

## THE IMPACT OF DIGITAL SERVICE QUALITY ON BRIMO USAGE LOYALTY

Arnetta Valentina Rigawara<sup>1)</sup>

<sup>1)</sup> Economics and Business Faculty, Universitas Widyatama, Bandung

Corresponding author: [arnetta.valentina@widyatama.ac.id](mailto:arnetta.valentina@widyatama.ac.id)

### Abstract

*This study examines the impact of digital service quality on BRIMO usage loyalty. The rapid advancement of digital banking requires financial institutions to enhance service quality to maintain customer trust and engagement. This research focuses on key factors influencing user loyalty, including system reliability, ease of use, transaction security, and service responsiveness. Using a quantitative approach, data were collected through surveys distributed to BRIMO users and analyzed using statistical methods. The findings indicate that digital service quality significantly affects user loyalty, with security and ease of use being the most influential factors. Users tend to remain loyal to BRIMO when they perceive the service as reliable, secure, and user-friendly. The study highlights that improving digital banking services by enhancing technological features, optimizing user interfaces, and strengthening security measures can effectively increase customer retention. Furthermore, continuous evaluation of user experience and proactive service improvements will contribute to sustaining long-term customer loyalty. Future research could explore additional variables, such as psychological and social factors, to provide a more comprehensive understanding of digital banking loyalty. The implications of this study emphasize the importance of digital transformation in the banking sector, particularly in addressing customer needs and expectations to maintain a competitive edge. By consistently enhancing digital service quality, financial institutions can foster stronger relationships with their users and ensure sustainable growth in the digital banking industry.*

**Keywords:** Digital Service Quality, User Loyalty, BRIMO

### Introduction

Technological advancement has catalyzed a transformative revolution in the banking sector, fundamentally reshaping financial services through digital innovation. The Indonesian banking landscape has undergone a remarkable metamorphosis, where digital service quality has emerged as a critical determinant of customer loyalty in mobile banking platforms. Bank Rakyat Indonesia (BRI), a prominent financial institution, has been at the forefront of this digital transformation, strategically leveraging technological innovations to enhance service efficiency and customer experience. One of BRI's most significant digital innovations is BRIMO, a sophisticated mobile banking application designed to provide customers with fast, convenient, and secure banking transactions. This platform exemplifies the bank's commitment to digital excellence, offering seamless financial services that cater to the evolving needs of modern consumers. The digital banking ecosystem in Indonesia has experienced exponential growth, with mobile banking transactions demonstrating a remarkable surge of over 50% annually since 2019, reflecting the increasing digital adoption among Indonesian consumers.

As a market leader, BRI has strategically positioned itself by serving over 75 million customers nationwide and making substantial investments in digital infrastructure. These strategic investments have been crucial in maintaining the bank's competitive edge in an increasingly crowded and dynamic financial technology marketplace. By prioritizing digital innovation, BRI has not only transformed its service delivery but has also set new benchmarks for digital banking experiences in Indonesia. BRIMO, launched as an integrated financial solution, offers a comprehensive suite of services including fund transfers, bill payments, investment management, and digital lending facilities. Despite the substantial investment in digital banking technologies, customer loyalty remains a critical challenge for financial institutions. Research indicates that approximately 30% of digital banking users in Indonesia utilize multiple banking applications, suggesting limited loyalty to a single platform. This phenomenon is particularly evident in urban centers like Bandung, where digital literacy and access to multiple banking options are relatively high (Rithmaya et al., 2024). The quality of digital services has emerged as a pivotal determinant of customer loyalty in the banking sector. Studies have demonstrated that factors such as system reliability, user interface design, transaction security, and customer support significantly influence users' continued engagement with digital banking platforms (Asiah et al., 2021). However, there exists a notable research gap concerning the specific dimensions of digital service quality that most significantly impact customer loyalty in the context of BRI's mobile banking services, particularly among customers in Bandung. This study object used in this research was the Bank BRI Unit Cilampeni at Cabang

Soreang, Bandung Regency. This location was chosen because of its geographical proximity to the city of Bandung and the modernist character of customers who are highly active in using digital banking services. As BRIimo has become an essential tool for accessing banking services and many customers in this area have 'turned' to BRIimo, this study is very relevant to analyze the effect of BRIimo's digital service quality on the loyalty of its customers. (Mbama & Ezepeue, 2018) identify six critical dimensions of digital banking service quality; convenience, functional quality, active employee engagement, digital service quality, brand trust, and digital banking innovativeness. All six contribute to an ideal user experience and consequently lead to digital banking services with long-term loyalty. Consequently, this study focuses on the effect of these dimensions on the BRI Unit Cilampeni BRIimo User Loyalty.

In the rapidly evolving world of digital banking, BRIimo has emerged as a game-changer, offering a suite of features designed to make banking effortless and efficient. One of its standout innovations is SABRINA (Smart BRI New Assistant), an AI-powered chatbot that provides instant support, helps with transactions, and resolves banking issues—all without the need to visit a branch. This aligns with insights from (Koran SINDO 2019), which highlights that millennials prioritize convenience, speed, and accessibility in their banking experiences. The quality of service in digital banking plays a pivotal role in shaping user loyalty. Research by (Sari et al. 2023) defines service quality as the gap between customer expectations and their actual experience, with factors like transaction speed, security, and ease of use being critical. When these elements are delivered effectively, they foster customer satisfaction, which, as (Saipuloh, 2023) notes, is a direct driver of loyalty. Similarly (Vebiana, 2018) found that satisfied customers are more likely to stick with a service and recommend it to others, amplifying its reach and reputation. The competitive landscape of digital banking further emphasizes the need for continuous innovation. A study by (Susilawaty & Nicola, 2020) reveals a strong link between digital service quality, customer satisfaction, and loyalty. Banks that fail to keep up with technological advancements and user expectations risk losing customers to more agile fintech competitors. (Kotler & Keller 2016) stress that embracing technology is no longer optional for banks—it's essential for survival. However, loyalty isn't just about service quality. External factors like market competition and economic shifts can also influence user decisions, sometimes leading them to switch services despite a positive experience with their current provider. This dynamic environment demands that banks like BRI focus on innovation and adaptability to sustain long-term customer trust.

This study aims to explore how BRIimo's digital service quality impacts user loyalty at Bank BRI Unit Cilampeni, examining dimensions like responsiveness, reliability, empathy, and assurance. The insights gained could help BRI refine its digital banking strategy, ensuring it remains competitive in an increasingly crowded market. By prioritizing user experience and addressing potential gaps, BRI can strengthen customer relationships and secure its position as a leader in the digital banking sector.

## Literature review

### Quality of service

Quality of service in the banking sector is a multidimensional concept that plays an important role in improving customer satisfaction, customer loyalty, and bank performance. In the past, studies based on service quality dimensions (tangibles, reliability, responsiveness, assurance, and empathy) attempted to explore their effects on customer satisfaction and loyalty. These metrics are important for establishing customer perceptions and experiences that ultimately drive loyalty and engagement with the bank. The next sections explore the service quality of banking, highlighting insights from various studies.

Two factors influence service quality (Alvendo Teguh S, 2019): perceived service and expected service. Consequently, if the perceived service is worse than the expected service, customers become disinterested and may not use it again. In contrast, if the perceived service is greater than what customers expect, they will continue with the service offered by the company. Hence, the customer's perspective and evaluation are the only standards for measuring service quality level. According to the study of (Alvendo Teguh S, 2019) There are Five Dimensions That Customers Use to Evaluate Services:

1. *Reliability*

Reliability refers to the ability to perform a promised service dependably and accurately. It is a critical factor in customer satisfaction, although some studies have found it to have a less significant impact than other dimensions

2. *Responsiveness*

This refers to the willingness to help customers and provide prompt service, and the ability to respond to customer needs, dedication, accommodation, help, sympathy and reproduction. readiness to assist and fix problems. One reason for the quality of service in any service provider organization.

3. *Assurance*

Assurance encompasses the knowledge and courtesy of employees and their ability to inspire trust and confidence. This is a significant factor in customer satisfaction, especially in regions with unique socio-economic and cultural contexts.

4. *Empathy*

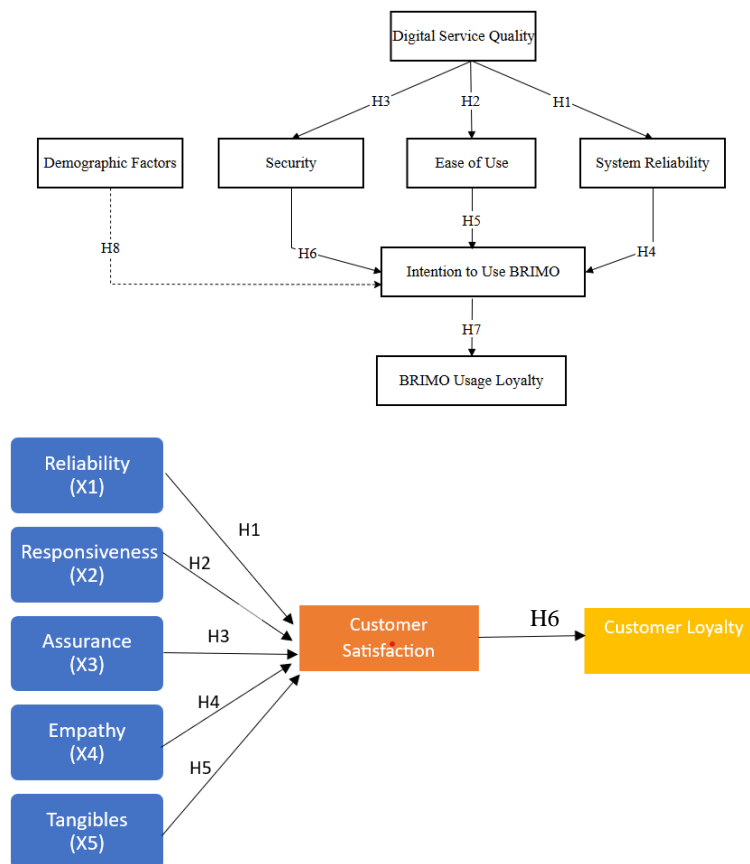
Empathy involves providing care and individualized attention to customers. This is a key dimension that influences customer satisfaction and loyalty

5. *Tangibles*

This dimension includes physical facilities, equipment, and appearance of personnel. In the context of public banks, tangibles are perceived as superior to other financial services, indicating better physical facilities and personalized customer service

### Methods

Empirical research underscores a compelling hypothesis: digital service quality plays a pivotal role in shaping BRIMO usage loyalty among Bank BRI customers in Bandung. Dimensions like system reliability, ease of use, security, responsiveness, and personalization are key drivers of this loyalty, as they directly enhance the user experience. For instance, a study by (Ramadhan, 2021) highlights how these factors consistently influence customer retention across various banking platforms. Beyond service quality, customer satisfaction acts as a critical mediator, bridging the gap between digital excellence and long-term loyalty. When users find BRIMO intuitive, secure, and responsive, their satisfaction levels rise, fostering deeper commitment to the platform. Additionally, demographic factors such as age, income, education, and digital literacy further modulate this relationship. These variables can either amplify or dampen the impact of service quality, making it essential for BRI to tailor its approach to diverse customer segments. This body of evidence suggests that BRI can strengthen BRIMO's market position by refining its digital service dimensions while addressing the unique needs of its Bandung customers. The conceptual framework is illustrated in Figure 1.



**Figure 1**  
Hypothesis Testing

Hypothesis (H1): Reliability will positively affect customers satisfaction.

Hypothesis (H2): Responsiveness will positively affect customers satisfaction.

Hypothesis (H3): Assurance will positively affect customers satisfaction.

Hypothesis (H4): Empathy positively affect customers satisfaction.

Hypothesis (H5): Tangibility (physical evidence) has a positive effect on customers satisfaction.

Hypothesis (H6): Customers satisfaction positively affects user loyalty.

Overall, this study's hypotheses state that the dimensions of service quality (tangibility, reliability, responsiveness, assurance, and empathy) influence customer satisfaction, which in turn affects user loyalty.

### Measurement

To ensure accuracy and relevance, the research instrument for this study was carefully crafted using established scales from the digital banking and service quality literature. These scales were then adapted to reflect the unique context of BRIMO mobile banking in Indonesia. A rigorous back-translation procedure was employed to translate all measurement items into Bahasa Indonesia, ensuring conceptual equivalence and cultural appropriateness. The structured questionnaire comprised three key sections:

1. Demographic Information: Capturing details like age, income, and education to contextualize responses.
2. Digital Service Quality Perceptions: Evaluating dimensions such as ease of use, security, and responsiveness.
3. Customer Satisfaction and Loyalty Measures: Gauging user attitudes and long-term commitment to BRIMO.

All constructs, except demographics, were measured using a 5-point Likert scale (ranging from "strongly disagree" to "strongly agree"), a widely accepted method for capturing nuanced customer perceptions. This approach aligns with best practices in academic research, as seen in studies like (Ramadhan,2021). The operational definitions and measurement scales for each variable are presented in Table 1.

**Table 1.** Operational Definitions and Measurement Scales

Variable	Operational Definition	Indicators	Scale	Cronbach's $\alpha$
System Reliability	The degree to which the BRIMO application functions consistently, accurately, and dependably	System availability Transaction accuracy Service stability Error-free operations	5-point Likert	0.89
Ease of Use	The extent to which customers perceive BRIMO as intuitive, effortless to navigate, and simple to use	Intuitive navigation User-friendly interface Clear instructions Minimal effort requirement	5-point Likert	0.92
Security	Customer perceptions regarding the safety of personal and financial information when using BRIMO	Data protection Transaction security Authentication mechanisms Privacy assurance	5-point Likert	0.91
Responsiveness	The promptness and effectiveness with which BRIMO addresses customer inquiries and resolves issues	Quick issue resolution Timely customer support Effective problem handling Prompt feedback mechanisms	5-point Likert	0.87

Personalization	The extent to which BRIMO tailors its services, recommendations, and interface to individual customer preferences	Customized interface Personalized recommendations Tailored notifications Adaptive functionality	5-point Likert	0.85
Customer Satisfaction	The overall evaluation of a customer's experience with BRIMO, reflecting the degree to which expectations are met or exceeded	Overall satisfaction Expectation fulfillment Comparative satisfaction Emotional satisfaction	5-point Likert	0.93
BRIMO Usage Loyalty	The customer's commitment to continue using BRIMO and recommend it to others	Continued usage intention Recommendation intention Preference over alternatives Resistance to switching	5-point Likert	0.90
Demographic Factors	Customer characteristics that may moderate the relationship between service quality and loyalty	Age Gender Education level Occupation facilities owned	Categorical And Ordinal	N/A

Source : Data Processing Result, 2025

To ensure content validity, the initial instrument was reviewed by three experts: a digital banking specialist, a service quality researcher, and a customer experience professional from BRI. Based on their feedback, several items were reworded for clarity and contextual relevance. A pilot test was conducted with 30 BRI customers in Bandung who were not included in the final sample. The pilot test results indicated satisfactory reliability for all scales, with Cronbach's alpha coefficients ranging from 0.85 to 0.93, well above the recommended threshold of 0.70. Construct validity was assessed through confirmatory factor analysis, which confirmed that all items loaded significantly on their respective constructs with factor loadings exceeding 0.60, demonstrating adequate convergent validity. Digital literacy was measured using a self-assessment scale, asking respondents to rate their proficiency in various digital banking activities on a 5-point scale from "not at all proficient" to "extremely proficient."

## Results

The demographic characteristics of BRI unit customers in Bandung who participated in this study are presented in Table 2. The final sample consisted of 100 respondents who were active BRIMO users. The sample composition demonstrates a diverse representation across age groups, income levels, education, and digital literacy. The largest proportion of respondents fell within the 25-33 age group (32%), representing working professionals who actively engage with digital banking services. In terms of education, 52% of respondents had completed Senior high school, indicating a relatively educated customer base. The gender assessment revealed that 67% of respondents was a female, while 33% demonstrated man. The majority of respondents, 28%, are office workers. This demographic profile provides a representative foundation for examining the relationship between digital service quality dimensions and BRIMO usage loyalty.

**Table 2.** Demographic Profile of BRIMO Users in Bandung (N=100)

Respondent Characteristics	Category	Percentage
Age	18-24	29%
	25-33	32%
	34-40	27%
	>40	12%
Gender	Female	67%
	Male	33%

	Male	33%
Education level	Elementary school	0%
	Junior high school	17%
	Senior high school	52%
	Diploma/Bachelor's degree	28%
	Master's/Doctorate (S2/S3)	3%
occupation	Laborer	16%
	Office worker	28%
	Civil servant/Military/Police	12%
	Teacher	2%
	Entrepreneur	11%
	Student	19%
	Others	12%
facilities owned	BRIMO	100%
	Debit card	97%
	Credit card	8%

Source : Data Processing Result, 2025

The data in this study has been processed and assessed for the data of the respondent with the help of software SPSS, as well as test a hypothesis to know the effect that occurs between each independent variables on the dependent variable. It is the last phase of the research where the gathered data is systematically examined so that it is well-structured. After the analysis, this research gives findings and recommendations. The relatively balanced distribution across age groups enables meaningful analysis of how demographic factors moderate the relationship between service quality dimensions and loyalty. Notably, only 15% of respondents reported low digital literacy, suggesting that most BRI customers in Bandung possess the baseline technical skills necessary for mobile banking adoption and continued usage.

#### Digital Service Quality Dimensions and BRIMO Usage Loyalty

Multiple regression analysis was conducted to examine the relationship between digital service quality dimensions and BRIMO usage loyalty. Table 3 presents the regression results, revealing that the overall model is statistically significant ( $F(5,94) = 42.37$ ,  $p < 0.001$ ), explaining 69.3% of the variance in BRIMO usage loyalty (Adjusted  $R^2 = 0.693$ ). This finding supports Hypothesis 1, confirming that digital service quality has a significant positive effect on BRIMO usage loyalty among BRI unit customers in Bandung.

**Table 3.** Multiple Regression Analysis of Digital Service Quality Dimensions on BRIMO Usage Loyalty

Variable	Standardized Coefficient ( $\beta$ )	t-value	p-value	VIF
System Reliability	0.312	3.875	<0.001**	1.842
Ease of Use	0.247	2.961	0.004*	2.013
Security	0.365	4.427	<0.001**	1.954
Responsiveness	0.195	2.384	0.019*	1.876
Personalization	0.143	1.976	0.049*	1.651
Model Statistics	$R^2 = 0.693$ , $F(5,94) = 42.37$ , $p < 0.001$			

Note. (\*) significant at  $p < 0.05$ , (\*\*) significant at  $p < 0.001$

Source : Data Processing Result, 2025

Among the five digital service quality dimensions, security emerged as the strongest predictor of BRIMO usage loyalty ( $\beta = 0.365$ ,  $p < 0.001$ ), followed by system reliability ( $\beta = 0.312$ ,  $p < 0.001$ ) and ease of use ( $\beta = 0.247$ ,  $p = 0.004$ ). These findings support Hypotheses 2, 3, and 4, confirming that system reliability, ease of use, and security have significant positive effects on BRIMO usage loyalty. Responsiveness ( $\beta = 0.195$ ,  $p = 0.019$ ) and personalization ( $\beta = 0.143$ ,  $p = 0.049$ ) also demonstrated statistically significant positive relationships with loyalty, albeit with smaller effect sizes, supporting Hypotheses 5 and 6. The variance inflation factors (VIF) ranged from 1.651 to 2.013, well below the threshold of 10, indicating the absence of multicollinearity issues. These results suggest that each digital service quality dimension makes a unique contribution to explaining BRIMO usage loyalty among BRI customers in Bandung, with security and system reliability emerging as particularly influential factors.



### Mediating Effect of Customer Satisfaction and Moderating Effect of Demographic Factors

To test the mediating role of customer satisfaction (Hypothesis 7) and the moderating effect of demographic factors (Hypothesis 8), we conducted mediation analysis and moderated regression analysis. Table 4 presents the results of these analyses, revealing significant mediation and moderation effects.

**Table 4.** Mediation and Moderation Analysis Results

Analysis Type	Relationship	Effect	95% CI	p-value
Mediation Analysis				
	System Reliability → CS → Loyalty	0.168	[0.082, 0.271]	0.002*
	Ease of Use → CS → Loyalty	0.124	[0.057, 0.209]	0.005*
	Security → CS → Loyalty	0.197	[0.103, 0.305]	<0.001**
	Responsiveness → CS → Loyalty	0.093	[0.031, 0.176]	0.023*
	Personalization → CS → Loyalty	0.067	[0.009, 0.146]	0.042*
Moderation Analysis				
	Age × Security → Loyalty	0.184	[0.074, 0.293]	0.006*
	Digital Literacy × Ease of Use → Loyalty	0.205	[0.091, 0.319]	0.003*
	Education × Security → Loyalty	0.156	[0.039, 0.273]	0.018*
	Income × System Reliability → Loyalty	0.137	[0.022, 0.252]	0.031*

Note. CS = Customer Satisfaction; CI = Confidence Interval; (\*) significant at  $p < 0.05$ , (\*\*) significant at  $p < 0.001$

Source : Data Processing Result, 2025

The mediation analysis revealed that customer satisfaction significantly mediated the relationship between all five digital service quality dimensions and BRIMO usage loyalty, with the strongest indirect effect observed for security (0.197,  $p < 0.001$ ) and system reliability (0.168,  $p = 0.002$ ). These results support Hypothesis 7, confirming that customer satisfaction serves as an important psychological mechanism through which service quality perceptions translate into loyalty behaviors. The moderation analysis demonstrated that several demographic factors significantly moderated the relationship between digital service quality dimensions and BRIMO usage loyalty. Age moderated the relationship between security and loyalty (0.184,  $p = 0.006$ ), with the effect stronger among older customers. Digital literacy moderated the relationship between ease of use and loyalty (0.205,  $p = 0.003$ ), with the effect stronger among customers with lower digital literacy. Education level moderated the security-loyalty relationship (0.156,  $p = 0.018$ ), with the effect stronger among more educated customers. Income level moderated the relationship between system reliability and loyalty (0.137,  $p = 0.031$ ), with the effect stronger among higher-income customers. These findings support Hypothesis 8, confirming that demographic factors moderate the relationship between digital service quality dimensions and BRIMO usage loyalty among BRI unit customers in Bandung.

### Discussions

The study on digital service quality and its impact on BRIMO usage loyalty among BRI Bank customers provides a nuanced exploration of the factors driving digital banking engagement. The research reveals a complex interplay between service quality dimensions, customer satisfaction, and demographic variables that significantly influence customer loyalty in the digital banking context. The multiple regression analysis uncovered a robust relationship between digital service quality dimensions and BRIMO usage loyalty, with the model explaining an impressive 69.3% of the variance in customer loyalty. Security emerged as the most critical factor, followed closely by system reliability and ease of use. This finding underscores the paramount importance of creating a secure and dependable digital banking platform that customers can trust and navigate with minimal friction. The mediating role of customer satisfaction provides additional depth to the analysis. The study demonstrates that customer satisfaction acts as a crucial psychological mechanism that translates service quality perceptions into loyalty behaviors. Particularly noteworthy is the strong mediating effect of security and system reliability, suggesting that these dimensions not only directly impact loyalty but also significantly influence customer satisfaction, which in turn drives continued platform usage. The demographic moderation analysis reveals the nuanced ways in which individual characteristics interact with digital service quality. Age, digital literacy, education, and income levels were found to moderate the relationships between service quality dimensions and loyalty. For instance, the security-loyalty relationship was more pronounced among older customers, while the ease of use-loyalty connection was stronger for those with lower digital literacy. This insight highlights the importance of developing tailored digital banking experiences that can accommodate diverse user needs and capabilities. The demographic profile of the respondents provides additional context to the findings. With a majority of users being female (67%), predominantly in the 25-33 age group, and having completed senior high school (52%), the study captures the characteristics of a digitally

engaged, working professional customer base. The low percentage of respondents with low digital literacy (15%) suggests a relatively tech-savvy user population, which has significant implications for digital service design and delivery. These findings carry substantial practical implications for BRI Bank and the broader digital banking sector. The research emphasizes the need for a holistic approach to digital service quality that prioritizes security, system reliability, and user-friendly design. Moreover, the study demonstrates the critical role of customer satisfaction as a mediating mechanism and the importance of considering demographic diversity in digital banking strategies. Future research could expand on these findings by exploring additional contextual factors, investigating long-term loyalty patterns, and conducting comparative studies across different banking platforms or geographical regions. The methodology and insights presented in this study provide a robust framework for understanding the complex dynamics of digital service quality and customer loyalty in the rapidly evolving digital banking landscape.

### **Acknowledgement**

This study highlights the impact of digital service quality on user loyalty towards BRImo. The analysis reveals that the main factors influencing user loyalty include system reliability, ease of use, transaction security, and service responsiveness. Optimal digital service quality significantly contributes to enhancing user satisfaction, which ultimately strengthens their loyalty to the BRImo application. The implications of these findings suggest that improving service features, ease of access, and better security can be effective strategies for digital banking to maintain and increase customer loyalty.

### **References**

- Alvendo Teguh, S. (2021). Pengaruh Kualitas Pelayanan, Kualitas Produk, Store Atmosphere, dan E-wom Terhadap Proses Keputusan Pembelian (Survei terhadap konsumen Zenbu-House of Mozaru Paris Van Java, Bandung). *Jurnal Manajemen Pemasaran*, 5(2), 45-60.
- Asiah, S., Mutaqin, I., & Maghfiroh, N. (2021). Studi Analisis Kemampuan Kognitif Anak Disleksia dalam Keterampilan Membaca di Madrasah Ibtidaiyah Miftahul Ulum Jarak Kulon Jogoroto Jombang. *Jurnal Pendidikan Dasar Islam*, 3(2), 1–15.
- Cheah, J.-H., Ramayah, T., Memon, M., Chuah, F., & Ting, H. (2020). Multigroup Analysis using SmartPLS: Step-by-Step Guidelines for Business Research. *Asian Journal of Business Research*, 10, 1–19.
- Gumelar, A., Nst, M., Oesman, I., Ramadini, F., Irfan, M., & Nurliana. (2020). Technology Mobile Banking on Customer Satisfaction. *Journal of Physics: Conference Series*, 1477, 072020.
- Parameshwari, S. S., Herwanto, D., & Fitriani, R. (2023). Analysis of Marketing Strategy in Increasing Sales Volume in the Onion Cracker Industry (Case Study of UMKM XYZ). *Tibuna Journal of Applied Industrial Engineering*, 6(1), 71–75.
- Ramadhan, Y. B. (2021). Analisis Faktor-Faktor yang Mempengaruhi Inflasi di Indonesia pada Tahun 2011-2020. *Frontiers in Neuroscience*, 14(1), 1–13.
- Rithmaya, C. L., Ardianto, H., & Sistiyaning, E. (2024). Gen Z and the Future of Banking: An Analysis of Digital Banking Adoption. *Jurnal Manajemen dan Kewirausahaan*, 26(1), 64–78.
- Saipuloh, Y. (2023). Pengaruh Kualitas Pelayanan, Persepsi Harga, dan Kualitas Produk terhadap Kepuasan Pelanggan untuk Meningkatkan Loyalitas Pelanggan di Hotel The Westin Jakarta. *Jurnal Ilmiah Multidisiplin*, 2(9), 4441–4455.
- Sari, K., Asri, H. R., Gisijanto, H. A., Kencana, A. P. P., & Ramadhan, I. C. (2023). Analysis of the Effect of Service Quality on Customer Loyalty and Satisfaction Using Expectation Confirmation Model and Servqual. *JEMSI (Jurnal Ekonomi, Manajemen, dan Akuntansi)*, 9(3), 812–817.