobile using Google Forms. The scale employed will utilize a 1-10 interval scale, specifically the agree-disagree scale employed to assess the attitudes, opinions, and perceptions of an individual or group pertaining to a specific symptom or phenomenon (Ferdinand, 2014). The data was examined utilizing the Partial Least Square (PLS) methodology. The selection of this technique was based on the fact that SEM-PLS models typically yield greater statistical power and produce comparable findings in terms of statistical significance and path coefficient estimations (Filho et al., 2020). Performing SEM-PLS analysis on data using the smart-PLS 3.2 software. Structural Equation Modeling (SEM) analysis, specifically Partial Least Squares (PLS), was then employed to analyze the complex relationships

between the variables. The researchers estimated the structural model using SEM-PLS, assessing path coefficients, significance levels, and model fit indices to evaluate the direct and indirect effects of service quality, trust, and customer satisfaction on customer loyalty. Additionally, mediation analysis was conducted to explore the mediating role of customer satisfaction in the relationships between service quality, trust, and customer loyalty. Finally, the results of the data analysis were interpreted to discuss the significance of the relationships between variables and the implications for customer loyalty in the mobile banking context. SEM-PLS offers benefits in modeling due to its capability to accommodate both reflecting and formative indications in models (Sarwono, 2018).

RESULTS AND DISCUSSION

DESCRIPTIVE ANALYSIS OF RESPONDENTS
A total of 120 respondents were obtained, of course, from various types of backgrounds and characteristics. Based on the results of the distribution of questionnaires, the features of the respondents can be described as follows:

Table 1. Respondent Characteristics

Characteristics	Classification	Total	Percentage %
Gender	Male	81	67.5
	Female	39	32.5
Age	17 - 29 Years	45	37.5
	30 - 49 Years	56	46.7
	> 50 Years	19	15.8
Total		**120**	**100%**

Source: Questionnaire processed by researchers, 2023

Table 1 reveals that there are a total of 81 male responders, accounting for 67.5% of the total. The number of female respondents was 39, accounting for 32.5% of the total. This indicates a prevalence of male respondents. Regarding age, the study revealed that there were 45 respondents between the ages of 17 and 29, accounting for 37.5% of the total. A total of 56 individuals, accounting for 46.7% of the sample, were between the ages of 30 and 49. Additionally, there were 19 individuals, representing 15.8% of the sample, who were beyond the age of 50. These findings indicate that individuals between the ages of 30 and 49 are the most prevalent.

DESCRIPTIVE ANALYSIS OF RESPONDENTS' ANSWERS
Analysis of the description of respondents' answers is used to determine the distribution of respondents' answers to statements on the questionnaire and to find out the highest and lowest averages so that later, it can become a reference for suggestions for this research. The results of the description of respondents' answers to the variables of customer loyalty, service quality, trust and satisfaction are described in the table as follows:

Table 2. Description of Respondents' Answers

Variables	Number of Statement Items	Average Score Spread of Answers	Results
Loyalty	8	8.39	Good
Service Quality	5	8.48	Good
Trust	10	8.12	Good
Satisfaction	8	7.92	Good

Source: Questionnaire processed by researchers, 2023

In the Loyalty Variable, the average value of the distribution is 8.39, which means that respondents are satisfied with using LPD Kelan *mobile banking*, so they feel that LPD Kelan *mobile banking* is the best. Meanwhile, the Service Quality variable has an average value of 8.48, which means that respondents think that the response provided by LPD Kelan *Mobile is* swift, so when respondents

use the LPD Kelan *Mobile* application, it feels very efficient. Then, the Trust variable has an average value of distribution at 8.12, which means that respondents feel confident in the service because of the reputation and achievements of LPD Kelan. Then, the Satisfaction variable has an average value of 7.92, which means that respondents are satisfied with using LPD Kelan *Mobile* because it has a breakneck service speed.

Based on the average value of the total distribution of respondents' answers, which shows a value above 7, the respondents can answer and understand the statements from the questionnaire properly and clearly. Thus, the results of the descriptive analysis of respondents' answers are excellent and valid. (Ferdinand, 2014).

MEASUREMENT MODEL ANALYSIS (OUTER MODEL)
The Outer model is examined with un-dimensionality, dimensionality reduction, and convergent validity tests. Convergent validity includes the use of outer loading and the AVE (Average Variance Extracted). To test for discriminant validity, we compare the outer loading value to the cross-loading value. As an added criterion, the intercorrelation should be smaller than the root of the Average Variance Extracted (AVE). (Cohen et al., 2010; Henseler et al., 2015; Utama, 2018). The Reliability test uses Cronbach's Alpha, rho-A, and composite reliability. The convergent and discriminant validity of the statistical data utilized in this inquiry were investigated (Adelekan et al., 2018).

Convergent Validity
Convergent validity, the Average Variance Extracted (AVE) value, establishes no convergent validity problem; the AVE value is above the 0.5 threshold. *Outer loading* value > 0.7. However, *outer loading* up to 0.5 is still tolerated. As well as seeing the *Average Variance Extracted* value> 0.5. (Hair et al., 2019), (Haryono, 2017).

Table 3. *Convergent Validity* **Test Results /** *Outer Loading*

Item	Trust	Satisfaction	Service Quality	Customer Loyalty
K.1	0.848			
K.10	0.775			
K.2	0.865			
K.3	0.840			
K.4	0.799			
K.5	0.829			
K.6	0.879			
K.7	0.903			
K.8	0.911			
K.9	0.883			
KPL.1		0.892		
KPL.2		0.893		
KPL.3		0.901		
KPL.4		0.891		
KPL.5		0.776		
KPL.6		0.847		
KPL.7		0.854		
KPL.8		0.846		
KP.1			0.917	
KP.2			0.809	
KP.3			0.913	
KP.4			0.922	
KP.5			0.905	
LP.1				0.836
LP.2				0.857

Item	Trust	Satisfaction	Service Quality	Customer Loyalty
LP.3				0.918
LP.4				0.891
LP.5				0.888
LP.6				0.865
LP.7				0.867
LP.8				0.878

Source: Smart PLS output data, 2023

Based on Table 3 above, it can be seen that all values in the *convergent* validity test are more significant than 0.7. Thus, the data in the study are **valid.**

Table 4. *Convergent* AVE Validity Test Results

Variables	*Average Variance Extracted* (AVE)
Trust	0.730
Satisfaction	0.746
Service Quality	0.799
Customer Loyalty	0.766

Source: Smart PLS output data, 2023

Based on the table above, it can be seen that all *average variance extracted* (AVE) values are more than 0.5. Thus, the data in the study are **valid.**

Discriminant Validity Latent Variable Correlation

Discriminant validity analysis is defined (Sarwono, 2018) by examining the cross-loading value, which must be greater than the other cross-loading values, and the AVE root, which must be greater than the correlation between the other variables mentioned in the table below.

Table 5. Cross *Loading* Results

Item	Trust	Satisfaction	Service Quality	Customer Loyalty
K.1	**0.848**	0.696	0.711	0.679
K.10	**0.775**	0.676	0.615	0.755
K.2	**0.865**	0.707	0.720	0.688
K.3	**0.840**	0.688	0.736	0.688
K.4	**0.799**	0.629	0.681	0.656
K.5	**0.829**	0.675	0.726	0.682
K.6	**0.879**	0.719	0.751	0.785
K.7	**0.903**	0.756	0.793	0.795
K.8	**0.911**	0.762	0.783	0.770
K.9	**0.883**	0.722	0.795	0.767
KPL.1	0.709	**0.892**	0.676	0.763
KPL.2	0.749	**0.893**	0.726	0.776
KPL.3	0.739	**0.901**	0.685	0.737
KPL.4	0.788	**0.891**	0.712	0.771
KPL.5	0.665	**0.776**	0.643	0.604
KPL.6	0.678	**0.847**	0.673	0.721
KPL.7	0.691	**0.854**	0.693	0.720
KPL.8	0.668	**0.846**	0.666	0.675
KP.1	0.758	0.694	**0.917**	0.752
KP.2	0.738	0.628	**0.809**	0.709
KP.3	0.777	0.756	**0.913**	0.795
KP.4	0.756	0.716	**0.922**	0.765
KP.5	0.802	0.743	**0.905**	0.766

Item	Trust	Satisfaction	Service Quality	Customer Loyalty
LP.1	0.736	0.698	0.774	**0.836**
LP.2	0.769	0.722	0.815	**0.857**
LP.3	0.773	0.728	0.805	**0.918**
LP.4	0.772	0.714	0.781	**0.891**
LP.5	0.714	0.746	0.670	**0.888**
LP.6	0.719	0.754	0.660	**0.865**
LP.7	0.728	0.734	0.671	**0.867**
LP.8	0.756	0.767	0.745	**0.878**

Source: Smart PLS output data, 2023

Based on Table 5, all *outer loading* values are more significant than other *cross-loading* values. Thus, the data in the study are valid.

Table 6. AVE Root Comparison

Variables	Trust	Satisfaction	Service Quality	Customer Loyalty
Trust	**0.854**			
Satisfaction	0.824	**0.864**		
Service Quality	0.857	0.793	**0.894**	
Customer Loyalty	0.853	0.837	0.848	**0.875**

Source: Smart PLS output data, 2023

Based on Table 6 above, it can be seen that all the *discriminant validity* values of the latent variable correlations in each variable are more significant than 0.7. Thus, the data in the study are **valid.**

Reliability
The findings of all composite reliability coefficients must be more significant than the specified level of 0.6. Cronbac's alpha value is more than 0.7, indicating that all variables in this study are trustworthy (Hair et al., 2016) and (Ferdinand, 2014). The reliability test results are described in the table below.

Table 7. Test Results of *Composite Reliability* Coefficient and *Cronbach's Alpha*

Variables	Cronbach's Alpha	Composite Reliability
Trust	0.959	0.964
Satisfaction	0.951	0.959
Service Quality	0.937	0.952
Customer Loyalty	0.956	0.963

Source: Smart PLS output data, 2023

Based on Table 7 above, it can be seen that all *Cronbach's alpha* values on each variable are more significant than 0.7, and all *Composite Reliability* values are more than 0.6. Thus, the data in the study is reliable.

EQUATION MODEL ANALYSIS (INNER MODEL)
The inner model is tested using the direct effect test and the indirect effect test, which examine the effect size by measuring the coefficient of determination (R-square), F-square, and Q-square (Cohen et al., 2010; Henseler et al., 2015; Utama, 2018). R2 (R-Square of exogenous variables) and the size of the structural path coefficient are computed for the dependent latent construct in order to determine how well the structural model or inner model explains the data. The Stone-Geisser Q-Square test is then used to determine statistical significance. Potential mediation will be confirmed after further mediation analysis utilizing the bootstrap method (Adelekan et al., 2018).
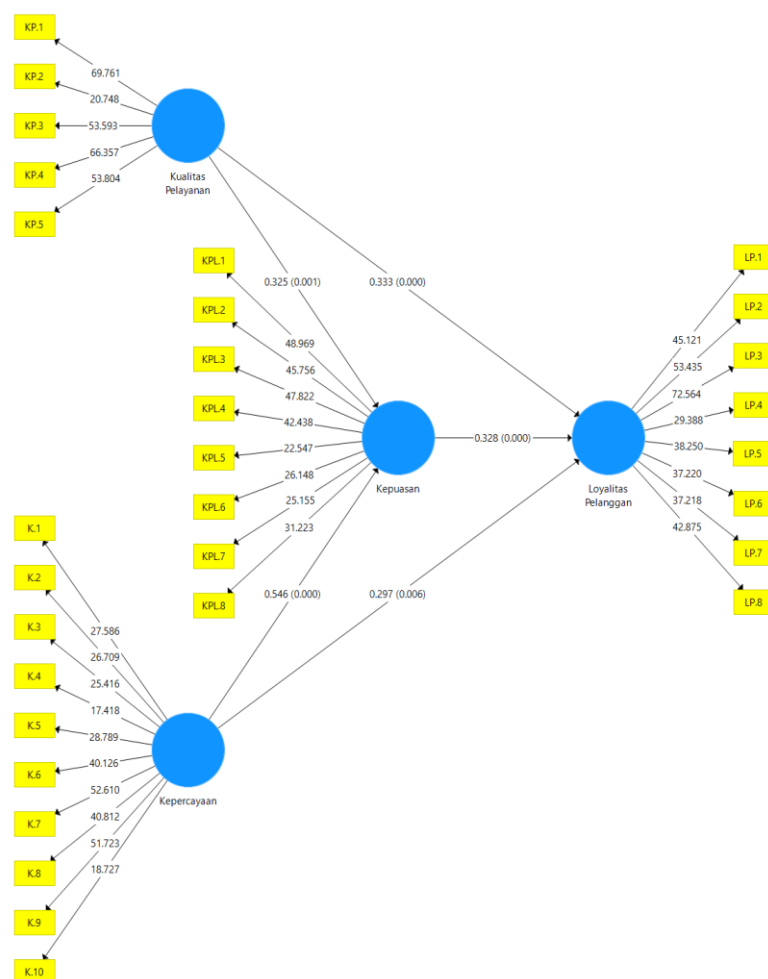
Figure 3. Inner Model
Source: smart PLS 3.2 output

R - square

The R square value of endogenous constructs is regarded as the fundamental measure for measuring the structural model's quality (Henseler et al., 2015; Jena, 2020). However, due to the lack of a universally agreed-upon R square value capacity, this study adhered to Cohen's standards. The R square number represents the Goodness of Fit value, with ranges of 0.10, 0.25, and 0.36 indicating small, medium, and large, respectively (Cohen et al., 2020).(Cohen et al., 2010; Jena, 2020).

Table 8. R-square Test Results

Independent Variable	R Square	R Square Adjusted
Satisfaction	0.708	0.703
Customer Loyalty	0.810	0.805

Source: Smart PLS output data, 2023

Based on Table 8 above, the *R-square* value for the service quality and trust variables on satisfaction is 0.708, including oversized, which shows a significant influence of 0.708 x 100% = 70.8%. The *R-square* value for the service quality and trust variables on customer loyalty is 0.810, including oversized, which indicates a significant influence of 0.810 x 100% = 81.0%.

Q - square

Q-square analysis is conducted to determine whether the observed values have been appropriately reconstructed and to determine whether the model has predictive relevance or not. To find the amount of *Q-square,* manual calculations are carried out based on the *R-square* value. The *Q-square* value (Q^2) > 0 indicates that the observed values have been well reconstructed, while the *Q-square* value (Q^2) < 0 indicates the absence of predictive relevance. (Jonathan Sarwono, 2018). The *Q-square* calculation can be seen as follows:

The formula for Q 2 is expressed as 1 minus the product of (1 minus the square of R 1) and (1 minus the square of R 2). Q 2 is calculated as 1 minus the product of (1 minus 0.708) and (1 minus 0.810). The value of Q 2 is calculated as 1 minus the product of (0.292) and (0.190). The value of Q 2 is equal to 1 minus 0.055. The value of Q 2 is 0.944. Based on the preceding computations, the Q-square value of 0.944 is greater than 0 and close to 1, implying that the model has or ought to have a predictive relevance value.

Hypothesis Testing

The null hypothesis is tested to determine if it should be accepted or rejected. Parameters and statistics are not the same, hence the alternative hypothesis is the polar opposite of the null. For hypothesis testing, the t-statistic value with a 95% confidence interval (= 0.05 or 5%) is useful. The 95% confidence interval for the t-table value is 1.96. Here are the standards that must be met for admission or rejection: If the t-statistic is greater than 1.96, then Ha is accepted and Ho is denied.

Table 9. Direct Effect Test Results

Hypothesis	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
Service Quality -> Customer Loyalty	0.333	0.336	0.090	3.685	0.000
Service Quality -> Satisfaction	0.325	0.328	0.095	3.416	0.001
Trust -> Satisfaction	0.546	0.544	0.098	5.566	0.000
Trust -> Customer Loyalty	0.297	0.302	0.108	2.739	0.006
Satisfaction -> Customer Loyalty	0.328	0.320	0.078	4.223	0.000

Source: Smart PLS output data, 2023

Based on the table above, the *p-value* and t-statistics for each variable are explained as follows. When examining the correlation between service quality and customer loyalty, the p-value is 0.000, while the significance level is set at 0.05. With a beta of 0.333 and a t-statistic of 3.685 compared to the crucial value of 1.96 from the t-table, the p-value is less than the significance level (0.000 < 0.05). A positive and statistically significant effect of service quality on customer loyalty may be deduced given that the t-statistic value (3.685) is greater than the critical t-value (1.96). It has been established that a positive correlation exists between service quality and client loyalty. The highest mean value was found for the item "LPD Kelan Mobile can provide services quickly" in the distributed questionnaires on service quality variables, indicating that users find LPD Kelan's quick responses in the LPD Kelan Mobile application to be very useful in their day-to-day operations. This undoubtedly gives a fair evaluation of the Kelan Mobile LPD app, which will encourage responders to continue using the service.

The analysis using Structural Equation Modeling (SEM) with Partial Least Squares (PLS) revealed that higher levels of service quality positively influence customer loyalty. This implies that when customers perceive the service quality provided by LPD Kelan to be high, they are more likely to exhibit loyalty towards the institution. The results suggest that improving service quality, such as providing quick and efficient services through the LPD Kelan Mobile application, can lead to

increased customer satisfaction and ultimately enhance customer loyalty. This finding underscores the importance of maintaining and enhancing service quality to build strong and loyal relationships with customers in the mobile banking sector. Findings from this study are consistent with those from another study (Herachwati et al., 2019), namely that service quality has a positive and significant effect on customer loyalty.

When examining the relationship between service quality and customer happiness, the p-value is 0.001, which is statistically significant at the 5% level. With a beta of 0.325 and a t-statistic of 3.416 compared to the essential t-value of 1.96, the p-value is less than the significance level (0.001< 0.05). There is a positive and statistically significant effect of service quality on satisfaction, as the t-statistic value (3.416) is larger than the t-value (1.96). It has been established that if service quality is improved, customer contentment will also rise. The results of distributing questionnaires on service quality variables show the highest average value, namely on the item "LPD Kelan Mobile can provide services quickly", which means that respondents feel that LPD Kelan provides fast service in the LPD Kelan Mobile application so that it can meet respondents' expectations in using the Mobile application. Respondents' expectations will be met if they receive the information they want fast; when users' expectations are met, they experience a sense of satisfaction when interacting with the LPD Kelan Mobile app.

The study focused on the relationship between service quality and customer loyalty, rather than customer happiness. However, it is important to note that in the context of customer satisfaction and loyalty, service quality plays a crucial role in influencing customer happiness indirectly. When customers perceive high service quality, such as quick and efficient services provided by LPD Kelan, they are more likely to feel satisfied with their overall experience. This satisfaction, in turn, can lead to increased happiness among customers. Research in related fields has shown that there is a strong link between service quality, customer satisfaction, and customer happiness. Studies have indicated that when customers receive high-quality services that meet or exceed their expectations, they are more likely to be satisfied and, consequently, experience higher levels of happiness. Therefore, while the specific study did not directly address the relationship between service quality and customer happiness, it can be inferred that enhancing service quality at LPD Kelan can contribute to increased customer satisfaction and happiness, ultimately leading to improved customer loyalty in the mobile banking context. Consistent with previous studies (Basri, 2019), which shows that service quality has a positive and significant effect on *e-banking* customer satisfaction.

When comparing to a significance level of 0.05, the p-value for the trust variable's effect on satisfaction is 0.000. There is statistical significance because the p-value is less than the significance threshold (0.000 < 0.05). The beta value is 0.546 and the t-statistic value is 5.566, which is compared to the crucial value of 1.96 from the t-table. The t-statistic value (5.566) is larger than the minimum required value (1.96) hence it can be concluded that trust significantly improves satisfaction. Higher levels of trust and satisfaction are necessary for the theory to be accepted. Survey results on the trust variable show that the item "Confident in the service because of the reputation and achievements of LPD Kelan" has the highest average value, indicating that respondents' trust and confidence in using the LPD Kelan Mobile application are significantly influenced by LPD Kelan's reputation and achievements. This respondent's confidence demonstrates that LPD Kelan is capable of meeting its promise to responders. In the same way that any respectable business would make its customers its first priority, LPD Kelan's clients should be treated as such if they are to ever experience complete satisfaction with the services they receive from the firm.

When customers trust an institution like LPD Kelan, they are more likely to feel confident in the services offered, which can enhance their overall satisfaction with the mobile banking experience. Trust serves as a foundation for building strong relationships with customers, and when customers trust an institution, they are more likely to be satisfied with the services provided. This positive relationship between trust and satisfaction is crucial in fostering customer loyalty, as satisfied customers are more likely to remain loyal to the institution. The findings of the study suggest that

cultivating trust among customers by emphasizing the institution's reputation and achievements can positively impact customer satisfaction levels. This, in turn, can contribute to building stronger relationships with customers and ultimately enhancing customer loyalty in the mobile banking sector at LPD Kelan. This study's findings corroborate those of (Utami & Puja, 2021), which shows that trust has a significant influence on customer loyalty.

When comparing to a significance level of 0.05, the p-value for the trust variable's effect on customer loyalty is 0.006. The p-value is less than the significance level (0.006 < 0.05), showing statistical significance. When compared to the cutoff value of 1.96 on the t-table, the beta value of 0.297 and the t-statistic of 2.739 both fail to meet statistical significance. Trust has a statistically significant and favorable effect on customer loyalty, as evidenced by the fact that the t-statistic value (2.739) is larger than the t-value (1.96). As a result, we accept the hypothesis: greater trust leads to greater consumer loyalty. The highest average value from the distributed questionnaires was found for the trust variable, with the item "Confident in the service because of the reputation and achievements of LPD Kelan" receiving the most votes. This indicates that the reputation and achievements of LPD Kelan have a substantial impact on respondents' trust in and belief in using the LPD Kelan Mobile application. If clients have faith in LPD Kelan and the company consistently delivers on its promises, the result will be increased customer loyalty.

When customers trust an institution like LPD Kelan, they are more likely to develop a sense of loyalty towards the institution. Trust plays a crucial role in building strong relationships with customers and fostering loyalty. Customers who trust an institution are more likely to continue using its services, recommend it to others, and remain loyal over time.The findings suggest that enhancing trust among customers by emphasizing the institution's reliability, credibility, and reputation can positively impact customer loyalty in the mobile banking context at LPD Kelan. By building trust with customers, LPD Kelan can strengthen customer relationships, increase loyalty, and ultimately drive long-term success in the mobile banking sector. Research by (Rulian & Kurniawati, 2023), which confirmed that trust plays a valuable factor in affecting loyalty.

The correlation between customer happiness and loyalty has a p-value of 0.000, which is significantly smaller than the significance level of 0.05. With a beta of 0.328 and a t-statistic of 4.223 compared to the essential t-value of 1.96, the p-value is less than the significance level (0.000 < 0.05). Satisfaction has a statistically significant and positive effect on customer loyalty, as shown by the t-statistic value of 4.223, which is greater than the critical t-value of 1.96. The hypothesis is supported: there is a positive correlation between customer satisfaction and loyalty. Based on the results of the satisfaction survey's random sampling, the item "I feel satisfied with the speed of LPD Kelan Mobile services" scored the highest on average. It appears that LPD Kelan Mobile's fast service speed has satisfied its customers. When people are happy with the results they get from LPD Kelan, they say they are satisfied. This relates to how happy customers are as a result of the benefits they receive when using the LPD Kelan Mobile app. This experience will serve as a criterion to judge whether the LPD Kelan Mobile application satisfies expectations or not. Customer loyalty increases when expectations are met.

It is important to understand that customer happiness can significantly influence customer loyalty. Research in the field of customer behavior and loyalty has shown that satisfied and happy customers are more likely to exhibit loyalty towards a company or institution. When customers experience happiness in their interactions with a business, such as feeling valued, appreciated, and pleased with the products or services received, they are more likely to develop a strong emotional connection to the brand. This emotional bond can lead to increased loyalty, as happy customers tend to return for repeat purchases, recommend the business to others, and remain loyal over time.Therefore, in the context of mobile banking at LPD Kelan, it can be inferred that customer happiness, stemming from positive experiences with the institution, can contribute to building customer loyalty. By focusing on enhancing customer happiness through personalized services, efficient processes, and excellent customer support, LPD Kelan can foster stronger relationships with customers, increase loyalty, and

drive long-term success in the mobile banking sector. This study's findings corroborate those of (Woen & Santoso, 2021), which states that satisfaction has a positive and significant effect on customer loyalty.

Table 10. Indirect Effect Test Results

Hypothesis	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
Service Quality -> Satisfaction -> Customer Loyalty	0.107	0.108	0.047	2.283	0.023
Trust -> Satisfaction -> Customer Loyalty	0.179	0.172	0.044	4.094	0.000

Source: Smart PLS output data, 2023

Based on the table above, the *p-value* and t-statistics for each variable are explained as follows. With a 0.05 threshold for significance, the p-value for the relationship between service quality and customer loyalty is 0.023. The p-value is less than the significance level (0.023 < 0.05), showing statistical significance. The t-statistic of 2.283 is compared to the cutoff value of 1.96 on the t-table, and the beta value of 0.107 is found to be statistically significant. Customer satisfaction acts as a mediation between service quality and customer loyalty, as evidenced by the fact that the t-statistic (2.283) is larger than the t-value (1.96). Therefore, elevating customer happiness will magnify service quality's effect on customer retention. Among the items on the satisfaction questionnaire, "I feel satisfied with the speed of LPD Kelan Mobile services" obtained the highest average score. Indicative of respondents' satisfaction with LPD Kelan Mobile's lightning-fast service. This exemplifies LPD Kelan's ability to provide timely service and meet or exceed customer expectations. In addition, the item "LPD Kelan Mobile can provide services quickly" has the greatest average value according to the survey findings on service quality characteristics. This shows that users of the LPD Kelan Mobile app find the response time of LPD Kelan to be quick, which considerably improves their experience with the app and their ability to get things done. The quality of service has a direct impact on client loyalty, as well as an indirect impact through customer satisfaction.

Service quality refers to the level of excellence in the services provided by an institution like LPD Kelan. When customers perceive high service quality, such as quick and efficient services, they are more likely to feel satisfied with their overall experience. Customer satisfaction, in turn, plays a crucial role in influencing customer loyalty. Satisfied customers are more likely to exhibit loyalty by continuing to use the services, recommending the institution to others, and remaining loyal over time. The findings suggest that by focusing on improving service quality at LPD Kelan, such as providing quick and effective services through the mobile banking application, the institution can enhance customer satisfaction levels. This, in turn, can lead to increased customer loyalty as satisfied customers are more likely to develop strong emotional connections with the institution and remain loyal over time.

This study's findings service quality has a significant impact on customer loyalty, with customer satisfaction playing a mediating role in this relationship (Nyan et al., 2020; Slack & Singh, 2020). Studies have shown that service quality positively influences customer satisfaction, which in turn leads to increased customer loyalty (Handayani et al., 2021; Mahmood et al., 2018; Restiana, 2021). The mediating effect of customer satisfaction on the relationship between service quality and customer loyalty has been consistently supported in various industries and contexts (Ng et al., 2020; Salim et al., 2018). Enhancing service quality can directly improve customer satisfaction, ultimately fostering greater customer loyalty (Al-Slehat, 2021; Nugraha & Sitio, 2020). Therefore, organizations aiming to boost customer loyalty should focus on improving service quality to enhance customer satisfaction, which in turn positively impacts loyalty.

When comparing to a significance level of 0.05, the p-value for the connection between trust and customer loyalty (using satisfaction as a mediator) is 0.000. The p-value is less than the significance level (0.000 < 0.05), with a beta value of 0.179 and a t-statistic value of 4.094, which is contrasted to the crucial value of 1.96 from the t-table. The t-statistic of 4.094 is larger than the t-value of 1.96, suggesting that customer satisfaction acts as a mediator between trust and client loyalty. Validation of the hypothesis requires showing that an increase in trust's positive effect on customer loyalty is proportional to the improvement in customer satisfaction. The survey results suggest that the item "I feel satisfied with the service speed of LPD Kelan Mobile" obtained the highest average rating in terms of customer satisfaction. As a result, it appears that LPD Kelan Mobile provides swift service that makes its clients happy. Customer happiness is a measure of how well LPD Kelan has met or exceeded the expectations of its clientele. Also, the results of trust questionnaires show that the item "Confident in the service because of the reputation and achievements of LPD Kelan" has the highest average score. This demonstrates that customers have faith in LPD Kelan because of the company's track record, which in turn affects customer loyalty via a multiplicative effect on customer satisfaction.

Trust, in this context, refers to the confidence and belief that customers have in the services provided by LPD Kelan, particularly based on the institution's reputation and achievements. When customers trust an institution, they are more likely to feel satisfied with the services received. Customer satisfaction, as a mediating variable, plays a crucial role in strengthening the relationship between trust and customer loyalty. The findings suggest that by cultivating trust among customers through reliable and credible services, LPD Kelan can enhance customer satisfaction levels. This, in turn, can lead to increased customer loyalty as satisfied customers are more likely to develop trust-based relationships with the institution and remain loyal over time. Understanding the mediating role of customer satisfaction in the relationship between trust and customer loyalty can help LPD Kelan focus on building trust with customers to drive satisfaction and ultimately foster long-term loyalty in the mobile banking sector. By emphasizing trustworthiness and delivering on customer expectations, LPD Kelan can strengthen customer relationships, increase loyalty, and drive success in the mobile banking industry. Research (Yuda & Suartina, 2022) confirms that customer pleasure can mediate the connection between trust and customer loyalty, and these findings are consistent with that finding.

CONCLUSION

The outcomes of the aforementioned study reveal that the dependent variable, specifically the service quality and trust of LPD Mobile banking customers, has a large and favorable impact on customer satisfaction and loyalty. In addition, consumer satisfaction has a positive and significant impact on customer loyalty since it acts as a mediator between the two. Satisfaction efficiently mediates the impact of service quality and trust on customer loyalty, as demonstrated by the fact that these two independent variables have indirect effects on loyalty via satisfaction. The relationship between trust and happiness seems to be the key indicator of this effect. There is just a slight change in how trust and client loyalty are related to one another. More studies are needed to account for all the factors that can affect customer happiness and loyalty. In addition, it needs to include a number of LPDs so that results can be applied across the board in that area.

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