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ENGINEERING LOYALTY IN THE DIGITAL AGE: THE DUAL IMPACT OF E-SERVICE AND PROMOTION IN BANKING

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ABSTRACT: This study examines how electronic service quality and promotional strategies influence customer satisfaction and loyalty in the Indonesian banking digital ecosystem. Moving beyond linear service models, it introduces a dual-pathway framework in which both functional (e-service) and persuasive (promotion) mechanisms shape satisfaction and loyalty concurrently. Based on a purposive sample of 173 Bank Rakyat Indonesia's digital users, findings indicate that electronic services and promotions significantly enhance satisfaction, and all three constructs—e-service, promotion, and satisfaction—positively affect customer loyalty. These results reaffirm the satisfaction–loyalty nexus, while highlighting the role of digitally mediated trust and perceived value in sustaining customer commitment. For practitioners, the study urges banks—particularly those with extensive rural reach—to modernize service infrastructures while delivering clear, customer-centered promotions. In an era where customer patience is measured in seconds, loyalty is no longer given—it must be engineered.

Keywords: Electronic Service Quality; Promotion; Customer Satisfaction; Customer Loyalty; Digital Banking; Service Management; Indonesia

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INTRODUCTION

As digital transformation accelerates across sectors, banking institutions face unprecedented pressure to reconfigure service delivery through scalable, technology-enabled platforms. In 2023, over 76% of Southeast Asian consumers used mobile banking services at least once per week, and digital financial transactions across Indonesia surpassed IDR 5,200 trillion—signaling a behavioral shift from physical branches to mobile interfaces (Bank Indonesia, 2023). These structural shifts have pushed financial institutions, particularly those operating in geographically fragmented regions, to adopt digital infrastructures such as internet banking, mobile banking, and SMS-based services to accommodate remote transactions with minimal latency and cost (Lee & Kim, 2020). This wave of digital integration is not simply technological—it demands a re-evaluation of how service quality, communication strategies, and customer experience converge in virtual banking environments (Shabbir & Rehman, 2019; Wu et al., 2019).

While digital services ostensibly enhance efficiency and accessibility, their impact on customer satisfaction and loyalty remains theoretically nuanced and empirically mixed. On one hand, e-service enables asynchronous, personalized, and location-independent transactions—factors long associated with improved customer satisfaction (Margaret & Ruth, 2019). On the other, recent evidence reveals persistent dissatisfaction among users due to perceived risk, low empathy, poor responsiveness, or misalignment with service expectations (Wahab et al., 2020). This underscores an unresolved paradox in the literature: digital channels optimize transactional efficiency but may erode relational quality—raising questions about how service systems must evolve to preserve trust, satisfaction, and loyalty in non-personal service environments.

Moreover, promotional strategies in digital banking—often relegated to operational or marketing studies—warrant re-examination through the lens of customer psychology and service management (Hollebeek et al., 2023; Liu et al., 2017). Beyond visibility, promotions serve a cognitive priming function: framing expectations, reducing uncertainty, and enhancing perceived value (Coreynen et al., 2020). Yet, few empirical models account for how promotional efficacy interacts with e-service quality and satisfaction to shape long-term loyalty in digital banking contexts. This gap calls for an integrated perspective, one that treats promotion not as a peripheral marketing tool, but as a strategic lever within the architecture of digital service experience (Pandey et al., 2020).

This study contributes to that dialogue by introducing a dual-pathway framework in which both e-service quality and digital promotion function as antecedents to customer satisfaction and loyalty. While previous studies have examined these variables in isolation, this research models them simultaneously to capture their joint and independent effects on loyalty formation. Empirically grounded in the Indonesian banking sector—where digital infrastructure intersects with infrastructural disparity and heterogeneous user competence—this study responds to the call for context-sensitive service research. The findings not only extend theoretical understanding of satisfaction–loyalty dynamics in digitally mediated contexts but also offer actionable insights for practitioners seeking to reconcile digital scale with relational depth.

LITERATURE REVIEW

On the Digital Dialectic: E-Service, Persuasion, and the Alchemy of Satisfaction

E-service refers to the provision of services through electronic platforms, encompassing all forms of interaction between service providers and customers via digital channels such as websites, mobile applications, or SMS-based systems (Buhalis et al., 2019; Eloranta et al., 2016; Ordanini & Parasuraman, 2011). This construct extends beyond mere transaction facilitation, incorporating the entirety of the customer's digital experience, from information retrieval to post-purchase engagement. The quality of e-service is typically evaluated based on dimensions such as system reliability, interface usability, responsiveness, and perceived security. Empirical studies consistently demonstrate that e-service quality exerts a significant positive influence on customer satisfaction and behavioral intentions (Zahler et al., 2014). In the financial services sector, the transition toward non-personal digital services has amplified the relevance of e-service frameworks, particularly as they relate to continuous availability, accessibility, and transactional efficiency (Schierz et al., 2010).

Promotion, within the marketing discipline, is conceptualized as a strategic communication tool designed to inform, persuade, and remind consumers regarding a firm's offerings (Kotler & Armstrong, 2018). It encompasses a spectrum of activities including advertising, personal selling, public relations, direct marketing, and sales promotions. The primary objective of promotion is to create awareness and stimulate demand by conveying the perceived value and differentiation of products or services. Promotional efforts that are strategically aligned and contextually tailored have been shown to significantly affect consumer attitudes, repurchase intentions, and satisfaction levels (Paksi & Indarwati, 2021). In service-based industries, promotion also plays a critical role in shaping perceived service quality and reinforcing brand positioning in highly competitive markets (Apajalahti et al., 2015).

Customer satisfaction is generally defined as a cognitive-affective evaluative response, emerging from the comparison between perceived service performance and prior expectations (Boonlertvanich, 2019). Satisfaction is thus not merely an outcome of service delivery but a psychological judgment that influences future behaviors. When service performance exceeds expectations, satisfaction is enhanced; conversely, discrepancies lead to dissatisfaction. This evaluative mechanism is particularly salient in digital service contexts (Díaz & Duque, 2021), where user expectations often center on service speed, reliability, and ease of use. Studies have affirmed that perceived e-service quality, including aspects such as digital security and functional convenience, positively correlates with customer satisfaction (Dhingra et al., 2020; Hsiao et al., 2016).

Loyalty is defined as a deeply held commitment to repurchase or consistently reselect a preferred product or service in the future, despite situational influences and marketing efforts by competitors (Hsiao et al., 2016). It is often operationalized through indicators such as repeat patronage, resistance to competitive offerings, and positive word-of-mouth behavior. In the context of digital services, loyalty emerges not only from satisfaction but also from trust in service integrity, consistency in service delivery, and the alignment of customer experience with personal values (Tai et al., 2021). Research indicates that customer satisfaction acts as a critical antecedent to loyalty, while both constructs are shaped by the quality and consistency of digital service encounters .

Hypothesis Development

Electronic services (e-services) represent digitally delivered service encounters between organizations and consumers through channels such as mobile banking, internet banking, and automated teller machines (Tai et al., 2021). In the banking sector, e-service quality encapsulates system functionality, security, responsiveness, ease of use, and reliability—each serving as antecedents to customer satisfaction (Parasuraman, Valarie A. Zeithaml, 1985; Ordanini & Parasuraman, 2011). Prior research confirms that e-service quality significantly predicts satisfaction, as demonstrated in both traditional and e-commerce contexts (Brady et al., 2002; Osei-Kojo, 2017; Suhartanto et al., 2020). This relationship underscores the necessity for reliable, accessible, and secure digital platforms, particularly in extending banking services to rural and underserved populations.
H1: Perceived quality of electronic services is positively related to customer satisfaction.

Promotion functions as a strategic communication tool aimed at informing, persuading, and reminding customers about service value propositions (Kotler & Keller, 2017). In the banking context, effective promotional activities not only inform but shape customer perceptions, thereby influencing satisfaction (Choudhury & Gulati, 2020). Micro banking's promotional campaigns—ranging from advertising to digital financial literacy initiatives among MSMEs—are designed to enhance consumer engagement and trust in digital banking services (Dhumale & Sapcanin, 2006). Previous studies have shown that promotional efforts contribute meaningfully to customer satisfaction by reinforcing product awareness and perceived value (Barnwal & Khan, 2021; Bhatti, 2018; Shimp, 2003).
H2: Perceived effectiveness of promotional activities is positively related to customer satisfaction.

Customer loyalty, defined as a consistent preference for a service provider demonstrated through repeat patronage and advocacy (Kotler & Keller, 2018), is increasingly influenced by digital service quality. Bank's digital transformation—through electronic breakthrough—has enhanced transaction convenience, security, and accessibility (Chawla & Joshi, 2019; Mombeuil, 2020; Shao et al., 2019). Prior empirical findings confirm that e-service quality predicts not only satisfaction but also repurchase intention and long-term loyalty (Fan et al., 2018; Garrouch, 2021). As such, electronic services constitute a strategic avenue to strengthen customer loyalty across diverse service channels.
H3: Perceived quality of electronic services is positively related to customer loyalty.

Promotion plays an essential role in building emotional and cognitive commitment, which are central to loyalty formation (Raman & Aashish, 2021). Bank's promotional strategies—such as rural financial literacy campaigns, agent sponsorships, and national advertising—serve not only to acquire new users but to reinforce brand attachment among existing customers (Kim & Lee, 2014; Morris-Paxton et al., 2020). Studies indicate that promotional activities, when perceived as informative and relevant, positively influence both satisfaction and loyalty (Bhatti, 2018; Marliawati & Cahyaningdyah, 2020; Pandey et al., 2020).
H4: Perceived effectiveness of promotional activities is positively related to customer loyalty.

Customer satisfaction operates as a key antecedent to loyalty, acting as a mediating factor that translates service quality and promotion into sustained behavioral commitment (Masud et al., 2011). In digital banking, satisfaction is driven by factors such as interface usability, transaction security, and perceived service responsiveness (Boonlertvanich, 2019). When these elements align with customer expectations, loyalty is reinforced through repeat usage and positive word-of-mouth (Ramaseshan & Stein, 2014; Suhartanto et al., 2020). Thus, in BRI's digital ecosystem, satisfaction is not merely an outcome but a strategic lever for cultivating long-term customer relationships.
H5: Customer satisfaction is positively related to customer loyalty.

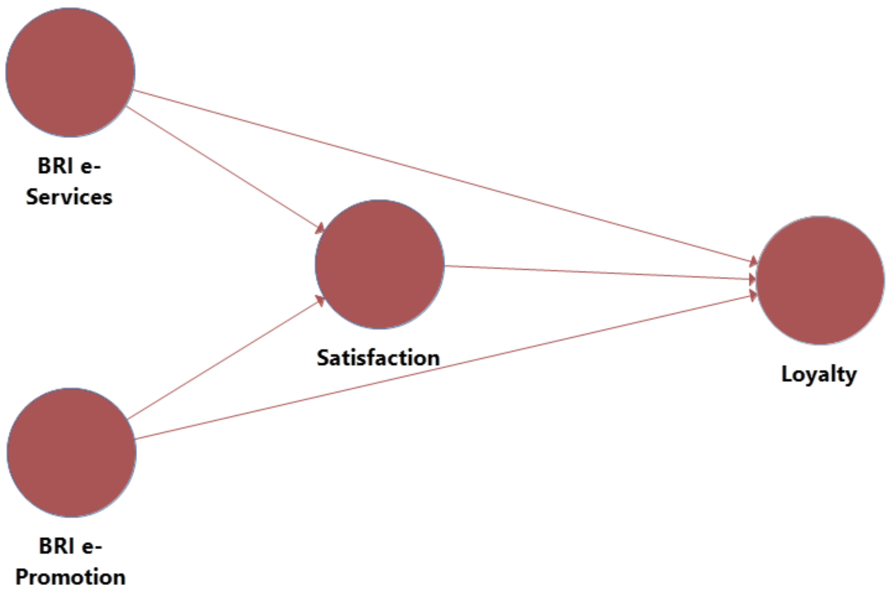

Figure 1. Research Model

METHODOLOGY

This study adopts a cross-sectional quantitative research design to examine the relationships among e-service quality, online promotion, customer satisfaction, and customer loyalty within the context of digital banking. The selection of a survey-based method is aligned with prior research examining perceptual and behavioral constructs in consumer decision-making and service evaluation. The approach enables the systematic collection of self-reported data from individual users of digital banking services, thus allowing for the empirical testing of hypothesized relationships via structural equation modeling (SEM).

The target population for this study comprises Indonesian university students who are active users of digital banking services, particularly those provided by Bank Rakyat Indonesia (BRI). Given the lack of publicly available data on the precise number of students fitting the profile of digital bank users, the study employed a non-probability, purposive sampling technique. This method is appropriate when the study aims to select participants based on predefined criteria relevant to the research context.

Participants were selected based on the following inclusion criteria: (1) being a registered customer of BRI, (2) having regular exposure to digital media platforms, and (3) possessing experience in using BRI's electronic services—such as Internet Banking, Mobile Banking, or SMS Banking—for financial transactions. A total of 173 respondents meeting these conditions were included in the final dataset.

Data were collected through a structured online questionnaire administered using Google Forms. The instrument was developed based on validated scales from prior studies, with adaptations made to ensure contextual relevance and linguistic clarity for the Indonesian respondent base. The questionnaire consisted of four main constructs: e-service quality, online promotion, customer satisfaction, and customer loyalty.

The *e-service quality* construct was measured using seven items adapted from contemporary digital service quality literature. *Online promotion* was assessed using ten items reflecting the effectiveness of digital advertising, perceived informativeness, and promotional engagement. *Customer satisfaction* and *customer loyalty* were each measured using ten items capturing affective evaluation and attitudinal-behavioral loyalty indicators, respectively. All items were rated on a five-point Likert scale, ranging from 1 ("strongly disagree") to 5 ("strongly agree").

Prior to full deployment, a pre-test was conducted with 20 respondents to ensure item clarity and internal coherence. Minor lexical adjustments were made based on the feedback received. To establish the construct validity of the measurement model, convergent validity was assessed via factor loadings. Items with standardized loading values above the threshold of 0.50 were retained, consistent with recommendations from (Sarstedt et al., 2019). Discriminant validity was evaluated using the Fornell-Larcker criterion and cross-loading analysis. Reliability of the constructs was tested using Cronbach's Alpha and Composite Reliability (CR) values. A minimum Cronbach's Alpha of 0.60 was set as the threshold for internal consistency (Hair et al., 2014). All constructs exceeded this benchmark, indicating satisfactory reliability for further inferential analysis.

Structural Equation Modeling (SEM) using SmartPLS 4.0 was employed to test the hypothesized relationships among constructs. This technique is well-suited for exploratory and confirmatory studies involving latent variables and complex models. The bootstrapping procedure (resampling = 5,000) was used to assess path coefficients and the statistical significance of hypothesized relationships.

Hypotheses were evaluated based on the resulting *p*-values. A threshold of $p < 0.05$ was adopted to determine statistical significance. Hypotheses yielding values below this cutoff were deemed supported, while those exceeding the threshold were rejected. Model fit and explanatory power were assessed using the R-squared (R^2) and predictive relevance (Q^2) values of the endogenous variables.

RESULTS

Table 1 shows the results of validity tests on several research variables in the study. The several indicators that represent each variable, there are some indicators that are removed because they show a loading factor value of less than 0.5. The indicator on each variable is said to be valid when it has a loading factor value of more than 0.5.

Table 1. Validity Test Result

Item	BRI e-Service	BRI e-Promotion	Customer Satisfactions	Customer Loyalty
PE3		0.886		
PE4		0.760		
PE5		0.798		
PE7		0.854		
PE8		0.882		
PE9		0.760		
PE10		0.883		
KN1			0.899	
KN3			0.921	
KN4			0.824	
KN5			0.727	
KN6			0.782	
LN1				0.894
LN2				0.960
LN3				0.894
LN4				0.949
LN5				0.917
LN6				0.915
LN7				0.748
LN8				0.740
LN9				0.778
LN10				0.951
LE1	0.825			
LE2	0.789			
LE3	0.833			
LE4	0.706			
LE5	0.765			
LE6	0.814			
LE7	0.836			

Source: Adapted Smartpls 3 output, 2024

To evaluate the internal consistency of the measurement instruments, reliability testing was conducted using both Cronbach's Alpha and Composite Reliability (CR) metrics. Cronbach's Alpha assesses the extent to which the items within each construct yield consistent responses, with a threshold of 0.70

generally considered acceptable for exploratory research, and 0.80 or higher preferred for confirmatory studies (Hair et al., 2014). Composite Reliability, as a complementary indicator, reflects the shared variance among the observed items and their underlying latent construct, providing a more robust estimate in the context of structural equation modeling.

Table 2. The Convergent Validity and Reliability

Variable	Cronbach's Alpha	Composite Reliability
BRI e-Service	0.831	0.878
BRI e-Promotion	0.870	0.887
Customer Satisfaction	0.942	0.958
Customer Loyalty	0.890	0.919

Source: Adapted Smartpls 3, 2024

Table 2 presents the reliability test results for each of the study's latent variables. As shown, all constructs demonstrate strong internal consistency, with Cronbach's Alpha values ranging from 0.831 to 0.942, and Composite Reliability values exceeding the recommended minimum threshold of 0.70. These results confirm that the measurement scales employed in this study exhibit satisfactory reliability and are therefore appropriate for use in subsequent hypothesis testing and structural model evaluation. The inferential stastistics are presented in Table 3 and Figure 2.

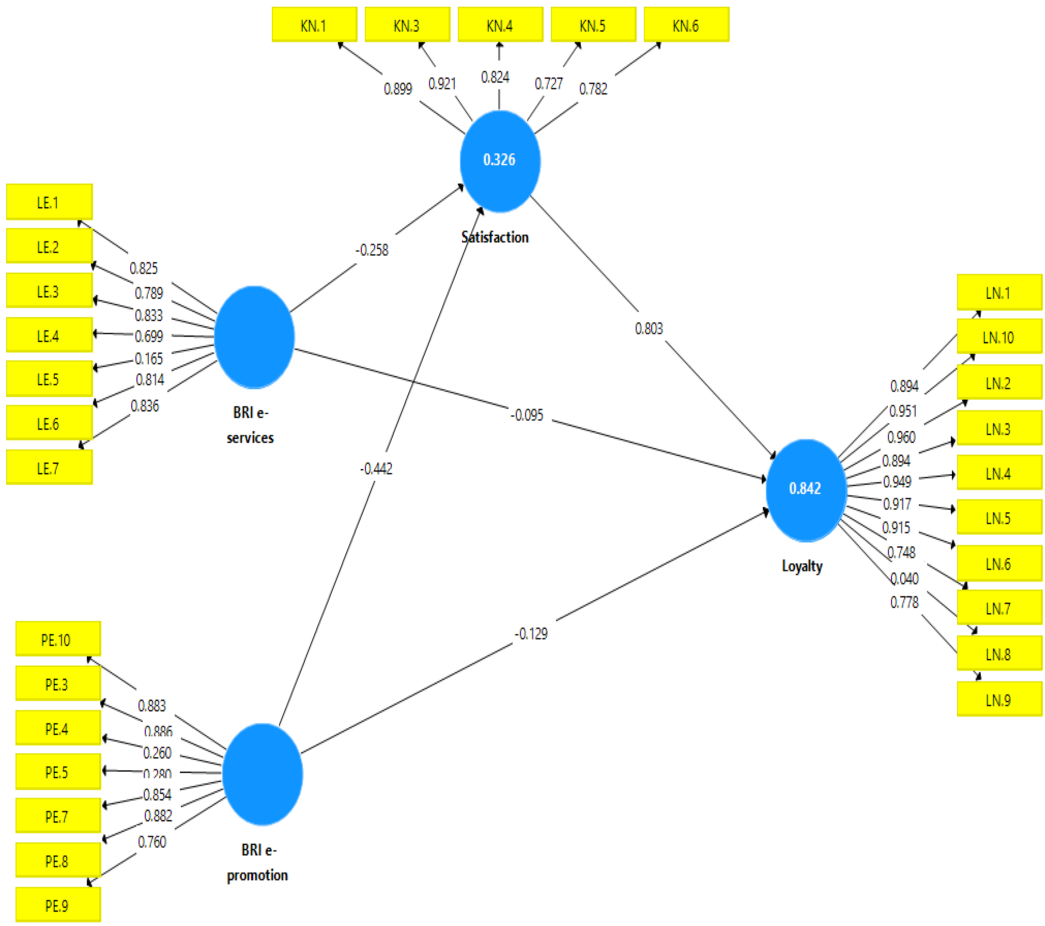

Figure 1. The Path Display
Source: Smartpls 3 Path Record, 2024

Table 3. The Summary of Findings

Paths	Effect size	*t*-value	*p*-value
e-promotion -> Loyalty	-0.129	3.111	0.002
e-promotion -> Satisfaction	-0.442	6.838	0.000
e-services -> Loyalty	-0.095	3.171	0.002
e-services -> Satisfaction	-0.258	4.275	0.000
Satisfaction -> Loyalty	0.803	24.705	0.000

Source: Adapted Smartpls 3 Output

DISCUSSION

The present study reaffirms the central role of electronic service quality in shaping customer satisfaction within the digital banking landscape, particularly in the context of a highly scaled institution such as Bank Rakyat Indonesia (BRI). With over 70 million customers, more than 12,000 ATMs, and a vast network of BRILink agents dispersed across the archipelago, BRI's capacity to deliver consistent, reliable, and seamless digital services has become not merely advantageous but structurally imperative. In response to this challenge, the bank’s investments in Internet Banking, Mobile Banking, and SMS Banking reflect a strategic orientation toward optimizing customer interaction in virtual environments—an approach empirically validated by its positive and significant impact on customer satisfaction (Efimov et al., 2020; Harrison et al., 2022; Hartmann et al., 2015).

Theoretical models of e-service quality consistently point to dimensions such as reliability, security, fulfillment, ease of use, and responsiveness as determinants of satisfaction and loyalty (Haron et al., 2020; Xiang et al., 2015). These service attributes act as experiential cues through which customers evaluate the functional and emotional value of their digital engagements. When these dimensions are well-executed, they not only enhance perceived service performance but also strengthen affective responses such as trust and satisfaction—findings corroborated by prior research indicating significant links between e-service quality and both electronic satisfaction and electronic loyalty (Dhingra et al., 2020; Díaz & Duque, 2021; Y. Wang et al., 2018).

The role of promotional strategy, while sometimes considered peripheral in banking services, emerges in this study as an important antecedent to both customer satisfaction and loyalty. Promotion in the banking context functions not merely as a persuasive mechanism but as a cognitive priming tool that reinforces perceived service value and reduces ambiguity around digital offerings (Aggarwal & Rahul, 2018; El-Adly, 2019). Ohanian (1991) demonstrated that promotional activities, when well-targeted and informative, significantly affect satisfaction levels. Furthermore, contemporary digital marketing practices, including personalized outreach and mobile-based campaigns, are shown to directly enhance satisfaction and encourage repeated service use (Hossain & Zhou, 2018).

Moreover, the satisfaction-loyalty linkage is supported by the broader theoretical construct of attitudinal-behavioral alignment. As demonstrated in prior studies, satisfaction serves as an antecedent to loyalty not only in banking but also in adjacent service sectors (Lai & Liew, 2021). The emotional fulfillment derived from a satisfying digital experience boosts commitment, reduces switching intentions, and enhances the likelihood of service recommendation—all of which constitute the pillars of customer loyalty (Cho et al., 2020).

Finally, the added role of promotion in shaping customer loyalty warrants particular attention. Y.-Hui. Wang & Chen (2016)contend that promotional stimuli do more than boost short-term purchases; they contribute to the formation of brand preference by influencing consumer cognitive patterns. When promotion is sustained, strategic, and emotionally resonant, it strengthens loyalty by reinforcing the perceived value of the brand and deepening psychological attachment (Kumar et al., 2018). Within the BRI context, promotions that highlight ease of access, security, and user empowerment can reinforce existing satisfaction and embed long-term loyalty. These findings suggest conclusively that in the digital banking ecosystem, loyalty is not a monolithic outcome of service usage, but the cumulative effect of perceived quality, emotional satisfaction, and meaningful engagement through targeted promotion.

FURTHER STUDY

This study elucidates the interconnected influence of e-service quality and promotional strategies on customer satisfaction and loyalty within the digital banking ecosystem. The findings affirm that reliable, secure, and user-centric electronic services significantly enhance satisfaction, which in turn drives loyalty. Moreover, well-crafted promotional efforts not only inform and attract but also reinforce perceived service value, amplifying their effect on satisfaction and long-term commitment. These results validate the theoretical proposition that customer loyalty is not merely a function of satisfaction but is also shaped directly by the performance of digital touchpoints. However, this study is not without limitations. The sample was confined to young Indonesian users of a single bank, which may constrain generalizability. The reliance on self-reported, cross-sectional data also restricts causal inference and may be subject to response biases.

To advance this line of inquiry, future research should consider broader and more diverse customer groups, employ longitudinal or mixed-method designs, and explore moderating variables such as digital trust or perceived risk. For practitioners, the implications are clear: customer satisfaction must be cultivated through consistently high-performing digital services and reinforced by promotional strategies that are personalized, value-oriented, and contextually relevant. Service managers must treat satisfaction as both a performance metric and a strategic asset.

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