

The Effect of E-Service Quality BYOND by BSI on Customer Satisfaction and Customer Loyalty at Bank Syariah Indonesia in Pekanbaru

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ABSTRACT

This study aims to analyze the effect of E-Service Quality of BYOND by BSI on customer satisfaction and loyalty among customers of Bank Syariah Indonesia in Pekanbaru City. This research employs a quantitative approach, with the population consisting of all Bank Syariah Indonesia customers in Pekanbaru who use the BYOND by BSI application. The sampling technique used is purposive sampling, with a total sample of 130 respondents. Data analysis is conducted using the Structural Equation Modelling–Partial Least Square (SEM-PLS) method with the assistance of SmartPLS software version 4.1.1.8. The results indicate that E-Service Quality has a positive and significant effect on customer satisfaction. Customer satisfaction also has a positive and significant effect on customer loyalty. Furthermore, E-Service Quality has a positive and significant effect on customer loyalty through customer satisfaction as a mediating variable. These findings suggest that the better the quality of electronic services provided, the higher the level of customer satisfaction, which in turn encourages the development of customer loyalty.

Keywords: E-Service Quality, Customer Satisfaction, Customer Loyalty, BSI, Indonesia

1. INTRODUCTION

The development of information and communication technology in the digital era has brought significant changes across various sectors, including the financial services industry. Indonesia, as one of the countries with rapid digital growth, continues to experience an increase in internet penetration every year. Based on a report by the Indonesian Internet Service Providers Association (APJII), the number of internet users in Indonesia in 2025 reached 229.43 million people, with a penetration rate of 80.66% [1]. In line with this, digital financial transactions have also experienced significant growth, where Bank Indonesia reported that the number of digital transactions reached 34.5 billion transactions in 2024, or increased by 36.1% compared to the previous year [2]. This indicates the increasing dependence of society on digital-based financial services.

This digital transformation encourages the banking industry to continue innovating in providing more practical and efficient services through mobile banking. These efforts are made to ensure that banking institutions remain relevant and are able to meet the expectations of a society that is increasingly dependent on technology [3]. A survey by Populix 2022 shows that 91% of Indonesians choose mobile banking as their primary transaction tool, surpassing e-wallets and digital banks [4]. This finding confirms that mobile banking plays an important role in the digital economic ecosystem and has become an essential part of people's needs.

Bank Syariah Indonesia (BSI), as the largest Islamic bank in Indonesia, also plays a role in digital transformation by strengthening technology-based services. Following the merger of BNI Syariah, BRI Syariah, and Bank Syariah Mandiri in 2021, BSI introduced digital services through the BSI Mobile application. Furthermore, on November 9, 2024, BSI launched BYOND by BSI as a

SuperApp that integrates financial, social, and spiritual services within a single platform. As a SuperApp, BYOND by BSI carries higher user expectations, particularly in terms of speed, convenience, feature completeness, and service reliability.

BSI's digital performance has shown positive results, as reflected in the company's increasing profit achievements. In the third quarter of 2025, BSI recorded a profit of more than IDR 5.5 trillion, supported by the growth of digital services [5]. In addition, gold financing increased by more than 70%, with total financing approaching IDR 19 trillion, indicating a high customer response to digital-based services [5]. However, in practice, BYOND by BSI still faces various challenges, such as service disruptions that prevent customers from accessing the application [6], as well as technical issues due to system maintenance [7]. Moreover, user reviews also indicate complaints regarding application performance, such as errors, transaction delays, and security issues.

These conditions indicate a gap between user expectations and the actual experience perceived, which is related to e-service quality. E-service quality is an important factor that can influence customer satisfaction and loyalty in digital banking services. Good service quality is expected to increase customer satisfaction, which in turn will encourage the formation of customer loyalty. However, previous studies have shown inconsistent results. Research by [8] found that e-service quality has a significant effect on satisfaction and loyalty, while research by [9] showed that e-service quality does not have a significant effect on satisfaction and loyalty.

In addition, research on new SuperApp applications such as BYOND by BSI is still limited, especially in the context of Islamic banking in Indonesia. Data shows that BYOND by BSI has the best performance among Islamic commercial bank mobile banking applications, with a score of 94.59% in 2024 [10]. On the other hand, Google Trends data shows that the popularity level of BYOND by BSI in Pekanbaru City is very high compared to other applications [11]. This makes Pekanbaru a relevant location for research. Based on this description, this study aims to analyze the effect of e-service quality of BYOND by BSI on customer satisfaction and loyalty of Bank Syariah Indonesia customers in Pekanbaru City.

2. LITERATURE REVIEW

2.1 *E-Service Quality*

The development of information technology has driven changes in service delivery, from conventional to digital-based services. In this context, e-service quality becomes an important concept that describes the ability of an electronic system to provide services to customers effectively and efficiently. E-service quality is defined as the ability of a website or application to facilitate customer activities such as transactions, purchases, and information exchange easily and quickly [12]. In addition, e-service quality is also a comprehensive evaluation of customers regarding the quality of internet-based services, which includes aspects such as ease of use, access speed, and system reliability [12].

Furthermore, e-service quality is an extension of the service quality concept applied in a digital environment, which aims to measure the extent to which technology-based services can meet customer needs and enhance customer experience [13]. E-service quality is also viewed as a company's ability to provide internet-based services that emphasize efficiency, convenience, and speed in fulfilling user needs [14]. Thus, it can be concluded that e-service quality is the company's ability to optimally deliver electronic services in order to meet customer expectations and needs.

E-service quality is generally measured through several key indicators, namely efficiency, fulfillment, system availability, privacy, assurance/trust, and site aesthetics [15].

2.2 *Customer Satisfaction*

Customer satisfaction is one of the important indicators in assessing the success of a service. Satisfaction describes a condition where the services received are able to meet or exceed customer expectations. Customer satisfaction is defined as the comparison between perceived service performance and customer expectations, where conformity or performance exceeding expectations will result in satisfaction, while inconsistency will lead to dissatisfaction [16].

In addition, satisfaction is an emotional response in the form of feelings of pleasure or disappointment that arise after comparing actual experience with initial expectations [17]. Customer satisfaction can also be understood as an emotional response to the experience of using a product or service, which can subsequently influence future behavior such as providing reviews or switching to other services [18].

Indicators of customer satisfaction include feelings of pleasure, the tendency to continue using the service, and the willingness to inform it to others as a response to the experienced service [15].

2.3 *Customer Loyalty*

Customer loyalty is a long-term commitment of customers toward a product or service, which is reflected in continuous usage behavior. Loyalty does not only indicate repeat usage but also the willingness of customers to recommend the service to others [19]. Loyalty is also interpreted as a form of commitment demonstrated through consistency in using a service despite the availability of various alternatives from competitors.

Furthermore, loyalty represents customer behavior reflected in the decision to consistently use a product or service over a certain period of time [20]. Another definition states that loyalty is a strong intention of customers to continue using the same product or service and not switch to other providers, even when many alternatives are available [21].

In the development of digital services, loyalty is strongly influenced by satisfaction obtained from the experience of using electronic services. Digital services that are able to provide a positive experience will increase satisfaction, which in turn encourages the formation of customer loyalty [22].

Indicators of customer loyalty include regular repeat purchases, the use of various products within one company, recommending the service to others, and resistance to competitors' influence [15].

2.4 *Research Framework*



Figure 1. Research Framework

Source: [15] [23]

2.5 Research Hypothesis

This study proposes several hypotheses as follows:

H1 : E-Service Quality affects customer satisfaction.

H2 : Customer satisfaction affects customer loyalty.

H3 : E-Service Quality affects customer loyalty mediated by customer satisfaction.

3. METHODS

3.1 Location and Time of Research

This research was conducted in Pekanbaru, with the research period spanning from January to April 2026.

3.2 Population and Sampels

The population in this study consists of all customers of Bank Syariah Indonesia who reside in Pekanbaru City and use the BYOND by BSI service. The exact size of the population is unknown due to the unavailability of specific data regarding the number of BYOND by BSI users in Pekanbaru City.

The sampling method used in this study is non-probability sampling with a purposive sampling technique. The sample criteria include respondents aged ≥ 17 years, residing in Pekanbaru City, and being customers who use the BYOND by BSI service with a usage frequency of more than twice a month. The sample size was determined using the Lemeshow formula, with a minimum of 100 respondents.

3.3 Data Collection Technique

Data collection in this study was carried out through the distribution of questionnaires to respondents involved in the research. The questionnaire used in this study consists of open-ended questions measured using a Likert scale ranging from 1 to 5. The scale includes: strongly agree (score 5), agree (score 4), neutral (score 3), disagree (score 2), and strongly disagree (score 1).

4. RESULTS AND DISCUSSION

4.1 Description of Respondent Profile

The respondents in this study are customers of Bank Syariah Indonesia in Pekanbaru City who use the BYOND by BSI service, with a total of 130 respondents consisting of 38 males (29.23%) and 92 females (70.77%). The characteristics of respondents are dominated by those aged 17–22 years, totaling 66 individuals (50.77%). Based on the latest educational level, the majority of respondents hold a Bachelor's degree (S1), totaling 64 individuals (49.23%), followed by senior high school/vocational high school (SMA/SMK) graduates with 61 individuals (46.92%). Based on occupation, respondents are predominantly students, totaling 63 individuals (48.46%), and based on income, the majority fall within the \leq IDR 1,000,000 category, totaling 51 individuals (39.23%).

4.2 Descriptive Analysis of Research Variables

Table 1. Descriptive Variabels

Variable	Mean	Category
E-Service Quality	3,92	Good
Customer Satisfaction	3,70	Good
Customer Loyalty	3,23	Fairly Good

Source: Author's Processed Data (2026)

The descriptive statistics in this study indicate that most variables fall into the good category, reflecting positive customer perceptions of the BYOND by BSI service in Pekanbaru City. The e-service quality variable has an average value of 3.92, categorized as good, indicating that the digital service quality provided has been able to meet customer needs quite optimally. Furthermore, the customer satisfaction variable has an average value of 3.70, also categorized as good, which suggests that customers are satisfied with the services received. Meanwhile, the customer loyalty variable has an average value of 3.23, categorized as fairly good, indicating that the level of customer loyalty is not yet fully strong. Overall, these results suggest that good service quality is able to drive customer satisfaction; however, it has not been fully followed by a high level of loyalty. Therefore, further improvements are still needed to strengthen customer commitment to the service.

4.3 Measurement Model (Outer Model) Evaluation

The evaluation of the measurement model (outer model) is conducted to examine the validity and reliability of the constructs in this study. This stage is essential to ensure that each indicator is able to accurately represent the latent variables, namely e-service quality, customer satisfaction, and customer loyalty. The evaluation process includes testing convergent validity, discriminant validity, and reliability using the SEM-PLS approach.

4.3.1 Convergent Validity

Convergent validity is used to ensure that the indicators within a variable are truly correlated with each other and measure the same underlying concept.

1. Loading Factor

The loading factor is a value that indicates the strength of the relationship between an indicator and the latent construct it measures. An indicator is considered valid if its outer loading value is above 0.70 [24].

Table 2. Outer Loading Values

Variable	Indicator	Outer Loading
E-Service Quality	ESQ1	0,798
	ESQ2	0,804
	ESQ3	0,835
	ESQ4	0,764
	ESQ5	0,725
	ESQ6	0,715
	ESQ7	0,721
	ESQ8	0,759
	ESQ9	0,737
	ESQ10	0,806
	ESQ11	0,792
	ESQ12	0,715
	ESQ13	0,812
	ESQ14	0,703
	ESQ15	0,799

	ESQ16	0,737
	ESQ17	0,768
	ESQ18	0,721
Customer Satisfaction	CS1	0,893
	CS2	0,908
	CS3	0,850
Customer Loyalty	CL1	0,843
	CL2	0,866
	CL3	0,889
	CL4	0,821

Source: Author's Processed Data (2026)

In this study, the outer loading results show that all indicators have values above 0.70, ranging from 0.703 to 0.908, which means that all indicators are considered "valid." In other words, the outer model values between indicators and variables have met the criteria for convergent validity.

2. Average Variance Extracted (AVE)

Average Variance Extracted (AVE) is a value that indicates the amount of variance in the indicators that can be explained by the latent construct compared to the variance caused by measurement error.

Table 3. AVE

Variable	AVE	Interpretation
E-Service Quality	0,582	Valid
Customer Satisfaction	0,731	Valid
Customer Loyalty	0,782	Valid

Source: Author's Processed Data (2026)

Based on the test results, it can be observed that the value of each research variable is > 0.5 . Therefore, based on these results, it can be concluded that all variables are valid and have met the testing criteria.

4.3.2 Discriminant Validity

Discriminant validity is used to ensure that each concept of a latent variable/construct is distinct from other latent variables.

1. Fornell-Larcker Criterion

Fornell-Larcker Criterion is used to evaluate discriminant validity by comparing the square root of the Average Variance Extracted (AVE) with the correlations between constructs in the model. The square root of the AVE for each construct must be greater than its correlations with other constructs.

Table 4. Fornell-Larcker Criterion

Variable	ESQ	CS	CL
E-Service Quality	0,763		
Customer Satisfaction	0,650	0,884	
Customer Loyalty	0,540	0,772	0,855

Source: Author's Processed Data (2026)

In this study, it can be observed that the square root of AVE values along the diagonal line are greater than the correlations between constructs, so it can be concluded that the constructs have a good level of validity.

2. Cross Loading

Cross loading is used to determine the level of correlation between indicators and the variables they measure. The cross loading value on the intended variable must be higher than the cross loading values on other constructs.

Table 5. Cross Loading

Item	E-Service Quality	Customer Satisfaction	Customer Loyalty
ESQ1	0.798	0.473	0.354
ESQ2	0.806	0.617	0.519
ESQ3	0.792	0.526	0.344
ESQ4	0.715	0.360	0.190
ESQ5	0.812	0.496	0.467
ESQ6	0.703	0.629	0.527
ESQ7	0.799	0.449	0.352
ESQ8	0.737	0.498	0.344
ESQ9	0.768	0.488	0.401
ESQ10	0.721	0.483	0.310
ESQ11	0.804	0.527	0.429
ESQ12	0.835	0.522	0.413
ESQ13	0.764	0.412	0.315
ESQ14	0.725	0.511	0.370
ESQ15	0.715	0.545	0.403
ESQ16	0.721	0.419	0.384
ESQ17	0.759	0.365	0.275
ESQ18	0.737	0.416	0.347
CS1	0.612	0.893	0.692
CS2	0.598	0.908	0.712
CS3	0.509	0.850	0.642
CL1	0.393	0.630	0.843
CL2	0.477	0.712	0.866
CL3	0.436	0.695	0.889
CL4	0.413	0.594	0.821

Source: Author's Processed Data (2026)

Based on the test results, it can be observed that the loading values of each indicator item are higher for their respective constructs than their cross loading values. Therefore, it can be concluded that all constructs or latent variables have better discriminant validity compared to indicators in other blocks.

3. Heterotrait-Monotrait Ratio (HTMT)

Heterotrait-Monotrait Ratio (HTMT) is used to measure discriminant validity by examining the ratio of correlations between constructs. The HTMT value must be less than 0.90 [24].

Table 6. HTMT

Variable	ESQ	CS	CL
E-Service Quality			
Customer Satisfaction	0,699		

Customer Loyalty	0,535	0,885	
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Source: Author's Processed Data (2026)

Based on the HTMT test results, all values between constructs are below 0.90. Therefore, it can be concluded that each construct in this study has met the criteria for discriminant validity.

4.4 Reliability Test

Reliability testing is evaluated using Composite Reliability and Cronbach's Alpha. A construct is considered reliable if both values exceed 0.70 [24].

Table 7. Reliability Result

Variable	Composite Reliability	Cronbach's Alpha	Interpretation
E-Service Quality	0.962	0.958	Reliable
Customer Satisfaction	0.915	0.860	Reliable
Customer Loyalty	0.916	0.877	Reliable

Source: Author's Processed Data (2026)

The results in Table 7 indicate that all constructs have high reliability, as shown by the Composite Reliability and Cronbach's Alpha values, which exceed the recommended threshold of 0.70. These high values confirm that all measurement items consistently capture their respective constructs without significant measurement error. Overall, these findings provide strong evidence that the constructs used in this study are reliable.

4.5 Structural Model (Inner Model) Evaluation

The evaluation of the structural model (inner model) aims to analyze the relationships between latent variables and to test the proposed hypotheses. This stage assesses the predictive capability of the model and the significance of these relationships using the SEM-PLS bootstrapping procedure. The evaluation includes R-square (R^2), model fit, path coefficients, and hypothesis testing.

1. R-Square

R-Square indicates the percentage of variance in endogenous constructs that can be explained by exogenous/predictor constructs in the model. R-square values of 0.75, 0.50, and 0.25 indicate substantial (strong), moderate (medium), and weak effects, respectively [25].

Table 8. R-Square

Variable	R-square	Adjusted R-square
Customer Satisfaction	0.423	0.419
Customer Loyalty	0.596	0.593

Source: Author's Processed Data (2026)

Based on the test results, the R-Square value for the Customer Satisfaction variable is 0.423 (42.3%), while the remaining 0.577 (57.7%) is influenced by other factors outside this research model. Furthermore, the R-Square value for the Customer Loyalty variable is 0.596 (59.6%), while the remaining 0.404 (40.4%) is influenced by other factors outside this research model. The R-Square values of 0.423 and 0.596 fall into the moderate category, indicating that this research model has a fairly good explanatory power.

2. Model Fit

Model fit testing is conducted to assess how well the proposed model fits the data. In this test, it is important to consider the level of model fit by examining the SRMR (Standardized Root

Mean Square Residual) value. An SRMR value below 0.08 indicates that the model has a good fit [26].

Table 9. Model Fit

	Saturated Model	Estimated Model
SRMR	0.067	0.067
d_ULS	1.470	1.469
d_G	0.975	0.975
Chi-square	634.541	634.499
NFI	0.767	0.767

Source: Author's Processed Data (2026)

Based on Table 9, the resulting SRMR value is 0.067. This value is lower than 0.08, so it can be concluded that the research model has a good level of fit (good fit).

3. Path Coefficients and Hypothesis Testing

Path coefficient testing is conducted to determine the direction of relationships between variables. Path coefficients have values ranging from -1 to 1. If the value falls within the range of 0 to 1, it is considered positive, whereas if it falls within the range of -1 to 0, it is considered negative [27]. Hypothesis testing is conducted using the bootstrapping method. A hypothesis is considered accepted if the t-value > 1.96 and the p-value < 0.05 [28].

Table 10. Path Coefficients and Hypothesis Testing

Hypothesis	Relationship	Path Coefficients	T-Statistic	P-Value	Result	Description
H1	E-Service Quality → Customer Satisfaction	0.650	7.681	0.000	Accepted	Significant
H2	Customer Satisfaction → Customer Loyalty	0.772	19.243	0.000	Accepted	Significant

Source: Author's Processed Data (2026)

The results in Table 10 indicate that variables with direct relationships have positive coefficients (>0). The proposed hypotheses are accepted, as evidenced by positive path coefficients, t-values greater than 1.96, and p-values below 0.05.

Table 11. Indirect Effects

Hypothesis	Relationship	Path Coefficients	T-Statistic	P-Value	Result	Description	Indirect Effects
H3	E-Service Quality → Customer Satisfaction → Customer Loyalty	0.502	6.606	0.000	Accepted	Significant	Mediating

Source: Author's Processed Data (2026)

Based on Table 11, it can be seen that the indirect effect of E-Service Quality on Customer Loyalty through Customer Satisfaction has a coefficient value of 0.502, with a t-statistics value of 6.606 (> 1.96) and a p-value of 0.000 (< 0.05). This indicates that the indirect effect is positive and significant.

Thus, it can be concluded that Customer Satisfaction is able to mediate the effect of E-Service Quality on Customer Loyalty. This means that the better the E-Service Quality provided, the higher the Customer Satisfaction, which ultimately leads to an increase in Customer Loyalty.

Discussion

The results of this study indicate that E-Service Quality has a positive and significant effect on Customer Satisfaction among users of the BYOND by BSI application in Pekanbaru City. This means that the better the e-service quality provided by the BYOND by BSI application, the higher the level of customer satisfaction. Conversely, if the e-service quality provided is poor, customer satisfaction will decrease. The findings of this study are consistent with research conducted by [14] and [29], which concluded that e-service quality has a positive and significant effect on customer satisfaction.

Customer Satisfaction has a positive and significant effect on Customer Loyalty. This means that the higher the level of satisfaction experienced by customers, the higher the level of customer loyalty toward the BYOND by BSI application. Conversely, if customer satisfaction is low, customer loyalty will also tend to decrease. The results of this study are in line with research conducted by [30] and [31], which concluded that customer satisfaction has a positive and significant effect on customer loyalty.

E-Service Quality has a positive and significant effect on Customer Loyalty through Customer Satisfaction as a mediating variable. This means that E-Service Quality not only has a direct effect on satisfaction but also indirectly increases customer loyalty through satisfaction. In other words, customer satisfaction acts as an intervening (mediating) variable in the relationship between E-Service Quality and customer loyalty. This result is supported by previous studies [32] and [33], which found that e-service quality has a positive and significant effect on e-customer loyalty through e-satisfaction as an intervening variable.

CONCLUSION

This study concludes that e-service quality plays an important role in enhancing customer satisfaction and loyalty in the use of the BYOND by BSI application in Pekanbaru City. The quality of digital services, reflected in ease of use, transaction speed, and system security, is able to create a positive experience for customers, thereby increasing their level of satisfaction. This satisfaction then becomes a key factor in shaping loyalty, where satisfied customers tend to continue using the service, engage in repeat transactions, and recommend the application to others. In addition, customer satisfaction also acts as a linkage that strengthens the relationship between e-service quality and customer loyalty, indicating that good service quality must first be realized in the form of customer satisfaction in order to optimally drive loyalty. Therefore, improving digital service quality becomes an important strategy for Bank Syariah Indonesia in maintaining long-term relationships with customers and enhancing the competitiveness of digital banking services.

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