Increasing Customer Loyalty Through E-Service Quality and Satisfaction: A Study on Muamalat Islamic Digital Applications

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Article Info	Abstract
	Technological advances have made it easier for various business activities, including production, marketing, sales, and transactions. Technology has given birth to terms such as E-business and E-commerce, changing the way transactions are carried out without the need for a physical presence or cash payment. Now, cashless transactions can be made quickly and efficiently through mobile devices connected to the internet. This study aims to examine the influence of E-Service Quality on Customer Loyalty with Customer Satisfaction as an Intervening Variable. Using a quantitative approach with 186 samples of M-DIN users at Bank Muamalat KCP GOWA, data analysis was carried out through descriptive statistical analysis and path analysis. The results show that E-Service Quality has a positive and significant effect on Customer Loyalty, and Customer Satisfaction can mediate this influence on MDIN users.

INTRODUCTION

In today's digital age, technological advancements are rapid and impact many fields, including banking. Banks are forced to keep up with these advancements, especially in terms of improving their services by establishing digital banks. This condition will inevitably impact the increased use of digital financial transactions such as mobile banking (m-banking), internet banking (m-banking), electronic banking (e-money), and mobile payments (m-payment). Given that Indonesia has the largest potential digital economy in Southeast Asia, a strong financial system is certainly essential for today's digital industry[3]. Customer satisfaction, which is influenced by high-quality services, has led to an increase in online transactions. Users will compare the services they receive with providers of goods and services, so providers of goods and services must provide quality and efficient services. With the increasingly fierce competition in the banking world, digital-based services are an expansion of banking strategies to attract customers in the digital era. Globalization of the industrial economy will provide opportunities for businesses and increase the value of company information. To implement the system, information technology, such as the Internet, can be utilized.

It is used to increase market share and attract customers. This makes banks more competitive in today's banking industry[4]. Customers can conduct financial and non-financial

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[3] Yasin, R. M., Lailyah, N., & Edris, M. (2024). Analisis Pengaruh Layanan Digital Perbankan Syariah terhadap Literasi Keuangan Syariah Generasi Milenial. Jurnal BAABU AL-ILMI: Ekonomi Dan Perbankan Syariah, 6(1), 75-89.
[4] Kiling, I. S., Saerang, D. P., & Maramis, J. (2016). Analisis Faktor-Faktor Kunci Penggunaan Internet Banking (Studi Kasus Pada Pt. Bni (Persero) Tbk. Kantor Cabang Manado). Jurnal EMBA: Jurnal Riset Ekonomi, Manajemen, Bisnis dan Akuntansi, 4(3).

transactions through internet banking services. Financial transactions include electricity payments, aeroplane tickets, e-commerce purchases, and others. Non-financial transactions include checking balances and viewing account mutations.[5] In general, there is a difference between Internet banking and mobile banking. Internet banking provides services that can be accessed anytime and anywhere to conduct financial and non-financial transactions via the Internet using devices such as computers, tablets, notebooks, and others. In contrast, mobile banking provides services that can be accessed anytime and anywhere to conduct financial and non-financial transactions through the Internet network.[6]

The news website liputan6.com reports on the increasing use of mobile banking in Indonesia. Their survey on consumer preferences for banking and e-wallet and digital banking apps aims to find out if 64% of people in Indonesia are using mobile banking. have banking and financial apps and 91% choose e-wallet apps.[7] The data shows that e- Wallet and mobile banking are very popular because they are easy to use anytime and anywhere.

Islamic banks must remain consistent in providing online banking services to maintain positive consumer attitudes. By fulfilling customer needs and wants promptly and meeting customer expectations, service qualifications are defined. Banking will benefit from clients who are satisfied with the services they receive. With the increasing banking competition, banks must improve the quality of their services, especially the quality of e-services. Every bank must prioritize customer satisfaction. The continuity of the banking business is highly dependent on customer satisfaction.

There is an increasingly sharp competition between Sharia and conventional banking. With IDR 548.26 trillion in third-party funds (DPK) and IDR 440.78 trillion in financing, the growth of Indonesia's Islamic banks has been remarkable. According to the collection figures, the total deposits of Islamic banks increased by 13.30% per year and the financing disbursed also increased by 10.23% per year in April 2022. From these figures, it is clear that the growth of Islamic banking is increasing year on year. In Islamic banking, not only has the value of deposits and financing increased, but also the number of accounts receiving financing and deposit accounts has increased. The number of Islamic banking financing recipient accounts in April 2020 was originally valued at 5.73 million accounts, but increased to 6.03 million accounts in April 2021 and continued to increase to 7.29 million accounts in 2022.[8] By looking at the growth of Islamic banking, Islamic banking must remain competitive in carrying out transaction services and improve service quality to meet client needs and expectations and make clients feel satisfied with the services they receive.

Satisfaction is the level of customer satisfaction related to the previous purchasing experience of a given e-commerce company. Dissatisfaction describes the quality of e-commerce services that are acceptable and can be useful for customers who use mobile banking services. Customer satisfaction is strongly influenced by service quality. Islam also explains that service quality is very important to meet customer needs.[9]

Service quality is very important. E-service quality, also known as Eservequal, is a new version of service quality. It is a way to evaluate the services provided by customers through the internet network and the implications of whether customers are satisfied or dissatisfied. E-service quality is also the ability of an internet network to meet customer needs, purchases, and distribution with good service quality.[10] In E-service quality five dimensions exist including

[5] Heryani, I. I. P., Simanjuntak, M., & Maulana, A. (2020). Perilaku penggunaan Internet Banking sebagai alat transaksi finansial. Jurnal Aplikasi Bisnis Dan Manajemen (JABM), 6(1), 86-86.

[6] Kurniawati, H. A., Arif, A., & Winarno, W. A. (2017). Analisis minat penggunaan mobile banking dengan pendekatan Technology Acceptance Model (TAM) yang telah dimodifikasi. E-Journal Ekonomi Bisnis Dan Akuntansi, 4(1), 24-29.

[7] Agustinus Mario Damar, "Mobile Banking Dan Dompet Digital Menjadi Saluran Pembayaran Utama Orang Indonesia," *Liputan6.Com*.

[8] Novita Intan, *OJK Catat Aset Perbankan Syariah Melonjak 12,71 Persen Pada April 2022*, Republika. https://www.republika.co.id/berita/reak7m349/ojk-c (2022).

[9] Fahira, A., Rahma, T. I. F., & Syahriza, R. (2022). Pengaruh e-service quality terhadap e-satisfaction nasabah bank sumut syariah. Dinamika Ekonomi: Jurnal Ekonomi dan Bisnis, 15(1), 247-264.

[10] Norvadewi, N., & Zaroni, A. N. (2019). Pengaruh Service quality Terhadap Kepuasan Nasabah Bank Syariah. Al-Tijary, 197-204.

Information availability and content, Ease of use (usability), Privacy (security), efficiency, and fulfilment.

Bank Syariah Indonesia (BSI) services are experiencing disruptions where customers cannot access and transact through Mbanking, ATMs, and tellers at bank branch offices. This was caused by a cyber attack on the BSI system. Based on the observation of Tekno Liputan6.com, several users revealed they could not access the BSI Mobile application in the last few hours. They also immediately mentioned BSI's official account to find out what was g o i n g on. From several complaints, several customers claimed they could not access the BSI Mobile application. access the BSI Mobile application at all. However, not a few also claimed to be unable to continue transactions in the application. This can make customers dissatisfied with BSI mobile services.

By implementing E-service quality, you can increase customer satisfaction. If customer satisfaction increases, online transactions will increase. Customer satisfaction is the response given to them after getting the service, which can be either satisfaction or dissatisfaction. Customer satisfaction can also be a response to meeting needs, which is where the customer's judgment of the service that has been provided. Customers will feel disappointed if performance is below expectations, and if performance exceeds expectations, customers will feel satisfied with the service they receive.[11]

If customer satisfaction with mobile banking services is the measure, customer satisfaction will show how loyal customers are. If customers continue to use the service and advise others to use it, customer loyalty will be seen. Customer loyalty is a customer's commitment to repurchase or use a product or service periodically.[12]

The first commercial bank in Indonesia to implement Islamic Sharia principles in its operations was Bank Muamalat Indonesia. The Indonesian government and the Indonesian Ulema Council (MUI) started it on November 1, 1991. After its inception in 1992, Muslim scholars and businessmen, as well as the general public, supported it. became a foreign exchange bank in 1994. Its investment uses the principles of sale and purchase, profit-sharing, and rental. Funding products currently use the principles of Wadiah (deposit) and Mudharabah (profit-sharing). Hajj Financial Management Agency (BPKH, 82.65%) and Andre Mirza Hartawan (5.19%) currently hold Bank Muamalat. The rest is owned by the general public and the public."[1] BPKH's stake rose from 78.46% at the start of ownership in 2021 to September 2022. Previously, the Islamic Development Bank (IDB) was the holder. Muamalat DIN (Digital Islamic Network) is Bank Muamalat's mobile banking service application which was officially launched on November 14, 2019. This application allows all users, both customers and non-customers, to access their accounts anytime and anywhere. By viewing one portfolio view, customers can see all their accounts.

Muamalat DIN already has features to meet various customer needs. In addition to opening an online account, Muamalat DIN can also be used to download electronic account mutations or e-statements, bill payments, cash withdrawals at Indomaret stores, and payment transactions using QRIS. Prospective customers can now open a new account via their smartphone from anywhere without having to go to a branch office. In addition, our data shows that more than ninety per cent of customer transactions are now digital. Therefore, we are confident that we can achieve the new user acquisition target.

PT Bank Muamalat Indonesia Tbk increased the number of users of the Muamalat DIN mobile banking application. As announced on the official website bankmuamalat.co.id on August 3, 2023, the number of users of this application reached around 434 thousand, up 27% compared to the same period the previous year. The founder of Islamic banks in the country is targeting more than 670 thousand Muamalat DIN users by the end of 2023

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[11] Tanisah, T., & Maftukhah, I. (2015). The effects of service quality, customer satisfaction, trust, and perceived value towards customer loyalty. JDM (Jurnal Dinamika Manajemen), 6(1).

[12] Damayanti, P. U., & Iqbal, M. (2024). Pengaruh E-Service Quality Dan Brand Trust Terhadap E-Loyalty Nasabah Dalam Penggunaan Layanan Bsi Mobile (Studi Pada Mahasiswa Uin Raden Fatah Palembang). El-Mubarak: Islamic Studies Journal, 1(1), 32-42.

RESEARCH METHODS

The type of research used in this research is explanatory research with a quantitative approach. The explanatory research method is a research method that intends to explain the position of the variables studied and the influence between one variable and another.[13]

In research, it is no less important to prioritize the place where the research is conducted or called the research location. The research location must be adjusted to the problem taken by the researcher. This research began with the preparation of the research proposal in August 2023. Researchers took location at Bank Muamalat KCP Gowa. The object of this research is Muamalat DIN (Digital Islamic Network) user customers at Bank Muamalat KCP Gowa.

Population is a generalization area consisting of objects or subjects that have certain quantities and characteristics set by researchers to study and conclusions can be drawn. The population of this research is Bank Muamalat Indonesia customers in Gowa Regency where the population is approximately 521 customers who have used Muamalat DIN (Digital Islamic Network).

In quantitative research, the sample is part of the number and characteristics possessed by the population. If the population is large, and it is not possible for researchers to study everything in the population, for example, limited funds, energy and time, then researchers can use samples taken from the population.[14]

1. Sample Size Withdrawal

   Determining the number of samples in this study using the Slovin formula. This formula is used to determine the sample size of a known population, which is approximately 521 customers. In this study Based on the existing population, the researcher uses an error rate of 10%. Slovin's formula:[15]

   $n = $ N divided $1 + NN2$

   n = 521 divided $1 + (521) (0,1)2$

   521 divided $1 + 5,21$

   521 divided 6,21

   $n = 83.8$ (adjusted by the researcher to 100)

   Description:

   n = Sample

   N = Population

   e = Allowance for inaccuracy due to sampling error which can be tolerated, then squared.

2. Sample Selection

   In selecting samples in this study using non-probability sampling technique with an accidental sampling method is the sampling technique in this study. In this technique, determining this sample by making certain considerations.[16]

   This research uses primary data. Primary data is a data source that directly provides data to data collectors. This means that the research data source is obtained directly from the source in the form of a questionnaire or interview.

   Data collection techniques are a way of collecting data needed to answer the formulation of research problems. Generally, how to collect data can use techniques: interviews (interviews), questionnaires (questionnaires), observation (observation), and documentation studies.[17]

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[13] Anggapraja, I. T. (2016). Pengaruh Penerapan Knowledge Management dan Pengembangan Sumber Daya Manusia terhadap Kinerja Karyawan PT Telkom Tbk.(Studi Explanatory Survey pada Karyawan Unit Human Capital Management PT Telkom Tbk.). Jurnal Aplikasi Manajemen, 14(1), 140-146.

[14] Sugiyono, D. (2013). Metode penelitian pendidikan pendekatan kuantitatif, kualitatif dan R&D.

[15] Nalendra, A. R. A., Winarno, S. H., & Priadi, A. (2023). Dimensi Kualitas Pelayanan Serta Pengaruhnya Terhadap Kepuasan Konsumen Membeli Produk Honda Beat. Innovative: Journal Of Social Science Research, 3(5), 9785-9796.

[16] Sugiyono, D. (2013). Metode penelitian pendidikan pendekatan kuantitatif, kualitatif dan R&D.

[17] Juliansyah Noor, S. E. (2016). Metodologi Penelitian: Skripsi, Tesis, Disertasi & Karya Ilmiah. Prenada Media.

The data is collected by the researcher directly from the first source or where the research object is carried out.[18] Researchers will get primary data from respondents using a questionnaire by giving statements to customers who use Muamalat DIN (Digital Islamic Network) at Bank Muamalat KCP Gowa.

Path analysis is used to test the relationship model or the influence of exogenous variables on endogenous variables through intervening variables as can be seen in the following conceptual picture:.[19]
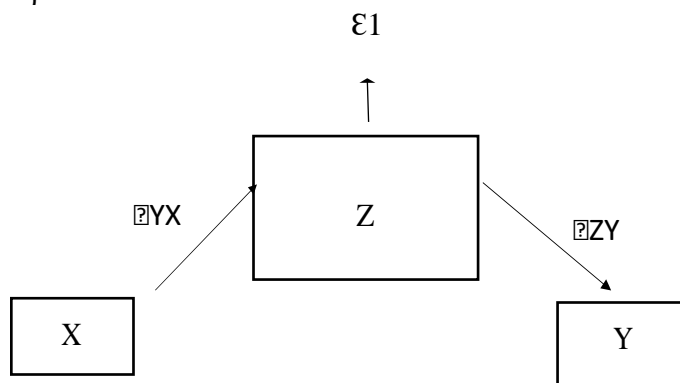
Structure one analyzes the effect of E-service quality on customer loyalty.

$$Z = NZX + Ɛ1$$
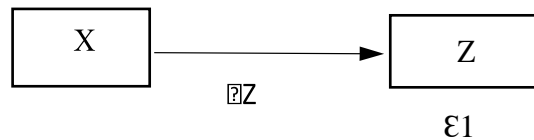
Second structure: a path analysis of E-service quality and Customer Satisfaction as intervening variables on Customers Loyalty.

$$Y = NYX + \rho YZ + Ɛ2$$

Description:

X= E-service quality

Y= Customers Loyalty

Z= Customers Satisfaction

NYX = Path coefficient of E-service quality with Customers Loyalty

NZX = Path coefficient of E-service quality with Customers Satisfaction ρYZ = Path coefficient of Customer Loyalty with Customers Satisfaction Ɛ1 = Other factors that affect Customers Satisfaction

Ɛ2 = Other factors that influence Customers Loyalty

Path analysis is a combination of multiple linear regression models with mediation models, namely variable X affects variable Z directly (direct effect) and indirectly (indirect effect) and also affects variable Z through intermediate variable Y.[20]

RESULTS

1. Validity and Reliability Test

   a. Validity Test

   The instrument on the E-service quality variable (X) is declared valid and the instrument on the variable Customer Satisfaction (Z) is declared valid.

   b. Reliability Test

   A reliability test is a tool for measuring a questionnaire which is an indicator of a variable or construct. A questionnaire is said to be reliable or reliable if a person's answer to a statement is consistent or stable over time. The criteria for

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[18] Sugiyono, S. (2010). Metode penelitian kuantitatif dan kualitatif dan R&D. Alfabeta Bandung, 170-182.

[19] Ghozali, I. (2016). Aplikasi analisis multivariete dengan program IBM SPSS 23.

[20] Sarwono, J. (2011). Mengenal path analysis: sejarah, pengertian dan aplikasi. Jurnal Ilmiah Manajemen Bisnis, 11(2), 285-296.

judging the reliability test is if Cronbach Alpha provides a value> 0.700 then the research instrument is considered reliable.

1. E-service quality variable (X)

Table Reliability test of E-service quality variables (X)

Cronbach's Alpha	N of Items
.931	10

Source: Data processed using SPSS version 23

Based on the table above, it is known that Cronbach's Alpha value is 0.931, so it can be concluded that all questions of the E-service quality variable (X)are reliable with 0.931 > 0.700

2. Customer Loyalty Variable (Y)

Table Reliability test of Customer Loyalty variable (Y)

Cronbach's Alpha	N of Items
.926	6

Source: Data processed using SPSS version 23

Based on the table above, it is known that Cronbach's Alpha value is 0.926, so it can be concluded that all questions of the Customer Loyalty variable (Y)are reliable with 0.926 > 0.700.

3. Customer Satisfaction Variable (Z)

Table 4.26 Customer Satisfaction Variable Reliability Test (Z)

Cronbach's Alpha	N of Items
.946	6

Source: Data processed using SPSS version 23

Based on the table above, it is known that Cronbach's Alpha value is 0.946, so it can be concluded that all questions of the Customer Loyalty variable (Y) are reliable with 0.946> 0.700

c. Hypothesis Test

1. Coefficient of Determination (R2) Structure 1

The coefficient of determination (R2) is a measurement intended to measure the level of the model's ability to explain the dependent variable. The coefficient of determination ranges from zero to one.

Table 4.27 Test Results of Determination Coefficient Structure 1
Model Summary

Model	R	R Square	Adjusted RSquare	Std. Error ofthe Estimate
1	.907a	.823	.821	1.853

Predictors: (Constant), E-service quality

In Table 4.27 above, based on the results of statistical tests using SPSS software, the coefficient of determination (R2) is 0.823, this value indicates that the ability of the variation in the independent variable E-service quality is 0.823. (X) in explaining the dependent variable is quite strong, namely 82.3 per cent and the remaining 17.7% is explained by other variables not analyzed in this model.

2. Partial Test (T) Structure 1

The t-statistical test shows how far the influence of one explanatory or independent variable individually explains the variation in the dependent variable.

Table 4.28 Structure 1 T Test Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	-.571	1.060		-.539	.591

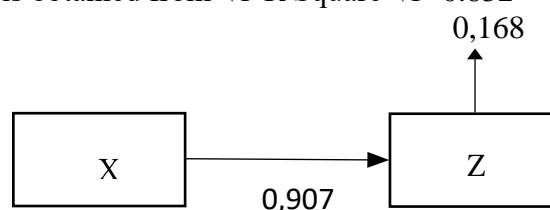| E-service quality	.631	.030	.907	21.368	.000

a. Dependent Variable: Customer Satisfaction

Table 4.28 above shows that the direct effect of the E-service quality variable (X) on Customer Satisfaction (Z) has a path coefficient value of 0.907. This value can be interpreted that if E-service quality (X) increases or decreases by 1 unit, Customer Satisfaction (Z) will also increase or decrease by 0.907. The count value of 21.368 > ttable value of 1.661, and a significant value of 0.00 0 < alpha value (α) 0.050. Thus H0 is rejected and Ha is accepted, meaning that E-service quality (X) has a positive and significant effect on Customer Satisfaction (Z).

From the table above, a path structure to one analysis of the effect of E-service quality (X) on customer satisfaction (Z) can be made.

$$Z = \rho ZX + \mathcal{E}1$$
$$Z = 0.907\ X$$

The residual number is obtained from √1-R Square √1- 0.832 = 0.168

The figure above shows that the path coefficient value of the E-service quality variable (X) on Customer Satisfaction (Z) has a path coefficient value of 0.907 with a significant value of 0.000 <0.050, it can be concluded that each increase or decrease in the E-service quality variable unit (X) affects the Customer Satisfaction variable (Z).

3. Coefficient of Determination (R2) Structure 2

The coefficient of determination (R2) is a measurement intended to measure the level of the model's ability to explain the dependent variable. The coefficient of determination ranges from zero to one.

Table 4.29 Test Results of the Coefficient of Determination Structure 2
Model Summary

Model	R	R Square	Adjusted RSquare	Std. Error ofthe Estimate
1	.917a	.841	.838	1.675

a. Predictors: (Constant), E-service quality, Customer Satisfaction

b. Dependent: Customer Loyalty

In Table 4.29 above, based on the results of statistical tests using SPSS software, the coefficient of determination (R2) is 0.841. This value indicates that the effect of E-service quality (X) and Customer Satisfaction (Y) on Customer Loyalty (Z) combined is 84.1 per cent, the remaining 15.9 per cent is explained by other variables not analyzed in this model.

4. Partial Test (T)

Table 4.30 Structure 2 T
Test Coefficients

Model	Unstandardized Coefficients		Standardsized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	.730	.959		.761	.448
E-servicequality	.267	.064	.405	4.199	.000
Customer Satisfaction	.506	.091	.534	5.539	.000

a. Dependent Variable: Customer Loyalty

Table 4.30 above shows that the direct effect of the E-service quality (X) variable on Customer Loyalty (Y) has a path coefficient of 0.405. This value can be interpreted that if E-service quality (X) increases or decreases by 1 unit, Customer Loyalty (Y) will also increase by 0.405. The calculated t value of 4.199> t table value of 1.661, and a significant value of 0.000 < alpha value (α) 0.050. Thus H0 is rejected and Hb is accepted, meaning that E-service quality (X) has a positive and significant effect on Customer Loyalty (Y).
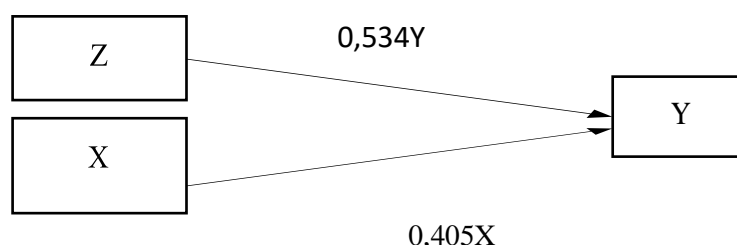
The influence of the Customer Satisfaction Variable (Z) on Customer Loyalty (Y) has a path coefficient value of 0.534. Based on the results in the table above show t count 5.539> 1.661 t table which means there is an influence and the significance level of the effect of Customer Satisfaction (Z) directly affects Customer Loyalty (Y) of 0.000 <0.050 which means significant. Thus H0 is rejected and Hc is accepted, meaning that Customer Satisfaction (Z) has a positive and significant effect on Customer Loyalty (Y).

From the table above, a path framework can be made for the second structure of E-service quality (X) and customer satisfaction (Z) as intervening variables on customer loyalty (Y).

$$Y = N YX + \rho YZ + \mathcal{E}2$$

Y = 0.405X + 0.534Y

The residual number is obtained from √1-R Square √1- 0.841 = 0.159


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0,534Y
[ Z ]  ----------\
                  \
                   >  [ Y ]
                  /
[ X ]  ----------/
        0,405X
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The figure above shows that the path coefficient value of the Customer Satisfaction (Z) variable on Customer Loyalty (Y) has a path coefficient value of 0.534. Meanwhile, the E-service quality (X) variable on Customer Loyalty (Y) has a path coefficient value of 0.907 with a significant value of 0.000 <0.050, so it can be concluded that each increase or decrease in the Customer Satisfaction (Z) variable unit has a direct effect on Customer Loyalty. (Y) and the variable E-service quality (X) has a direct effect on the variable E-service quality (Y). Customer Loyalty (Y).

d.   **The Indirect Influence of E-service quality on Customer Loyalty Through customer satisfaction**

Table 4.31 Direct and Indirect Effects

Variables	Type ofInfluence	Path Coefficient/ influence	Total influence
E-service quality (X)	Direct	0,907	1,391
	Indirect (Through *Customer Satisfaction*(Z)	0,484	
Customer Loyalty (Y)	Direct	0,405	0,405
Customer Satisfaction (Z)	Direct	0,534	0,534

Source: Data processed using SPSS version 23

Based on the table above, shows that the direct effect of the E-service quality variable (X) on Customer Satisfaction (Z) is 0.907 or 90.7%, while the indirect effect of the E-service quality variable (X) on customer loyalty (Y) through Customer Satisfaction (Z) is 0.484 or 48.4 per cent. The variable E-service quality (X) on Customer Loyalty

(Y) has a direct effect of 0.405 or 40.5 per cent. Meanwhile, the variable Customer Satisfaction (Z) on Customer Loyalty (Y) has a direct effect of 0.534 or 53.4 per cent.
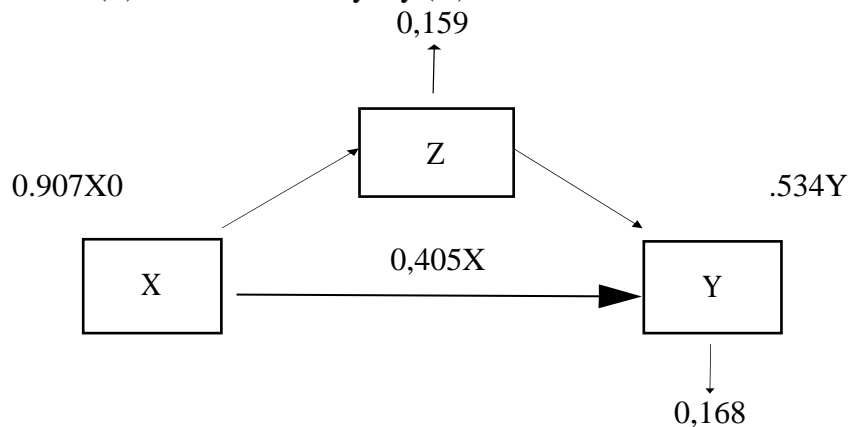
Based on the diagram above, it can be seen that there are 2 path analysis equations, namely as follows:

a) E-service quality (X) variable on Customers Loyalty (Y) has a path coefficient value of 0.405. This can affect partially.

b) E-service quality (X) variables can affect loyalty directly, and Customer Satisfaction (Z) influences Customer Loyalty. (Y)   with a path coefficient value of 0.534. E-service quality (X) can indirectly affect Customer Loyalty (Y) through Customer Satisfaction (Z) with a coefficient value of 0.907 x 0.534.
= 0,484.

DISCUSSION

1. The Effect of E-Sevice Quality on Customer Satisfaction

The first hypothesis Ha proposed in this study with the test results shows that the direct effect of the E-service quality variable (X) on Customer Satisfaction (Z) is 0.907. This value can be interpreted that if E-service quality (X) increases or decreases by 1 unit, Customer Satisfaction (Z) will also increase or decrease by 0.907. The count value of 21.368> ttable value of 1.661, and a significant value of 0.00 0 < alpha value (α) 0.050. Thus H0 is rejected and Ha is accepted, meaning that E-service quality (X) has a positive and significant effect on Customer Satisfaction (Z).

Based on the analysis, it shows that E-service quality (X) has a positive effect on Customer Satisfaction (Z). This is in line with the Technology Acceptance Model (TAM) TAM theory, developed by Davis in 1989, examines the factors that influence technology adoption. This theory argues that user perceptions of the usefulness and ease of use of technology (e-service) affect user attitudes and intentions to use it, which in turn can affect customer satisfaction.

Expectation-Confirmation Theory, this theory focuses on how customer expectations before using electronic services affect satisfaction after use. If service usage exceeds customer expectations, then customer satisfaction will increase.

The results of this study support the results of research conducted by Prisanti et al (2017) on the Effect of E-service quality and E-Trus on E-Customer Satisfaction and its Implications for E-Customer Loyalty. This shows that the variable E-service quality E-Banking BRI has a significant effect on E-Customer Satisfaction. The higher the E-service quality of E-Banking BRI, the higher the E-Customer Satisfaction.

The results of this study are related to the theory of consumer behaviour where consumer behaviour is the study of individual, or group, behaviour. in buying or using the necessary goods or services. The results showed that the better the quality of online services used by customers to shop for daily needs and transfers between customers, the greater the level of loyalty of users of the Muamalat DIN (Digital Islamic Network) application.

2. The Effect of E-service Quality on Customer Loyalty

The first hypothesis Hb proposed in this study with the test results shows that the direct effect of the E-service quality variable (X) on Customer Loyalty (Y) is 0.405. This value can be interpreted that if E-service quality (X) increases or decreases by 1 unit, Customer Loyalty (Y) will also increase by 0.405. The calculated t value of 4.199> t table value of 1.661, and a significant value of 0.000 < alpha value (α) 0.050. Thus H0 is rejected and Hb is accepted, meaning that E-service quality (X) has a positive and significant effect on Customer Loyalty (Y).

The results of this study are in line with the theory of consumer behaviour where Good Service Quality Increases Customer Loyalty, When companies provide quality online services, such as easy-to-use websites, responsive customer support, and a smooth shopping experience, customers tend to be more satisfied. High customer satisfaction can encourage them to keep shopping or interacting with that company, increasing their loyalty. User Experience Impact E-service quality contributes to a positive user experience. A good experience when interacting with a website or app improves customers' perception of the company and can influence their decision to remain loyal.

The results of this study agree with the results of research conducted by Budiman (2020) with the title The Effect of E-service Quality on E-Satisfaction and E- E-Loyalty of Mandiri Online User Customers shows that the E-service quality variable has a positive and significant effect on E-Loyalty in Mandiri online users.

The results of this study relate to the theory of consumer behaviour where consumer behaviour is a science that studies the behaviour of individuals, or groups in buying or using the necessary goods or services. From the results of this research, improving the quality of electronic-based services to facilitate purchasing, shopping and financial services effectively and efficiently will have an impact on customer satisfaction with using Muamalat DIN (Digital Islamic Network).

3. The Effect of Customer Satisfaction on Customer Loyalty

The first hypothesis Hc proposed in this study with the test results shows that based on hypothesis testing through the t-test in table 4.30 shows that the Customer Satisfaction (Z) variable has a direct effect on Customer Loyalty (Y) of 0.534. Based on the results in the table above, it shows that t count 5.539> 1.661 t table, which means that there is an influence and the significance level of the effect of Customer Satisfaction (Z) directly affects Customer Loyalty (Y) of 0.000 <0.050, which means significant. Thus H0 is rejected and Hc is accepted, meaning that Customer Satisfaction (Z) has a positive and significant effect on Customer Loyalty (Y).

This research is supported by consumer behavior theory which has a close relationship between customer satisfaction and customer loyalty. Generally, customers who feel satisfied with the products or services they buy are more likely to become loyal customers. High customer satisfaction tends to result in higher customer loyalty. Satisfied customers tend to make repeat purchases, give positive feedback, and recommend businesses to others. Customer satisfaction is only one factor in customer loyalty. Other factors such as competitive pricing, product quality, good customer service, and brand preference also contribute to customer loyalty.

The results of this study support the results of research conducted by Sativa & Astuti (2016) with the title Analysis of the Effect of ETrust and E-service Quality on E-Loyalty with E-Satisfaction as an Intervening Variable (Study on C2C E-Commerce Users). Tokopedia) shows that E-Satisfaction has a positive and significant effect on the E-Loyalty of consumers of the Tokopedia website.

The results of this study relate to the theory of consumer behaviour where consumer behaviour is a science that studies the behaviour of individuals, or groups in buying or using the goods or services needed. The results of this study indicate that the higher the level of customer satisfaction or assessment of satisfaction by consumers shown from the experience of online transactions, the higher the level of loyalty from users of the Muamalat DIN (Digital Islamic Network) application will be.

4. The Effect of E-service Quality on Customer Loyalty Through Customer Satisfaction

Hd's first hypothesis proposed in this study with the results of testing structure 2 shows that the effect of E-service quality (X) on Customer Loyalty (Y) Through Customer Satisfaction (Z) of 0.484 or 48.4 per cent. This is obtained as a result of E-service quality (X) on Customer Satisfaction (Z) and multiplied by the results of Customer Satisfaction (Z) on Customer Loyalty (Y), namely, 0.907 x 0.534 = 0.484. In this context, Customer Satisfaction (Z) acts as a mediator or intermediary between E-service quality (X) and Customer Loyalty (Y). This means that customer satisfaction is the path through which e-service quality affects customer loyalty.

The results of this study support the results of research conducted by Akbar & Djatmiko (2016) The influence of E-service quality on E-Customer Satisfaction and E-E-Customer Loyalty at Lazada.co.id. the results of this study E-service quality has an indirect effect on E-Customer Loyalty through E-Customer Satisfaction Lazada.

The results of this study indicate that the better the quality of online services and the higher the level of customer satisfaction can have an impact on the more loyal customers who use Muamalat DIN (Digital Islamic Network).

CONCLUSIONS AND SUGGESTIONS

This study concludes that electronic service quality (E-service quality) has a positive effect on customer satisfaction and loyalty. Improving the quality of electronic-based services that facilitate the process of purchasing, shopping, and financial services effectively and efficiently increases customer satisfaction in using the Muamalat Digital Islamic Network (DIN). In addition, the better quality of online services also increases customer loyalty, where the high level of satisfaction from the online transaction experience contributes to increased loyalty of Muamalat Din application users. As a suggestion, Bank Muamalat should continue to improve the quality of its electronic services to ensure ease and efficiency in customer transactions. By improving the user experience through better services, banks can increase customer satisfaction and loyalty. Focusing on innovation and improving the features of the Muamalat DIN app can help maintain and increase the loyal customer base.

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