



Research Paper

The Influence of Product Quality, Price and Service Quality on Digibank Millennial Generation Customer Loyalty

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ABSTRACT: Changes in the behavior of Indonesian people during the Covid-19 pandemic, who are trying to carry out financial activities virtually. Capturing the opportunities of the Indonesian people who like virtual financial activities and the increasing number of Millennial Generation has led several banks to make changes to their main business lines to digitalization. However, this change also has impacts that are starting to be felt by Digital Banks today, including a lack of customer loyalty towards the Bank they use. The diverse product quality, varying prices, and massive quality of service offered to customers are actually effective ways to open up opportunities for customers to move between Digital Banks. Based on this, research was conducted on Digibank customers to determine the influence of Product Quality, Price and Service Quality on the Loyalty of Digibank millennial generation customers. This research uses quantitative methods using 93 respondents. Research processing uses validity tests, reliability tests, descriptive tests, classical analysis tests, multiple linear regression tests, and hypothesis tests. The test results found data that loyalty was partially influenced by product quality, price and service quality, as evidenced by calculated $f_{95.927} > f_{table} 2.71$. Product quality has no influence on loyalty, $t_{count} 1.556 < t_{table} 1.990$. Price has an influence on loyalty $t_{count} 2.763 > t_{table} 1.990$. Service quality has an influence on loyalty, $t_{count} 4.484 > t_{table} 1.990$.

KEYWORDS: Product Quality, Price, Service Quality, Loyalty

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I. INTRODUCTION

During the Covid-19 pandemic, the banking industry made many shifts towards digital business models. This transformation did not occur without reason. One of the main factors driving digitalization in the banking industry was the behavior of Indonesian society during the global pandemic, where people sought to conduct financial activities virtually. This behavioral change in Indonesia during the Covid-19 pandemic is evident from census data published by the Badan Pusat Statistik (BPS) on their official website, which was conducted in 2020. The data revealed that out of 270.10 million Indonesians, 70.72% were of productive age, comprising Generation X, Millennials, and Generation Z, all of whom have a penchant for technology. This is further supported by data from the OJK Institute shared during a webinar in February 2022, where OJK reported that there were 21 million new digital customers from the beginning of the Covid-19 pandemic until the second quarter of 2021.

Capturing the opportunity presented by Indonesians' preference for virtual financial activities and the increasing number of Tech Generations, several banks have shifted their primary business lines to digitalization. However, this shift has also led to challenges now being faced by digital banks, including a lack of customer loyalty. According to data from databoks.co.id, App Annie, an organization analyzing mobile app usage, reported in the State of Mobile 2022 that pioneering digital banks like Digibank, TMRW, Wise, and Aladin Syariah have been outperformed by new entrants in the digital banking space, such as Neobank. This shift happened as customers moved from established digital banks like Digibank to newer ones.

New digital banks offer many incentives that are well-received by Tech Generations, especially Millennials. Nevertheless, many Millennials continue to use Digibank for their financial management. The

biggest challenge for Digibank will be to capture attention and build loyalty among Millennial customers using Digibank for their financial management.

Al-Ghifari (2022:430) in his study states that product quality is one of the most important factors influencing consumer loyalty. Additionally, product pricing is also a key factor closely related to customer loyalty. The pricing set by digital banks for their products and services has become increasingly sensitive for their customers. In some cases, the pricing strategy has led to a reverse implication on demand; that is, an increase in price results in a decrease in demand, and vice versa. Meanwhile, Tjiptono (2019:218) states that pricing is a single component in sales that can generate revenue and profit for a producer. Another factor affecting loyalty is service quality. Previous studies have shown that loyalty can be built through excellent service quality. For instance, Yusfiarto (2021:30) found that an increase in service quality leads to stronger customer loyalty. Simultaneously, Laksana (2022:520) in his research states that product quality, pricing, and service quality strongly influence loyalty. This is also echoed by Al-Ghifari (2022:432), who found that product quality, service quality, pricing, and costs also have a positive impact on loyalty.

II. LITERATURE REVIEW

Loyalty

Oliver, as cited in Kolonio and Soepono (2019:833), defines loyalty as a high level of commitment to repurchase a particular product or service in the future, influenced by the conditions and efforts of the producer to modify customer behavior. The conclusion is that customers remain loyal and continue to make repeat purchases sustainably.

Customer loyalty is considered an effort to provide protection for products or services from a business type without coercion, and always strives to refer others. Customer loyalty acts as a barrier to new entrants in the market.

Griffin, as cited in Ngaisah (2021:6), states that customer loyalty is a reliable indicator for predicting sales growth and repeat or sustainable buying behavior. The characteristics of customer loyalty include:

- a. Making regular or repeat purchases.
- b. Customers who have purchased a product or service from the same producer two or more times.
- c. Referring products or services to others. Acquiring available products or services, making regular purchases, and encouraging others to buy from the same producer. Through this, they indirectly help market the company and attract new customers.
- d. Showing resistance to the appeal of similar products or services, meaning they are unwilling to be influenced by competitor offers.

Product Quality

Kotler and Armstrong, as cited in Sugiyono (2020:3), describe product quality as the distinctive characteristics of a good or service that can meet customer needs and provide satisfaction. Product quality is a crucial factor for service providers or producers to survive in a competitive industry.

Product quality can be summarized as closely related to customer decisions in choosing products and is a goal of Digibank's main activities through meeting customer expectations.

Tjiptono (2019:136) outlines dimensions for measuring product quality, including:

- a. Performance: the operational characteristics of the core product used.
- b. Features: secondary characteristics or additional enhancements provided.
- c. Reliability: the likelihood of failure or malfunction during product/service use.
- d. Conformance to specifications: measurement against the specified characteristics and operational standards.
- e. Durability: the assessment of the period a product/service can be used, including its lifespan and efficient usage period.
- f. Serviceability: includes the time needed, competency, convenience, and ease of repair, and adequate complaint handling.
- g. Aesthetics: the visual appeal to the senses.
- h. Perceived quality: the overall impression and reputation of the product/service and the producer's accountability to customers.

Price

Tjiptono, as cited in Aisyah(2022:179), defines price as a measure of a product or service that can be valued in terms of exchange units. Price is closely related to a company's profit or loss and is also an element in the sales mix that contributes to the company's revenue and impacts profit and market share.

Price is a significant determinant of demand. According to the law of demand, high or low prices can influence the quality perceived by consumers. In many cases, higher prices result in lower demand for products or services, and vice versa.

Tjiptono (2019:210) identifies four dimensions of price:

- a. Price affordability: concerning the condition under which customers can afford the price set by the company.
- b. Price-quality fit: an indicator of the product's quality.
- c. Price-benefit fit: a condition where consumers will purchase a product if the benefits received match or exceed their expectations.
- d. Price competitiveness: a condition where buyers compare the product with competitors' products based on their ability to pay.

Service Quality

Parasuraman, as cited in Wiyase (2022:1), identifies two main factors affecting service quality: expected service and received service. If the received service meets expectations, it is considered that the service quality is appropriate and the customer is satisfied. Moreover, if the service exceeds customer expectations, it is deemed to meet or exceed the expected quality. Conversely, if the perceived service quality falls short of expectations, it is categorized as poor or not meeting customer expectations.

Parasuraman, Zeithaml, and Berry, as cited in Along (2022:96), summarize the main dimensions of service quality as:

- a. Tangibles: physical facilities, staff equipment, and communication materials.
- b. Reliability: the ability to provide promised services reliably, accurately, and satisfactorily.
- c. Responsiveness: the willingness of employees to help customers and provide prompt service.
- d. Assurance: includes employees' knowledge, ability, courtesy, and trustworthiness, as well as safety and risk-free service.
- e. Empathy: the ease of relationship building, good communication, personal attention, and understanding customer needs.

III. RESEARCH METHODS

This research employs a quantitative method with Loyalty as the dependent variable and Product Quality, Price, and Service Quality as independent variables. The population and sample for this study consist of 93 Millennial customers of Digibank. The researcher used purposive sampling due to specific criteria for the Millennial generation. This study uses a Likert scale with 5 response options: strongly disagree, disagree, neutral, agree, and strongly agree.

Loyalty is measured using the aspects described by Griffin in Ngaisah (2021:6), which include: making repeat purchases, buying other products from the same producer, providing referrals to others, and showing resistance to the appeal of competitor products. In this study, the researcher used 4 statement items that have been validated and are relevant to the theory and the research location.

Product Quality is measured using the aspects described by Tjiptono (2019:136), namely: performance, features, reliability, conformance to specification, serviceability, and perceived quality. In this study, the researcher used 6 statement items that have been validated and are relevant to the theory and the research location.

Price is measured using the aspects described by Tjiptono (2019:210), including: price affordability, price-quality fit, price-benefit fit, and price competitiveness. In this study, the researcher used 4 statement items that have been validated and are relevant to the theory and the research location.

Service Quality is measured using the aspects described by Parasuraman, Zeithaml, and Berry in Along (2022:96), which include: tangibles, reliability, responsiveness, assurance, and empathy.

The data analysis in this study uses multiple linear regression, t-tests, and f-tests to examine the relationships between the independent variables and the dependent variable, as well as the overall effect of the independent variables on the dependent variable.

IV. RESULTS AND DISCUSSION

RESULTS

The number of respondents who completed the questionnaire for this study was 112 customers; however, only 93 questionnaires were usable because 19 questionnaires did not fall into the Millennial category. This categorization was used to obtain hypothetical mean and standard deviation data, assuming the data is normally distributed.

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Product Quality	93	16	30	25.23	3.294
Price	93	12	20	16.35	2.200
Service Quality	93	15	25	21.29	2.430
Loyalty	93	12	20	16.73	2.318
Valid N (listwise)	93				

Data processed (2024)

The results presented in the table are based on the analysis of 93 questionnaires regarding the variables of Product Quality, Price, Service Quality, and Loyalty. Based on the data, the mean values obtained are: Product Quality at 25.23, Price at 16.35, Service Quality at 21.29, and Loyalty at 16.73.

Product Quality

Descriptive Statistics of Product Quality

No	Statement	Mean	Std Deviation
X1.1	Digibank has banking functions that are easy to use	4.32	0.678
X1.2	Digibank has additional features for comprehensive financial management	3.94	0.673
X1.3	Digibank can be used by customers at any time	4.45	0.599
X1.4	The features listed on Digibank match the products offered	4.14	0.669
X1.5	Digibank receives regular updates and has easily accessible support services	4.13	0.629
X1.6	Digibank is a product from DBS with a good image and reputation	4.25	0.637
	Average	4.20	0.648

Source: Data processed (2024)

Product Quality has an average mean value of 4.20. Based on this value, it can be stated that Product Quality is satisfactory. The highest rating is for indicator X1.3, with a mean of 4.45, which states, "Digibank can be used by customers at any time." Conversely, the lowest response value is for indicator X1.2, with a mean of 3.94, which states, "Digibank has additional features for comprehensive financial management."

Price

Descriptive Statistics of Price

No	Statement	Mean	Std Deviation
X2.1	Digibank applies fees that meet customer expectations	4.17	0.701
X2.2	The costs incurred by customers are in line with the quality of Digibank products	4.18	0.658
X2.3	The costs incurred by customers are in line with the benefits provided by Digibank products	4.19	0.595
X2.4	Digibank offers lower fee terms compared to competitors	3.80	0.652
	Average	4.09	0.652

Source: Data processed (2024)

The average value for Price is found to be 4.09. Based on this value, it can be stated that the Price is satisfactory. The highest rating is for indicator X2.3, with a mean of 4.19, which states, "The costs incurred by customers are

in line with the benefits provided by Digibank products." Conversely, the lowest response value is for indicator X2.4, with a mean of 3.80, which states, "Digibank offers lower fee terms compared to competitors."

Service Quality

Descriptive Statistics of Service Quality

No	Statement	Mean	Std Deviation
X3.1	Digibank/DBS has physical branches that are easy for customers to visit	3.89	0.683
X3.2	Digibank staff provide accurate and satisfying service to customers	4.29	0.563
X3.3	Digibank staff provide fast service and promptly respond to customer requests	4.22	0.640
X3.4	Digibank staff provide service politely and warmly, making customers feel comfortable	4.42	0.577
X3.5	Digibank staff provide service by understanding customer needs	4.47	0.582
	Average	4.26	0.609

Source: Data processed (2024)

The average value for Service Quality is 4.26. Based on this value, it can be stated that Service Quality is satisfactory. The highest rating is for indicator X3.5, with a mean of 4.47, which states, "Digibank staff provide service by understanding customer needs." Conversely, the lowest response value is for indicator X3.1, with a mean of 3.89, which states, "Digibank/DBS has physical branches that are easy for customers to visit."

Loyalty

Descriptive Statistics of Loyalty

No	Statement	Mean	Std Deviation
Y1	Customers will always use Digibank for every financial transaction	4.30	0.656
Y2	Customers are willing to open other products offered by Digibank	4.04	0.690
Y3	Customers are willing to refer relatives and family to use Digibank	4.06	0.749
Y4	Customers have no desire to switch to another digital bank	4.32	0.593
	Average	4.18	0.672

Source: Data processed (2024)

The average value for Loyalty is 4.18. Based on this value, it can be stated that Loyalty is satisfactory. The highest rating is for indicator Y4, with a mean of 4.32, which states, "Customers have no desire to switch to another digital bank." Conversely, the lowest response value is for indicator Y2, with a mean of 4.04, which states, "Customers are willing to open other products offered by Digibank."

Multiple Linear Regression Test

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error			
1	(Constant)	-0.768	1.058		-0.726	0.470
	Product Quality	0.130	0.083	0.185	1.556	0.123
	Price	0.284	0.103	0.270	2.763	0.007
	Service Quality	0.450	0.100	0.472	4.484	0.000

a. Dependent Variable: Loyalitas

Interpretation of Results

Based on the output data, the multiple linear regression equation is given by:

$$Y = -0,768+0,130X_1+0,284X_2+0,450X_3$$

Explanation of Coefficients:

1. Constant (Intercept):
Value: -0.768

Interpretation: If all independent variables (Quality of Product, Price, and Service Quality) are zero, the predicted loyalty would be -0.768. This negative value suggests that if there are no influences from the independent variables, loyalty might be below zero, implying a tendency for dissatisfaction or potential switching to another bank.

2. Quality of Product (X1):

Coefficient: 0.130

Interpretation: This positive coefficient indicates a direct relationship between the quality of the product and customer loyalty. Specifically, for every unit increase in the quality of the product, the loyalty score increases by 0.130 units, assuming other variables remain constant. However, this effect is not statistically significant (p-value = 0.123).

3. Price (X2):

Coefficient: 0.284

Interpretation: This positive coefficient suggests that higher prices are associated with increased loyalty. For every unit increase in the price, the loyalty score increases by 0.284 units, assuming other variables are constant. This effect is statistically significant (p-value = 0.007), indicating that price has a meaningful impact on loyalty.

4. Service Quality (X3):

Coefficient: 0.450

Interpretation: This positive coefficient reflects a strong relationship between service quality and customer loyalty. For every unit increase in service quality, the loyalty score increases by 0.450 units, assuming other variables remain constant. This effect is statistically significant (p-value = 0.000), indicating a strong and positive impact on loyalty.

Summary:

Service Quality has the highest impact on customer loyalty among the variables studied, followed by Price and Quality of Product. While Quality of Product shows a positive relationship with loyalty, its effect is not statistically significant in this model.

Coefficient of Determination Test

Model Summary

R Square	Adjusted R Square	Std. Error of the Estimate
0.764	0.756	1.145

a. Predictors: (Constant), Service Quality, Price, Product Quality

Data Processed (2024)

Referring to the results presented, the coefficient of determination is found to be 0.764. This coefficient of determination value is derived from squaring the correlation coefficient. The coefficient of determination value of 0.764 corresponds to 76.4% in percentage terms. This value indicates that the combined effect of Product Quality, Price, and Service Quality influences the Loyalty variable by 76.4%. The remaining 23.6% (100% - 76.4%) is influenced by other variables outside this regression equation or beyond the variables studied.

Simultaneous F Test

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	377.525	3	125.842	95.927	.000 ^b
	Residual	116.755	89	1.312		
	Total	494.280	92			

a. Dependent Variable: Loyalitas

b. Predictors: (Constant), Kualitas Layanan, Harga, Kualitas Produk

Source: Data processed (2024)

Referring to the data presented, the significance result is 0.000. This significance value meets the criterion that Product Quality, Price, and Service Quality simultaneously affect Loyalty, as the significance value is less than 0.05.

The calculated F value is 95.927 and the F table value is 2.71. Since the calculated F value (95.927) is greater than the F table value (2.71), it can be concluded that the independent variables simultaneously affect the dependent variable. Strong loyalty is built through providing good Product Quality, a price that meets customer expectations, and Service Quality that meets customer needs.

Partial T Test

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-0.768	1.058		-0.726	0.470
	Product Quality	0.130	0.083	0.185	1.556	0.123
	Price	0.284	0.103	0.270	2.763	0.007
	Service Quality	0.450	0.100	0.472	4.484	0.000

a. Dependent Variable: Loyalitas

Source: Data processed (2024)

The results of the t-values and significance levels for each variable show the degree of influence between the independent variables (Product Quality, Price, and Service Quality) on the dependent variable (Loyalty).

1. The t-value for the Product Quality variable in relation to Loyalty is 1.556, which is less than the t-table value of 1.990, and the significance level is 0.123, which is greater than 0.05. Thus, H2 is not accepted. The conclusion is that Product Quality does not have a significant individual effect on Loyalty.
2. The t-value for the Price variable in relation to Loyalty is 2.763, which is greater than the t-table value of 1.990, and the significance level is 0.007, which is less than 0.05. Therefore, H3 is accepted. The conclusion is that Price has a significant individual effect on Loyalty.
3. The t-value for the Service Quality variable in relation to Loyalty is 4.484, which is greater than the t-table value of 1.990, and the significance level is 0.000, which is less than 0.05. Thus, H4 is accepted. The conclusion is that Service Quality has a significant individual effect on Loyalty.

DISCUSSION

A. The Influence of Product Quality, Price, and Service Quality on Loyalty

The simultaneous F test indicates that Product Quality, Price, and Service Quality collectively have a positive and significant effect on Loyalty.

Digibank implements an effective marketing mix, as evidenced by the respondents in this study who reported continuing to use Digibank due to these three independent variables. Based on this, it can be concluded that Product Quality, Price, and Service Quality play a role in shaping the loyalty of millennial customers at Digibank.

This study aligns with Wijaya (2021:82), who also found that Product Quality, Price, and Service Quality positively and significantly affect user loyalty to a product or service.

B. The Influence of Product Quality on Loyalty

Based on the results of the Partial T test, it is found that Digibank's Product Quality does not have a positive and significant effect on customer loyalty. This conclusion is supported by the T test result where t calculated is 1.556, which is less than t table value of 1.990, and the significance value is 0.123, which is greater than 0.05. Additionally, the descriptive statistical results show that the lowest instrument score is 3.94, for the statement "Digibank has additional features for comprehensive financial management."

These results allow for the analysis and resolution of the research problem, concluding that Digibank's Product Quality does not significantly impact the loyalty of millennial customers at Digibank. While Digibank customers are generally comfortable with the current product, improvements in Product Quality, particularly in the area of additional features, are necessary to enhance customer loyalty further.

C. The Influence of Price on Loyalty

Based on the results of the Partial T test, it is indicated that the pricing set by Digibank currently has a positive and significant effect on customer loyalty. This is confirmed by the T test result where t calculated is 2.763, which is greater than the t table value of 1.990, and the significance value is 0.007, which is less than 0.05. Additionally, the descriptive statistical analysis shows that the lowest score is 3.80 for the statement "Digibank provides lower cost terms compared to competitors."

This evidence supports the hypothesis that price positively and significantly affects the loyalty of Digibank's millennial customers. Specifically, the cost terms and affordability set by Digibank should be given more attention, particularly in the context of millennial customers. In the competitive landscape of digital banks, it is hoped that Digibank will use pricing terms as a foundational element to enhance customer loyalty among millennials.

D. The Influence of Service Quality on Loyalty

According to the results of the Partial T test, Service Quality has a positive and significant effect on the loyalty of Digibank's millennial customers. This conclusion is reflected in the T value of 4.484, which is greater than the T table value of 1.990, and a significance value of 0.000, which is less than 0.05. Descriptive statistical analysis shows that the lowest score is 3.89 for the statement "Digibank has physical branches that are easy for customers to visit."

The conclusion drawn is that Service Quality significantly and positively influences the loyalty of Digibank's millennial customers. Digibank should pay more attention to the aspect of physical branches to further enhance the loyalty of its millennial customers.

V. CONCLUSION

Referring to the results of the analysis and discussion provided in this study, the final conclusions drawn to address the research questions and hypotheses are as follows: **Product Quality, Price, and Service Quality have a simultaneous effect on the loyalty of Digibank's millennial customers**, as indicated by the simultaneous F test. **Product Quality does not significantly affect the loyalty of Digibank's millennial customers**, based on the partial T test. **Price has a partial effect on the loyalty of Digibank's millennial customers**, as indicated by the partial T test. **Service Quality has a partial effect on the loyalty of Digibank's millennial customers**, based on the partial T test.

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