The Impact of Mobile Banking Services on Customer Loyalty at PT. Bank Syariah (Study of PT. Bank NTB Syariah KCP Lopok)

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ABSTRACT. Islamic banks in Indonesia have become an alternative for customers, both Muslim and non-Muslim. Islamic banking is regulated by Law No. 21 of 2008 concerning Islamic Banking. This study aims to analyze the influence of mobile banking services on customer loyalty at PT. Bank Syariah (a study of PT. Bank NTB Syariah KCP Lopok). This study uses a quantitative approach with data processing using SPSS. The results of this study indicate that customer loyalty to mobile banking services is influenced by several factors, both statistically significant and insignificant. System security shows a positive influence, although not significant, but remains crucial as a basis for long-term trust. Ease of use is proven to have a significant influence, because intuitive and user-friendly service design encourages comfort and customer engagement. Company credibility also has a positive influence, although not significant, but remains important in building a professional image and indirectly encouraging loyalty. Service speed is a significant factor that strengthens loyalty, because efficiency and responsiveness create a satisfying user experience. Overall, although mobile banking contributes to loyalty, its influence is still limited. Many aspects of loyalty are influenced by other factors such as face-to-face service, emotional connection, and product quality. Therefore, strategies to strengthen customer loyalty need to be implemented holistically, not only through optimizing digital services but also by considering the relationship elements and the overall customer experience. A combination of technological and humanistic approaches is key to building sustainable loyalty in the digital era..

Keywords: Bank NTB Syariah: Mobile Banking Services; Customer Loyalty
JEL Classification : MM1

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INTRODUCTION

Sharia banks in Indonesia are an alternative for customers, both Muslim and non-Muslim. Sharia banking is regulated by Law No. 21 of 2008 concerning Sharia Banking. Article 1 paragraph 1 states that "Sharia Banking is everything related to Sharia Banks and Sharia Business Units, including institutions, business activities, and methods and processes in carrying out their business activities. The Sharia banking system, which is based on the principle of profit sharing, offers mutually beneficial solutions, emphasizing aspects of fairness in transactions, ethical investment, shared values, and avoiding speculative practices (Firdaus, 2020). The goal of Sharia banks is to achieve and increase profits through profitable sales, which profits are obtained from customer satisfaction and loyalty. Banks must be able to provide quality services that are in accordance with customer needs and desires, because if not, customers may switch to other banks (Yusfiarto, 2021).

A service can be defined as any activity or action offered by one party to another that is intangible and does not result in the ownership of anything. According to Kotler & Keller (2016), a service is any action or activity that can be offered by one party to another that is intangible and does not result in the ownership of anything. Services often involve direct interaction between the service provider and the customer and can include physical factors, such as facilities, reliability, and responsiveness (Juliana et al., 2023).

According to Siagian et al., (2021) customer loyalty is the result of satisfaction, barriers to switching, and customer complaints. Satisfied customers tend to make repeat purchases in the future and recommend the services or products they use to others. Customer loyalty is also a repeat purchase made by someone because of a commitment to a company or bank. Loyalty can also be interpreted as loyalty, where a person's loyalty to a goal. Customer loyalty will be formed due to the experience after feeling satisfied with the product used, leaving a positive impression such as good quality, good service and association or a well-known name.

According to Saputra & Antonio,(2021) service quality can be understood as the difference between customer expectations before receiving a service and the experience they feel after receiving the service. Farida & Jannah, (2022) defines service quality as the level of excellence expected and the ability to control that level of excellence to meet customer expectations. This includes the match between consumer expectations and management perceptions, the match between consumer perceptions and employee work standards, and the match between employee work standards and the services provided with the promised provisions.

Rapid developments in information and communication technology, banking services make banking services faster, easier, and more flexible, namely by introducing new variations through the optimization of digital-based services, such as Mobile-Banking. In general, Mobile-Banking is a bank distribution channel that allows customers to access their accounts through data transmission technology via mobile phones or General Packet Radio Service (GPRS). Mobile-Banking is defined as a facility that allows customers to conduct banking transactions more flexibly, anytime and anywhere, 24 hours a day, without the need to visit a branch or Automated Teller Machine (ATM) (Mundir et al., 2022).

With mobile banking, customers can conduct transactions using banking services, such as interbank transfers, credit card bill payments, household expenses, BPJS health and insurance premiums, taxes, and other banking services. Previously, these transactions required in-person meetings between the two parties (Sari et al., 2023).

PT. Bank NTB Syariah is a bank owned by the West Nusa Tenggara Provincial Government together with the City/Regency Governments throughout West Nusa Tenggara. This bank was founded on July 5, 1964 and is headquartered in Mataram City. Previously, this bank was a conventional bank under the name Bank NTB, becoming a sharia general bank in 2018 until now in 2024. Until now, PT. Bank NTB has 13 Branch Offices, 27 Sub-Offices and 17 Functional Offices spread across West Nusa Tenggara and Surabaya. When viewed from the Bank's financial data, it shows that PT. Bank NTB Syariah continues to show a positive growth trend, profits until June 2024 were recorded at IDR 111.62 billion. (Source: Samawarea.com).
This shows that PT Bank NTB Syariah is able to compete with other banks in NTB. Bank NTB Syariah continues to be committed to providing safe and comfortable digital banking services for its customers. In order to improve customer service, PT. Bank NTB Syariah launched a Mobile Banking application. The services of this Sharia bank Mobile Banking have several advantages: (1) It is easier to manage finances because there are several features such as scheduled transactions, card management, and various other interesting features. (2) There are Islamic services such as prayer schedules and Qibla directions. So this application supports the worship process to be easier. (3) It has a Sharing-Ziswaf feature that makes it easier for NTB Syariah M-Banking users to share with others.

According to Safitri & Widyastuti, (2023), the dimensions of Mobile Banking services include five main aspects (convenience, security, ease, design, and application systems) which usually refer to various theories and research in the field of digital service quality. Customers certainly want services that are fast, safe, comfortable, affordable and available anytime and anywhere. Technological advances produced by banking include Mobile Banking, where customers can be more interested in using Mobile Banking and easier in conducting transactions. Therefore, user attitudes are closely related to customer interest in using technology. With the Mobile Banking application, customers will certainly feel very facilitated when conducting transactions available in the application such as transfers, purchasing cellphone credit and electricity tokens, refilling digital wallets, paying education fees and many more. Customers can still transact safely as long as they have an internet network (Maulidya & Putra, 2023).

Before becoming a Sharia Bank, PT Bank NTB had already innovated its products, particularly in the digitalization of savings products, which led to the development of Mobile Banking. However, the mobile banking product at that time had limited features. At that time, the only features available in the mobile banking service were checking savings account balances, interbank transfers, and purchasing mobile credit through Telkomsel. However, after the conversion, the current mobile banking application has become much more comprehensive and the application is very easy to use and understand for most users (Basrowi et al., 2023).

However, when using mobile banking, there are certainly advantages and disadvantages to this application. For example, in terms of security, service, and the features provided by the mobile banking application itself. Are there still shortcomings, or are customers satisfied with everything provided in the mobile banking application? Therefore, the author is interested in conducting further research in the form of a thesis entitled "The Influence of Mobile Banking Services on Customer Loyalty at PT. Bank NTB Syariah KCP Lopok."

METHODS

This research is a quantitative research that is systematic, planned, and structured, with data collected in the form of a series of numbers that provide a general picture (Dennis Shabri Alfani et al., 2023). The research design used is a cross-sectional design, namely a type of research that collects data at a certain time, where the dependent variable and independent variable are studied in the same period or time.(Kurniawan et al., 2023). In this study, the required quantitative data includes the number of respondents and the results of the questionnaire related to the influence of Mobile-Banking usage on customer loyalty at PT. Bank NTB Syariah KCP Lopok. The data will provide a clear picture of the extent to which Mobile-Banking services affect the level of customer loyalty at the bank. The data sources used in this study are primary and secondary data. To obtain the sample size, it is calculated based on the Slovin formula. The Slovin formula to determine the minimum sample size (n) if the population size (N) is known at the significance level α is:

$$n = \frac{1.831}{1 + 1831\ (0{,}1)^2}$$

$$n = \frac{1.831}{19.31}$$

$$n = 94.82$$

$$= 95$$

A questionnaire is a data collection method that involves providing respondents with a series of written questions or statements to answer. The data analysis techniques used in this study were validation and reliability testing, multiple linear regression, and the t-test.

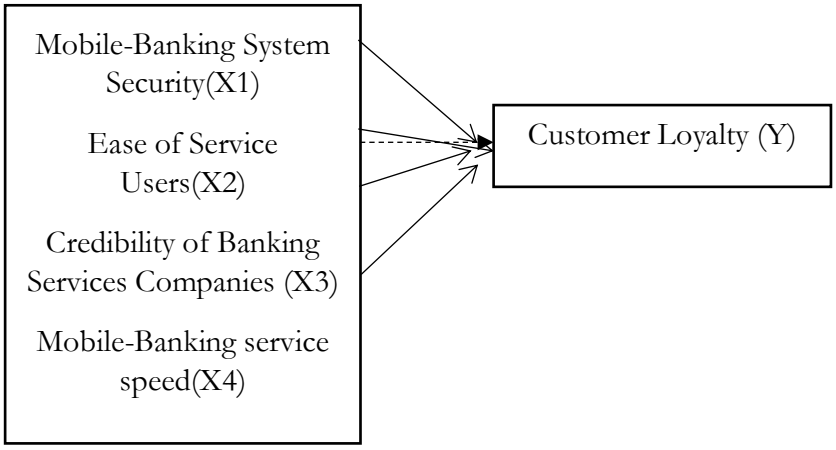

Figure 1. Theoritical Frame Work

a. Mobile-Banking System Security has a positive and significant impact on customer loyalty.
b. Ease of Service Use has a positive and significant impact on customer loyalty.
c. The credibility of banking service companies has a positive and significant influence on customer loyalty.
d. The speed of Mobile-Banking services has a positive and significant impact on customer loyalty.

RESULTS AND DISCUSSION

In the context of this study, income data was categorized into four main groups based on monthly income ranges. This was done to simplify analysis and allow for a more nuanced interpretation of the respondents' economic conditions. The following is the distribution of respondents' income data in the study:

Table 1. Characteristics Based on Income

Income	Number of Respondents	Percentage
<2.5 million	21	22%
2.6-5 million	33	35%
5.1-10 million	26	27%
>10 million	15	16%
Total	**95**	**100%**

Source: processed data 2025

Based on Table 1, it can be seen that the results of the income preference frequency analysis show that the majority of respondents (33 people, or 35%) have an income of 2.6-5 million rupiah. Twenty-six people, or 27%, have an income in the range of 5.1 to 10 million rupiah. Furthermore, 21 people, or 22%, have an income of <2.5 million rupiah. Meanwhile, only 15 people, or 16% of respondents, have an income of more than 10 million rupiah, which is the highest income group. Overall, this data shows that most respondents have a fairly good income, with a more dominant distribution in the group with an income between <2.5 million and 10 million rupiah. Individuals with lower-middle incomes are more likely to choose mobile banking that offers low transaction fees, cashback promotions, and easy access. Their loyalty is more influenced by economic factors, such as administrative costs and the ease of carrying out daily transactions, such as bill payments and e-wallet balance top-ups.

Table 2. Duration of Mobile Banking Use

Use of Mobile Banking	Number of Respondents	Presentation
<1 year	20	21%
1-3 years	35	37%
>3 years	40	42%
Total	95	100%

Source: Processed data 2025

Based on Table 2, this table shows the distribution of the duration of Mobile Banking use by respondents. 20 respondents (21%) stated that they used Mobile Banking for <1 year, while 35 respondents (40%) used Mobile Banking for 1-3 years. Meanwhile, those who used Mobile Banking for more than 3 years constituted a relatively larger group, indicating that only 40 respondents (42%) had been familiar with this service for a long time. Respondents indicated that Mobile Banking adoption is still growing but has already reached a significant user base. Length of Mobile Banking usage is strongly related to user loyalty to the service. The longer someone uses Mobile Banking, the more likely they are to feel comfortable and trust the system and services offered. Consistent experience in using the Mobile Banking application allows users to better understand the available features and experience its benefits in their daily lives. Over time, users

can experience the ease and convenience in conducting transactions, which encourages them to remain loyal to the service.

Validity and Reliability Test

Research using a questionnaire as an instrument requires measurements related to the instrument's validity and reliability. Validity testing aims to assess whether an instrument is valid for explaining a variable. Therefore, if it is valid, it can be used in data collection.

Table 3. Mobile Banking System Security Validity Test

Correlations

		X.1.1	X1.2	X1.3	X1
X.1.1	Pearson Correlation	1	.464**	-.100	.720**
	Sig. (2-tailed)		.000	.334	.000
	N	95	95	95	95
X1.2	Pearson Correlation	.464**	1	-.146	.694**
	Sig. (2-tailed)	.000		.159	.000
	N	95	95	95	95
X1.3	Pearson Correlation	-.100	-.146	1	.439**
	Sig. (2-tailed)	.334	.159		.000
	N	95	95	95	95
X1	Pearson Correlation	.720**	.694**	.439**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	95	95	95	95

**. Correlation is significant at the 0.01 level (2-tailed).

Source: Primary data processed from 2025

Based on the validity test results, the three indicators (X1.1, X1.2, and X1.3) have correlation values that meet the validity criteria, namely the calculated r value ≥ 0.30 and significant ($p < 0.05$). Therefore, all indicators are declared valid to measure the main variable X1. This shows that each indicator has a good ability to represent the variable X1.

Table 4 Validity Test of User Ease of Service

Correlations

		X2.1	X2.2	X2.3	X2
X2.1	Pearson Correlation	1	.102	.060	.664**
	Sig. (2-tailed)		.324	.566	.000
	N	95	95	95	95
X2.2	Pearson Correlation	.102	1	-.046	.563**
	Sig. (2-tailed)	.324		.658	.000
	N	95	95	95	95
X2.3	Pearson Correlation	.060	-.046	1	.569**
	Sig. (2-tailed)	.566	.658		.000
	N	95	95	95	95
X2	Pearson Correlation	.664**	.563**	.569**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	95	95	95	95

**. Correlation is significant at the 0.01 level (2-tailed).

Source: 2025 data processing results

Based on the validity test results, the three indicators (X2.1, X2.2, and X2.3) have correlation values that meet the validity criteria, namely the calculated r value ≥ 0.30 and significant ($p < 0.05$). Therefore, all indicators are declared valid to measure the main variable X2. This shows that each indicator has a good ability to represent the variable X2.

Table 5. Validity Test of Credibility of Banking Services

Correlations

		X3.1	X3.2	X3.3	X3
X3.1	Pearson Correlation	1	.576**	.052	.797**
	Sig. (2-tailed)		.000	.619	.000
	N	95	95	95	95
X3.2	Pearson Correlation	.576**	1	-.089	.736**
	Sig. (2-tailed)	.000		.389	.000
	N	95	95	95	95
X3.3	Pearson Correlation	.052	-.089	1	.487**
	Sig. (2-tailed)	.619	.389		.000
	N	95	95	95	95
X3	Pearson Correlation	.797**	.736**	.487**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	95	95	95	95

**. Correlation is significant at the 0.01 level (2-tailed).

Source: 2025 data processing results

Table 5 shows that the instrument validity test using the Item-Total Correlation method showed adequate results. A corrected Item-Total Correlation value exceeding 0.2017 for all items indicates that each item in the research instrument has a significant relationship with the total score of the measured variable. This indicates that all items in the instrument are relevant and capable of measuring the intended construct well. Thus, variable X3 is declared valid for use in further research, because the instrument used can accurately describe the concept to be studied.

Table 6. Validity Test of Mobile Banking Service Speed Variable

Correlations

		X4.1	X4.2	X4.3	X4
X4.1	Pearson Correlation	1	-.081	.121	.598**
	Sig. (2-tailed)		.436	.244	.000
	N	95	95	95	95
X4.2	Pearson Correlation	-.081	1	.179	.605**
	Sig. (2-tailed)	.436		.082	.000
	N	95	95	95	95
X4.3	Pearson Correlation	.121	.179	1	.646**
	Sig. (2-tailed)	.244	.082		.000
	N	95	95	95	95
X4	Pearson Correlation	.598**	.605**	.646**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	95	95	95	95

**. Correlation is significant at the 0.01 level (2-tailed).

Source: 2025 data processing results

Based on Table 6, it can be seen that the instrument validity test using the Item-Total Correlation method showed adequate results. The corrected Item-Total Correlation value exceeding 0.2017 for all items indicates that each item in the research instrument has a significant relationship with the total score of the measured variable. This indicates that all items in the instrument are relevant and able to measure the intended construct well. Thus, variable X4 is declared valid for use in further research, because the instrument used can accurately describe the concept to be studied.

Table 7. Customer Loyalty Validity Test

Correlations

		Y1.1	Y1.2	Y1.3	Y1.4	Y1
Y1.1	Pearson Correlation	1	.053	.068	.373**	.607**
	Sig. (2-tailed)		.608	.514	.000	.000
	N	95	95	95	95	95
Y1.2	Pearson Correlation	.053	1	.087	.134	.574**
	Sig. (2-tailed)	.608		.399	.197	.000
	N	95	95	95	95	95
Y1.3	Pearson Correlation	.068	.087	1	.039	.512**
	Sig. (2-tailed)	.514	.399		.711	.000
	N	95	95	95	95	95
Y1.4	Pearson Correlation	.373**	.134	.039	1	.651**
	Sig. (2-tailed)	.000	.197	.711		.000
	N	95	95	95	95	95
Y1	Pearson Correlation	.607**	.574**	.512**	.651**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	95	95	95	95	95

**. Correlation is significant at the 0.01 level (2-tailed).

Source: 2025 data processing results

Based on table 7. All variables (Y1.1, Y2.2, Y3.3, Y4.4, meet the validity criteria with a corrected Item-Total Correlation value exceeding 0.2017. Therefore, all variables can be used in research because they have a significant relationship with other variables.

Reliability Test

Table 7. Mobile Banking System Security Reliability Test

Reliability Statistics

Cronbach's Alpha	N of Items
.704	4

Source: Processed data 2025

Based on table 7, the Cronbach's Alpha value of 0.704 with 4 items indicates that the instrument used has a fairly good level of reliability, because it is greater than the Cronbach's Alpha value of 0.60. With 4 items, this Cronbach's Alpha value indicates that the instrument is still consistent in measuring the intended concept, although at a not too high level of reliability.

Table 8. Reliability Test of User Ease of Service

Reliability Statistics

Cronbach's Alpha	N of Items
.691	4

Source: Processed data 2025

Based on table 8, the Cronbach's Alpha value of 0.691 with 4 items indicates that the instrument used has a fairly good level of reliability, because it is greater than the Cronbach's Alpha value of 0.60. With 4 items, this Cronbach's Alpha value indicates that the instrument is still consistent in measuring the intended concept, although it is at a not too high level of reliability.

Table 9. Credibility Reliability Test of Banking Service Companies

Reliability Statistics

Cronbach's Alpha	N of Items
.753	4

Source: Processed data 2025

Based on table 9, the Cronbach's Alpha value of 0.753 with 4 items indicates that the instrument used has a fairly good level of reliability, because it is greater than the Cronbach's Alpha value of 0.60. With 4 items, this Cronbach's Alpha value indicates that the instrument is still consistent in measuring the intended concept, although it is at a not too high level of reliability.

Table 10. Mobile Banking Service Speed Reliability Test

Reliability Statistics

Cronbach's Alpha	N of Items
.703	4

Source: Processed data 2025

Based on table 10, the Cronbach's Alpha value of 0.703 with 4 items indicates that the instrument used has a fairly good level of reliability, because it is greater than the Cronbach's Alpha value of 0.60. With 4 items, this Cronbach's Alpha value indicates that the instrument is still consistent in measuring the intended concept, although it is at a not too high level of reliability.

Table 11. Customer Loyalty Reliability Test

Reliability Statistics

Cronbach's Alpha	N of Items
.709	5

Source: Processed data 2025

Based on table 11, the Cronbach's Alpha value of 0.709 with 5 items indicates that the instrument used has a fairly good level of reliability, because it is greater than the Cronbach's Alpha value of 0.60. With 4 items, this Cronbach's Alpha value indicates that the instrument is still consistent in measuring the intended concept, although it is at a not too high level of reliability.

Multiple Linear Regression Test

The results of the analysis using SPSS can be presented in the form of a multiple linear regression equation as follows:

Table 12. Multiple Linear Regression

Coefficientsa

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	T	Sig.
1	(Constant)	5,188	3,668		1,414	.161
	X1	.020	.167	.012	2,120	.090
	X2	.165	.188	.094	2,876	.038
	X3	.271	.156	.183	2,733	.086
	X4	.427	.181	.242	2,363	.020

a. Dependent Variable: Y1

Source: Processed Using SPSS by Researchers

Based on the regression equation in table 12 above, the following explanation can be obtained:
α = 5.188 means that if the independent variable has a value of 0, the value of the dependent variable will be 5.188.
$\beta 1$ = 0.020
$\beta 2$ = 0.165
$\beta 3$ = 0.271
$\beta 4$= 0.427

The results of the regression analysis show that the independent variables X2 and X4 have a significant influence on the dependent variable Y1, while X1 and X3 do not show a significant influence. The regression equation obtained is Y1 = 5.188 + 0.020X1 + 0.165X2 + 0.271X3 + 0.427X4, which indicates that every one unit increase in X2 and X4 will increase Y1 by 0.165 and 0.427, respectively. The significance values for X2 and X4 are 0.038 and 0.020, respectively, which are smaller than the confidence limit of 0.05, so it can be concluded that both have a real influence on changes in the value of Y1. Meanwhile, X1 and X3 have significance values of 0.090 and 0.086, respectively, which are greater than 0.05, so it cannot be said to have a significant effect on Y1. In addition, the t-statistic value shows that X2 (t = 2.876) and X4 (t = 2.363) have a stronger contribution than X1 and X3 in explaining the variability of Y1. Thus, based on the results of this analysis, it can be concluded that variables X2 and X4 have a significant relationship with Y1, while X1 and X3 do not provide a significant influence. To ensure the validity of the model, additional analysis such as regression assumption testing can be carried out to avoid potential problems in model estimation.

t-test

Hypothesis testing is a test of estimates or temporary answers that we determine and are not necessarily true, hypothesis testing aims to draw conclusions about a population based on data obtained from a sample of the population to prove the truth of our assumptions. The t-test is conducted to test the comparison of the t-table with the t relationship between variables X and Y, whether the independent variable really affects the dependent variable separately or partially.

Table 13 t-test

Coefficientsa

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	5,188	3,668		1,414	.161
	X1	.020	.167	.012	2,120	.090
	X2	.165	.188	.094	2,876	.038
	X3	.271	.156	.183	2,733	.086
	X4	.427	.181	.242	2,363	.020

Source: Processed data 2025

a. Dependent Variable: Y1

Based on table 4.18 above, the results of the t-test can be seen, namely:

a. The calculated t value of the Mobile Banking System Security variable is 2.120, the probability sig < 0.05 and the calculated t > t table 1.985 means that Ho is accepted. The conclusion is that the security of the mobile banking system has a positive and significant effect on customer loyalty.
b. The calculated t value of the Ease of Service User variable is 2.876, the probability is sig < 0.05 and the calculated t value is > t table 1.985, meaning that Ho is accepted, meaning that the ease of service users really determines customer loyalty in using mobile banking.
c. The calculated t value of the variable Credibility of Banking Services Companies is 2.733, the probability is sig < 0.05 and the calculated t value is > t table 1.985, meaning Ho is accepted. The conclusion is that the credibility of the company has a positive and significant influence on customer loyalty.
d. The calculated t value of the Mobile Banking Service Speed variable is 2.363, the probability is sig < 0.05 and the calculated t value is > t table 1.985, meaning Ho is accepted. The conclusion is that service speed is very important in determining customer loyalty.

DISCUSSION

Based on the results of the regression analysis which shows a coefficient b of 0.020 for X1 with a t value of 2.120 and sig. Of 0.090, it can be concluded that x1 has an insignificant effect at the 0.05 significance level, but is still significant at the 0.10 level. This positive coefficient b indicates a positive relationship between x1 and the dependent variable, which means that an increase in x1 has the potential to increase the dependent variable, although the effect is relatively small. Although the effect is not strong enough to meet the 0.05 significance level, the p-value at the 0.090 level still indicates the possibility that X1 plays a role in influencing the measured results. This indicates that the security of the mobile banking system has the potential to influence customer loyalty, although the effect is not very strong statistically. A positive coefficient signals that the better the customer's perception of system security, the more likely they are to remain loyal to bank services. In an operational context, this is an important finding for PT. Bank NTB Syariah, especially KCP Lopok, because it shows that the security aspect still has a contribution to loyalty, although it is not yet a dominant factor. Based on the discussion above, it is in line with (Azizah A & Hidayat, 2022), that Security in the Mobile-Banking system refers to its ability to provide secure services for customers to conduct transactions. The results of this study are also

supported by research conducted by Samsul et al., (2022) with the title "The Effect of Mobile-Banking Services on Customer Satisfaction and Loyalty Levels (Study at PT. Bank BNI Syariah Fatmawati Branch Office, South Jakarta)" The results of the analysis show that Mobile Banking services have a significant effect on customer satisfaction, as indicated by an R value of 0.658 (65.8%) and an F count of 74.673, exceeding the F table of 3.94, with a significance level of 0.000 which is smaller than 0.05. However, the influence of this service on customer loyalty is more limited, with an R value of 0.296 (29.6%) and an F count of 9.395, which also exceeds the F table of 3.94, with a significance of 0.003. Therefore, it means that banks need to continue to pay attention to security aspects as part of their service quality improvement strategy, while evaluating other factors that may have a greater influence on customer loyalty. In addition, strengthening the security dimension through both technological improvements and customer education can improve user perception and confidence in the mobile banking system, which in the long term has the potential to strengthen loyalty more significantly.

Linear regression test results The analysis results show that variable X2 has a regression coefficient of 0.165 with a t value of 2.876 and a Sig. of 0.038. A Sig. value smaller than 0.05 indicates that X2 has a significant effect on the dependent variable at a significance level of 0.05. This means that changes in X2 will contribute significantly to changes in the dependent variable. A positive regression coefficient of 0.165 indicates a positive relationship between X2 and the dependent variable. In other words, the greater the value of X2, the greater the value of the dependent variable measured in the model. Although the regression coefficient is relatively small, this relationship is still significant enough to influence the results studied. This study is in line with Maharani Rona Makom, (2023) that if someone considers a technology or system easy to use, then they are more likely to be willing to adopt and use it. This study is also supported by Janah & Iskandar, (2021). The results of the study revealed that the ease of use variable has a positive and significant influence on customer satisfaction. Therefore, linking these results to (Ulya et al., 2022)theory and Yogi Yuliansyah's (2017) research confirms that ease of use of a system or technology directly impacts user satisfaction or adoption. This provides theoretical validation for your empirical results, meaning this research is relevant and grounded in existing theory.

Based on the regression results, variable X3 has a regression coefficient of 0.271 with a t-value of 2.733 and a Sig. of 0.086. A p-value greater than 0.05 but less than 0.10 indicates that X3 has a significant influence at the 0.10 significance level, although not fully significant at the 0.05 level. The positive B coefficient of 0.271 indicates that there is a positive relationship between X3 and the dependent variable, meaning that if the value of X3 increases, the dependent variable also tends to increase. This influence is quite significant even though it does not reach a stricter significance level, such as 0.05. The positive influence represented by X3 indicates that this factor can play an important role in increasing user satisfaction, although more evidence is needed to strengthen this finding. With a Sig. of 0.086, X3 can be an important element in marketing strategies or product improvements for banks or other financial institutions, because it shows a significant contribution in determining user loyalty. This means that, although its influence is not as large as other variables that are more significant at the 0.05 level, X3 remains relevant and can provide useful insights in developing more effective Mobile Banking applications and services that meet user expectations. Any increase in perceived ease of use of services will encourage increased customer loyalty to the bank. This positive relationship is in line with service marketing theory and practice, where ease of access and use of digital or conventional services is an important factor in retaining customers in the long term. Although the regression coefficient value is not very large,

this does signal that customer loyalty is not solely determined by ease of service, but is also influenced by other factors such as satisfaction, trust, or overall service quality.

Based on the results of the regression test, variable X4 has a regression coefficient of 0.427 with a Std. Error of 0.181, and a Beta of 0.242. The t-value for X4 is 2.363, with a Sig. of 0.020, which is smaller than 0.05. This indicates that X4 has a significant influence on the dependent variable at the 0.05 significance level. The regression coefficient B of 0.427 indicates that every one unit increase in X4 will increase the dependent variable by 0.427 units, with a fairly strong influence. With a Beta value of 0.242, X4 also shows a moderate influence in terms of standardization, which means that changes in X4 contribute to changes in the dependent variable, although not as strongly as some other variables. This research is in line with the theoryArif, (2020)The relationship between user friendliness and service speed can be explained as follows: Easier-to-use systems reduce the time customers spend accessing services, thereby improving their perception of service speed. If the service process is fast and does not require many complex steps, customers will be satisfied and more likely to continue using the service. Technologies that simplify services, such as automation or self-service, increase the speed of customer problem resolution and speed up decision-making within the company's system.

This research is supported by research by Wina Almayanti & Chaerudin, (2022) which shows that service quality and simultaneous use of mobile banking significantly influence customer loyalty at PT Bank Syariah Indonesia Tbk in Semarang City. Therefore, Bank NTB Syariah needs to prioritize this aspect in developing a mobile banking system, both in terms of technology, infrastructure, and user interface. Furthermore, these results also imply the importance of maintaining the stability and responsiveness of the digital system so that customers feel served efficiently and without obstacles. Satisfaction with service speed can create repeated positive experiences, which ultimately strengthen emotional and functional loyalty. By integrating speed as part of its customer experience strategy, PT. Bank NTB Syariah has a great opportunity to build sustainable long-term relationships with customers, especially in the digital user segment.

CONCLUSION

Based on the analysis, it can be concluded that various aspects of mobile banking services play varying roles in influencing customer loyalty. While mobile banking system security does have a positive effect on loyalty, it is not statistically significant. Nevertheless, security remains a crucial element in building long-term trust. While customers may not explicitly express loyalty due to this aspect, the lack of security can undermine trust and perceptions of the professionalism of digital banking services. Therefore, security must remain a top priority in the development of digital service systems. On the other hand, ease of use of mobile banking services has been shown to have a significant impact on customer loyalty. Intuitive, easy-to-understand application design and high accessibility encourage customer convenience and engagement. This suggests that banks that deliver a simple and efficient user experience are better able to retain their customer base amidst increasingly fierce digital service competition. Ease of use is an indicator of the readiness of technology that is user-friendly for all customer groups. The credibility of a banking company also has a positive effect on loyalty, although it is not yet statistically significant. While not directly visible in the numbers, a bank's image of trustworthiness, professionalism, and responsibility remains an important factor in shaping positive customer perceptions. Strong credibility is the foundation for building long-term relationships and provides added value in the competitive digital financial services market. Meanwhile, service speed has a significant impact on customer loyalty.

In the context of fast-paced digital services, speed is highly valued by customers. Responsive and efficient service creates a satisfying user experience and strengthens loyalty. Speed is a competitive advantage that reflects a bank's readiness to meet customer expectations in real time. Overall, mobile banking services contribute positively to customer loyalty, but its influence is not yet dominant. This indicates that customer loyalty is formed through a more comprehensive approach. Banks need to combine digital strategies with improved personal interactions, emotional approaches, and cultural and relational service. Strong loyalty will be formed when customers feel valued both digitally and humanly.

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