

The Influence of E-Service Quality, E-Trust, and Bank Image on Customer Loyalty Mediated by E-Satisfaction of Muamalat DIN Users at PT. Bank Muamalat Indonesia, Kendari Branch

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Abstract

This study aims to analyze and examine the influence of e-service quality, e-trust, and bank image on customer loyalty, mediated by e-satisfaction among Muamalat DIN users at PT Bank Muamalat Indonesia, Kendari Branch. The research was conducted within the scope of PT Bank Muamalat Indonesia, Kendari Branch, involving 154 electronic banking customers as research respondents. Data were collected using an online questionnaire distributed to the respondents. The collected data were then analyzed using descriptive analysis and SEM PLS 4. The results of the study indicate that e-service quality has an insignificant effect on e-loyalty. E-trust also has an insignificant effect on e-loyalty. Bank image has a negative yet insignificant effect on e-loyalty. E-satisfaction has a positive and significant effect on e-loyalty. E-service quality has a positive and significant effect on e-satisfaction. E-trust has a positive and significant effect on e-satisfaction. Bank image has a positive and significant effect on e-satisfaction. E-satisfaction does not significantly mediate the effect of e-service quality on e-loyalty. E-satisfaction significantly mediates the effect of e-trust on e-loyalty with full mediation. E-satisfaction also significantly mediates the effect of bank image on e-loyalty with full mediation.

Keywords: *E-Service Quality, E-Trust, Bank Image, E-Loyalty.*

Introduction

Indonesia has significant potential for developing the Islamic economy, as it has the largest Muslim population in the world, reaching 245 million people, or 87.08% of the total population (Central Statistics Agency, 2024). However, the Islamic banking market share remains low, at only 7.72% in December 2024 (Financial Services Authority, 2024), thus not reflecting its true potential. This situation is also evident in Kendari City, with a Muslim population of 93.16% (BPS, 2024), where Sharia-based financial services should have the potential to grow rapidly. From a sharia perspective, Islamic banking operates based on the principles of justice and avoids usury, as stated in Surah Al-Baqarah verse 275 and a hadith narrated by Muslim, which prohibits all forms of usury. Contracts such as mudharabah, musyarakah, murabahah, and ijarah are implemented to ensure transactions are Sharia-compliant. Bank Muamalat, the first Islamic bank in Indonesia, established in 1991, is strongly committed to providing modern and competitive Sharia-compliant banking services. Service digitization is realized through the Muamalat DIN (Digital Islamic Network) mobile banking application, which serves as the primary transaction channel for customers. Digital service quality (e-Service Quality) encompasses access speed, data security, system reliability, and ease of navigation, which are critical factors for digital customers. Furthermore, electronic trust (e-Trust) helps strengthen long-term relationships, where customers trust that all services are Sharia-compliant and secure from the risk of data breaches (Amin, 2016).

The condition of Bank Muamalat's Kendari Branch shows a different dynamic compared to its national performance. Data shows that the number of savings customers has fluctuated over the past six years (2019–2024) and decreased by -2.37% in 2021 due to the impact of the COVID-19 pandemic. In contrast, the number of Muamalat DIN users continues to increase significantly, reaching 42.29% in 2024 (Bank Muamalat Kendari Branch, 2024). This phenomenon indicates that increased digital

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adoption does not automatically translate into increased customer numbers or third-party funds. Therefore, digitalization needs to be supported by quality service, trust, and a strong bank image.

Bank image is a strategic factor in shaping customer loyalty. A positive image builds trust and attracts new customers (Mokhtar et al., 2018). Research by Kandampully and Suhartanto (2000) also shows that corporate image has a significant impact on customer loyalty, while Hosany and Martin (2012) emphasize the importance of aligning a bank's image with consumers' self-image to strengthen emotional bonds. Therefore, a strong, consistent, innovative, and Islamically sound image is key to the success of Islamic banks in facing the increasingly competitive digital banking industry.

Previous research by Hari Muharram et al. (2021) explained that e-service quality and e-trust influence customer loyalty, with satisfaction acting as a mediator. However, this study suggested adding an image variable to enrich the research model. Meanwhile, loyalty is an indicator of long-term business success and stability (Amin, 2016). Based on the phenomena and research gaps, this research was raised with the title: The Influence of E-Service Quality, E-Trust, and Bank Image on Customer Loyalty Mediated by E-Satisfaction of Muamalat DIN Users at Bank Muamalat Kendari Branch.

Literature Review

Electronic Service Quality

Service is essentially a process consisting of a series of activities. As a process, service occurs routinely and continuously, encompassing the entire life of people in society (Moenir, 2010). Zeithaml (2006) suggests that service quality is a critical element in customer perceptions of the service products they receive. Particularly in purely service products, service quality will be a dominant element in customer assessments. According to Gazor (2012), service quality (servqual) is a modern technique for measuring quality across various companies and organizations and serves the development of customer-focused management and culture.

Zeithaml, Parasuraman, and Malhotra (2000) state that internet service quality is the extent to which a website facilitates effective and efficient shopping, purchasing, and delivery of products or services. According to Zeithaml (2002), e-service quality in e-commerce can be defined as the extent to which a website can facilitate effective and efficient shopping, purchasing, and delivery. Electronic service quality as an overall evaluation and assessment by consumers of the excellence and electronic services provided and offered in a digital market (Santos, 2003).

E- trust

Electronic trust (e-trust) is the belief that online services—including mobile banking, are secure, reliable, and will not exploit customer vulnerabilities in digital risk situations (Nawangasari & Putri, 2020). E-trust is crucial because transactions are conducted without direct contact with the bank, requiring customers to be confident that the system maintains the security, privacy, and accuracy of their information. In the context of mobile banking, trust is built through ease of use, robust security, and assurance that transactions are free from cybercrime threats, enabling customers to feel safe and comfortable managing their finances. When the system operates well and provides a smooth transaction experience, customers perceive the integrity and competence of the service provider, which in turn increases satisfaction and increases their intention to continue using the service (Nisa et al., 2020). Gefen (2000) asserts that e-trust is a general belief in online transactions that reduces perceived risk and encourages positive behavioral intentions, while Kim et al. (2009) define e-trust as the foundation for long-term relationships between banks and customers. Radionova-Girsa (2017) added that trust is the main driver for loyalty, so banks need to strengthen security and expand service features to maintain and increase trust, which when creating satisfaction will result in ongoing loyalty to mobile banking services.

Image Bank

Bank image is a customer's overall perception or impression of the bank, formed through personal experiences and information from various sources, thus influencing their assessment of the bank's credibility and quality. Customers will always compare experiences and information obtained from others as a form of evaluation, resulting in a perception that becomes the basis for assessing the bank's image. Sutisna (2001) states that image is the total perception of an object formed by information received continuously, while Alma (2002) emphasizes that image is an impression based on a person's knowledge and experience of something. Vera (2006) views image as a customer's view of a company, while Kasali in Iman (2010) refers to image as an impression that arises from an understanding of a

reality. According to Azizah (2012), image is a customer's perception of a company based on its inherent attributes, and Kotler and Keller (2007) explain that image is the overall impression formed in the public mind about an organization. Soemirat and Ardianto (2007) state that image is a public perception that is not limited to products and services, but rather the organization as a whole, in line with Tumpal (2011) who stated that image is an association attached to a company and formed through information from various sources. Mulyana (2008) in Pratiwi et al. (2014) emphasized that image is a psychological impression of the public based on knowledge and experience of the company's activities. Thus, the image of a bank can be concluded as a picture of perceptions, impressions, and beliefs formed in the minds of the public based on information, experience, and interactions with the bank.

E-Satisfaction

E-satisfaction is the result of a customer's psychological evaluation of their experience using a digital service compared to their expectations. Satisfaction is achieved when the benefits obtained meet or even exceed expectations (Kotler et al., 2016; Srinivasan et al., 2016). In the context of digital marketing, e-satisfaction is an important indicator of a company's success because satisfied customers are more likely to use the service again, are less likely to switch to competitors, reduce price elasticity, and improve the company's reputation in the market (Irawan, 2016). In online-based businesses, marketers must manage the differences in digital service characteristics to maintain satisfaction with previous e-purchase experiences (Zikmund, 2016), where satisfaction is a strategic goal of marketing activities to obtain positive responses and customer loyalty (Muhammad Arif, 2021). Anderson and Srinivasan (2003) define e-satisfaction as the level of customer satisfaction with their previous experience using an e-commerce company, while Komara (2014) views e-satisfaction as the satisfaction that arises after a transaction on an electronic service and Prayitno (2015) emphasizes that satisfaction occurs when the service is able to meet the needs and expectations of users. Thus, e-service quality is the main determinant of e-satisfaction, because the higher the perceived quality of digital service, the greater the likelihood that customers will feel satisfied and continue using the service.

E-Loyalty

Customer loyalty is a crucial factor in determining the sustainability of the banking industry because loyal customers will continue to use products and entrust their funds to banks despite the presence of numerous competing alternatives (Palilati, 2007). Griffin (2005) defines loyalty as consistent repeat purchasing behavior from a decision-making unit over a period of time, while Hurriyati (2010) emphasizes that loyalty is a manifestation of the human need to build emotional attachments, gain a sense of security, and support trusted parties. According to Lovelock and Wright (2005 in Barusman & Tina, 2019), loyalty is the customer's commitment to continuously use a company's products. Loyal consumers not only continue to purchase products according to their needs but also make purchases across product lines within the company (Upamanyu et al., 2014), actively provide recommendations to others, reject competitors' offers, and advocate when a product is poorly rated because they believe it provides the best satisfaction (Wijayani & Prambudi, 2020). In the Islamic perspective, loyalty is known as *al-wala'*, which is full submission to sharia values that include the principles of love, help, and following the right thing; customer loyalty will be formed if the muamalah relationship is mutually beneficial and based on the fulfillment of rights and obligations according to Islamic law (Zulfa, 2010).

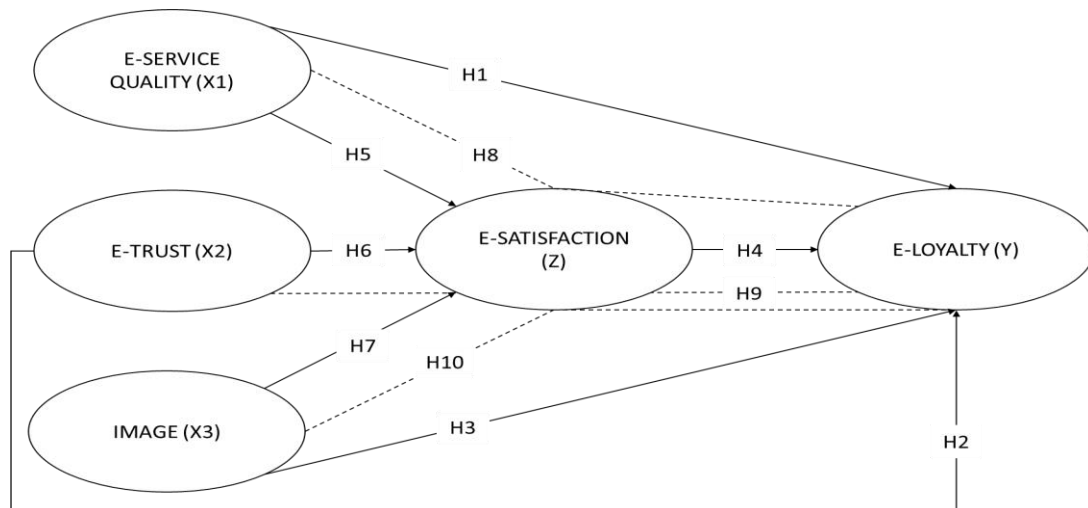


Figure 1 Conceptual Framework

Hypothesis

- H1. E-Service Quality influences E-Loyalty of M-Din Bank Muamalat Kendari Branch Customers.
- H2. E-Trust influences E-Loyalty of M-Din Bank Muamalat Kendari Branch Customers.
- H3. Image influences E-Loyalty of M-Din Bank Muamalat Kendari Branch Customers.
- H4. E-Satisfaction influences E-Loyalty of M-Din Bank Muamalat Kendari Branch Customers.
- H5. E-Service Quality influences E-Satisfaction of M-Din Bank Muamalat Kendari Branch Customers.
- H6. E-Trust influences E-Satisfaction of M-Din Bank Muamalat Kendari Branch Customers.
- H7. Image influences E-Satisfaction of M-Din Bank Muamalat Kendari Branch Customers.
- H8. E-Service Quality influences E-Loyalty through E-Satisfaction of M-Din Bank Muamalat Kendari Branch Customers.
- H9. E-Trust influences E-Loyalty through E-Satisfaction of M-Din Bank Muamalat Kendari Branch Customers.
- H10. Image influences E-Loyalty through E-Satisfaction of M-Din Bank Muamalat Kendari Branch Customers.

Methods

This research was conducted at the Kendari Branch of Bank Muamalat. This research is a causal design, which aims to identify cause-and-effect relationships between variables. Researchers seek the true nature of the facts to help understand and predict the relationships. The population of this study was 9,982 customers, while the sample size was 154 individuals using the Slovin formula. Data analysis used Partial Least Squares (PLS).

Result

Coefficient of Determination

Structural model testing is performed by examining the R² value of the latent variables and then by assessing the magnitude of the structural path coefficient. The stability of the estimated structural path coefficient is evaluated using a t-statistic obtained from the bootstrapping procedure. To determine the influence category, the coefficient of determination can be categorized as having a strong relationship, a value of ≥ 0.75 is considered a strong relationship, a value of ≥ 0.50 is considered a moderate relationship, and a value below that is considered a weak relationship. The results of the r-square determination coefficient test for this research model can be seen in the following table.

Table 1 R-Square

Variables	R-Square
E- Satisfaction (Y1)	0.813
E-Loyalty (Y2)	0.789

Source: Processed Primary Data, 2025

$$Q^2 = 1 - (1 - 0,813) * (1 - 0,789)$$

$$Q^2 = 1 - (0,187) (0,211)$$

$$Q^2 = 1 - 0,039$$

$$Q^2 = 0,960$$

Based on the Q-square (Q2) calculation, the Q-square value obtained was 0.960. This figure can be interpreted that the research model can explain the contribution of the influence of the e-servqual, e-trust, bank image, and e-satisfaction variables on e-loyalty by 96%, which is in the strong category. Based on this, the model that has been built can be concluded to have a very good predictive relevance value or prediction level.

Hypothesis Testing

In hypothesis testing, there are eight hypotheses proposed in this study. The hypothesis uses the structural equation method by testing the significance of the path coefficients in the model. Therefore, to conclude whether the research hypothesis is proven or not, the significance value of the p-value and the t-table value will be used, where the p-value is seen with a cut-off value of $\alpha \leq 0.05$ or 5%. Thus, if the p-value on the tested path is ≤ 0.05 or 5%, then the research hypothesis is proven and can be accepted. Conversely, if the p-value > 0.05 then the hypothesis is declared rejected. While for the t-table using a cut-off value of 1.96, where if the t-table value (≥ 1.96) then it can be concluded that the proposed hypothesis can be accepted, and vice versa. The summary of the results of hypothesis testing in this study can be seen in the following table.

Table 2 Hypothesis Testing

Cod e	Influence of Variables	Path Coefficient	P Value s	Information
H1	E- Service Quality (X1) -> E- Satisfaction (Y1)	0.160	0.049	Significant
H2	E-Service Quality (X1) -> E-Loyalty (Y2)	0.155	0.123	Not Significant
H3	E-Trust (X2) -> E-Satisfaction (Y1)	0.368	0.001	Significant
H4	E-Trust (X2) -> E-Loyalty (Y2)	0.205	0.055	Not Significant
H5	Image Bank (X3) -> E- Satisfaction (Y1)	0.425	0.000	Significant
H6	Image Bank (X3) -> E-Loyalty (Y2)	-0.057	0.491	Not Significant
H7	E- Satisfaction (Y1) -> E-Loyalty (Y2)	0.619	0.000	Significant
H8	E- Service Quality (X1) -> E- Satisfaction (Y1) -> E-Loyalty (Y2)	0.099	0.059	Not Significant
H9	E-Trust (X2) -> E- Satisfaction (Y1) -> E-Loyalty (Y2)	0.228	0.002	Significant
H10	Image Bank (X3) -> E- Satisfaction (Y1) -> E-Loyalty (Y2)	0.263	0.003	Significant

Source: Processed Primary Data, 2025

Discussion

The Influence of E-Service Quality on E-Loyalty

The results of the study indicate that E-Service Quality does not significantly influence E-Loyalty of Muamalat DIN Bank Muamalat Kendari Branch users (p-value $0.123 > 0.05$), so that increasing the quality of electronic services does not necessarily increase loyalty, even though the direction of the relationship is positive. This finding is inconsistent with the theory of Zeithaml, Parasuraman, and

Malhotra (2000; Zeithaml, 2002; Parasuraman et al., 2005) which emphasizes that the quality of electronic services, including efficiency, reliability, privacy, responsiveness, compensation, and availability of information—are determinants of customer behavior and loyalty in the long term. The discrepancy is also seen compared to the research results of Wina Almayanti & Chaerudin (2022), Budiman et al. (2020), Fajar et al. (2019), UI Haq & Awan (2020), Haetami et al. (2021), and Permana & Djatmiko (2021) who found a positive effect of E-Service Quality on E-Loyalty. However, these findings align with those of Pudjarti et al. (2019), Melinda (2017), Pratiwi et al. (2021), Juwaini et al. (2022) who emphasized that in a highly competitive digital market with low switching costs, service quality is only a basic requirement and not a determining factor for loyalty, as consumers have many alternative platforms and tend to choose according to their current needs. The characteristics of respondents who are highly educated, are of productive age, have many other banking applications to choose from, and predominantly use the transfer feature as a basic function further reinforces that technical quality alone is not enough to create emotional attachment and exclusive loyalty to Muamalat DIN.

The Influence of E-Trust on E-Loyalty

The results of the study indicate that E-Trust does not have a significant effect on E-Loyalty of Muamalat DIN Bank Muamalat Kendari Branch users (coef. 0.205; sig. 0.055 > 0.05), so even though the relationship is positive, e-trust has not been able to directly form strong e-loyalty. This finding is inconsistent with theories and research results that state trust as the foundation of digital loyalty, such as Radionova-Girsa (2017), Kim et al. (2009), and Gefen (2000) who state that trust is a driver of long-term commitment in online transactions, as well as the empirical results of Pratiwi et al. (2021), Rachmawati & Syafarudin (2022) who found that E-Trust has a significant effect on E-Loyalty in various digital service contexts. However, this finding is consistent with Hendrawan & Agustini (2021), emphasized that in a highly competitive digital environment with low switching costs, trust is only a basic prerequisite and no longer a differentiating factor in loyalty formation because consumers easily trust more than one application at a time. The characteristics of the respondents in this study support these findings: the majority are productive-age users with higher education, have multiple mobile banking applications at once, and predominantly use basic features such as transfers. Therefore, the trust formed is still functional and has not yet developed into exclusive loyalty to Muamalat DIN.

The Influence of Bank Image on E-Loyalty

The results of the third hypothesis test indicate that Bank Image does not significantly influence E-Loyalty of Muamalat DIN Bank Muamalat Kendari Branch users, with a path coefficient of -0.057 and a significance of 0.491 > 0.05, which indicates that a good bank image does not directly create customer e-loyalty and even has a negative direction. This finding contradicts the theories of Kotler and Keller (2007), Soemirat and Ardianto (2007), Tumpal (2011), Mulyana (2008 in Pratiwi et al., 2014), and Vera (2006) who place a positive image as the foundation of preference and loyalty, and is inconsistent with the empirical findings of Pratiwi et al. (2021) who prove the significant influence of image on e-loyalty. On the other hand, this result is in line with Haryadi and Syharuddin (2023), Zakiah and Umiyati (2023) who explained that in the digital era, pragmatic consumers place more emphasis on actual experiences and functional benefits than on bank image alone, so that image is only effective in attracting new customers but is not a determinant of long-term loyalty. The characteristics of respondents who are of productive age, highly educated, work as formal workers with middle incomes, and the majority have more than one mobile banking application support the conclusion that they are able to critically assess image, appreciate Bank Muamalat's reputation as the first Islamic bank, but still use various banks simultaneously and limit the use of Muamalat DIN, especially for basic features such as transfers. Descriptively, Image Bank obtained an average of 4.40 (very good) with the dimensions of Corporate Identity, Reputation, Personality, and Value also high, but did not result in loyalty; this indicates a disconnect between a very positive brand image and brand experience in using the application, so that a strong image requires a mediation mechanism, especially through electronic satisfaction, to be transformed into solid loyalty.

The Influence of E-Satisfaction on E-Loyalty

The results of the fourth hypothesis test indicate that E-Satisfaction has a positive and significant effect on E-Loyalty of Muamalat DIN Bank Muamalat Kendari Branch application users, with a path coefficient of 0.619 and a significance of 0.000 < 0.05, which means that e-satisfaction is the most determinant factor in forming e-loyalty. This finding is in line with Prayitno (2015) who views e-satisfaction as a customer's evaluation of service performance against their expectations and places it

as a direct antecedent of loyalty, as well as with Anderson and Srinivasan (2003), Komara (2014), Zikmund (2016), and Kotler et al. (2016) who emphasize that satisfaction with online experiences that meet or exceed expectations will encourage reuse behavior and long-term commitment. This result is also consistent with various empirical findings that prove the positive and significant effect of E-Satisfaction on E-Loyalty in the context of digital banking, e-commerce, and other digital services, such as Budiman et al. (2020), Raza et al. (2020), Suariedewi (2020), Haetami et al. (2021), Sativa and Astuti (2016), Pudjarti et al. (2019), Rifki et al. (2024), Rachmawati and Syafarudin (2022), Ashiq and Hussain (2024), Ramadhan (2023), Mauliza and Zuhra (2024), and Iriantini (2022), although several studies (Juwaini et al., 2022; Suprpti and Suparmi, 2020; Sadeghi et al., 2019; Akbar et al., 2023) show that in markets with very low switching costs, high satisfaction can still be defeated by competitors' offers. The characteristics of respondents who are balanced between men and women, dominated by productive age (25–45 years), highly educated (majority Diploma/Bachelor and Master), working as formal workers with middle income, and generally have more than one mobile banking application, indicate that they are critical, rational, and active digital users, so that loyalty decisions are greatly influenced by the quality of their experience; in this context, even though they use various applications, high satisfaction with Muamalat DIN makes it a strong candidate as the main application. Descriptively, E-Satisfaction has an average of 4.44 (very good), with the convenience and security dimensions having the highest value (4.49; anytime–anywhere access and a sense of security in transactions reaching around 4.50–4.51), followed by site design and merchandising which are also high, while service ability is the lowest dimension (4.33) with an indicator of reliability of interference-free features valued at 4.29 but still classified as very good, which indicates that overall the experience of using the application is very satisfying. The large coefficient and high satisfaction rate indicate that in the face of intense digital banking competition and abundant application choices, consistent electronic satisfaction—especially in terms of ease, security, and convenience of use—is the most effective bridge to transform service quality and trust into strong loyalty, resistant to competitors' offers, and potentially encouraging recommendations from customers to others.

The Influence of E-Service Quality on E-Satisfaction

The results of the fifth hypothesis test indicate that E-Service Quality has a positive and significant effect on E-Satisfaction of Muamalat DIN Bank Muamalat Kendari Branch users (coefficient 0.160; sig. 0.049 < 0.05), which indicates that the better the quality of electronic services provided, the higher the customer satisfaction. This finding is in accordance with the theory of Zeithaml, Parasuraman and Malhotra (2000; Zeithaml, 2002; Parasuraman et al., 2005) and Santos (2003) which emphasizes that the quality of electronic services—through the dimensions of efficiency, reliability, privacy, responsiveness, compensation, and availability of information—encourages satisfaction because the service can meet user expectations effectively and efficiently. The results of this study are also in line with the research of Budiman et al. (2020), Hayani & Al-Sukri (2021), Haetami et al. (2021), Fahira et al. (2022), Sativa & Astuti (2016), Melinda (2017), Rifki et al. (2024), Rachmawati & Syafarudin (2022), Suprpti & Suparmi (2020), Ramadhan (2023), Mauliza & Zuhra (2024), Tirtayasa et al. (2024), and Zakiah & Umiyati (2023) confirmed that e-service quality is an important antecedent in increasing e-satisfaction. Descriptively, the E-Service Quality variable obtained an average value of 4.38 (very good) and E-Satisfaction 4.44 (very good), indicating theoretical conformity that good service results in high satisfaction; in particular, high privacy and efficiency dimensions correspond to satisfaction with security and convenience aspects. This means that investment in service quality, especially improving system reliability which is still a weak point, will have a direct impact on increasing satisfaction and at the same time become a strategic foundation in strengthening customer loyalty amidst increasingly competitive digital banking services.

The Influence of E-Trust on E-Satisfaction

The results of the sixth hypothesis test indicate that E-Trust has a positive and significant effect on E-Satisfaction of Muamalat DIN Bank Muamalat Kendari Branch users, with a path coefficient of 0.368 and a significance of 0.001 < 0.05, indicating that electronic trust is an important factor and a strong determinant in creating electronic satisfaction, even greater than the influence of E-Service Quality. This finding is in line with Gefen (2000) who defines e-trust as confidence in online transactions that reduces risk and fosters comfort and satisfaction, Kim et al. (2009) who view trust as the foundation of bank-customer relationships that create a sense of security and comfort, and Radionova-Girsa (2017), Nisa et al. (2020), and Nawangasari and Putri (2020) who emphasize that a reliable, secure system that does not exploit customer vulnerabilities will create a sense of security (peace of mind) that is manifested as satisfaction. Empirically, these results are consistent with Liani and Yusuf (2021), Fajar

et al. (2019), Suariedewi (2020), Nawangasari and Putri (2020), Sativa and Astuti (2016), and Rifki et al. (2024) found a positive and significant influence of E-Trust on E-Satisfaction in various digital service contexts, although several studies such as Juwaini et al. (2022), Ashiq and Hussain (2024), and Ramadhan (2023) noted that in certain contexts where security has become an industry standard, basic trust does not always significantly increase satisfaction. In the context of this study, the average E-Trust was 4.38 and E-Satisfaction was 4.44 (both very good categories), with a strong correspondence between the dimensions of benevolence, integrity, ability, and confidence in sharia compliance with the dimensions of security and convenience in E-Satisfaction, indicating that trust in system security, bank integrity, and sharia compliance not only reduces anxiety but also creates functional and spiritual satisfaction, so that it practically becomes a very strong psychological foundation for the formation of electronic loyalty in the future.

The Influence of Image Bank on E-Satisfaction

The results of the seventh hypothesis test show that Bank Image has a positive and significant effect on E-Satisfaction of Muamalat DIN Bank Muamalat Kendari Branch application users (coefficient 0.425; sig. 0.000 < 0.05), which indicates that the positive image of Bank Muamalat as a professional, trustworthy, and modern sharia bank is the strongest determinant in increasing electronic satisfaction, in line with Kotler and Keller (2007), Sutisna (2001), Alma (2002), Vera (2006), Tumpal (2011), and Mulyana (2008 in Pratiwi et al., 2014) which explains that image forms expectations and creates a halo effect so that the experience is considered more satisfying when the perception of the institution is positive; this result is supported by empirical research by Tirtayasa et al. (2024), Iriantini (2022), Yuwono and Anggiani (2024), and Utari et al. (2020) which states that a strong reputation and institutional identity have a significant impact on user satisfaction of digital services, although some recent findings such as Zakiah and Umiyati (2023), Akbar et al. (2023), and Adrian et al. (2023) show that in highly pragmatic digital users, actual experience can be more dominant than image; descriptively, Bank Muamalat's image is rated very good (mean 4.40) with corporate identity and reputation obtaining the highest scores which are directly correlated with high satisfaction (mean 4.44), indicating that pride in the identity of the first Islamic bank in Indonesia, trust in sharia compliance, and belief that the bank has good intentions and competence in serving customers create functional satisfaction as well as spiritual satisfaction which plays an important role as a strong foundation for building long-term loyalty.

The Influence of E-Service Quality on E-Loyalty Mediated by E-Satisfaction

The results of the eighth hypothesis test show that E-Satisfaction does not mediate the effect of E-Service Quality on E-Loyalty on users of the Muamalat DIN Bank Muamalat Kendari Branch application, which means that electronic service quality is not able to encourage loyalty either directly or indirectly through satisfaction, even though it is proven to have a significant effect on E-Satisfaction and E-Satisfaction has a very significant effect on E-Loyalty, indicating that the strength of the influence of E-Service Quality on satisfaction which is only moderate (0.160) produces an indirect effect that is too small to achieve statistical significance; this result deviates from the predictions of the theories of Zeithaml, Parasuraman and Malhotra (2000, 2002, 2005), Santos (2003), and Oliver (1999) which place satisfaction as the main mediator between service quality and loyalty, but is in line with the research of Juwaini et al. (2022), Ashiq and Hussain (2024), and Pratiwi et al. (2021) who found that when service quality standards between digital applications are relatively homogeneous and have become the baseline expectation for multi-banking digital consumers (82.5% of respondents use more than one application), loyalty is more determined by stronger psychological and emotional factors such as trust and bank image which in this study have a much greater influence on E-Satisfaction than service quality; descriptively E-Service Quality, E-Satisfaction, and E-Loyalty are in the very good category (mean 4.38; 4.44; 4.46), but good service quality is no longer a strong differentiator because the main features used by customers are more basic transactional in nature which is relatively uniform between banks, so that service quality only functions as a hygiene factor to prevent dissatisfaction but is not enough to generate loyalty without the support of strong trust and image.

The Influence of E-Trust on E-Loyalty Mediated by E-Satisfaction

The results of the ninth hypothesis test show that E-Satisfaction significantly mediates the effect of E-Trust on E-Loyalty among users of the Muamalat DIN application at Bank Muamalat Kendari Branch, which means that even though electronic trust does not directly affect loyalty, trust can still effectively generate loyalty through satisfaction as a full mediator; this finding supports the mechanism explained by Gefen (2000), Kim et al. (2009), Radionova-Girsa (2017), Nisa et al. (2020), and Nawangasari and Putri (2020) that trust reduces perceived risk and creates a sense of security, comfort,

and spiritual belief in digital transactions, which are the core of satisfaction, and this satisfaction drives loyalty through the intention to reuse and recommend services, in line with the empirical studies of Liani and Yusuf (2021), Fajar et al. (2019), Suariedewi (2020), and Rifki et al. (2024) which prove that satisfaction is the main pathway connecting trust with loyalty, especially in high-risk digital services; The characteristics of respondents who are mostly of productive age, highly educated, have significant financial assets, and use several mobile banking applications strengthen the context that trust, both in system security and sharia compliance, is a psychological differentiator that creates functional and spiritual satisfaction, which then results in solid loyalty even though the quality of service between applications is relatively homogeneous, so the strategic focus of building loyalty in sharia digital banking must be directed at strengthening trust to create consistent and sustainable satisfaction.

The Influence of Bank Image on E-Loyalty Mediated by E-Satisfaction

The results of the tenth hypothesis test show that E-Satisfaction significantly mediates the influence of Bank Image on E-Loyalty in users of the Muamalat DIN application, Bank Muamalat Kendari Branch, which reveals that although bank image does not directly influence loyalty, a positive image can still generate loyalty effectively through satisfaction as a full mediator; this finding confirms the theory of Kotler and Keller (2007), Sutisna (2001), Alma (2002), Vera (2006), and Tumpal (2011) that image creates positive expectations in the minds of consumers and when actual experiences meet these expectations, satisfaction is formed and leads to loyalty, and is in line with empirical evidence from Tirtayasa et al. (2024), Iriantini (2022), Pratiwi et al. (2021), Yuwono and Anggiani (2024), and Lien et al. (2015) which confirms that image has a strong influence on loyalty through satisfaction, especially in digital and banking services; The context analysis of respondents shows that the majority are consumers of productive age, highly educated, and have multi-banking behavior so that a strong image—especially related to sharia identity, trustworthy reputation, professional personality, and organizational values—becomes a differentiator that creates positive expectations and then functional, emotional, and spiritual satisfaction that results in strong loyalty with a high switching barrier; therefore, the loyalty improvement strategy in sharia digital banking is not enough to only manage the image through communication and branding, but must ensure consistency between the promised image and the actual customer experience in the application, because only an image that is proven to be fulfilled in real services is able to be transformed into satisfaction that ultimately forms sustainable loyalty.

Conclusion

The results of the study indicate that E-Service Quality, E-Trust, and Bank Image do not have a significant direct effect on E-Loyalty, but E-Satisfaction is proven to have a positive and significant effect on E-Loyalty so that electronic satisfaction is the main determinant of electronic loyalty of Bank Muamalat Kendari Branch customers. In addition, E-Service Quality, E-Trust, and Bank Image each have a positive and significant effect on E-Satisfaction, so that electronic satisfaction acts as a strong mediating variable. Furthermore, E-Satisfaction does not mediate the effect of E-Service Quality on E-Loyalty, but fully mediates the effect of E-Trust and Bank Image on E-Loyalty. Therefore, further research is recommended to use a mixed-methods approach and test moderator variables such as digital literacy and religious commitment to gain a deeper understanding of the dynamics of satisfaction and loyalty in digital banking services.

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