

DIGITAL SERVICE QUALITY, FINANCIAL LITERACY, AND TRUST ON CUSTOMER LOYALTY: CUSTOMER SATISFACTION AS MEDIATOR AT BRI UNIT

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Abstract

The expansion of digital banking in Indonesia has shifted competitive pressure from product features toward the quality of digital touchpoints, the financial competence of users, and the trust customers place in their banks. Bank Rakyat Indonesia, through its mobile application BRImo and its branchless-banking arm AgenBRILink, sits at the centre of this shift, particularly in semi-urban regions such as Purwokerto where customers routinely combine appbased transactions with face-to-face agent transactions. This study examines how digital service quality (DSQ), digital financial literacy (DFL), and customer trust (CT) drive customer loyalty (CL) at the BRI Unit level, treating customer satisfaction (CS) as a mediating mechanism. A cross-sectional survey was administered in March-April 2026 to dualchannel BRI Unit customers in Purwokerto who actively use both BRImo and AgenBRILink. After screening and dataquality cleaning, 120 valid responses were analysed with partial least squares structural equation modelling (PLSSEM) using SmartPLS 4. The measurement model met the recommended thresholds for indicator reliability, internal consistency, convergent validity, and discriminant validity. Structural results show that digital service quality and customer trust each significantly increase satisfaction, while digital financial literacy does not; satisfaction in turn significantly increases loyalty and is the strongest path in the model. None of the antecedents exerts a significant direct effect on loyalty; only customer trust achieves a significant indirect effect through satisfaction. The model explains 55.4 percent of the variance in satisfaction and 37.1 percent of the variance in loyalty. The findings position customer satisfaction as the decisive gateway to loyalty in a saturated dual-channel digital market and offer concrete levers for BRI Unit managers seeking to retain customers.

Keywords: Digital Service Quality, Digital Financial Literacy, Customer Trust, Customer Satisfaction, Customer Loyalty

INTRODUCTION

The Indonesian banking sector has, over the past five years, moved decisively from physical-branch dominance toward a hybrid model in which mobile applications, agent networks, and conventional units coexist. Bank Rakyat Indonesia (BRI) is at the centre of this shift, with a BRImo user base exceeding 38 million and an AgenBRILink network of more than 740,000 agents distributed across approximately 75,000 villages by the end of 2024 (Situmorang & Sanga, 2024). This footprint positions BRI as the country's primary vehicle for advancing financial inclusion targets set by the Financial Services Authority. Yet the same digital expansion has compressed the room for competitive differentiation. Customers can now switch primary-banking relationships with a few taps, and recent global retail-banking evidence suggests that loyalty erodes quickly when digital experience falters (Kandampully et al., 2015; Khan et al., 2023).

Purwokerto, the urban centre of Banyumas Regency in Central Java, offers a particularly informative setting. Its BRI Unit network serves a customer base ranging from civil servants and university staff to micro-entrepreneurs in traditional markets, a mix that uses BRImo for routine transfers and bill payments and AgenBRILink for cash deposits, withdrawals, and assisted transactions. While there is a growing local literature on BRImo satisfaction (Maghfiroh et al., 2022; Ramadhanti & Indrawati, 2023; Wisata et al., 2024), the joint effect of digital service quality, digital financial literacy, and customer trust on loyalty, channelled through satisfaction, has not been examined in a single integrated model for the Purwokerto BRI Unit context.

Three gaps motivate this research. First, most Indonesian studies on BRImo examine e-service quality with satisfaction or trust as a single mediator, yet do not include digital financial literacy as an antecedent, even though Indonesian survey evidence shows that digital-finance competence still trails general financial literacy (Rahayu et al., 2022; Setiawan et al., 2022). Second, branchless-banking research (Pramesti & Tiawati, 2023; Situmorang & Sanga, 2024) tends to focus on adoption and perceived usefulness rather than on long-run loyalty consequences. Third, the emerging digital-financial-literacy construct, formalised by Lyons and Kass-Hanna (2021) and refined by recent Indonesian work (Gosal & Nainggolan, 2023; Respati et al., 2023), has not yet been applied to a BRI Unit setting that combines mobile and agent channels.

This paper integrates digital service quality, digital financial literacy, and customer trust into a single structural model with customer satisfaction as a mediator and customer loyalty as the outcome, testing the model with PLS-SEM on a sample of dual-channel users in Purwokerto, and drawing managerial implications that connect the findings to ICSEMA 2026's sub-theme of digital innovation and financial sustainability. The novelty of the study lies in the simultaneous treatment of a perception-based construct (digital service quality), a competence-based construct (digital financial literacy), and a relational construct (customer trust) within the same model, against an outcome variable that has clear sustainability implications for the bank. Loyalty among existing customers is a foundation of financial sustainability: retaining customers who have already entered the digital system is more cost-efficient than continually acquiring new ones, making customer retention a sustainability concern as much as a commercial one.

LITERATURE REVIEW AND HYPOTHESIS FORMULATION

Underlying Theories

The theoretical scaffolding draws on four complementary streams. Parasuraman, Zeithaml, and Malhotra's (2005) E-S-QUAL framework provides the dimensions of efficiency, reliability, fulfilment, and privacy that underpin the digital-service-quality construct. Bhattacharjee's (2001) Expectation-Confirmation Model explains why initial perceptions of usefulness and ease of use translate, after repeated use, into a confirmation-satisfaction sequence, a mechanism replicated in mobile-banking contexts (Alalwan et al., 2017). Lyons and Kass-Hanna's (2021) methodological overview of digital financial literacy supplies the conceptual basis for the DFL construct, refined by Indonesian empirical work (Rahayu et al., 2022; Setiawan et al., 2022). Morgan and Hunt's (1994) Commitment-Trust Theory motivates the centrality of trust and its expected mediation through satisfaction, while Oliver's (1999) four-stage loyalty model supplies the operational basis for measuring customer loyalty.

Digital Service Quality and Customer Satisfaction

Digital service quality, in mobile-banking settings, captures the customer's evaluation of the application's efficiency, reliability, fulfilment, and privacy (Parasuraman et al., 2005). A persistent finding across recent Indonesian and international studies is that higher e-service quality lifts user satisfaction (Ayinaddis et al., 2023; Hammoud et al., 2018; Khan et al., 2023; Maghfiroh et al., 2022; Ramadhanti & Indrawati, 2023).

H1: Digital service quality has a positive effect on customer satisfaction.***Digital Financial Literacy and Customer Satisfaction***

Digital financial literacy refers to the knowledge, skills, confidence, and competence required to use digital financial services safely and to make informed financial decisions (Lyons & Kass-Hanna, 2021). When a customer understands how to navigate menus, verify recipients, and recognise phishing attempts, the gap between expected and actual experience may narrow, potentially generating satisfaction (Choung et al., 2023; Koskelainen et al., 2023). Indonesian evidence shows that digital financial literacy shapes financial behaviour and well-being (Gosal & Nainggolan, 2023; Respati et al., 2023; Setiawan et al., 2022).

H2: Digital financial literacy has a positive effect on customer satisfaction.***Customer Trust and Customer Satisfaction***

Trust, in the relational-marketing tradition, is a customer's confidence in the reliability and integrity of an exchange partner (Morgan & Hunt, 1994). In digital banking, where physical cues are absent, trust is constructed through perceived security, brand reputation, and consistency of agent behaviour. Alalwan, Dwivedi, and Rana (2017) demonstrated that trust is a central determinant of mobile-banking acceptance, and Pramesti and Tiawati (2023) confirmed the trust-satisfaction link specifically for AgenBRILink users.

H3: Customer trust has a positive effect on customer satisfaction.***Customer Satisfaction and Customer Loyalty***

The satisfaction-loyalty link is one of the most replicated propositions in marketing (Oliver, 1999). In banking, satisfied customers are likelier to repurchase, recommend, and resist competitor offers (Kandampully et al., 2015), and satisfaction frequently mediates the effect of service quality on loyalty in Indonesian digital-banking samples (Juwaini et al., 2022; Maghfiroh et al., 2022).

H4: Customer satisfaction has a positive effect on customer loyalty.***Direct Effects of DSQ, DFL, and CT on Customer Loyalty***

Whether antecedents affect loyalty directly, or only through satisfaction, is an empirical question that varies by market maturity. Studies of mature mobile-banking markets sometimes find non-significant direct effects that are re-routed through satisfaction (Khan et al., 2023; Shankar & Jebarajakirthy, 2019). The following hypotheses examine the competing direct effects:

H5: Digital service quality has a direct positive effect on customer loyalty.***H6: Digital financial literacy has a direct positive effect on customer loyalty.******H7: Customer trust has a direct positive effect on customer loyalty.******Mediating Role of Customer Satisfaction***

Building on Hair, Hult, Ringle, and Sarstedt (2022), specific indirect effects are examined to determine whether the antecedent-loyalty relationships are fully mediated, partially mediated, or non-mediated:

H8: Customer satisfaction mediates the effect of digital service quality on customer loyalty.***H9: Customer satisfaction mediates the effect of digital financial literacy on customer loyalty.******H10: Customer satisfaction mediates the effect of customer trust on customer loyalty.*****RESEARCH METHODS*****Research Design and Sampling***

This study employs a quantitative, cross-sectional design with a self-administered questionnaire. The target population consists of customers of BRI Unit offices in the Purwokerto

metropolitan area (Banyumas Regency, Central Java) who satisfy two filter criteria: at least six months of active BRImo use, and at least one AgenBRILink transaction in the last three months. A purposive sampling strategy was selected because the population frame of dual-channel users is not publicly available. Questionnaires were distributed in March-April 2026 through three channels: intercepts at BRI Unit offices administered by a customer-service officer, distribution assisted by marketing staff, and an online Google Form shared through AgenBRILink agents' networks. After screening for the two eligibility criteria and removing low-quality responses (incomplete entries and straight-lined response patterns), 120 valid responses were retained for analysis.

As a single-region, preliminary study, the sample is sufficient for PLS-SEM, which is suitable for moderate sample sizes and prediction-oriented modelling (Hair et al., 2019, 2022). The sample of 120 exceeds the ten-times rule for the model's largest set of structural paths; nevertheless, the findings are positioned as indicative and warrant replication on a larger and more geographically varied sample.

Measurement Instruments

All constructs are reflective and were measured on a five-point Likert scale from 1 (strongly disagree) to 5 (strongly agree). Items were adapted to the BRImo and AgenBRILink context from validated instruments. Digital service quality used five items from Parasuraman et al. (2005) covering efficiency, reliability, fulfilment, privacy, and responsiveness. Digital financial literacy used five items adapted from Lyons and Kass-Hanna (2021) and Rahayu et al. (2022), covering knowledge of digital products, awareness of fees, ability to identify fraud, transaction confidence, and decision-making confidence. Customer trust used four items from Morgan and Hunt (1994) and Alalwan et al. (2017): integrity, benevolence, competence, and reliability. Customer satisfaction used four items from Bhattacharjee (2001) and Oliver (1999): expectation confirmation, overall satisfaction, pleasure with the service, and a positive feeling about the bank. Customer loyalty used five items from Oliver (1999) and Kandampully et al. (2015): repurchase intention, word-of-mouth, willingness to pay a premium, resistance to switching, and primary-bank status.

Data Analysis

Data were analysed using SmartPLS 4. PLS-SEM was selected because the model is moderately complex (five constructs, ten paths), the sample size is moderate, and the analytical objective is prediction and theory extension rather than strict theory confirmation (Hair & Alamer, 2022; Hair et al., 2019, 2022). Analysis followed the standard two-step procedure. The measurement (outer) model was assessed through indicator reliability via outer loadings, internal consistency via composite reliability, convergent validity via average variance extracted (AVE), and discriminant validity via the heterotrait-monotrait ratio (HTMT) and the Fornell-Larcker criterion (Fornell & Larcker, 1981; Henseler et al., 2015). The structural (inner) model was assessed through collinearity (VIF), R-squared, path coefficients, and bootstrapped significance using 5,000 subsamples. Mediation effects were assessed through specific indirect effects (Hair et al., 2022).

RESULTS AND DISCUSSION

Respondent Profile

Of the 120 valid respondents, the sample skews female and toward younger, educated, digitally active customers, consistent with the profile of BRImo and AgenBRILink users in a semi-urban university town. The full demographic breakdown is reported in Table 1. Notably, the dual-channel sample was reached through three complementary collection routes—online distribution via AgenBRILink agent networks (79.2 percent), in-unit intercepts administered by a customer-service officer (11.7 percent), and marketing-assisted distribution (9.2 percent)—mirroring the multi-channel reality of how these customers interact with the bank.

Table 1. Respondent Profile (n = 120)

Characteristic	Category	n	%
Gender	Female	78	65.0
	Male	42	35.0
Age	< 20 years	14	11.7
	20–30 years	67	55.8
	31–40 years	25	20.8
	41–50 years	13	10.8
	> 50 years	1	0.8
Education	Senior high school	34	28.3
	Diploma (D3)	20	16.7
	Bachelor (S1)	54	45.0
	Postgraduate (S2/S3)	12	10.0
Occupation	Private-sector employee	43	35.8
	Student	33	27.5
	Civil servant / SOE	21	17.5
	Entrepreneur	14	11.7
	Other	9	7.5
Customer tenure	< 1 year	21	17.5
	1–3 years	45	37.5
	4–6 years	27	22.5
	> 6 years	27	22.5
BRlmo use (per month)	1–3 times	36	30.0
	4–7 times	27	22.5
	8–10 times	25	20.8
	> 10 times	32	26.7
Main transaction	AgenBRILinkBill/purchase payment	47	39.2
	Cash withdrawal	31	25.8
	Interbank transfer	27	22.5
	Cash deposit	15	12.5
Data source	Online (Google Form)	95	79.2
	In-unit (CS)	14	11.7
	Marketing	11	9.2

Source: Processed survey data, 2026

Descriptive Statistics

Aggregate construct means on the 1-to-5 scale, with standard deviations in parentheses, were: digital service quality 4.34 (0.77), digital financial literacy 4.43 (0.66), customer trust 4.48 (0.67), customer satisfaction 4.47 (0.65), and customer loyalty 4.36 (0.76). All five constructs lie in the high zone, indicating broadly positive evaluations among active dual-channel users, with adequate dispersion for structural estimation. Item-level means and standard deviations, together with the standardised outer loadings from the measurement model, are reported in Table 2.

Table 2. Item Descriptive Statistics and Outer Loadings

Construct	Item	Mean	SD	Loading
DSQ	DSQ1	4.50	0.72	0.818
	DSQ2	4.28	0.80	0.822
	DSQ3	4.31	0.71	0.838
	DSQ4	4.31	0.80	0.759
	DSQ5	4.32	0.77	0.682
DFL	DFL1	4.43	0.70	0.797
	DFL2	4.49	0.63	0.828
	DFL3	4.43	0.66	0.862
	DFL4	4.42	0.65	0.835
	DFL5	4.39	0.67	0.829
CT	CT1	4.56	0.64	0.847
	CT2	4.47	0.69	0.853
	CT3	4.50	0.65	0.870
	CT4	4.39	0.67	0.839
CS	CS1	4.39	0.73	0.812
	CS2	4.47	0.65	0.823
	CS3	4.51	0.56	0.809
	CS4	4.53	0.65	0.820
CL	CL1	4.40	0.72	0.753
	CL2	4.41	0.70	0.805
	CL3	4.34	0.75	0.841
	CL4	4.28	0.81	0.796
	CL5	4.37	0.83	0.853

Source: Processed data, SmartPLS 4, 2026

Outer Model Assessment

All indicators retained loadings consistent with reflective measurement, with only one item (DSQ5 = 0.682) marginally below the 0.70 reference value; it was retained because the construct's AVE and composite reliability remained above the recommended thresholds. Average variance extracted exceeded 0.50 for every construct, and composite reliabilities exceeded 0.70 while remaining below 0.95, as summarised in Table 3. Cronbach's alpha values ranged from 0.835 (CS) to 0.888 (DFL). Discriminant validity was confirmed via the heterotrait-monotrait ratio (Table 4); all construct pairs were below 0.85, with the highest at 0.813 (CT to CS), and the Fornell-Larcker criterion was also satisfied. Inner-model variance inflation factors ranged from approximately 1.5 to 2.9, all below the 5.0 threshold, ruling out problematic multicollinearity.

Table 3. Construct Reliability and Convergent Validity

Construct	Cronbach's α	CR (rho_a)	CR (rho_c)	AVE
DSQ	0.844	0.851	0.889	0.618
DFL	0.888	0.893	0.917	0.689
CT	0.874	0.878	0.914	0.726

CS	0.835	0.843	0.889	0.666
CL	0.869	0.872	0.905	0.657

Source: Processed data, SmartPLS 4, 2026

Table 4. Discriminant Validity — Heterotrait-Monotrait Ratio (HTMT)

	CL	CS	CT	DFL	DSQ
CL	—				
CS	0.652	—			
CT	0.620	0.813	—		
DFL	0.527	0.691	0.801	—	
DSQ	0.538	0.726	0.767	0.766	—

Source: Processed data, SmartPLS 4, 2026

Inner Model and Hypothesis Testing

The structural model explains 55.4 percent of the variance in customer satisfaction ($RZ = 0.554$; adjusted $RZ = 0.542$) and 37.1 percent of the variance in customer loyalty ($RZ = 0.371$; adjusted $RZ = 0.349$). Both RZ values fall in the moderate range and indicate meaningful explanatory power for a parsimonious five-construct model. Among the structural effects, the satisfaction-to-loyalty relationship carries the largest effect size, while the antecedent effects on satisfaction range from small (DFL) to medium (CT).

Direct-effect results, summarised in Table 5, show that two of the three antecedent-to-mediator paths are significant: DSQ to CS ($\beta = 0.232$, $t = 2.548$, $p = 0.011$) and CT to CS ($\beta = 0.467$, $t = 4.334$, $p < 0.001$). The path from DFL to CS is not significant ($\beta = 0.128$, $t = 1.167$, $p = 0.243$). The mediator-to-outcome path CS to CL is the strongest in the model ($\beta = 0.318$, $t = 3.072$, $p = 0.002$). None of the direct antecedent-to-outcome paths reaches significance: DSQ to CL ($\beta = 0.084$, $p = 0.382$), DFL to CL ($\beta = 0.068$, $p = 0.513$), and CT to CL ($\beta = 0.217$, $p = 0.113$). Hypotheses H1, H3, and H4 are therefore supported, while H2, H5, H6, and H7 are not.

Table 5. Path Coefficients (Direct Effects)

Hyp.	Path	β	t-stat	p-value	Decision
H1	DSQ $\rightarrow$ CS	0.232	2.548	0.011	Supported
H2	DFL $\rightarrow$ CS	0.128	1.167	0.243	Not supported
H3	CT $\rightarrow$ CS	0.467	4.334	<0.001	Supported
H4	CS $\rightarrow$ CL	0.318	3.072	0.002	Supported
H5	DSQ $\rightarrow$ CL	0.084	0.873	0.382	Not supported
H6	DFL $\rightarrow$ CL	0.068	0.654	0.513	Not supported
H7	CT $\rightarrow$ CL	0.217	1.585	0.113	Not supported

Source: Processed data, SmartPLS 4, 2026

Specific indirect effects are reported in Table 6. The CT to CS to CL path is significant ($\beta = 0.149$, $t = 2.455$, $p = 0.014$); because the corresponding direct CT to CL path is not significant, this indicates full mediation, and H10 is supported. The DSQ to CS to CL path is marginal ($\beta = 0.074$, $t = 1.909$, $p = 0.056$), narrowly above the 0.05 threshold, so H8 is not formally supported although it approaches significance. The DFL to CS to CL path is not significant ($\beta = 0.041$, $t = 1.017$, $p = 0.309$), so H9 is not supported.

Table 6. Specific Indirect Effects (Mediation Tests)

Hyp.	Path	β indirect	t-stat	p-value	Result
H8	DSQ $\rightarrow$ CS $\rightarrow$ CL	0.074	1.909	0.056	Not supported
H9	DFL $\rightarrow$ CS $\rightarrow$ CL	0.041	1.017	0.309	Not supported
H10	CT $\rightarrow$ CS $\rightarrow$ CL	0.149	2.455	0.014	Supported (full)

Source: Processed data, SmartPLS 4, 2026

Table 7 reports the total effects on customer loyalty, combining direct and indirect routes. Customer trust exerts the largest cumulative influence on loyalty, followed by digital service quality and digital financial literacy, consistent with the relational logic of Commitment-Trust Theory and with the central mediating role of satisfaction.

Table 7. Total Effects on Customer Loyalty

Antecedent	Total effect	t-stat	p-value
Customer Trust (CT)	0.366	3.842	<0.001
Digital Service Quality (DSQ)	0.158	1.624	0.104
Digital Financial Literacy (DFL)	0.109	0.998	0.318

Source: Processed data, SmartPLS 4, 2026

Discussion

The results converge on a single, clear message: in this dual-channel BRI Unit setting, **customer satisfaction is the decisive gateway to loyalty**. The path from satisfaction to loyalty is the strongest in the model, and no antecedent reaches loyalty through a significant direct route. Service quality, literacy, and trust matter for loyalty only to the extent that they first translate into satisfaction. This pattern echoes Khan et al. (2023) and Shankar and Jebarajakirthy (2019), in which e-service quality reaches loyalty primarily through satisfaction, and it extends that logic to a combined mobile-and-agent context.

Customer trust emerges as the most influential antecedent. It exerts the strongest effect on satisfaction and is the only construct with a significant indirect effect on loyalty through satisfaction. In Purwokerto, where AgenBRILink services are typically delivered by neighbourhood-based agents who are also community members, trust is built through a blend of digital security cues, such as BRI'mo's biometric login and two-factor authentication, and face-to-face credibility at the agent counter. This supports the relational view of Morgan and Hunt (1994) and reinforces recent findings in the AgenBRILink context (Pramesti & Tiarawati, 2023; Situmorang & Sanga, 2024).

Digital service quality significantly raises satisfaction but does not reach loyalty directly, and its indirect effect is only marginal. Customers appear to treat smooth transactions and adequate security as a baseline expectation rather than a differentiator; maintaining a high-quality BRI'mo experience is necessary to sustain satisfaction but is no longer sufficient, on its own, to secure loyalty.

Contrary to expectation, digital financial literacy showed no significant effect on either satisfaction or loyalty. One interpretation is that in an already-competent, digitally active dual-channel user base, literacy functions as a baseline competence rather than a differentiating driver: when most customers can already navigate menus, verify recipients, and recognise fraud, marginal differences in literacy no longer translate into measurably different evaluations. This result tempers the assumption that literacy programmes will directly move satisfaction or loyalty in mature user segments, and points to literacy's value lying more in risk reduction and inclusion than in differentiation. Given the preliminary sample, however, this null result should be read cautiously and

re-examined in larger and more heterogeneous samples that include less digitally experienced customers.

CONCLUSION

This study examined whether digital service quality, digital financial literacy, and customer trust drive customer loyalty among dual-channel BRI Unit customers in Purwokerto, and whether customer satisfaction mediates these relationships. Using PLS-SEM on 120 valid responses collected in March-April 2026, the analysis finds that digital service quality and customer trust significantly increase satisfaction, while digital financial literacy does not; that satisfaction is the strongest driver of loyalty; that no antecedent affects loyalty directly; and that only customer trust achieves a significant indirect effect on loyalty through satisfaction. Customer satisfaction is therefore the central mechanism linking the digital experience to customer retention.

Practically, BRI Unit managers in Purwokerto and comparable cities should treat satisfaction recovery, including fast complaint handling, transparent fee communication, and agent-side service consistency, as the central retention lever, and pair it with sustained investment in BRI'mo's stability and security and with deliberate cultivation of trust through consistent agent behaviour, visible data-protection practice, and prompt issue resolution. Because loyalty among existing customers underpins the financial sustainability of the bank's digital network, these levers are sustainability instruments as much as commercial ones.

The study has limitations. It is a preliminary, single-region study with a moderate sample ($n = 120$), so the findings are indicative rather than definitive; the cross-sectional design precludes causal inference; the purposive Purwokerto sample limits generalisability; and self-reported Likert measures invite common-method bias. The non-significant effects of digital financial literacy, in particular, warrant re-examination on a larger and more heterogeneous sample. Future work could employ longitudinal designs, include perceived risk and switching cost as additional constructs, use multi-group analysis to compare BRI'mo-only, AgenBRILink-only, and dual-channel customers, and replicate the model in other Banyumas-area BRI Units and competitor branchless-banking networks.

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